

Client Satisfaction Survey Report

2022- Second Quarter

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For:



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Executive Summary

SPSS Zimbabwe carried out a client satisfaction survey on behalf of ZIMRA for the second quarter of 2022. The main objective of the study was to assess taxpayers' perception of ZIMRA's quality of service delivery. The survey also sought to assess customers' awareness of ZIMRA's various campaigns currently in place.

The survey was mainly quantitative using data collected through closed ended questions. A 5-point Likert scale was used. The data collection instrument also included a few open ended questions which constituted the qualitative part of the survey. Data collection was carried out online using SurveyMonkey. The target population for this study included tax accountants, clearing agents, transporters, individual taxpayers, importers, corporate taxpayers, SMEs, cross-border traders, NGOs, parastatals and government departments. The survey achieved a sample size of 955 respondents. This sample size is sufficient to produce statistically significant results.

Quantitative data analysis was performed using SPSS software while responses from the open ended questions were analyzed qualitatively using themes.

Key Findings

Based on the findings, the calculated Customer Satisfaction Index (CSI) was 65.8%. This figure is slightly higher than the previous score which was 63.8%. The customer satisfaction index for each region was calculated and the results were as follows; Region 1 (63.7%), Region 2 (65.9%), Region 3 (69.3%), Beitbridge (54.8%), Head office (59.7%) and Forbes 67.1%. The Corruption Perception Index (CPI) for the Second Quarter stood at 41.8% which is roughly 10.3 units higher than the previous score which was 31.5%. The corruption perception index for each region was also computed and the results were as follows; Region 1 (42.9%), Region 2 (39.4%), Region 3 (27.9%), Head Office (38.8%), Beitbridge (70.9%) and Forbes (31.2%).

Based on the findings, taxpayers are generally not satisfied with inefficiency of the e-services platform and the failure by ZIMRA to address this issue. Throughout the survey, the issue of Tax Clearance has been the most topical. An overwhelming number of respondents have complained about the inability to obtain Tax Clearance certificates in time. The findings also show that ZIMRA does not have an efficient complaints handling mechanism in place. Taxpayers expressed dissatisfaction with the time taken for queries to be resolved. A substantial number have gone for over 3 weeks without getting assistance from ZIMRA staff after lodging their complaints. The findings also show that additional features should be added to the ZIMRA website to make it more useful. Taxpayers have suggested features that can be added to the ZIMRA website to increase its functionality. The features include compatibility with mobile devices, training videos, online payments, and provision of a live chat/messaging feature.

The results from the survey also show that the Fiscalisation Campaign has been met with mixed views. The majority of respondents have positive views about the campaign citing that it improves revenue collection. On the other hand, a substantial number of participants are of the view that not every business qualifies especially small businesses. The high cost of the fiscal devices has been cited as the major hindrance to Fiscalisation.

Conclusions

The results from the survey show that there has been a slight improvement in customer satisfaction as evidenced by a CSI score of 65.8%. As with the previous results, customers continue to express dissatisfaction with the way client queries are handled. The e-services platform is also not performing as per customer expectation. There is urgent need for the Authority to conduct more education

workshops in order to boost voluntary compliance. Generally, taxpayers are of the view that ZIMRA does not give customers timely information.

Recommendations

The Authority should work on improving e-services platform through purchasing state of the art infrastructure which can handle large amounts of data even during peak periods. ZIMRA staff should quickly attend to customer queries so that they are resolved timeously. Staff should promptly acknowledge receipt of customer emails. ZIMRA should always give customers timely information. Communication within ZIMRA should be improved so that client issues are quickly dealt with. The Authority should adopt a zero tolerance approach to corruption. Liaison officers to be fully trained so that they can execute their duties expeditiously. The website should be regularly updated so that clients have access to relevant information all the time. Yearly Tax Clearances certificates should be considered until the e-services platform becomes efficient.

Background

The Zimbabwe Revenue Authority (ZIMRA) was established on 19 January 2001 as a successor organisation to the then Department of Taxes and the Department of Customs and Excise following the promulgation of the Revenue Authority Act on February 11, 2000.

The Zimbabwe Revenue Authority, which derives its mandate from the Revenue Authority Act [Chapter 23:11] and other subsidiary legislation, is responsible for assessing, collecting and accounting for revenue on behalf of the State through the Ministry of Finance.

ZIMRA's mandate is to: -

1. Collect revenue. The following are some of the revenue heads which are administered by ZIMRA:
 - Customs Duty – levied on imported goods in terms the Customs and Excise Act [Chapter 23:02]
 - Value Added Tax (VAT) - levied on consumption of goods and services
 - Excise Duty - levied on specified locally manufactured goods
 - Income Tax - levied on income earned from trade
 - Pay As You Earn (PAYE)- levied on income earned from employment
 - Presumptive Taxes- it's a concept of taxation according to which Income Tax is based on average income instead of actual income
 - Mining Royalties - charged in terms of the Mines and Minerals Act (Chapter 21:05)
 - Capital Gains Tax (CGT) – levied on sale of immovable properties and marketable securities
 - Surtax – levied on imported vehicles older than five years
2. Facilitate trade and travel. This is achieved by ensuring smooth movement of goods and people through inland and border ports of entry/exit.
3. Advise Government on fiscal and economic matters. This includes revenue forecasting, participation in national budget process and revision of Acts.
4. Protect civil society. ZIMRA's operations also include curbing smuggling and any forms of international trade crime as well as to enforce import, export and exchange controls. Most of these

controls are meant to protect the consumer against dangerous and harmful drugs, hazardous substances, expired drugs, pornographic, objectionable or undesirable materials, and harmful substances.

With the strategic values of integrity, transparency and fairness, ZIMRA is mandated to advise government of Zimbabwe on all matters of tax policy relating to revenue collections as well as issues related to tax administration.

In an effort to fulfil its mandate of mobilizing more resources for government development programs, ZIMRA plays the crucial role of raising taxpayers' awareness about their tax obligations, thus raising their compliance. This is achieved through various initiatives including among others, effective administration and enforcement of tax related laws.

However, for ZIMRA to engage in targeted interventions that can raise awareness and increase tax compliance among taxpayers, it is important for the institution to understand perceptions of taxpayers and the challenges they encounter in meeting their tax obligations, hence the rationale for this study.

Objectives of the Study

The main objectives of the study are:

- To improve the Authority's service delivery
- To identify gaps in the Authority's service delivery
- To receive feedback on the perception of ZIMRA from the client perspective
- To help operations address gaps identified in the report
- To ascertain ZIMRA's visibility, brand position and appreciation of ZIMRA's mandate and functions.

Data Collection, Analysis and Visualization

Data collection was performed online using SurveyMonkey. An invitation and the link to the online survey were sent to customers through email. A total of 955 taxpayers completed the survey representing a 47.8% response rate.

Descriptive statistics such as mean and percentages were computed using SPSS software. Data were visualized as tables and graphs using Excel software.

Confidentiality

No one has access to respondents' individual responses except for selected SPSS Zimbabwe employees. The responses are confidential. All results are derived from an anonymized dataset and reported in aggregate form to protect respondents' confidentiality. Furthermore, SPSS Zimbabwe has reviewed the report to ensure that no individual taxpayer can be directly or indirectly identified from the results.

Results

Percentages presented in this report are based on the total number of valid responses made to the question being reported on. Percentage results throughout the report may not add up to 100% due to rounding or questions that allow respondents to give more than one answer.

Survey Participants' Profile

Figure 1 shows the distribution of participants according to gender and age.

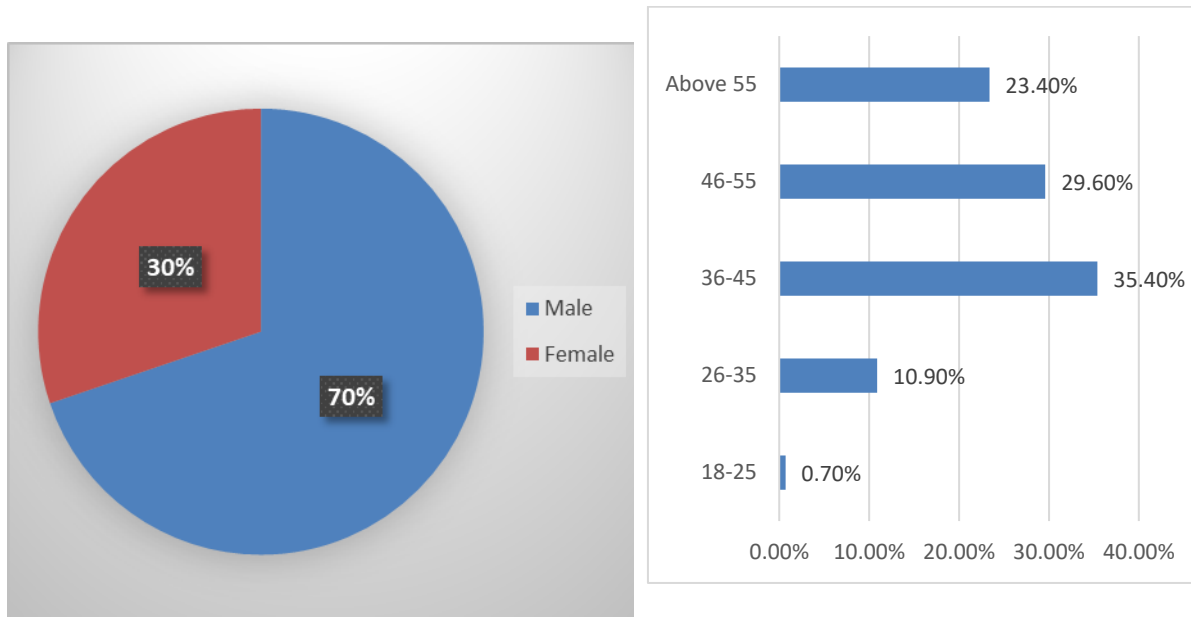


Figure 1: Distribution of Respondents by Gender and Age

The majority (70%) of respondents were males while females constituted 30% of the total respondents. Of the total respondents 65% were aged between 36-55 years.

