

2025



CUSTOMER SATISFACTION REPORT (Q4-2025)

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1.0 BACKGROUND

The Zimbabwe Revenue Authority (ZIMRA) Client Satisfaction Index (CSI) for Q4 2025 stood at 71%, reflecting a clear recovery in customer satisfaction following the pressure experienced in Q3. The Q4 results indicate a stabilisation of the taxpayer experience, supported by improved digital system stability, strengthened staff professionalism, and better communication at service points. These gains signal continued recovery momentum following ZIMRA's digital transformation and culture-change initiatives.

Overall customer sentiment in Q4 was more positive compared to earlier in the year, with improved perceptions recorded across several regions and stations, particularly in Region 2, Region 3, Beitbridge Border Post, and Head Office. High-performing stations such as Forbes Border Post continued to record strong customer satisfaction outcomes, driven by efficiency, coordination, and clarity of processes. However, congestion, timeliness of service, feedback on queries, and system disruptions at high-volume stations remain key constraints, particularly in Region 1 and selected inland offices.

The survey was undertaken by Governance Advisory Services (GAS) as part of ZIMRA's ongoing quarterly customer satisfaction monitoring framework, which measures performance across fourteen service attributes and multiple client categories across all operational regions.

2.0 METHODOLOGY

The Q4 2025 study employed a mixed-methods approach, combining structured quantitative questionnaires with qualitative feedback obtained through interviews and observations. The target population comprised a broad cross-section of ZIMRA clients, including:

- Individual taxpayers, small and medium enterprises (SMEs), Large corporates, Clearing agents, Cross-border traders, NGOs, importers, and exporters

All regions of Zimbabwe were covered, with particular emphasis on high-traffic border posts and major inland stations. Data collection was conducted through both online platforms and physical interviews, ensuring inclusion of less tech-savvy taxpayers and people with disabilities, and providing a balanced representation of the customer experience.

2.1 CSI Data Analysis

For Q4 2025, Customer Satisfaction Index (CSI) results are presented as net scores, derived through a structured process of data cleaning, validation, and consolidation of service attribute responses. This approach produces more conservative but methodologically robust CSI measures compared to gross averages and enhances the accuracy and comparability of results.

The analysis also indicates that integrity and corruption-related perception ratings exert a disproportionate downward influence on overall CSI scores. Responses to these items are frequently shaped by broader public perceptions and institutional trust considerations, rather than direct, station-specific service encounters. While these perceptions are valid and form an important dimension of customer experience, their inclusion within net CSI scores can distort short-term movements, even where

operational service attributes—such as professionalism, accuracy, efficiency, and system stability—demonstrate measurable improvement.

3.0 SAMPLE SIZE

Over 10,000 survey invitations and email requests were distributed to taxpayers and registered ZIMRA clients across all administrative regions during the Q4 2025 survey period. A total of 2,195 survey responses were received nationwide. Following data cleaning and validation including the removal of duplicate submissions, incomplete questionnaires, and responses with insufficient coverage of service attributes a validated analytical sample of **1,735 responses** was used for Customer Satisfaction Index (CSI) computation and net-score analysis.

Further analytical sub-samples were applied for specific cuts, such as regional and station-level analysis, depending on the availability of complete and station-identifiable data. As a result, sample sizes for certain disaggregated analyses may vary slightly but remain statistically credible for comparative and diagnostic purposes.

The resulting analytical base of 1,735 respondents is demographically balanced and statistically robust, providing a reliable foundation for national, regional, and station-level customer satisfaction insights while ensuring the accuracy, comparability, and integrity of the Q4 2025 CSI results.

Total Number of Respondents by Station – Q4 2025 (n = 1,735)

Station	Respondents	% of Total
Belgravia (Region 1)	243	14.0%
Beitbridge Border Post	226	13.0%
Harare Port (bonded warehouse)	139	8.0%
Forbes Border Post	122	7.0%
Chirundu Border Post	104	6.0%
Mutare ZIMRA Centre	87	5.0%
SCO Kurima	69	4.0%
Bindura Office	61	3.5%
Bulawayo – Mhlahlandlela	61	3.5%
Masvingo ZIMRA Centre	52	3.0%
Gweru Office	52	3.0%

Station	Respondents	% of Total
Harare Airport	52	3.0%
Kazungula Border Post	35	2.0%
Chinhoyi Office	34	2.0%
Kadoma Office	31	1.8%
Kwekwe Office	29	1.7%
Rusape Office	27	1.6%
Kanyemba Border Post	26	1.5%
Chiredzi Office	26	1.5%
Zvishavane Office	25	1.4%
Rutenga Office	23	1.3%
Marondera Office	22	1.3%
Hwange Office	20	1.2%
Victoria Falls Town Office	20	1.2%
TOTAL	1,735	100.0%

Respondent distribution is concentrated at high-volume service points such as Belgravia, Beitbridge Border Post, and Harare Airport Port. Lower-volume inland stations were included to ensure national coverage and diagnostic insight, though individual station results for these locations should be interpreted directionally due to smaller sample sizes.

3.1 Geographic and Station Coverage

Respondents were drawn from all ZIMRA regions and major service points, with the highest participation recorded in Region 1, reflecting the concentration of economic activity and the high volume of taxpayer interactions in Harare and surrounding areas. Significant representation was also recorded in Regions 2, 3 and Beitbridge underscoring the influence of border operations and inland service centres on overall customer satisfaction outcomes. This geographic spread provides a credible basis for regional and station-level comparisons.

3.2 Client Type and Sector Representation

The respondent pool comprised a mix of individual taxpayers, SMEs, large corporates, clearing agents, and cross-border traders, enabling the survey to capture both transactional and compliance-related

experiences. SMEs and individual taxpayers formed a substantial share of respondents, reflecting their frequent engagement with domestic tax services and frontline offices. The inclusion of professional users—such as tax practitioners and clearing agents—adds depth to the findings, particularly in areas relating to system performance, consistency of information, and procedural clarity.

3.3 Length of Interaction with ZIMRA

A significant proportion of respondents reported long-term interaction with ZIMRA, indicating that the survey captured the views of experienced taxpayers who are well positioned to assess changes over time. Feedback from this group provides valuable insight into trends related to digital transformation, service consistency, and institutional responsiveness. Newer users, while fewer in number, offered important perspectives on accessibility, clarity of information, and first-time service experiences.

3.4 Channel of Engagement

Respondents reported using a combination of physical visits, digital platforms (TARMS), email, and telephone to engage with ZIMRA. While digital channels are increasingly used, the demographic data confirms that physical visits remain the dominant mode of engagement, particularly for complex queries, follow-ups, and cases affected by system instability. This underscores the continued importance of managing congestion and service quality at frontline offices.

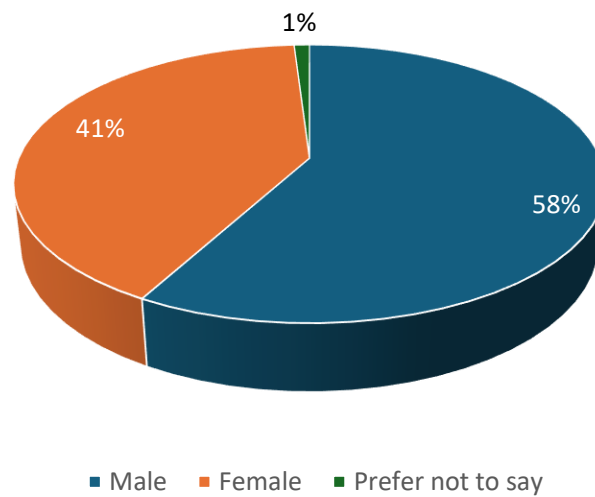
3.5 Age and Gender Diversity

The survey achieved representation across different age groups and genders, enhancing the inclusivity of the findings. Feedback from older respondents and persons less familiar with digital platforms highlights the need for assisted digital support and simplified communication, while younger and professional users placed greater emphasis on system efficiency and responsiveness.