Level of Education and Category of business

The figure below shows the distribution of respondents by education and category of business.

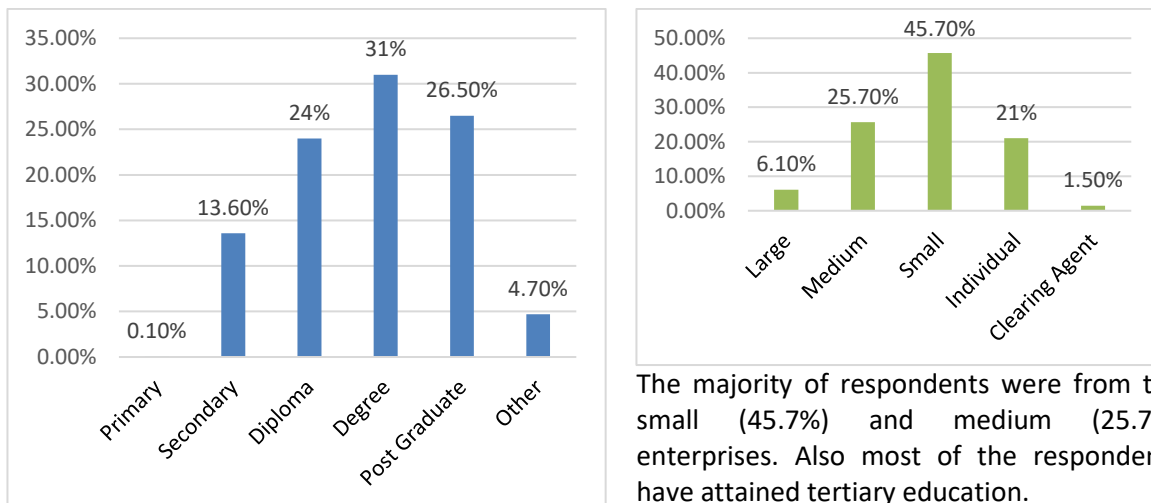


Figure 2: Distribution of Respondents by Level of Education and Category of Business

Distribution by Sector

The figure below shows the distribution of the respondents by sector.

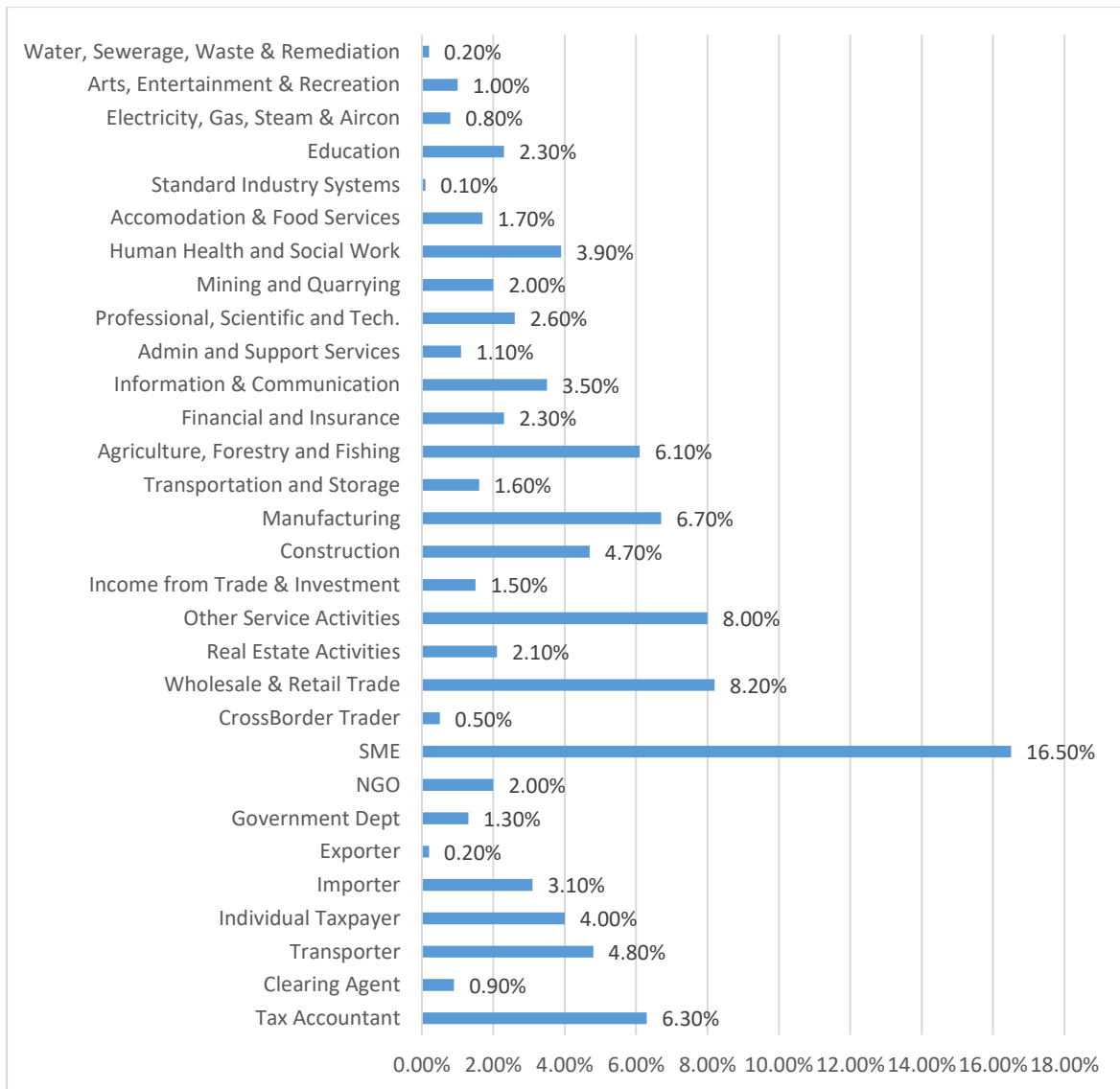


Figure 3: Distribution by Sector

Mean Score for Each Statement

Survey questions were rated on an ordinal scale of 1 through 5 and they were all positively worded. Mean scores for each survey question were computed and the results are displayed in the table below.

Table 1: Mean Score for Each Survey Statement

ZIMRA employees handle customers courteously	3.53
ZIMRA employees are always willing to help customers	3.51
ZIMRA employees strive to exceed customer expectations.	3.35
ZIMRA employees are very good listeners	3.40
ZIMRA Employees strongly believe in “Customer First” principle	3.26
The employees of ZIMRA are always accessible through emails and phones	3.28
ZIMRA employees have the capacity to handle customers’ needs.	3.45
Number of ZIMRA employees is sufficient for providing an effective service at this station	3.45
ZIMRA office ours are conducive	3.59
ZIMRA employees quickly respond to our service requests	3.25

ZIMRA service is generally fast	3.09
**ZIMRA officials expect to receive bribes (cash, gifts, favours etc.) in order to serve customers.	2.66
Quality of service in ZIMRA is high	3.23
ZIMRA employees at this station know their job well	3.62
ZIMRA employees are of high integrity	3.34
ZIMRA discharge their duties in a fair and impartial manner	3.35
ZIMRA physical facilities (i.e. offices, reception, toilets etc.) are very good.	3.51

**Responses to this question were reverse scored during analysis

Efficiency of ZIMRA Systems

Table 2: Efficiency of ZIMRA Systems

	Mean Score
ZIMRA e-services platform is very efficient	2.76
The Fiscal Devices are very efficient	3.29
The ASCUDA system is very efficient	3.25
The E-road Cargo Manifest system is very efficient	3.34
ZIMRA Econet Ownai Platform is very efficient	3.28
ZIMRA Netone One money platform is very efficient	3.41

Distribution of Responses for all Questions

Responses to survey questions were collapsed into three categories as shown in the table below.

Response	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Agree Factor	Disagree		Neutral	Agree	

Percentages show the proportion of taxpayers who disagreed, agreed or gave a neutral response to the survey question

Staff Attitude

Table 3: Staff Attitude

	Agree	Neutral	Disagree
ZIMRA employees handle customers courteously	67.2%	21.4%	11.4%
ZIMRA employees are always willing to help customers	66.7%	20.1%	13.2%
ZIMRA employees strive to exceed customer expectations.	56.9%	27.9%	15.2%
ZIMRA employees are very good listeners	59.6%	26.8%	13.7%
ZIMRA Employees strongly believe in "Customer First" principle	53.3%	29.3%	17.5%

The results show that ZIMRA employees generally handle customers courteously and that they are willing to help customers. However, a considerable number of respondents have complained that ZIMRA employees do not listen to taxpayers' concerns.

Service Delivery

Table 4: Service Delivery

	Agree	Neutral	Disagree
The employees of ZIMRA are always accessible through emails and phones	59.4%	19.9%	20.6%
ZIMRA employees have the capacity to handle customers' needs.	64.5%	21.7%	21.3%
Number of ZIMRA employees is sufficient for providing an effective service at this station	60.7%	26.7%	12.6%
ZIMRA office ours are conducive	71.4%	19.4%	9.3%

The results show that ZIMRA employees should improve on accessibility through emails and telephones. Taxpayers have complained that most of the time emails go for long periods without getting feedback. A substantial number of participants have complained that most of their emails are always bouncing back.

Speed of Service

Table 5: Speed of Service

	Agree	Neutral	Disagree
ZIMRA employees quickly respond to our service requests	57.1%	21.7%	21.3%
ZIMRA service is generally fast	52.2%	21.3%	26.6%

As indicated in the table above there is need for immediate improvement in the speed of service delivery especially at the country's ports of entry.