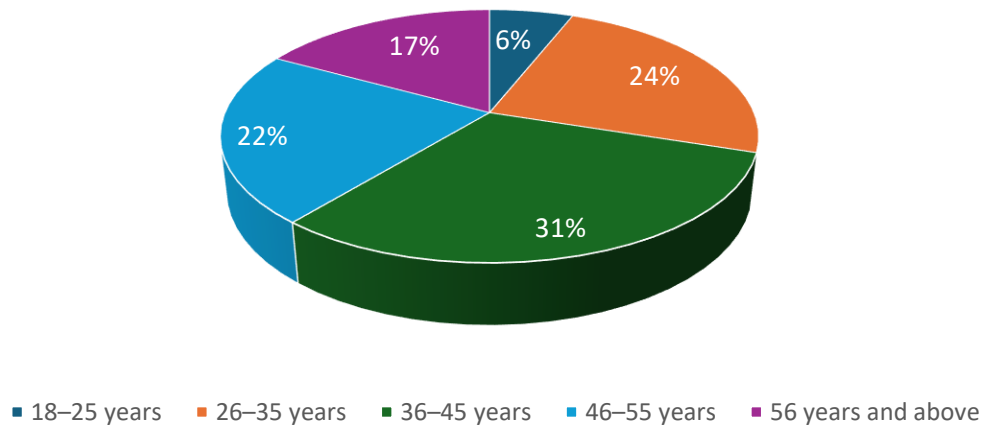
3.6 Demographic Snapshot

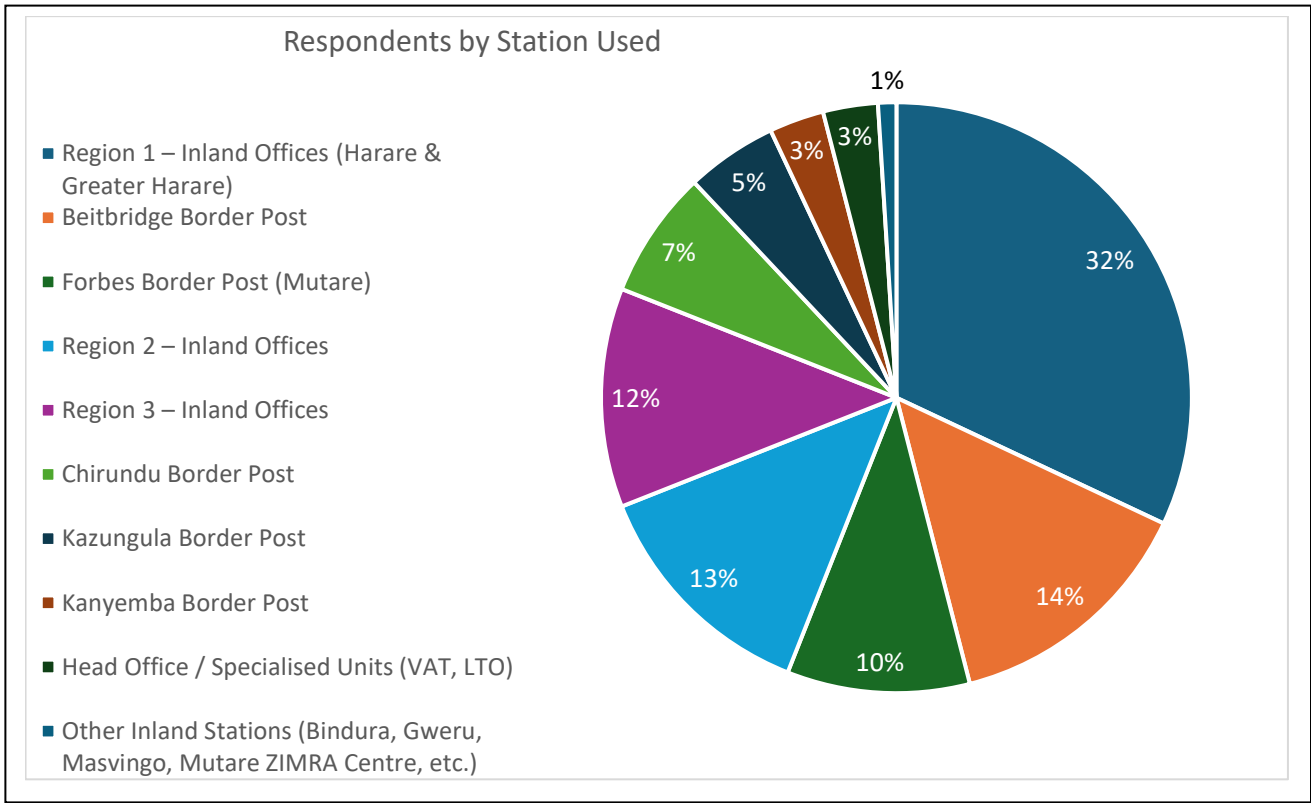
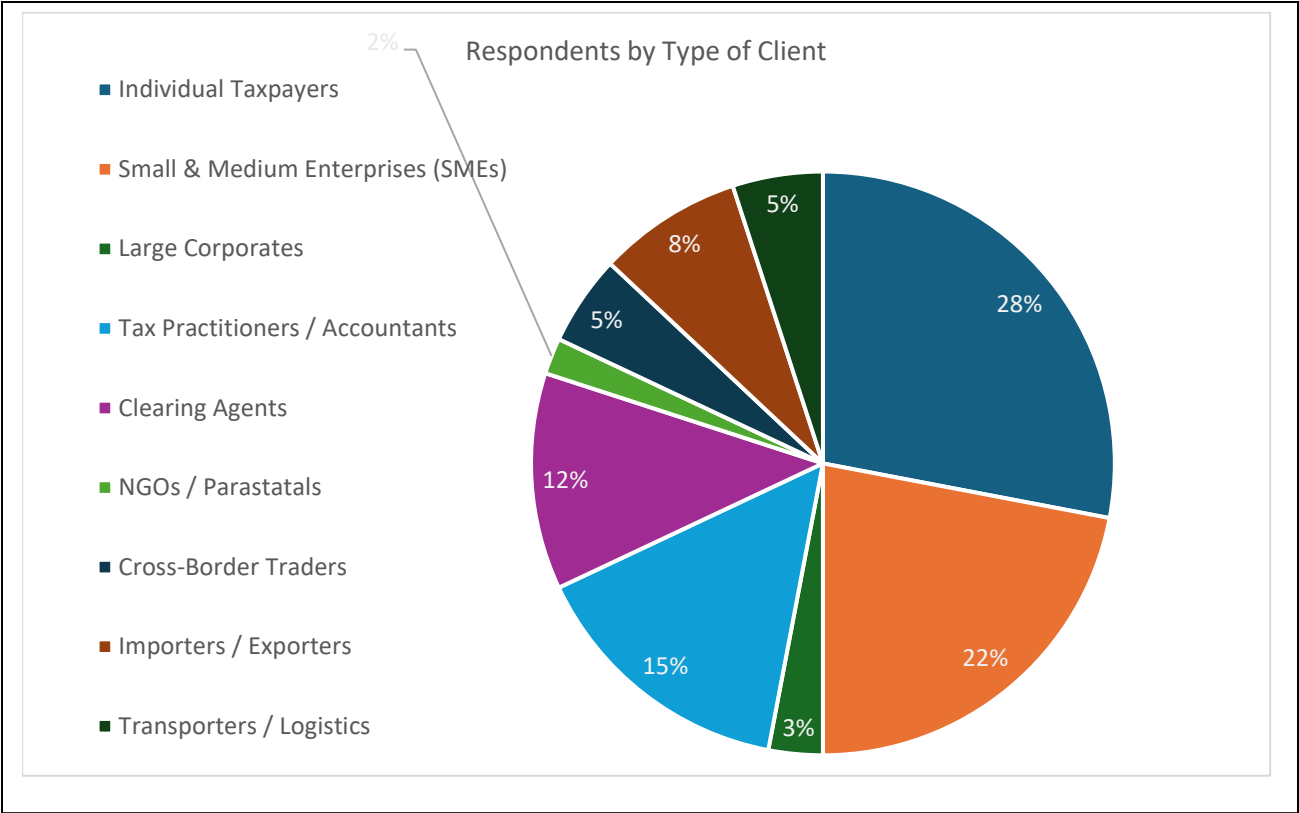
The following charts present a demographic snapshot of respondents who participated in the Q4 2025 Customer Satisfaction Survey. The profile reflects a diverse cross-section of ZIMRA's taxpayer base, spanning different age groups, genders, client types, industries, regions, and modes of engagement. This diversity strengthens the credibility of the findings by ensuring that the results capture perspectives from both frequent and occasional users, individual and corporate taxpayers, and users of both digital and physical service channels. Understanding the demographic composition of respondents provides important context for interpreting satisfaction levels, service preferences, and areas requiring targeted improvement.

Respondents by Gender

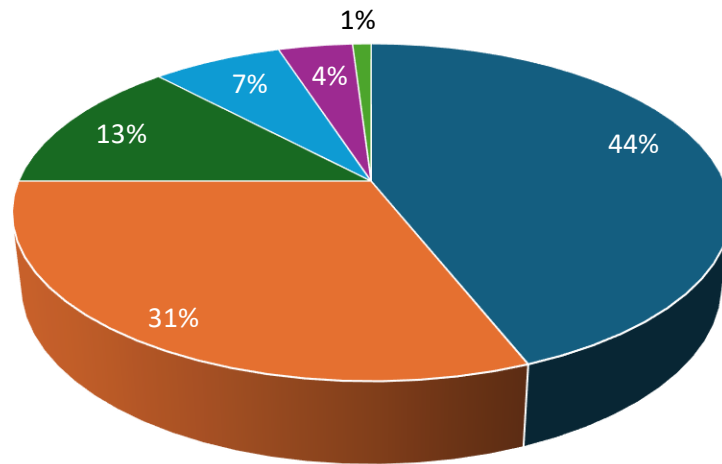


Respondents by Age



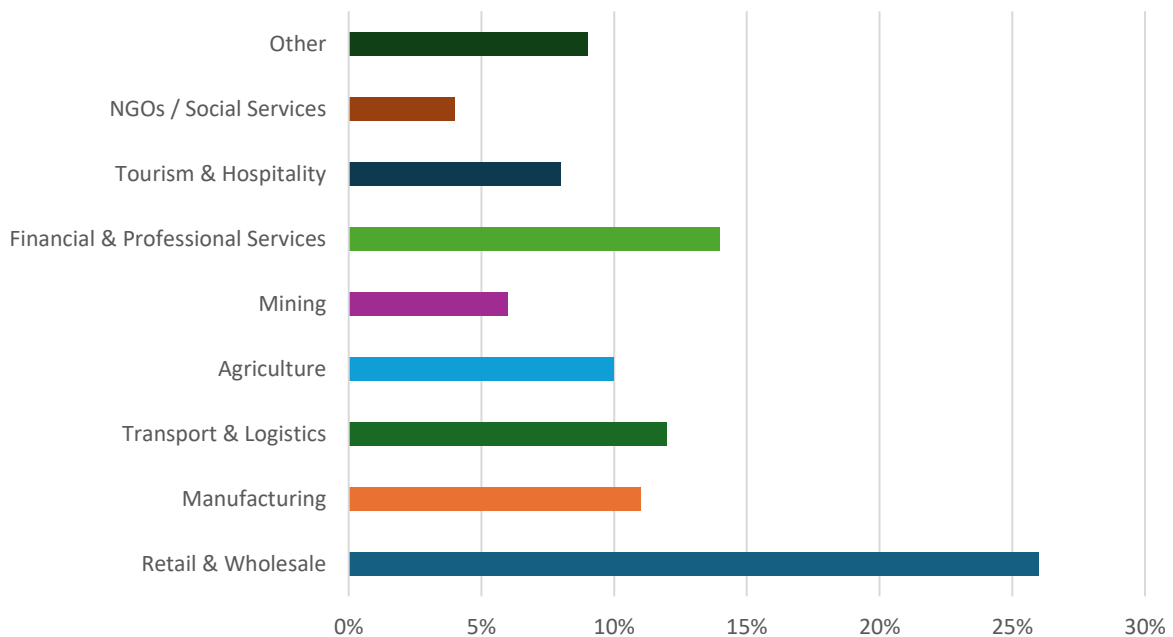


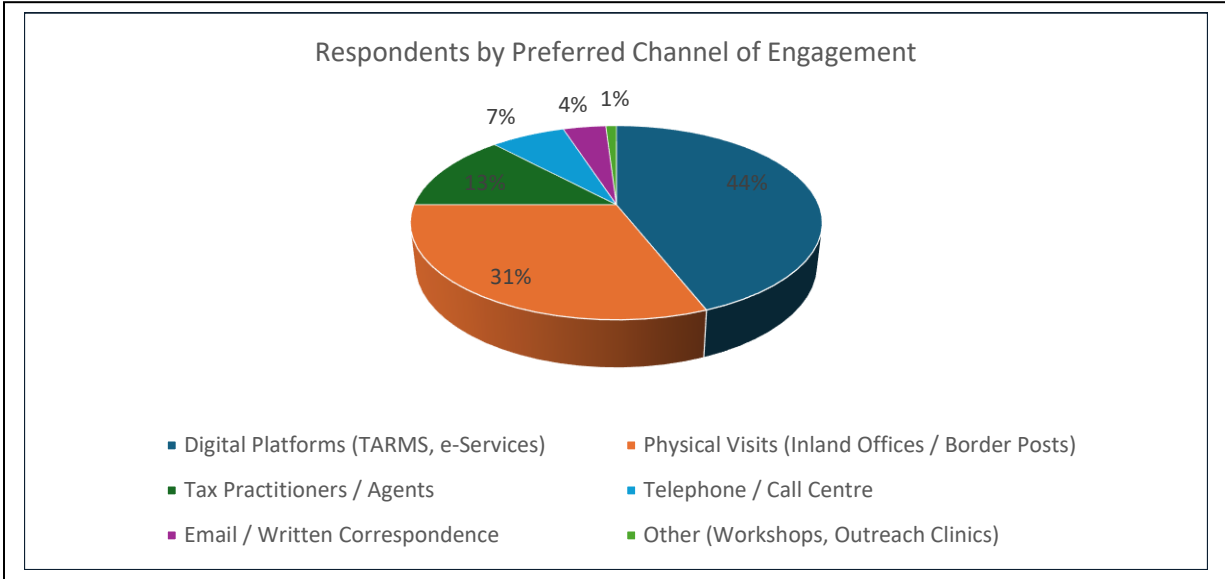
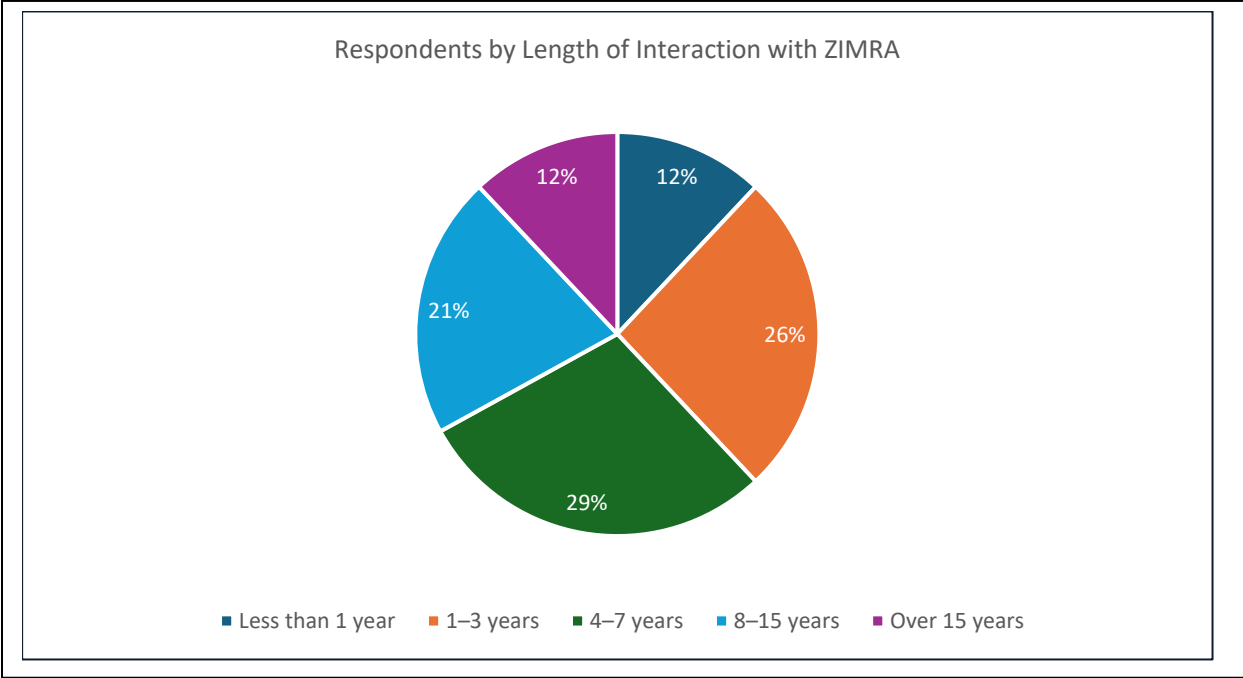
Respondents by Preferred Channel of Engagement



- Digital Platforms (TARMS, e-Services)
- Physical Visits (Inland Offices / Border Posts)
- Tax Practitioners / Agents
- Telephone / Call Centre
- Email / Written Correspondence
- Other (Workshops, Outreach Clinics)

Respondents by Industry





Overall, the demographic profile of respondents confirms that the Q4 findings are robust, representative, and reflective of real service delivery conditions. The diversity of respondents strengthens confidence in the survey results and supports the validity of the conclusions drawn regarding service strengths, constraints, and priority areas for improvement

4.0 REGIONAL RATINGS

Q4 2025 confirms a clear recovery in customer satisfaction following the pressure experienced in Q3, positioning 2025 as a year of consolidation rather than decline. The Q4 improvement is strongly associated with greater digital system stability, improved staff professionalism, and better communication at service points, particularly in Region 2, Region 3, Beitbridge, and Head Office. These gains helped restore customer confidence and stabilise service delivery across much of the network.