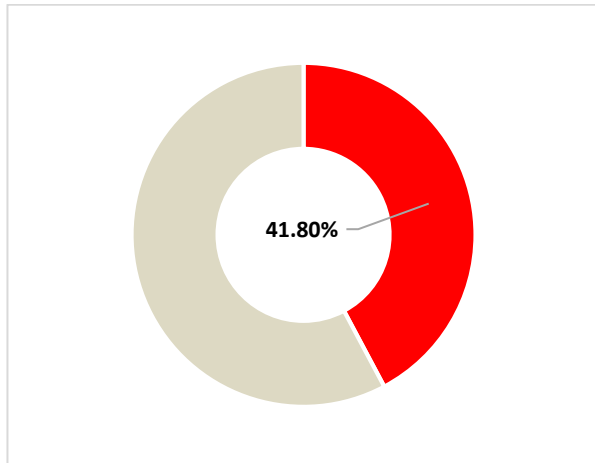
Perception Towards Corruption

Table 6: Perception Towards Corruption

	Agree	Neutral	Disagree
ZIMRA officials expect to receive bribes (cash, gifts, favours etc.) in order to serve customers.	49.7%	35.2%	15.0%

Almost half (49.7%) of the respondents believe that ZIMRA officials expect to receive bribes in order to serve customers. There were numerous complaints about deliberate delays in service delivery by ZIMRA employees so that customers end up offering bribes for them to be served.

Corruption Perception Index



The results show that ZIMRA needs to act on the issue of corruption which is rampant within the organization. Some of the taxpayers have suggested that ZIMRA should consider raising employee salaries so that they are not tempted to solicit for bribes as a way of supplementing their income.

Figure 4: Corruption Perception Index

Quality of Service

Table 7: Quality of Service

	Agree	Neutral	Disagree
Quality of service in ZIMRA is high	51.6%	29.8%	18.6%

As indicated in the table above, almost half (51.6%) of the respondents believe that quality of service in ZIMRA is high. Thus there is need for immediate improvement in service delivery in order to increase customer satisfaction.

Staff Knowledge

Respondents were asked about ZIMRA's staff job knowledge. The results are displayed in the table below.

Table 8: Staff Knowledge

	Agree	Neutral	Disagree
ZIMRA employees at this station know their job well.	68.0%	25.4%	6.6%

The results show that generally taxpayers believe that ZIMRA staff have adequate knowledge of their jobs. However, some of the respondents have complained that some of the liaison officers are not well trained.

Integrity and Fairness

The results in the table below show that 50.6% of the respondents believe that ZIMRA employees are of high integrity and just above half of the respondents acknowledge that ZIMRA staff are fair and impartial in the manner they discharge their duties.

Table 9: Integrity and Fairness

	Agree	Neutral	Disagree
ZIMRA employees are of high integrity	50.6%	37.0%	12.3%
ZIMRA discharge their duties in a fair and impartial manner	55.3%	31.0%	13.7%

Efficiency of ZIMRA Systems

Respondents were asked to rate their level of agreement with the efficiency of ZIMRA ICT systems. The results are displayed in the table below.

Table 10: Efficiency of ZIMRA Systems

	Agree	Neutral	Disagree
ZIMRA e-services platform is very efficient	44.6%	17.0%	38.4%
The Fiscal Devices are very efficient	52.8%	31.0%	16.2%
The ASCUDA system is very efficient	47.6%	38.7%	13.7%
The electronic cargo tracking system is very efficient	43.4%	49.1%	7,4%
ZIMRA Econet Ownai Platform is very efficient	39.6%	51.5%	9.0%
ZIMRA Netone One money platform is very efficient	48.3%	44.8%	6.9%

From the results above, it is evident that the E-services platform continues to be a nightmare to users.

Accessibility of ZIMRA Information

Respondents were asked whether they were able get all the relevant information on the ZIMRA website. The results are displayed in the figure below.

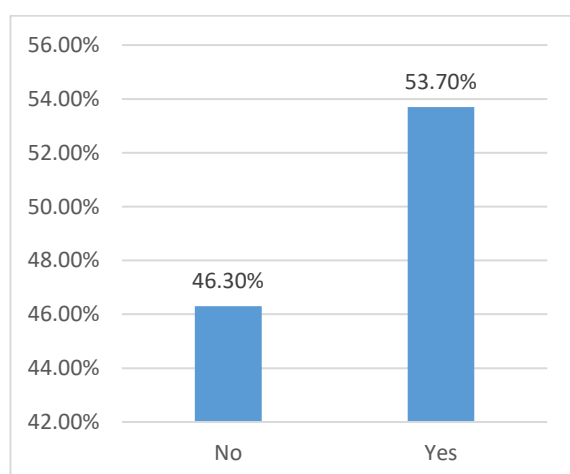


Figure 5: Accessibility of ZIMRA Information

The results show that 53.7% of the respondents acknowledged that they were able to access all the relevant information on the ZIMRA website. During the survey administration, a considerable number of the respondents have indicated that the ZIMRA website did not contain all the relevant information. They have suggested that the website should be regularly updated so that taxpayers always have access to up to date information.

Reasons for Visiting the Website

Taxpayers visit the ZIMRA website for various reasons. The results in the following table show that most (31.1%) of the participants indicated that they visited the website to seek information. Thus the website, as stated above, should always contain up to date information through regular updates.

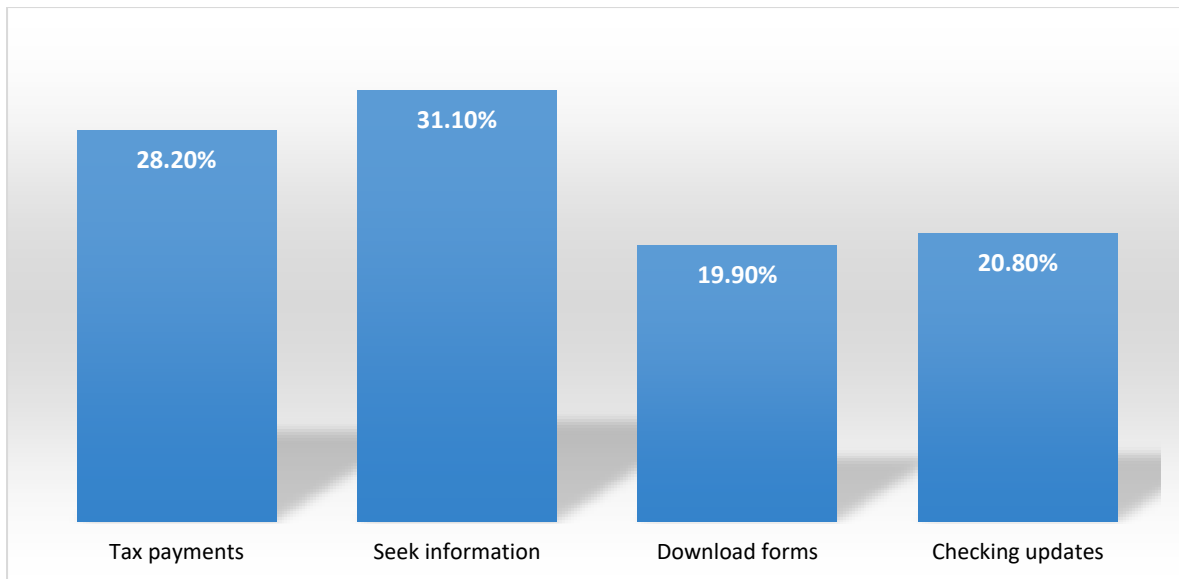


Figure 6: Reasons for Visiting the ZIMRA Website

Suggested Ways of improving the ZIMRA website

During the survey administration, respondents were asked to suggest ways in which they felt could improve the usefulness of the ZIMRA website. Below is a list of common suggestions that were raised by taxpayers.

- Make the website interactive on a live chat.
- The website needs to be updated regularly.
- E-services platform should always be accessible
- Improve access during peak hours
- It should contain more info on tax calculations and tax tables
- Web site speed should be improved.
- Make it mobile friendly
- Must include training videos on how to fill in various forms etc.
- Make it more user friendly
- Put on a fast communication platform between liaison officers and clients on the website
- It should be available 24/7
- Upgrade the system
- Process enquiries online
- Making it faster
- Online payments
- Make the website interactive on a live chat.

Complaints Handling and Resolution

Respondents were asked about the problems they have encountered with the Authority in the last two months. The table below shows the results.

Table 11: Frequently Encountered Problems

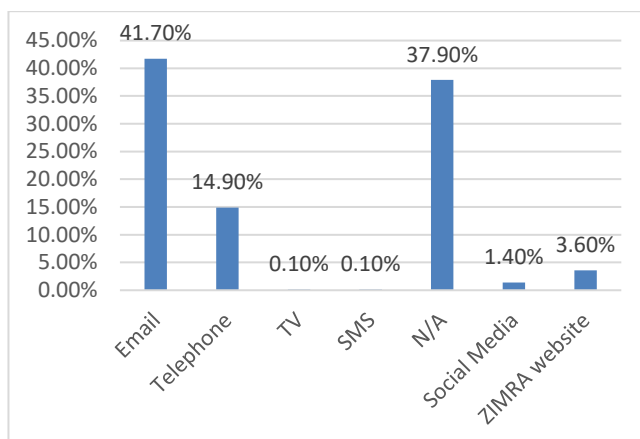
	Valid Percent

Valid	The e-services portal was down	6.2%
	Wrong computation of income tax	1.1%
	Wrong computation of PAYE	.6%
	Congestion during deadline	3.3%
	Delaying in getting Tax Clearance	44.6%
	Lack of immediate collaboration among ZIMRA staff	1.4%
	N/A	36.4%
	Other	6.4%
	Total	100.0%

As shown in the table, the majority (44.6%) of respondents have faced challenges in obtaining their Tax Clearance certificates. This is mainly caused by the inefficiency of the e-services portal which taxpayers have complained that it is always down. Some of the respondents have suggested that the e-services platform should be completely phased out.

Channel Used to Lodge Complaint

Respondents were further asked about the channels they have used to lodge their complaints. The results are displayed Figure 7 below.



The results indicate that most of the respondents (41.7%) have lodged their complaints through the E-mail. Thus staff should improve on their accessibility through emails so that clients queries can be addressed timeously.

Figure 7: Channels Used to Lodge Complaints

Speed of Complaint Resolution

Taxpayers were also asked about how long it took for their complaints to be resolved. The results are displayed in the Table 12 below.