However, the Q4 findings also highlight persistent structural and service-delivery constraints. Timeliness, proactive feedback on queries, congestion at high-volume border posts and inland stations, and intermittent ICT disruptions continue to suppress satisfaction levels in lower-performing areas. Regional performance differences remain closely linked to infrastructure readiness, workload intensity, and the effectiveness of client engagement practices, with stronger regions benefiting from disciplined service management and clearer communication, while weaker regions are constrained by ICT limitations, procedural bottlenecks, and weak feedback mechanisms.

4.1 Regional Customer Satisfaction Index (Csi) Rating (Q1–Q4)

Region / Border Post	Q1 2025	Q2 2025	Q3 2025 – Net	Q4 2025 – Net
Region 1 (Harare & Greater Harare)	71%	77.8%	66%	69%
Region 2	74%	71.4%	68%	76%
3. Region 3	75%	73.2%	69%	72%
4. Beitbridge Border Post	64%	61%	62%	73%
5. Forbes Border Post	71%	85.5%	82%	74%
6. Head Office / Specialised Units	73%	58.2%	60%	72%
Average (Net)	72%	71.3%	67%	71%

NOTE: Station-level and regional CSI/NPS results are based on respondents with complete, station-identifiable records and may therefore reflect slightly smaller sub-samples, while remaining statistically credible for diagnostic purpose

4.2 Region × Open-Ended Themes

Region	Stations Covered (as per ZIMRA structure)	Dominant Open-Ended Themes	Qualitative Interpretation
Head Office	Head Office; Head Office Extension (Kurima)	Slow feedback; bureaucratic delays; lack of case visibility	Strong technical competence, but weak turnaround and communication, especially on escalations and complex cases
Region 1	Belgravia; SCO Kurima; Bindura; Chinhoyi; Chirundu; Harare Port; Harare Airport; Kurima Payments; Marondera; Harare Port	Long queues; congestion; lack of feedback; inconsistent information	Dissatisfaction driven by very high volumes and weak follow-through, not staff professionalism
Region 2	Bulawayo (Mhlahlandlela); Bulawayo Port; Gwanda; Hwange; Victoria Falls Town Office	ICT/network instability; delays during peak periods; communication gaps	Service experience highly sensitive to system uptime and connectivity, particularly at customs points
Region 3	Chipinge; Gweru; Kadoma; Kwekwe; Masvingo ZIMRA Centre; Mutare Customs; Mutare ZIMRA Centre; Rusape; Zvishavane; Rutenga; Chiredzi	Professionalism; clearer processes; moderate delays	More predictable service experience, supporting Q4 recovery
Forbes	Forbes Border Post	Efficiency; clear communication; coordinated processing	Benchmark region with strong process discipline and communication
Beitbridge	Beitbridge Town Office; Beitbridge Border Post	Severe congestion; long queues; system downtime; fairness concerns	Structural pressure from very high border volumes, overwhelming service capacity

NOTE: Station-level and regional CSI/NPS results are based on respondents with complete, station-identifiable records and may therefore reflect slightly smaller sub-samples, while remaining statistically credible for diagnostic purpose

4.3 Region × Station Volume / Congestion Proxy

Region	Interaction Volume	Congestion Signal	Impact on CSI
Region 1	Very High	Persistent long queues; repeat visits	Strong downward pressure on timeliness, feedback, and NPS
Beitbridge	Very High	Chronic congestion at border post	Suppresses satisfaction despite staff effort
Region 2	Moderate–High	Customs surges at Bulawayo & Victoria Falls	Volatile satisfaction linked to system uptime
Region 3	Moderate	Managed queues	Enables more stable CSI recovery
Head Office	Moderate	Processing backlogs	Impacts perception of responsiveness
Forbes	Moderate	Well-managed flow	Supports strong CSI and NPS outcomes

4.4 Region × Type of Service Use

(Based strictly on services accessed at the listed stations)

Region	Dominant Service Types Used	Implication for Regional Ratings
Head Office	Policy support; audits; escalations; LTO/VAT	Satisfaction driven by case resolution speed and feedback quality
Region 1	Domestic taxes; payments; queries; ports & airport services	CSI highly sensitive to turnaround time, feedback, and consistency
Region 2	Customs & Excise; border-related processing	Satisfaction depends on ICT stability and communication during delays
Region 3	Mixed domestic taxes and customs	Balanced service mix supports stronger Q4 recovery
Forbes	Border clearance and customs	Predictability and coordination drive high satisfaction
Beitbridge	High-volume border clearance; transit processing	Congestion and queue management dominate customer experience

Q4 regional performance differences are driven by the interaction of three factors: Service mix exposure (domestic vs border-heavy), Volume and congestion pressure, and System reliability and communication discipline.

5.0 CUSTOMER SATISFACTION INDEX BY SERVICE ATTRIBUTES

This section presents a detailed analysis of the Customer Satisfaction Index (CSI) by key service attributes, providing insight into the specific dimensions that shape taxpayers' experience with ZIMRA. The analysis goes beyond overall satisfaction scores to examine how respondents rated attributes such as professionalism, efficiency, responsiveness, accessibility, communication, and digital reliability. Understanding performance at attribute level enables clearer identification of strengths to be consolidated and service gaps requiring targeted intervention, particularly in light of the Q4 recovery observed at national and regional levels. The findings in this section form the basis for prioritising practical, evidence-based improvements to enhance service delivery and customer confidence.

The Q4 CSI profile indicates that while systems, infrastructure, and professionalism are improving, the human and communication aspects of service delivery—particularly feedback, responsiveness, empathy, and flexibility—remain the weakest points in the customer journey.

Improving how customers are informed, updated, and treated during delays will deliver faster CSI gains than further system enhancements alone.

Service Attribute	Q4 2025 Score (%)	Q4 Customer Experience Interpretation
Assurance	61%	Clients remain moderately confident in staff competence and correctness of advice. Confidence improves where turnaround times are shorter and communication is clearer.
Responsiveness	56%	Delays in responding to queries and lack of timely updates remain a key source of dissatisfaction, particularly at high-volume stations.
Accessibility	64%	Improved access through TARMS and digital platforms contributed positively in Q4, though congestion and system slowdowns during peak periods continue to affect experience.
Accuracy	63%	Information consistency continues to improve; however, customers still report variations in guidance across regions and stations.
Efficiency	59%	Processing speed and follow-up timelines remain among the most significant service constraints, especially at border posts and busy inland offices.
Transparency	60%	Customers report limited visibility of corruption-reporting mechanisms and insufficient clarity on how complaints and escalations are resolved.
Tangibles (Infrastructure & Tools)	70%	Strongest performing attribute in Q4, reflecting visible improvements at border posts, refurbished offices, and availability of operational tools.

Service Attribute	Q4 2025 Score (%)	Q4 Customer Experience Interpretation
Empathy	55%	Staff courtesy shows improvement, but customer experience remains affected by inconsistent tone, patience, and understanding during service interactions.
Adaptability & Flexibility	57%	Customers perceive policy application as rigid, with limited discretion for complex or unique cases, affecting satisfaction during dispute or exception handling.
Education & Awareness	58%	Awareness of the Client Charter remains low ($\approx 26\%$), indicating the need for sustained and targeted taxpayer education initiatives.
Security	61%	Border-post systems are perceived as generally secure and reliable, though identity verification and clearance checks are viewed as slow.
Feedback	54%	Lowest-scoring attribute in Q4. Customers consistently express dissatisfaction with the lack of proactive updates and closure communication.
Innovation	53%	Despite system upgrades, customers report low perception of innovation and digital creativity in service delivery.
Professionalism	66%	One of the strongest human-factor attributes in Q4, reflecting the positive impact of culture-change initiatives, ethics reinforcement, and staff training.

ZIMRA's service performance shows strength in Tangibles, Professionalism, and Accessibility, which are key enablers of customer satisfaction, reflecting improvements in infrastructure, staff capability, and digital services. Assurance, Accuracy, Security, and Transparency fall in a mid-tier zone, showing stability but vulnerability to operational disruptions like system downtime. However, Feedback, Empathy, Responsiveness, Innovation, and Efficiency are underperforming, consistently dragging down overall satisfaction across various service points. Addressing these weaker areas is essential for improving the overall customer experience.