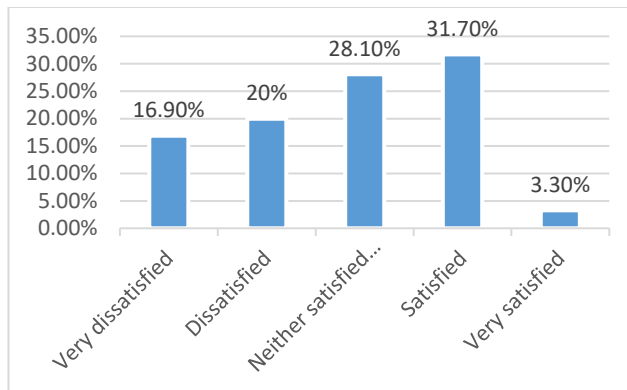
Table 12: Speed of Complaint Resolution

Valid	Less than 24 hours	17.4%
	Within a week	23.9%
	Within 2 weeks	9.4%
	Within 3 weeks	5.8%
	Over 3 weeks	43.6%
	Total	100.0%

We can see from the table that most (43.6%) of the client complaints go for over three weeks without being resolved. The majority of respondents have complained about ZIMRA’s query resolution mechanism.

Level of Satisfaction with Speed of Complaint Resolution

Of those respondents who had encountered problems with the Authority, they were then asked about their level of satisfaction with the way their complaints were handled. The results are shown below in the Figure 6 below.



Only 34% of the respondents were satisfied with the way their complaints were handled. On the other hand roughly 37% were dissatisfied with way their complaints were resolved.

Figure 8: Level of Satisfaction With Speed of Complaint Resolution

Communication

Taxpayers were asked to choose from a list the statement which they felt best describes the way ZIMRA disseminates information to taxpayers. The results are shown in the table below.

Table 13: Communication

Valid	ZIMRA keeps customers fully informed	13.5%
	ZIMRA keeps customers fairly well informed	26.6%
	ZIMRA keeps customers adequately informed	15.8%
	ZIMRA gives customers only a limited amount of information	24.9%
	ZIMRA doesn't tell customers much at all about what is happening	19.2%
	Total	100.0%

The results in the table above show that almost a quarter of the Taxpayers believe that ZIMRA give customers only a limited amount of information. Close to 20% of the respondents believe that ZIMRA does not tell customers much at all about what is happening. Thus the Authority should strive to improve on information dissemination.

Preferred Channel of Communication

The results in Figure 9 below show the Taxpayers preferred channels of communication. Most of the respondents (39.6%) have indicated that they preferred the E-mail followed by those who preferred the website.

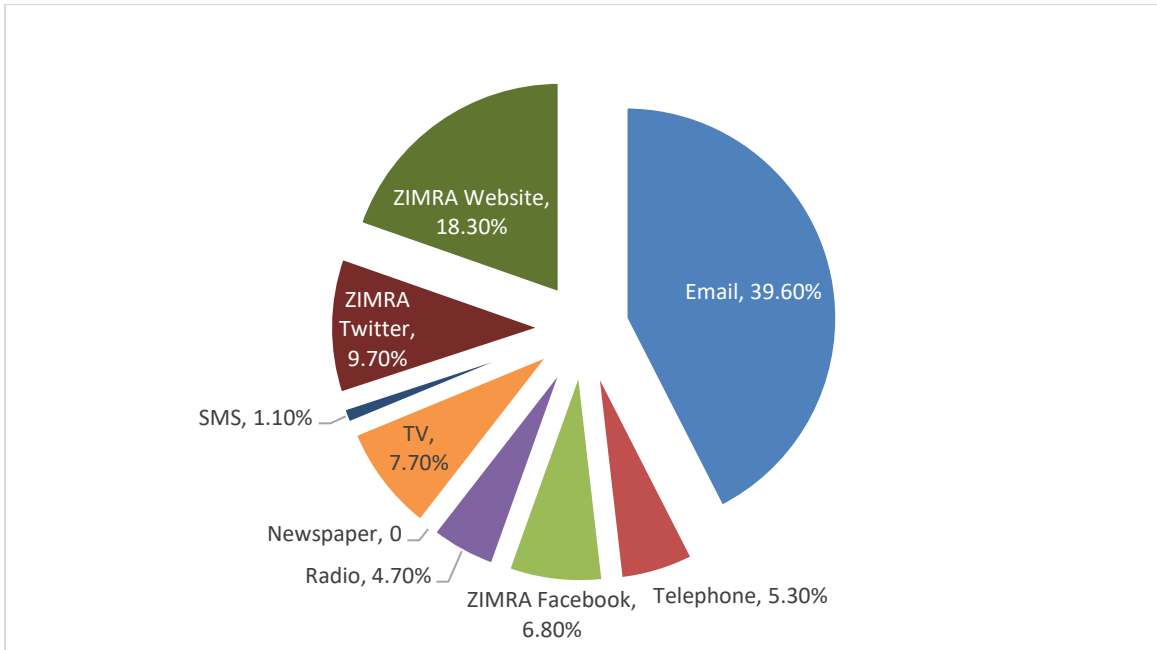


Figure 9: Preferred Channel of Communication

Awareness of the “Fiscalisation Campaign”

Respondents were asked if they were aware of the Fiscalisation Campaign. The results in the figure below show that below 50% of the respondents are aware of the Fiscalisation Campaign.

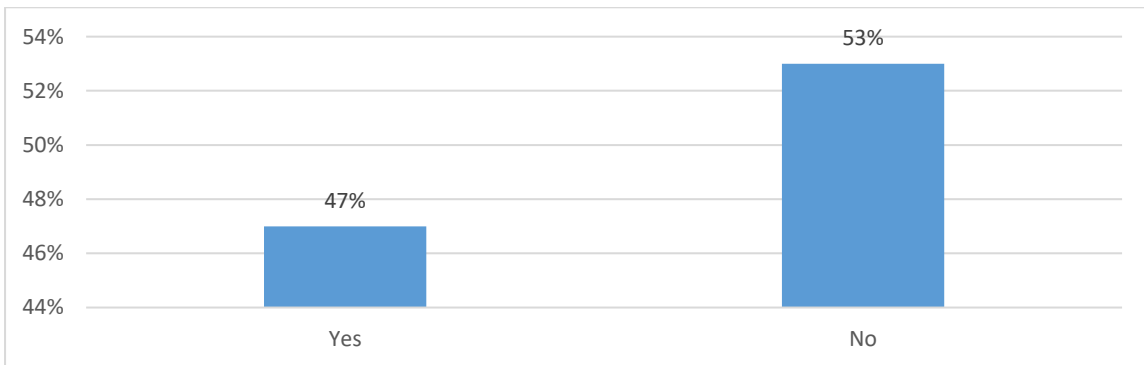


Figure 10: Awareness of the Fiscalisation Campaign

The results in the figure below shows that most of the respondents who were aware of the Fiscalisation Campaign got to know about it through the newspaper.

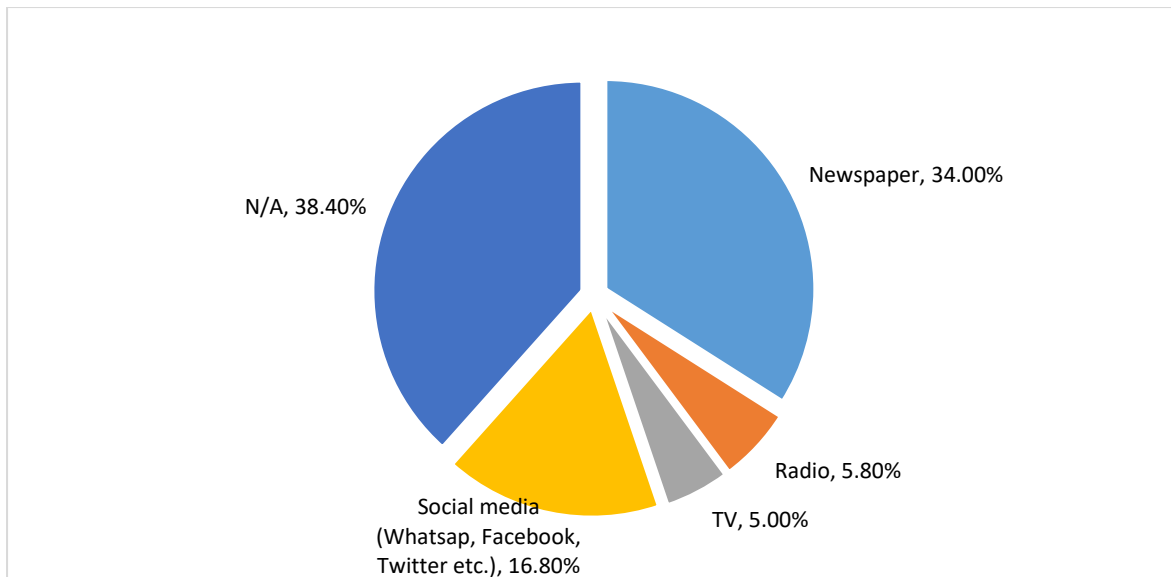


Figure 11: Source of Awareness of the Fiscalisation Campaign

Views on “Fiscalisation Campaign”

Respondents were further asked about their views on Fiscalisation campaign. The table below shows some of the responses.

Table 14: Taxpayer Views on Fiscalisation Campaign

Positive Views	Negative Views
<ul style="list-style-type: none"> • More awareness required • If deployed effectively this campaign could enhance an accurate computation of tax. • I feel that in a sound economic environment it will be a good procedure • It is good for compliance reasons • Requires good system to maintain the data collected and allow officers to access it for audits etc. • It is good as it brings transparency between ZIMRA and taxpayers • Need to educate people before they enter into contract 	<ul style="list-style-type: none"> • Installation costs are too high • As long as system is always down, it will never be effective. • Not everyone qualifies

Knowledge of the Tax in Forex Campaign

Respondents were also asked if they were aware of the Tax in Forex campaign. The results show that 31.4% and 33.5% indicated the Newspaper and Other media as their source of awareness of the “Tax in Forex Campaign”.

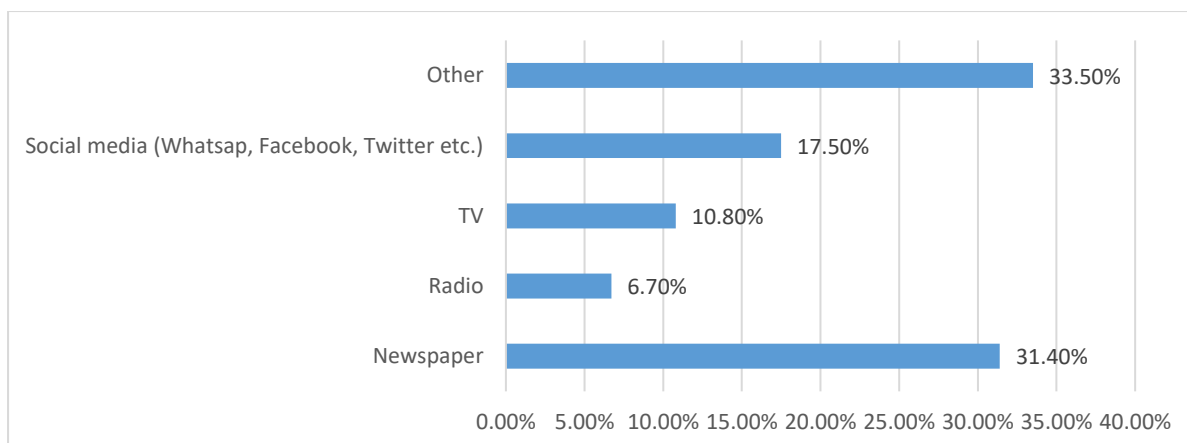


Figure 12: Knowledge of the Tax in Forex Campaign

Views on “Tax in Forex Campaign”

The table below shows some of the notable comments from respondents about their views on the Fiscalisation Campaign. The responses were categorized as either negative or positive.

Table 15: Views on Tax in Forex Campaign

Positive Views	Negative Views
<ul style="list-style-type: none"> Companies are struggling to get the forex to get supplies and at times we get it from the parallel market. So tax in forex will simply push prices up.” I think I agree with this concept and everyone who has realised income in forex must truly remit the same. Fair but rates are too high More education and operational guidance on its application needed. It's fair but using bank rates renders it inefficient. Everyone is now trading in forex so it is fair. However, the ZWL component should remain to cater for those still trading in ZWL 	<ul style="list-style-type: none"> Not feasible with this multi-currency economy Campaign does not mean anything since the economy is largely dependent on local currency which is equated on the bank rate system Destroys the value of the ZWL Not good for small businesses Zimra not doing enough to collect revenue from those charging in forex

Awareness of the “I am for Zero Campaign”

The results in the figure below shows that 64.2% of the respondents were not aware of the “I am for Zero Campaign”. Of the remaining 35.8% who had knowledge about the campaign, the majority of them got to know about it through Other media.

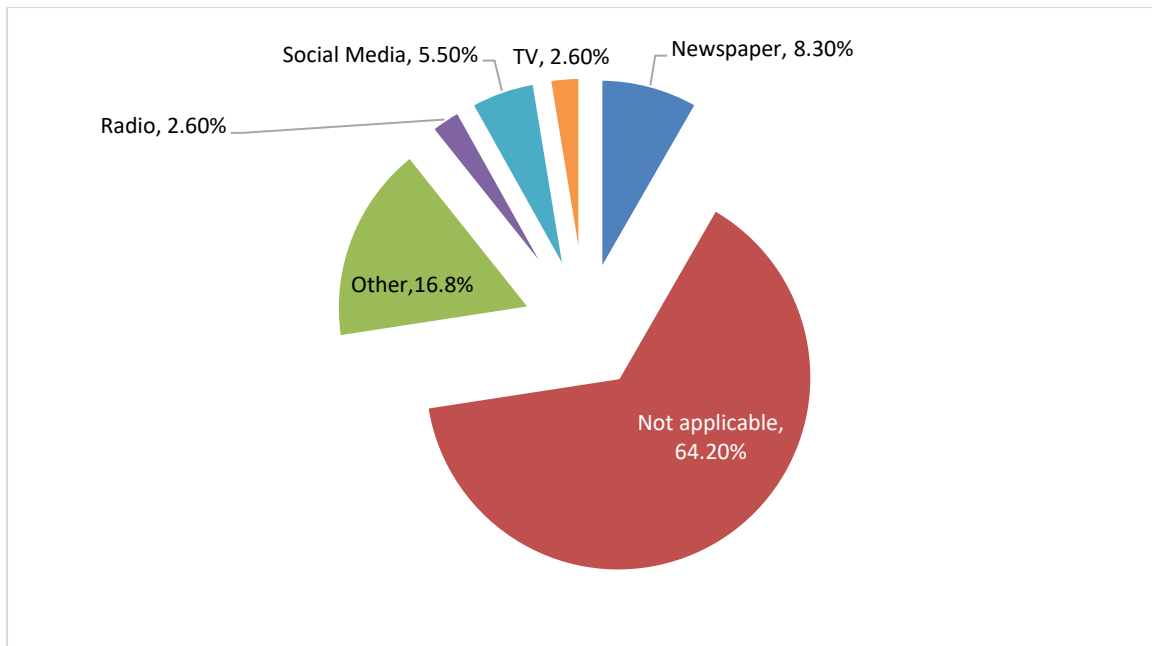


Figure 13: Awareness of the I am for Zero Campaign

Views about “I am for Zero Campaign”

Below are some of the respondents’ views about the I am for Zero campaign.

- Anti-corruption campaign
- It is an excellent campaign
- Waste of time
- Easier said than done. It is one of those beautiful slogans yes but ZIMRA is not walking the talk.
- Good campaign but I think it's a waste of time and resources if the basic causes of corruption are not tackled.
- Good effort to fight corruption
- It is a way of teaching businesses not to engage in corrupt practices
- Encourages everybody to voluntarily pay taxes
- It is a worthy idea

Challenges faced by Fiscal Device Users

The table below shows some of the challenges that are frequently encountered by users of fiscal devices.

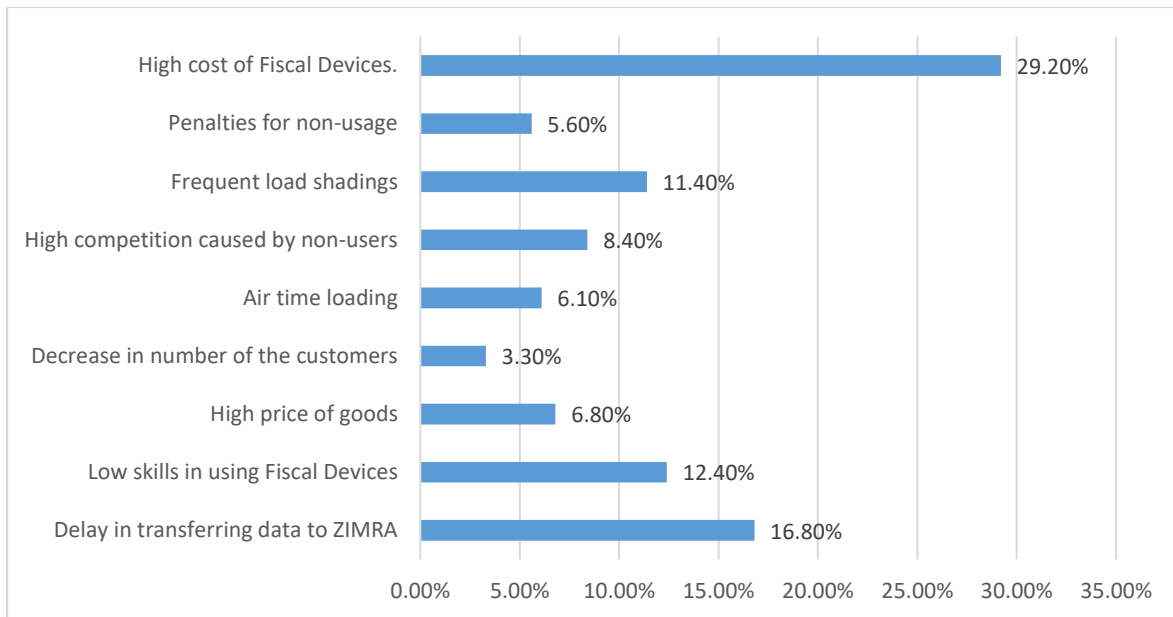


Figure 14: Challenges Faced by Fiscal Device Users

The results in Figure 14 above show that Taxpayers are finding it hard to fiscalise due to the high cost of the devices. Some users of the fiscal devices suffer delays in transferring data to ZIMRA and also lack adequate skills in using the devices. These results are consistent with the results from the previous survey.

Taxpayer Perception of ZIMRA

Taxpayers were asked about their perception of ZIMRA on a 3-point scale from negative to positive. The results are shown in the figure below.

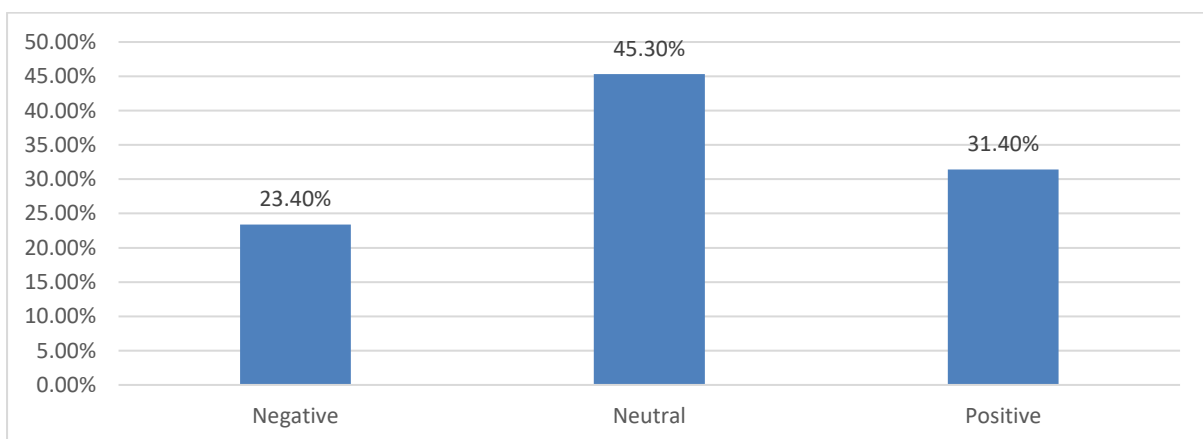


Figure 15: Taxpayer Perception of ZIMRA

Most of the respondents (45.3%) were neutral followed by those who were positive (31.4%) about ZIMRA as a brand. The participants were further asked to give reasons for their answers. Below are some of the responses from the participants.