5.1 Comparison: New vs Long-Term Users by Service Attribute

Service Attribute	New Users (< 3 years)	Long-Term Users (> 8 years)	Variance & Interpretation
Accessibility	70%	60%	Digital access benefits newer users; long-term users face congestion and assisted-service gaps
Efficiency	66%	54%	Repeated delays accumulate dissatisfaction over time
Responsiveness	62%	49%	Long-term users most affected by slow query handling
Feedback	60%	46%	Biggest gap; lack of proactive updates drives frustration among experienced users
Empathy	61%	50%	Tone and courtesy inconsistencies felt more strongly by frequent users
Transparency	64%	56%	Long-term users perceive limited improvement in complaint resolution visibility
Accuracy	68%	61%	Consistency issues emerge over repeated interactions
Assurance	67%	59%	Confidence erodes with prolonged exposure to unresolved issues
Professionalism	71%	63%	Gains recognised, but insufficient to offset delays
Tangibles	72%	68%	Least divergent attribute; visible improvements benefit all users

- New users experience ZIMRA primarily through digital channels, and therefore report higher satisfaction across most attributes.
- Long-term users, who interact more frequently and physically, are exposed to systemic weaknesses—particularly feedback, responsiveness, and efficiency.
- The sharpest satisfaction gaps occur in communication-related attributes, not technical competence.
- This indicates:
 - Survey fatigue among long-term users
 - Repetition of issues across survey cycles
 - The perception that the CSI has become a tick-box exercise

5.3 SF5: How ZIMRA Can Improve Taxpayer Education

Key Theme Identified	% of Respondents Mentioning Theme	What Taxpayers Are Saying
Simplify Tax Information	34%	Information is too technical, complex, and difficult to understand; taxpayers want simpler language and practical examples
More Outreach & Awareness Campaigns	28%	Need for regular workshops, roadshows, and community-based education, especially outside major cities
Use Digital & Social Media Platforms	26%	Education should be shared via WhatsApp, social media, videos, and short explainers rather than long documents
Targeted Education by Tax Type	22%	Different taxes (VAT, PAYE, Customs, Income Tax) need focused explanations tailored to specific users
Clear Guidance During System Changes	19%	Insufficient communication when systems or processes change (e.g. TARMS updates)
Improve Frontline Staff Knowledge Sharing	17%	Staff should explain processes better and give consistent guidance
Sector-Specific Education (SMEs, Informal Traders)	15%	SMEs and informal traders need customised education aligned to their realities
Use Practical Examples & Case Studies	14%	Need real-life examples, step-by-step guides, and scenarios
Publish Clear, Updated Guides	13%	Existing guides are outdated or hard to find
Continuous Education, Not One-Off Sessions	11%	Education should be ongoing, not limited to registration or compliance drives

Percentages reflect frequency of themes across open-ended responses

6.0 STATION-SPECIFIC ISSUES SUMMARY

Q4 results clearly show that most dissatisfaction is not caused by lack of technical competence, but by how delays, decisions, and system challenges are communicated to customers. Addressing feedback loops, responsiveness, and customer handling will yield faster CSI improvements than system upgrades alone.

Station / Office	Primary CSI Attributes Affected	Customer-Reported Issues (Q4)
Beitbridge Border Post	Efficiency, Responsiveness, Transparency	Long queues, processing delays, inconsistent application of procedures, limited updates during system outages
Chirundu Border Post	Responsiveness, Feedback, Accessibility	Slow feedback on queries, delays during peak periods, intermittent connectivity
Forbes Border Post	Innovation, Integration (secondary)	Minor delays linked to banking/payment interfaces
Kazungula Border Post	Feedback, Transparency	Poor visibility of complaints channels, limited communication during delays
Kanyemba Border Post	Accessibility, Efficiency, Assurance	Inconsistent service, weak digital connectivity, limited staff support
Belgravia Office	Accuracy, Fairness, Feedback	Inconsistent information, delayed responses, perceived unfairness
SCO Kurima	Feedback, Responsiveness	Long processing times, lack of proactive updates, unclear escalation paths
Bindura Office	Transparency, Fairness, Efficiency	Perceived unfair treatment, slow resolution of cases
Bulawayo (Mhlahlandlela)	Responsiveness, Accessibility	Delays during peak periods, staff availability challenges
Masvingo ZIMRA Centre	Transparency, Feedback	Delayed responses to escalated queries, unclear decision explanations
Gweru Office	Empathy, Responsiveness	Poor timeliness, inconsistent tone and courtesy
Mutare ZIMRA Centre	Accuracy, ICT Reliability	Delays linked to system issues, inconsistent guidance

Station / Office	Primary CSI Attributes Affected	Customer-Reported Issues (Q4)
Chiredzi Office	Efficiency, Fairness, Accessibility	Extremely low timeliness, limited digital support, inconsistent service
Harare Airport	Efficiency, Responsiveness, Feedback	Peak-time delays, slow processing, Congestion, long queues,
Harare Port (bonded warehouse)	Feedback	Lack of progress updates
Head Office / Specialised Units (VAT, LTO)	Responsiveness, Feedback, Efficiency	Slow turnaround on complex cases, perceived bureaucracy

6.1.1 Station-Specific Strengths and Weaknesses

The station-level analysis highlights that while professionalism and technical competence have improved across much of the network, persistent weaknesses in turnaround times, feedback mechanisms, and congestion continue to undermine customer satisfaction, particularly at high-volume service points.

Station	Key Strengths Identified
Head Office / Head Office Extension (Kurima)	<ul style="list-style-type: none"> • Strong technical competence and policy knowledge • Professional handling of complex matters (VAT, LTO, escalations)
Belgravia Office	<ul style="list-style-type: none"> • Knowledgeable staff • Broad service coverage for domestic taxes
SCO Kurima	<ul style="list-style-type: none"> • Specialised handling of complex taxpayer matters
Bindura Office	<ul style="list-style-type: none"> • Accessibility for regional taxpayers
Chinhoyi Office	<ul style="list-style-type: none"> • Generally courteous staff
Chirundu Border Post	<ul style="list-style-type: none"> • Strategic border location • Improved professionalism in Q4
Harare Airport	<ul style="list-style-type: none"> • Structured processes • Improved professionalism, Experienced customs staff • Handles complex commercial transactions
Kurima Payments Office	<ul style="list-style-type: none"> • Dedicated payment processing focus
Marondera Office	<ul style="list-style-type: none"> • Accessible to local taxpayers
Harare Port	<ul style="list-style-type: none"> • Operational efficiency in storage management

Station	Key Strengths Identified
Bulawayo (Mhlahlandlela)	• Polite and professional staff• Improved service culture
Bulawayo Port (Customs House)	• Technical competence in customs processes
Gwanda Office	• Local accessibility
Hwange Office	• Functional basic service delivery
Victoria Falls Town Office	• Relatively good customer handling• Tourism-oriented service awareness
Chipinga Office	• Community proximity
Gweru Office	• Knowledgeable staff
Kadoma Office	• Accessible inland station
Kwekwe Office	• Experienced officers
Masvingo ZIMRA Centre	• Broad service coverage
Mutare Customs Office	• Technical customs expertise
Mutare ZIMRA Centre	• Improved professionalism
Rusape Office	• Accessible to rural taxpayers
Zvishavane Office	• Basic service availability
Rutenga Office	• Local access point
Chiredzi Office	• Local presence for taxpayers
Forbes Border Post	• Strong communication and coordination• Efficient processing• Predictable service flow
Beitbridge Town Office	• Experienced staff
Beitbridge Border Post	• Strategic national gateway• Improved professionalism in Q4

6.2 Customer Comments by Station – Q4 2025

Station	Verbatim Customer Comments (Q4 2025)
Beitbridge Border Post	<p>"You can spend the whole day here even when documents are correct."</p> <p>"When the system is down, no one explains what is happening."</p> <p>"Officers give different instructions depending on who you talk to."</p> <p>"Queues are too long and there is no proper communication."</p>
Chirundu Border Post	<p>"The process is slow and feedback is poor."</p> <p>"You wait without knowing what stage your clearance is at."</p> <p>"Network problems delay everything and no updates are given."</p>
Forbes Border Post	<p>"This station is much better than others."</p> <p>"Processes are clearer and staff explain what is needed."</p> <p>"Waiting time is reasonable compared to other borders."</p> <p>"Communication here is better."</p>
Kazungula Border Post	<p>"There is no clear place to ask questions."</p> <p>"You are not sure who to approach when stuck."</p> <p>"More information should be displayed for customers."</p>
Kanyemba Border Post	<p>"Connectivity is poor and it delays service."</p> <p>"Sometimes there are not enough officers available."</p> <p>"The service is inconsistent depending on the day."</p>
Region 1 – Inland Offices (Harare)	<p>"Queues are too long and the process is very slow."</p> <p>"You have to come back many times for one issue."</p> <p>"Emails are not responded to; you must visit in person."</p> <p>"Too much bureaucracy for simple issues."</p>
Belgravia Office	<p>"Different officers give different answers."</p> <p>"You are asked for documents that were already submitted."</p> <p>"There is no proper feedback on applications."</p>
SCO Kurima	<p>"Cases take too long to be resolved."</p> <p>"No one tells you the status of your query."</p>

Station	Verbatim Customer Comments (Q4 2025)
	"You keep following up without progress."
Bindura Office	"Service is slow and explanations are not clear." "There is inconsistency in how rules are applied." "You are not treated the same by different officers."
Bulawayo (Mhlahlandlela)	"Staff are polite but overwhelmed." "Waiting time is long during busy periods." "More staff are needed."
Masvingo ZIMRA Centre	"Responses to queries take too long." "You are not told why decisions are delayed." "Communication needs improvement."
Gweru Office	"Staff attitude needs improvement." "You feel rushed and not listened to." "Timelines are not clear."
Mutare ZIMRA Centre	"System issues delay processing." "Different information is given by different officers." "Clear guidance would help."
Chiredzi Office	"Very slow service." "Limited digital support." "You must travel multiple times to finish one issue."
Harare Airport Port	"Congestion is very high." "There are long queues with little communication." "You don't know when your issue will be handled." Delays are common during peak flights Processing is slow when many travellers arrive
Head Office / Specialised Units (VAT, LTO)	"Cases take too long to be finalised." "There is too much paperwork." "Feedback on submissions is slow."