<p>Positive</p>	<ul style="list-style-type: none"> • There are efforts on-going by ZIMRA to upgrade its tax system to give customers a better service. • I have always been assisted perfectly by the staff • It is a tax collecting body on behalf of government. Tax helps provide public infrastructure • Generally, a good parastatal, but I think they could do better by being more proactive and educate clients. By and large clients should be able to understand tax matters and submit returns easily. • Generally, they are doing a good job • Good revenue collection based on its ability to surpass targets
<p>Neutral</p>	<ul style="list-style-type: none"> • It depends on whom you find at the office to serve you • While there are some good measures ZIMRA put in place to ensure tax collection, there are more things to be done especially on digitalizing. We should be able to access our tax position easily on e-services and improve our compliance without visiting ZIMRA office. • Sometimes you get the best service and at times bad service • Some officers discharge duties professionally and others put you in a corner to demand bribes
<p>Negative</p>	<ul style="list-style-type: none"> • Persistent challenges with inefficiency and corruption • Mostly I have to fork out something to get my issues resolved • I have never received any help or information as an individual. I always have to go through an agent to access ZIMRA services and it costs too much • They are unforgiving for late payments but don't take into account the challenges the customer has to face. • Employees do not respond to customer request efficiently • Not willing to listen to your side • Zimra has auditors' type of mentality you are guilty until proven innocent • The breakdown of e-services platform plus 30% withholding tax if without tax clearance is a punitive combination which creates arbitrary opportunities for corruption.

Overall Service Delivery

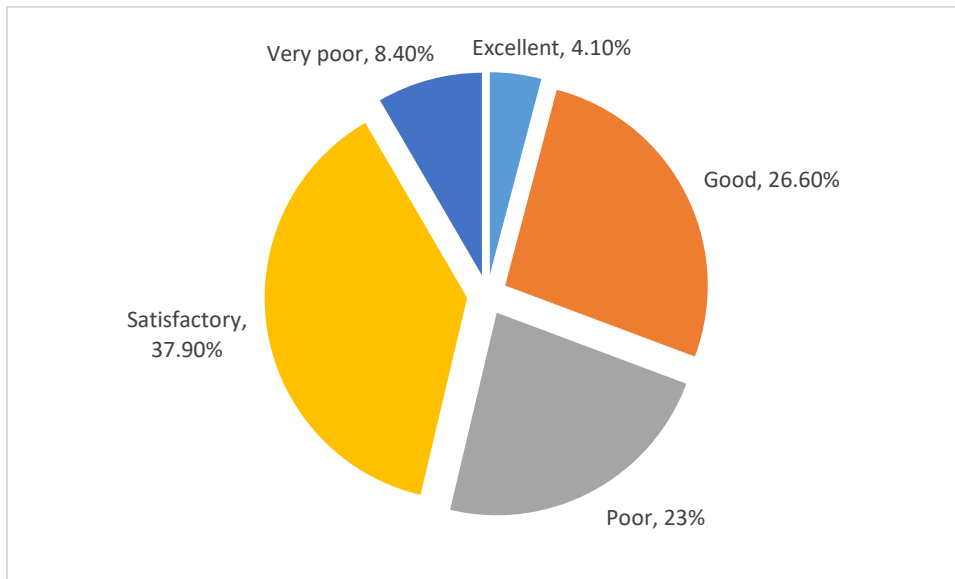


Figure 16: Overall Service Delivery

As shown above, ZIMRA's service delivery was generally rated as satisfactory. Only 4.1% of the participants rated it as excellent.

Customer Satisfaction Index

The Customer Satisfaction Index was calculated using the American Customer Satisfaction Index methodology. The following model was used in deriving the CSI.

$$ACSI = \frac{\sum_{i=1}^3 W_i \bar{X}_i - \sum_{i=1}^3 W_i}{9 \sum_{i=1}^3 W_i} \times 100$$

Using the above methodology, the calculated Customer Satisfaction Index (CSI) was **65.8%**. This value is slightly higher than the previous score of **63.8%**.

Station Satisfaction Scores

Customer Satisfaction Indices for each station were calculated and the results are displayed below.

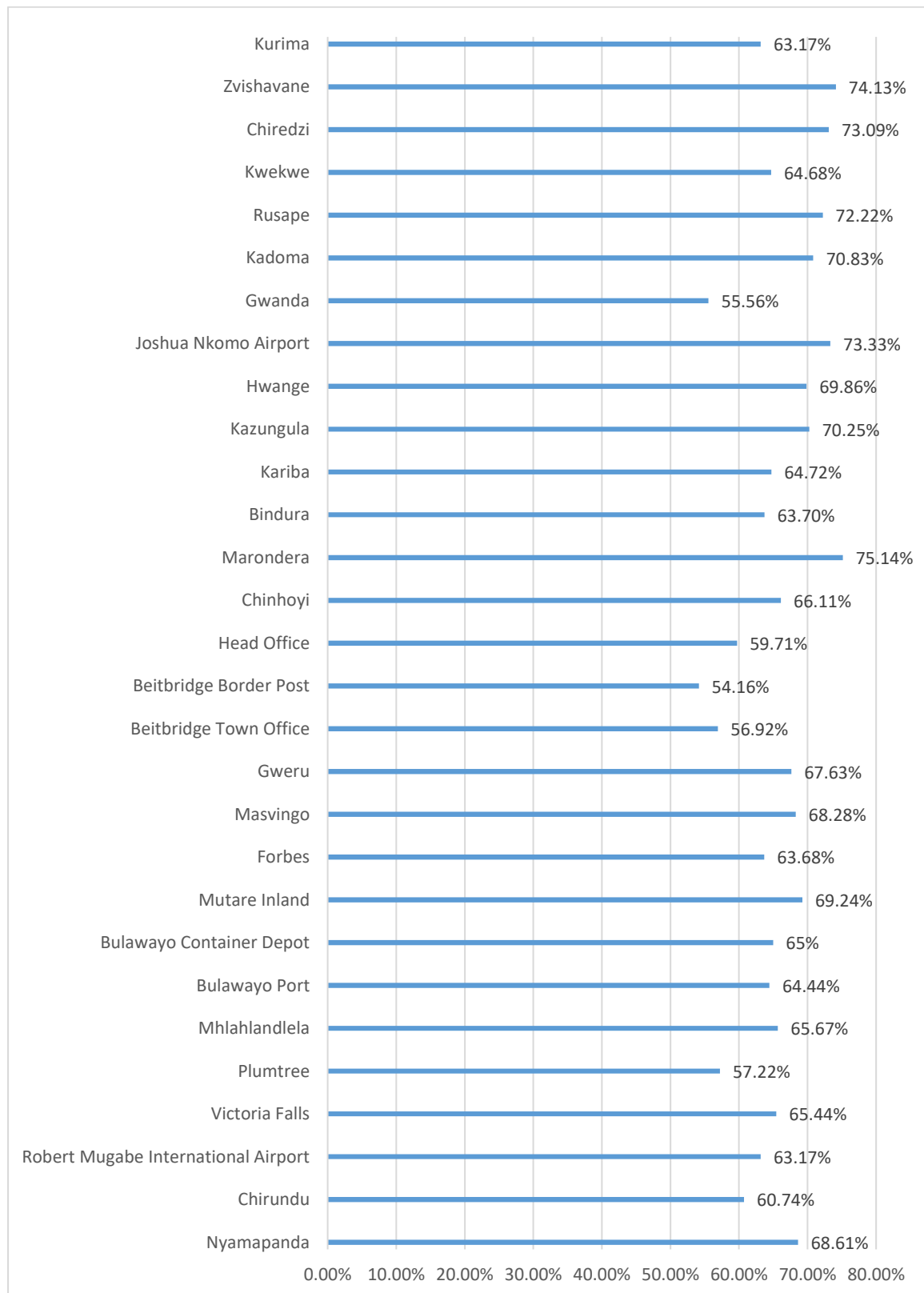


Figure 17: Station Satisfaction Scores

The results show that Marondera (75.4%), Zvishavane (74.13%), Joshua Nkomo Airport (73.3%), Chiredzi (73.09%) and Rusape (72.2%) had the highest satisfaction scores. On the other hand, Beitbridge (54.2%) had the lowest satisfaction score.

Customer Satisfaction Index by Region

The figure below shows the customer satisfaction index by region. Region 3 (69.3%) had the highest customer satisfaction rating followed by Forbes (67.0%). Beitbridge (54.8%) had the lowest satisfaction index.