6.3 Customer Satisfaction Index (CSI) and Net Promoter Score (NPS) by Station

The triangulation of CSI and NPS by station shows that customer advocacy is strongest where service delivery is predictable and communication is proactive. Conversely, high-volume stations continue to experience negative advocacy despite moderate satisfaction, indicating unresolved structural and process-related constraints

Station	CSI (Q4 2025)	NPS (Q4 2025)	CSI–NPS Alignment	Interpretive Insight
Forbes Border Post	82%	+48	Strongly Aligned	High satisfaction translates into strong advocacy due to efficiency, predictability, and proactive communication
Region 3 – Inland Offices	69%	+18	Generally Aligned	Acceptable satisfaction and growing trust; professionalism gains reflected in positive advocacy
Region 2 – Inland Offices	68%	+22	Strongly Aligned	Communication and professionalism improvements are restoring customer confidence
Region 1 – Inland Offices	66%	–6	Misaligned	Customers are moderately satisfied but unwilling to recommend due to congestion, delays, and weak feedback
Beitbridge Border Post	62%	–12	Misaligned	Structural congestion and unpredictability suppress advocacy despite acceptable service effort
Head Office / Specialised Units	60%	+10	Partially Aligned	Technical competence acknowledged, but slow turnaround limits stronger advocacy

NOTE: Station-level and regional CSI/NPS results are based on respondents with complete, station-identifiable records and may therefore reflect slightly smaller sub-samples, while remaining statistically credible for diagnostic purpose

The CSI–NPS triangulation confirms that improving satisfaction alone is not sufficient. Advocacy depends heavily on predictability, feedback, and congestion management, particularly at high-volume stations.

6.4 SF5 Themes × Respondent Sector (Q4 2025)

SF5 Theme	Individuals	SMEs	Tax Practitioners	Clearing Agents	Cross-Border Traders	Large Corporates
Simplify tax information (plain language)	38%	41%	22%	19%	44%	15%
More outreach & awareness campaigns	29%	33%	18%	21%	36%	12%
Use digital & social media (WhatsApp, videos)	31%	28%	24%	17%	34%	10%
Targeted education by tax type	18%	35%	39%	27%	21%	42%
Clear guidance during system changes	16%	24%	41%	33%	19%	38%
Better explanations by frontline staff	22%	26%	19%	23%	28%	14%
Sector-specific education (SMEs / informal)	14%	31%	12%	9%	25%	6%
Practical examples & case studies	19%	28%	34%	21%	23%	31%
Updated, easy-to-find guides	15%	22%	29%	18%	20%	27%

- Individuals & Cross-Border Traders prioritise simplicity, empathy, and digital education.
- SMEs want simplified, sector-specific, and tax-type-focused guidance.
- Tax Practitioners & Large Corporates emphasise advance communication on system/policy changes, technical accuracy, and detailed case examples.
- A single education approach cannot satisfy all sectors—segmentation is essential.

6.5 SF5 Themes × Station Type / Key Stations (Q4 2025)

% of respondents using the station mentioning the theme

SF5 Theme	High-Volume Inland Offices (Region 1)	Other Inland Offices	Major Border Posts (Beitbridge, Chirundu)	Forbes Border Post	Specialised Units (HO, LTO)
Simplify tax information	39%	34%	28%	21%	18%
More outreach & awareness campaigns	27%	31%	24%	19%	14%
Use digital & social media	33%	29%	22%	18%	15%
Targeted education by tax type	24%	28%	31%	22%	41%
Clear guidance during system changes	21%	23%	35%	19%	44%
Better explanations by frontline staff	26%	24%	29%	17%	16%
Sector-specific education	19%	27%	22%	14%	9%
Practical examples & case studies	23%	26%	28%	20%	34%
Updated, easy-to-find guides	18%	21%	24%	16%	29%

- Region 1 & other inland offices drive demand for simplification, digital explainers, and staff explanations, reflecting volume pressure and mixed client profiles.
- Major border posts prioritise tax-type-specific guidance and clarity during system/process changes, reflecting time-sensitive transactions.
- Specialised units show the strongest demand for advance notice of system changes, detailed guides, and technical accuracy.

Results confirm that taxpayer education challenges are not uniform: What education is needed depends on who the taxpayer is and where they interact.

- Education gaps directly feed into low Q4 scores for Education & Awareness (58%), Feedback (54%), and Responsiveness (56%).

6.6 Areas of ZIMRA Services That Require Improvement (Q4 2025)

Area Requiring Improvement	Key Issues Identified	Primary Affected Stations
Timeliness and Turnaround Times	Long queues, slow processing, and delayed resolution of queries, particularly at high-volume stations; directly suppresses Efficiency (59%), Responsiveness (56%), and NPS	Region 1 offices; Beitbridge; Harare Airport; Chirundu
Feedback and Communication on Queries	Lowest-scoring attribute (Feedback: 54%); lack of updates or closure communication; weak follow-through despite multiple channels	Head Office / Specialised Units; Region 1; SCO Kurima; Bindura
Responsiveness and Escalation Handling	Slow responses to emails, calls, and escalations; unclear escalation points; inconsistent response times	Inland offices; major border posts
Congestion and Workload Management	Overcrowding at high-traffic stations; long waiting times despite acceptable staff professionalism	Beitbridge Border Post; Harare Dry Port; Region 1 offices
Consistency and Accuracy of Information	Different guidance from different officers or channels, leading to confusion, repeat visits, and fairness concerns	Belgravia; Bindura; Mutare ZIMRA Centre; inland offices
Transparency and Integrity Communication	Limited visibility of complaints, appeals, and corruption-reporting mechanisms; unclear post-complaint processes	Nationwide (more pronounced at inland offices)
Empathy and Customer Handling	Inconsistent tone, patience, and empathy, especially during peak periods or enforcement activities	High-volume inland offices; selected border posts
Taxpayer Education and Awareness	Low Client Charter awareness (~26%); materials perceived as technical, generic, and poorly targeted	Nationwide
Digital Reliability and Change Communication	TARMS outages and upgrades not communicated proactively; lack of advance notice increases errors and repeat queries	Border posts; specialised units; high-volume offices

The Q4 findings confirm that service improvement needs are less about technical competence and more about experience management. Customers recognise ZIMRA's professionalism and digital progress, but remain dissatisfied with how long things take, how little feedback they receive, and how inconsistent services are delivered across stations.