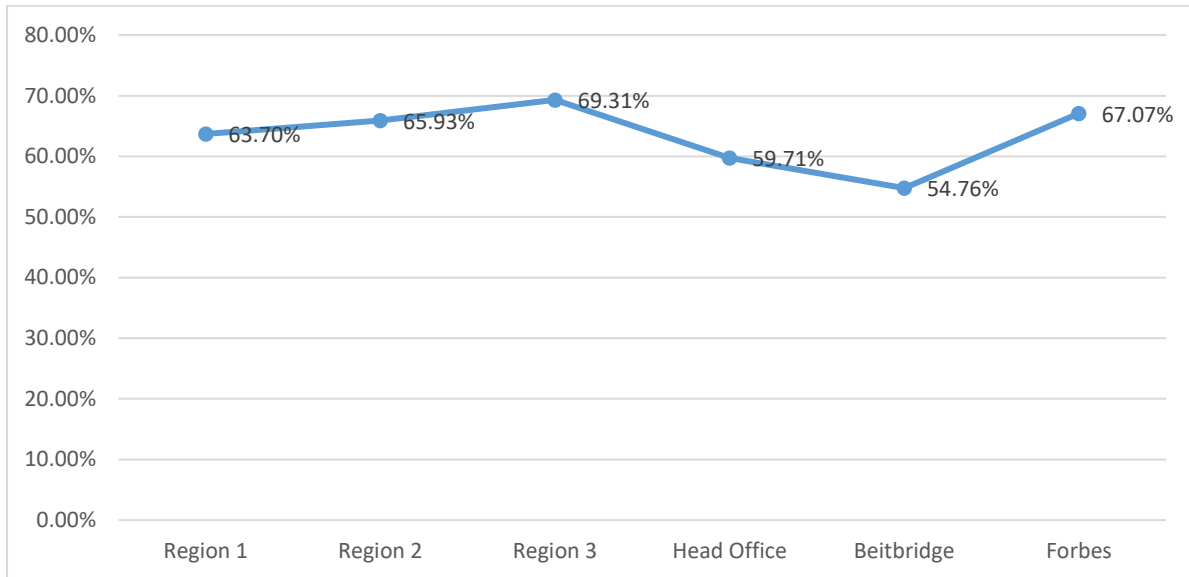


Figure 18: Customer Satisfaction Index by Region

Corruption Perception Index by Region

Corruption Perception Index for each region was computed. The figure below shows the results.

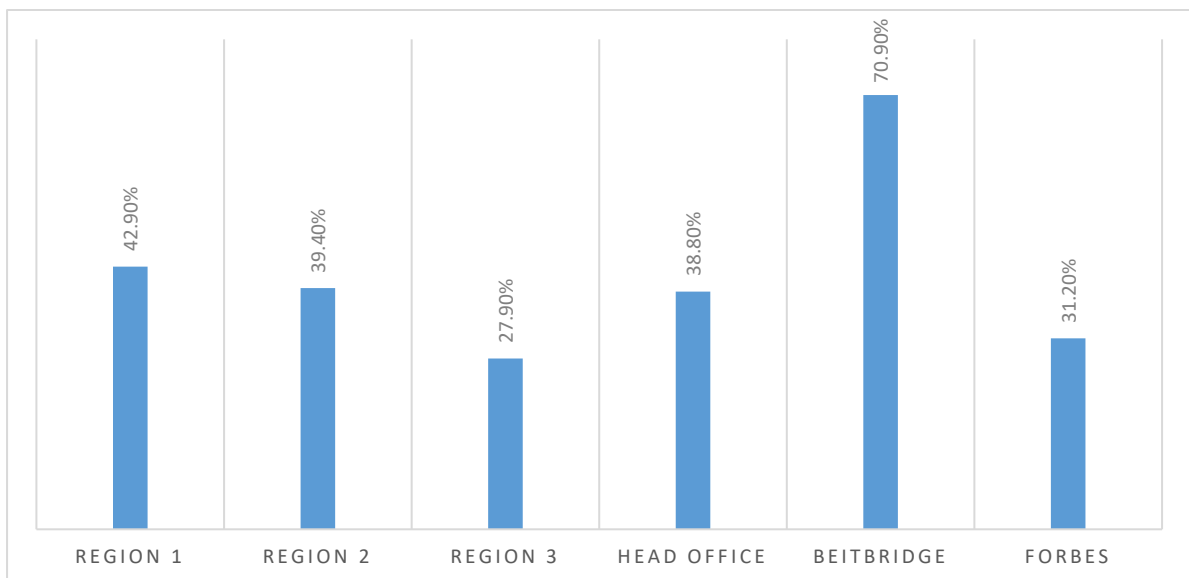


Figure 19: Corruption Perception Index by Region

Beitbridge (70.9%) had the highest corruption perception score whilst Region 3 (27.9%) had the lowest corruption perception score.

Suggested Areas of Improvement

- Offer a package for SMEs.
- Listening to your customers and actually finding a mutual solution to any problem.
- Keeping us fully informed in time and sending reminders on payments due before penalties.
- Wellness programmes must be done to ensure the mental health and physical health of the employees is taken care of.
- Avoid being quick to penalise
- Avoid rules made without consultation with the taxpayers.
- Find a way to tax all types of businesses.
- Be customer friendly not to instil fear.

- ZIMRA must have a customer service department which handles issues, complaints and allow stakeholders to freely express their issues via telephone, social media, letters etc.
- Our PAYE and Income Tax Transaction accounts need to be updated.
- Revert back to a year Tax Clearance if not 6 months will be ideal.

- Treating tax payers with respect.
- Fast and efficient responses to emails.
- Fast issuance of Tax Clearance certificates.
- Striving to root out corrupt employees within ZIMRA.
- Your personnel should promptly attend to client queries.
- Updates on new information, reaching out to clients and prompt attention to queries.
- Whenever there is a change in the tax laws this should be communicated.
- The 30% Withholding Tax should be revised downwards.
- Website to have a live chat.
- Small businesses should not be subjected to fiscalisation, it's expensive for them.
- Improve on customer care.
- Avoid losing returns submitted.
- Allow clients to call on cell phone rather than landlines sometimes it's annoying because we do not get through due to network problems or calls are not attended on time.
- Sending monthly reminders to customer to pay PAYE.
- Refunds should not take years to claim back.
- Answering calls and emails in time.
- Do continuous surveys to understand needs of tax payers.
- Improved Tax payment systems - like you pay but the amount never reaches ZIMRA especially using Steward bank.
- Can ZIMRA please issue yearly Tax Clearance Certificates instead of the 3 or 4 monthly ones, it causes a lot of uncertainty and it makes it difficult to do business.
- Cross border clearance should be efficient.
- Increase brand visibility.
- Provision of banking halls in the offices.
- Conducting workshops to help business partners to be up to date with any changes.
- Serious improvement needed in Customer Care. Stop looking at clients as guilty and more like partners in growth of the Zimbabwe.

- Update systems to cope with number of clients. Adjust tax requirements to sectors of industry. One size does not fit all.
- Expand revenue collection in informal sector for example Mupedzanhamo.
- Social Media presence and activity. (Copy ZERA style in updates).
- Hardware and software on which the e-commerce runs need immediate improvement.
- Website needs more information on filling returns
- Update technology, and replace current management with people who can implement improvement and motivate their staff.
- Improve on employee remuneration to minimize leakages.
- Conduct country wide awareness of products/services on offer, Improve synergy between Treasury and ZIMRA on Civil Servants Vehicle Rebate processing.
- Liaison officers need to be well trained.
- “Some of the allegations we hear from other people e.g., corrupt practices. In general, ZIMRA has the potential to be a very good service provider its only that departments are working as individual silos. e.g., if I send a document on email to another department, they will return it to me saying look for your account relationship manager whom I don’t even know. Its ZIMRA’s job to redirect that mail to the relevant department and copy me with correct addresses.”
- Zero tolerance to corruption.
- “The issue of being told that it is done in Harare is not good enough in this 21st century where people are always lobbying for de-centralization. There is need to look at the large client’s section where some clients from small cities are moved to the large client’s section in Harare. Honestly speaking, I am not sure what ZIMRA is trying to achieve here.”
- Customer care department should go for training regarding the new Companies Act Chapter 23:31.
- Keep sending reminders via email of submissions due.
- Improvement of the portal as it is so often not working, then if you send submissions by email you never get confirmation then you have to resubmit everything again.
- Payments of refunds within the stipulated time.
- Issuing of tax clearances before they expire reduces congestion on the ZIMRA portal eservices.
- Education seminars for small entrepreneurs on taxes and returns.
- Disseminating information to enlighten clients on tax laws and obligations.
- Prompt sharing of information especially ZIMRA's interpretation of new Tax laws.
- E-filing, we need to see our contributions and balances.
- ASYCUDA system needs urgent upgrade.
- Revise geo fencing punishment. Small genuine issues are punished.
- ZIMRA Officials do not like to hear clients concerns and sometimes behave like policemen. They interrogate as opposed to discussing tax issue and giving information and the requisite knowledge where required before arriving at a decision that will result in ZIMRA collecting some tax where it is necessary.
- In general, ZIMRA takes too long to resolve any queries even if it is the system that is at fault/unavailable and also when ZIMRA has not captured data one is asked to re-submit a number of times.

Proposed Areas of Improvement by Region

Region 1	<ul style="list-style-type: none">• Respond to client emails.• Timeous communication of changes in ZIMRA Account Managers or Officers.• Walk in client service is very poor at Kurima Branch. They keep shifting you back and forth without solution. It's very frustrating. Some of my challenges haven't been solved yet and it's now over a month.• Smaller ZIMRA branches treat clients better than Kurima Branch. There is a lot of confusion and the staff is rude.• My account was moved from Chinhoyi to MCO in Harare. I twice put an email through to the Supervisors there (sending CC to all) - the response was that the query is passed on to someone else and that is where it stops. I am not allowed to know the name of any person I am dealing with.• Efficient clearing of goods and calculation of taxes at border posts.• End corruption at border posts.• Liaison officers do not answer telephones.• Provide list of staff contacts in each department. Use of Cell phone numbers for contacts is convenient as land lines are never answered.• Staff to clear their inboxes so that client emails do not bounce back.• Too much corruption leading to inefficiencies and delays of cargo movements especially at Chirundu.• Communicate in our local language so that everyone understands how you operate.• Switchboard should be efficiently operated (Mutare Inland)
Region 2	<ul style="list-style-type: none">• Be accessible online.• Respond to customer queries.• Stop changing staff so many times that we have to explain our same issues over and over to the same people.• Process papers launched at commercial offices and eliminate check-up points on going out.• Improve on floors and furniture• More telephone lines are needed (Mhlahlandlela)
Region 3	<ul style="list-style-type: none">• Getting information or assistance from ZIMRA officials is like drawing water from a stone. One is treated like a criminal or suspect when in the ZIMRA offices, instead of enlightening a person and helping them streamline their operations.• Provide staff uniforms.• Provide office furniture.• Improve infrastructure, especially offices (Zvishavane)• They are positive but we have challenges when ZIMRA staff are transferred, it looks like there is no handover-takeover done. Queries handled by one officer and finalised will be requested again when a new officer takes over.
Head Office	<ul style="list-style-type: none">• Staff need to learn to communicate with each other.

	<ul style="list-style-type: none"> • Reception at the offices varies from time to time. • Telephones are not answered.
Beitbridge	<ul style="list-style-type: none"> • Increase staff at border posts, the few staff is slow. • Stop taking bribes and improve on serving clients • Avoid smuggling • Exercise proper duty calculations, manage congestion and remove bogus agents. • Accept local currency for some entries.
Forbes	<ul style="list-style-type: none"> • Put competent staff who will listen to clients and are able to justify their decisions so that there is no need to escalate all issues to the Commissioner, especially Forbes. • The so-called senior officers, are not knowledgeable enough, they will not listen to clients and simply uphold all their juniors' decisions without justifiable reasons. • Extortionists at the border and not helpful with queries.

Conclusions

The results from the survey show that there has been a slight improvement in customer satisfaction as evidenced by a CSI score of 65.8%. As with the previous results, customers continue to express dissatisfaction with the way client queries are handled. The e-services platform is also not performing as per customer expectation. There is urgent need for the Authority to conduct more education workshops in order to boost voluntary compliance. Generally, taxpayers are of the view that ZIMRA does not give customers timely information.


Recommendations

SPSS Zimbabwe proposes the following recommendations:

- The Authority should work on improving e-services platform through purchasing state of the art infrastructure which can handle large amounts of data even during peak periods.
- ZIMRA staff should quickly attend to customer queries so that they are resolved timeously.
- Staff should promptly acknowledge receipt of customer emails.
- The Authority should always give customers timely information.
- ZIMRA to improve on brand visibility through educations workshops and road shows.
- Staff should always answer telephone calls. Management should also ensure that all telephone lines are working.
- Communication within ZIMRA should be improved so that client issues are quickly dealt with.
- The Authority should adopt a zero tolerance approach to corruption
- ZIMRA management should always ensure that officers are treating customers with respect.
- Liaison officers to be fully trained so that they can execute their duties expeditiously.
- The website should be regularly updated so that clients have access to relevant information all the time.
- Refunds should be given in time especially in this hyper-inflationary environment
- Yearly Tax Clearances certificates should be considered until the e-services platform becomes efficient.
- Regularly send reminders through emails and other social media platforms on PAYE remittances.

Appendix A

Questionnaire for Taxpayers

 <p>SPSS ZIMBABWE Research & Data Analysis Solutions</p>	<p>Address: 50 Pendennis Road Mt Pleasant, Harare</p> <p>Email: spsszim@gmail.com matthew@spss-zim.co.zw</p> <p>Phone: 0242-744 264</p> <p>Cell: 0774 997 301/0778 569 431</p>
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INTRODUCTION: Hello, my name is I work for SPSS ZIMBABWE, an independent market research company. In a bid to evaluate the service delivery function within ZIMRA, we are conducting a Customer Satisfaction Survey targeting taxpayers and other stakeholders' perceptions and opinions of the institution. The findings of this research will be used as a reference in prioritising areas for improvement within ZIMRA. It is in this regard that we kindly seek your contribution to this survey by responding to this questionnaire.

You can be assured that responses obtained from this exercise will be treated with utmost confidentiality and will only be used for the purposes of this research.

Station:.....

Sector:.....

Position:.....

Section A: On a scale of 1 to 5 where 1 means strongly disagree and 5 means strongly agree how well do you agree with the following statements?

Staff Attitude	ZIMRA employees handle customers courteously ZIMRA employees are always willing to help customers ZIMRA employees strive to exceed customer expectations. ZIMRA employees are very good in speaking the language I understand. ZIMRA employees are very good listeners ZIMRA Employees strongly believe in "Customer First" principle
Service delivery	The employees of ZIMRA are always accessible through emails and phones ZIMRA employees have the capacity to handle customers' needs. Number of ZIMRA employees is sufficient for providing an effective service at this station ZIMRA office ours are conducive
Speed of service	ZIMRA employees quickly respond to our service requests

	ZIMRA service is generally fast
Perception towards corruption	<p>1. ZIMRA officials expect to receive bribes (cash, gifts, favours etc.) in order to serve customers.</p> <p>2. On a scale of 0 to 10 how would you rate the level of corruption at this station? (Where 0 means not corrupt at all and 10 means extremely corrupt)</p>
Quality of service	1. Quality of service in ZIMRA is high
Staff Knowledge	1. ZIMRA employees at this station know their job well
Corporate governance	<p>1. ZIMRA employees are of high integrity</p> <p>2. ZIMRA discharge their duties in a fair and impartial manner</p>
Accessibility of ZIMRA information	<p>1. Is the ZIMRA website easy to use? Yes/No</p> <p>2. What do you do when you visit ZIMRA's website?</p> <ul style="list-style-type: none"> • Tax payments • Seek information • Download forms • Checking updates • Other (specify) _____ <p>3. Are you able to easily access all the relevant information you may need from ZIMRA website? Yes/No</p> <p>4. Please suggest how ZIMRA can improve on their website _____</p>
Efficiency of ZIMRA ICT systems	<p>ZIMRA e-services platform is very efficient</p> <p>The Fiscal Devices are very efficient</p> <p>The ASCUDA system is very efficient</p> <p>The electronic cargo tracking system is very efficient</p> <p>ZIMRA Econet Ownai Platform is very efficient</p> <p>ZIMRA Netone One money platform is very efficient</p>
Complaints resolution	<p>1. Have reported a problem/complaint to ZIMRA in the last three months? Ys/No</p> <p>2. What was the problem / complaint about?</p> <ul style="list-style-type: none"> • The Eservices portal down • Wrong computation of income tax • Wrong computation of PAYE • Congestion during the deadline • Delaying in getting tax clearance • Lack of immediate collaboration among ZIMRA staff • Other (Specify) <p>3. Through which mechanism / channel did you make the complaint / report the problem?</p> <ul style="list-style-type: none"> • Email • Telephone • Radio • Newspaper • TV • SMS • Social media • ZIMRA website <p>4. How fast was your complaint/problem resolved?</p>

	<ul style="list-style-type: none"> • Less than 24 hours • Within a week • Within 2 weeks • Within 3 weeks • Over 3 weeks <p>5. Thinking about this last time that you made a complaint to ZIMRA; how satisfied were you with the way your complaint/problem was resolved?</p> <ul style="list-style-type: none"> • Very dissatisfied • Dissatisfied • Neither satisfied nor dissatisfied • Satisfied • Very Satisfied 																																					
Physical Facilities	1. ZIMRA physical facilities (i.e. offices, reception etc.) are very good.																																					
Communication	<table border="1"> <tr> <td rowspan="5">1. Which of the following statements best describes your impression of communications within ZIMRA?</td> <td>ZIMRA keeps customers fully informed</td> </tr> <tr> <td>ZIMRA keeps customers fairly well informed</td> </tr> <tr> <td>ZIMRA keeps customers adequately informed</td> </tr> <tr> <td>ZIMRA gives customers only a limited amount of information</td> </tr> <tr> <td>ZIMRA doesn't tell customers much at all about what is happening</td> </tr> </table> <table border="1"> <tr> <td rowspan="9">2. Which channel of communication do you think ZIMRA can adopt to get more exposure? (Select one answer only)</td> <td></td> <td>Yes</td> <td>No</td> </tr> <tr> <td>Email</td> <td></td> <td></td> </tr> <tr> <td>Telephone</td> <td></td> <td></td> </tr> <tr> <td>ZIMRA Facebook</td> <td></td> <td></td> </tr> <tr> <td>Radio</td> <td></td> <td></td> </tr> <tr> <td>Newspaper</td> <td></td> <td></td> </tr> <tr> <td>TV</td> <td></td> <td></td> </tr> <tr> <td>SMS</td> <td></td> <td></td> </tr> <tr> <td>ZIMRA Twitter</td> <td></td> <td></td> </tr> <tr> <td>ZIMRA website</td> <td></td> <td></td> </tr> </table>	1. Which of the following statements best describes your impression of communications within ZIMRA?	ZIMRA keeps customers fully informed	ZIMRA keeps customers fairly well informed	ZIMRA keeps customers adequately informed	ZIMRA gives customers only a limited amount of information	ZIMRA doesn't tell customers much at all about what is happening	2. Which channel of communication do you think ZIMRA can adopt to get more exposure? (Select one answer only)		Yes	No	Email			Telephone			ZIMRA Facebook			Radio			Newspaper			TV			SMS			ZIMRA Twitter			ZIMRA website		
1. Which of the following statements best describes your impression of communications within ZIMRA?	ZIMRA keeps customers fully informed																																					
	ZIMRA keeps customers fairly well informed																																					
	ZIMRA keeps customers adequately informed																																					
	ZIMRA gives customers only a limited amount of information																																					
	ZIMRA doesn't tell customers much at all about what is happening																																					
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	Email																																					
	Telephone																																					
	ZIMRA Facebook																																					
	Radio																																					
	Newspaper																																					
	TV																																					
	SMS																																					
	ZIMRA Twitter																																					
ZIMRA website																																						

Section B:

1. PUBLICITY RATING

In which media did you hear/see about ZIMRA?	Newspaper
	Radio
	TV
	Social media (WhatsApp, Facebook, Twitter etc.)
	Other (Specify)

2. Fiscalisation

If you have a fiscal device which of the following challenges do you face when using Fiscal Devices?

No	Challenges faced	Yes	No
1	Delay in transferring data to ZIMRA		
2	Low skills in using Fiscal Devices		
3	High price of goods		
4	Decrease in number of the customers		
5	Air time loading		
6	High competition caused by non-users		
7	Frequent load shadings		
8	Penalties for non-usage		
9	High cost of Fiscal Devices.		
10	Other (Specify)		
Overall service delivery		1. How would you rate the overall service delivery in ZIMRA?	

Please tell us how we can improve our service to you.

.....

Please tell us what we are doing well.

.....

What is the one thing we should never stop doing?

How do you prefer to interact with ZIMRA? (choose all that apply) in person, telephone, email, live chat, social media, SMS (if it were available)

.....

*****Thank you!*****