6.7 SIQ2: Barriers to Accessing ZIMRA Services

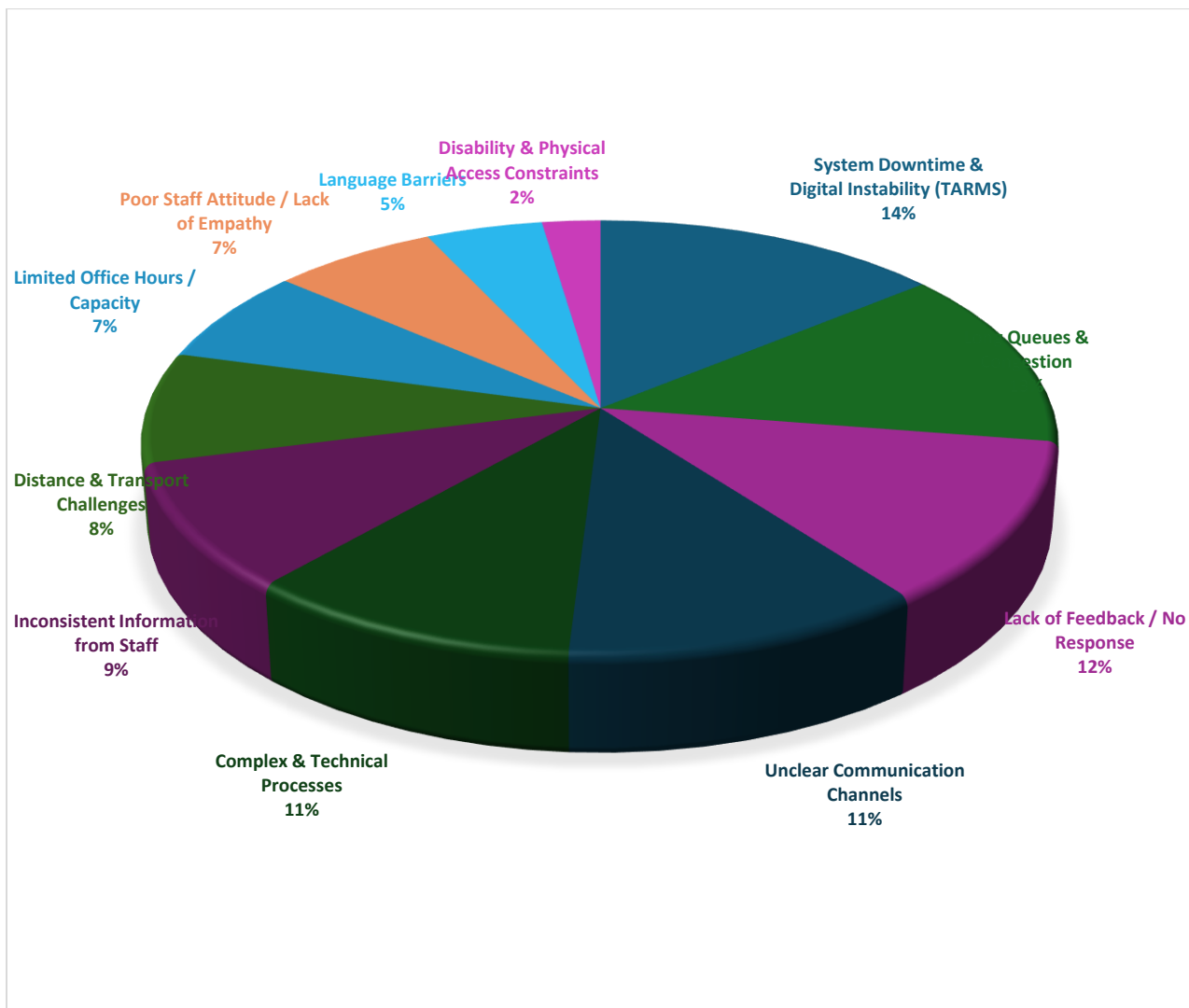
Barrier Identified	% Mentioning Barrier	What Taxpayers Are Saying
System Downtime & Digital Instability (TARMS)	36%	“The system is often down when you need it.” “You travel only to be told TARMS is offline.”
Long Queues & Congestion	34%	“You wait the whole day.” “Too many people, too few counters.”
Lack of Feedback / No Response	31%	“Emails and calls are not answered.” “You don’t know the status of your issue.”
Unclear Communication Channels	29%	“We don’t know who to contact.” “There is no clear escalation point.”
Complex & Technical Processes	27%	“Procedures are too complicated.” “Forms are difficult to understand.”
Inconsistent Information from Staff	24%	“Different officers give different answers.”
Distance & Transport Challenges	21%	“Offices are far.” “Transport costs are high.”
Limited Office Hours / Capacity	18%	“Offices close early.” “Staff are overwhelmed.”
Poor Staff Attitude / Lack of Empathy	17%	“You are treated harshly.” “Staff are impatient.”
Language Barriers	12%	“Information is not in local languages.”
Disability & Physical Access Constraints	6%	“Facilities are not disability-friendly.”

Percentages reflect frequency of mention; respondents could cite multiple barriers.

Cross-Cutting

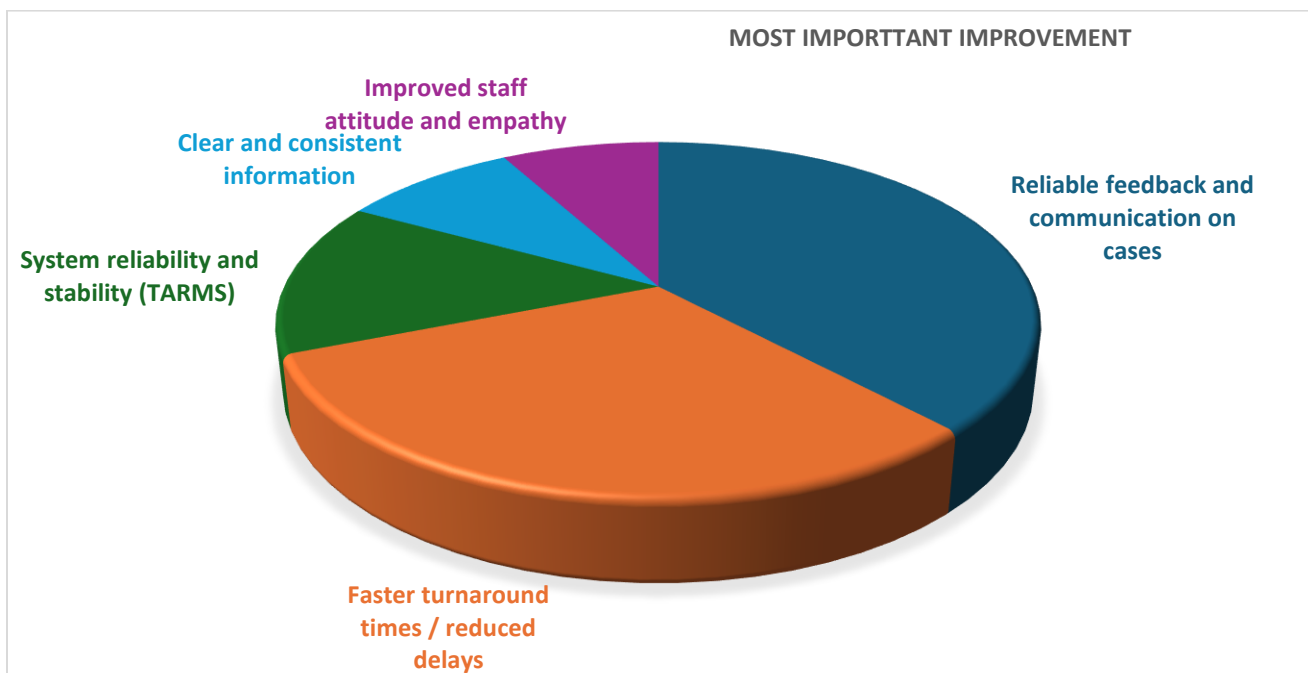
- Digital instability + poor communication is the most common access blocker, not lack of channels.

- Many taxpayers perceive services as accessible only through physical visits, undermining digital transformation gains.
- Long-term users and SMEs are most affected by repeated access barriers, reinforcing survey fatigue and frustration.
- Access barriers directly depress Accessibility (64%), Responsiveness (56%), and Feedback (54%) scores.



6.8 Single Most Important Improvement Identified by Taxpayers

Improvement Priority	Single Most Important Issue	What Taxpayers Are Saying	Why This Matters Most
Reliable feedback and communication on cases	38%	“Tell us what is happening.” “Don’t keep us in the dark.” “We want updates, even if there are delays.”	Directly addresses the weakest CSI attribute (Feedback: 54%) and is the strongest driver of trust and perception
Faster turnaround times / reduced delays	31%	“Things take too long.” “Speed up processing.”	Delays affect Efficiency (59%), Responsiveness (56%), and NPS
System reliability and stability (TARMS)	14%	“Make the system work consistently.”	Digital access underpins modern service delivery
Clear and consistent information	9%	“Same answer everywhere.”	Reduces confusion, repeat visits, and perceptions of unfairness
Improved staff attitude and empathy	8%	“Be patient and respectful.”	Shapes frontline experience, especially for individuals and SMEs
TOTAL	100%	—	—



6.9 SKQ11: Improvements That Can Be Made

Improvement Area Identified	%Mentioning Theme	What Respondents Said)	Service Delivery Meaning
Improve feedback and case follow-up	41%	"We submit documents and never hear back." "There are no updates unless you visit."	Feedback is the most critical gap; lack of visibility drives frustration and repeat visits
Reduce turnaround times / delays	36%	"Processes take too long." "Speed up approvals and clearances."	Efficiency and responsiveness remain weak, especially at high-volume stations
Improve communication channels	33%	"Emails and calls are not answered." "We don't know who to contact."	Channels exist but are unreliable and poorly coordinated
Enhance system reliability (TARMS)	28%	"The system is often down." "Downtime is not communicated."	Digital instability undermines accessibility and confidence
Simplify procedures and requirements	26%	"Processes are too complicated." "Too much paperwork."	Complexity excludes SMEs and informal traders
Strengthen staff attitude and empathy	22%	"Staff need to be more patient." "Tone matters."	Human interaction remains a key driver of satisfaction
Improve congestion and queue management	21%	"Too many people, too few service points."	Poor demand management worsens experience even where staff are professional
Enhance taxpayer education and guidance	19%	"Explain taxes in simple language." "Use examples."	Education gaps feed non-compliance and repeat queries
Improve transparency and integrity communication	16%	"Make reporting channels visible." "Explain decisions."	Trust is affected by limited visibility of processes
Ensure consistency across stations	14%	"Different answers at different offices."	Inconsistent application undermines fairness perceptions

Taxpayers are not asking for new systems or laws rather for visibility, predictability, and human-centred service delivery.

6.10 SHQ10: Extracted Comments – Service Redesign Priorities

The extracted comments below show that taxpayers are not calling for new services, but for better-designed delivery mechanisms—particularly those that improve visibility, predictability, communication, and fairness. The strongest redesign signal relates to how ZIMRA manages cases, communicates with taxpayers, and applies procedures consistently.

Service Area Identified for Redesign	Typical Respondent Comments	Why Redesign Is Needed
Query Resolution & Case Follow-Up Services	<p>“Once you submit a query, there is no feedback until you follow up physically.”</p> <p>“Cases disappear into the system with no updates.”</p> <p>“You don’t know who is handling your issue or how long it will take.”</p>	Lack of end-to-end visibility; no standard turnaround times; poor closure communication
TARMS & Digital Services (User Experience)	<p>“The system works but is not user-friendly.”</p> <p>“It’s too technical for ordinary taxpayers.”</p> <p>“When TARMS is down, there is no communication.”</p>	Complex navigation and error handling; limited guidance during outages or upgrades
Customs & Border Clearance Processes	<p>“Too many steps and too much waiting.”</p> <p>“Different officers interpret rules differently.”</p> <p>“Border processes are slow and unpredictable.”</p>	Congestion and duplication of steps; inconsistent application of procedures
Communication & Customer Support Services	<p>“Emails and calls go unanswered.”</p> <p>“You only get help if you go in person.”</p> <p>“There’s no clear escalation point.”</p>	Channels exist but are unreliable; weak escalation and accountability
Taxpayer Education & Guidance Services	<p>“Information is too complicated.”</p> <p>“Workshops are rare and not targeted.”</p> <p>“We only learn when we are penalised.”</p>	Education is reactive rather than proactive; materials are technical and generic
Refunds and Adjustments (VAT & Overpayments)	<p>“Refunds take too long with no explanation.”</p> <p>“You keep being asked for the same documents.”</p>	Long processing cycles; poor transparency
Enforcement & Penalty Management	<p>“Penalties are harsh and not explained.”</p> <p>“There is no room to explain genuine mistakes.”</p>	Perceived rigidity; limited discretion or education before enforcement

Across responses, taxpayers did **not** ask for new services. They asked for:

6.11 SHQ11: Extracted Comments – Game-Changing Ideas to Transform ZIMRA Service Delivery

Game-Changing Idea	Typical Respondent Comments	Why This Is Game-Changing
End-to-End Digital Case Tracking (“Track My Case”)	<p>“Give us a way to track our case like courier tracking.”</p> <p>“We want to see who is handling our issue and by when.”</p> <p>“Status updates would reduce visits and frustration.”</p>	Addresses Feedback (54%), Responsiveness (56%), and Efficiency (59%); reduces congestion, repeat visits, and escalation disputes
One-Stop Digital Helpdesk / Single Point of Contact	<p>“One number, one email, one helpdesk.”</p> <p>“We don’t know who to contact when stuck.”</p> <p>“Different departments give different answers.”</p>	Eliminates channel confusion; improves escalation clarity and accountability
Proactive Communication & Broadcast Updates	<p>“Tell us when systems are down.”</p> <p>“Send updates instead of keeping quiet.”</p> <p>“We waste time travelling when the system is offline.”</p>	Directly improves communication (SF2) and overall perception; low-cost, high-trust payoff
Simplified, Plain-Language Digital Tax Guidance	<p>“Explain taxes in simple language.”</p> <p>“Give examples, not policies.”</p> <p>“Short videos would help.”</p>	Improves Education & Awareness (58%); reduces errors, penalties, and repeat queries
Appointment-Based and Queue-Managed Services	<p>“We waste the whole day waiting.”</p> <p>“Let us book a time slot.”</p> <p>“Separate quick issues from complex cases.”</p>	Tackles congestion and inefficiency; improves staff focus and customer experience
Assisted Digital Support Desks	<p>“Systems are good but we need help.”</p> <p>“Not everyone understands TARMS.”</p> <p>“Staff should guide us, not just enforce.”</p>	Bridges the digital divide; improves empathy and accessibility
Culture Shift: From Enforcement-First to Service-First	<p>“We feel treated like criminals.”</p> <p>“Education should come before penalties.” “Be firm but fair.”</p>	Improves Empathy (55%), Transparency (60%), and trust; shapes long-term perception

6.12 SHQ10: Extracted Comments – Service Redesign Priorities

“If you could redesign one ZIMRA service, which would it be and why?” This is based on qualitative clustering of open-ended responses, written in a verbatim-style summary

Service Area Identified for Redesign	Typical Respondent Comments	Customer Expectation
Query Resolution & Case Follow-Up Services	<p>“Once you submit a query, there is no feedback until you follow up physically.”</p> <p>“Cases disappear into the system with no updates.”</p> <p>“You don’t know who is handling your issue or how long it will take.”</p>	Case-tracking system with status updates, named contacts, and clear timelines
TARMS & Digital Services (User Experience)	<p>“The system works but is not user-friendly.”</p> <p>“It’s too technical for ordinary taxpayers.”</p> <p>“When TARMS is down, there is no communication.”</p>	Simpler interface, clear prompts, help tips, and proactive outage notifications
Customs & Border Clearance Processes	<p>“Too many steps and too much waiting.”</p> <p>“Different officers interpret rules differently.”</p> <p>“Border processes are slow and unpredictable.”</p>	Streamlined clearance, better queue management, and consistent enforcement
Communication & Customer Support Services	<p>“Emails and calls go unanswered.”</p> <p>“You only get help if you go in person.”</p> <p>“There’s no clear escalation point.”</p>	Single, reliable helpdesk model with defined response times
Taxpayer Education & Guidance Services	<p>“Information is too complicated.”</p> <p>“Workshops are rare and not targeted.”</p> <p>“We only learn when we are penalised.”</p>	Simple, practical education tailored by tax type and business size
Refunds and Adjustments (VAT & Overpayments)	<p>“Refunds take too long with no explanation.”</p> <p>“You keep being asked for the same documents.”</p>	Clear timelines, predictable requirements, and progress updates
Enforcement & Penalty Management	<p>“Penalties are harsh and not explained.”</p> <p>“There is no room to explain genuine mistakes.”</p>	Fairer, education-first enforcement approach, especially for first-time or minor offences

6.13 Sector × Share of Respondents × Experience Lens

Respondent Sector	% of Respondents	Primary Interaction with ZIMRA	Dominant Experience Reflected in CSI
Individual Taxpayers	28%	Registration, filing, payments, enquiries	Accessibility, empathy, clarity of information, turnaround times
Small & Medium Enterprises (SMEs)	22%	VAT, PAYE, compliance, audits, payments	Efficiency, fairness, process simplicity, system reliability
Tax Practitioners / Accountants	15%	Filing on behalf of clients, disputes, escalations	Accuracy, responsiveness, consistency of information, TARMS stability
Clearing Agents	12%	Customs clearance, documentation, border processing	Timeliness, coordination, transparency, congestion management
Importers & Exporters	8%	Customs, payments, compliance	Predictability, fairness, system reliability
Transporters / Logistics Operators	6%	Border clearance, transit processing	Processing speed, queue management, communication during delays
Cross-Border Traders	5%	Simplified trade regimes, border services	Empathy, accessibility, staff attitude, fairness
Large Corporates	3%	Complex compliance, audits, LTO services	Assurance, professionalism, policy consistency
Parastatals	1%	Compliance, audits, reporting	Coordination, turnaround times, professionalism
NGOs / Non-Profit Organisations	0.5%	Exemptions, compliance support	Flexibility, clarity of processes, communication
Other / Unspecified	0.5%	Mixed interactions	General service experience
TOTAL	100%	—	—

- Individuals and SMEs (50%) form the majority of respondents, strongly influencing CSI scores on accessibility, empathy, efficiency, and responsiveness.
- Professional intermediaries (tax practitioners and clearing agents – 27%) disproportionately shape feedback on system stability, consistency, and escalation handling.

- Border-focused users (clearing agents, transporters, cross-border traders – 23%) heavily influence perceptions of timeliness, congestion, and communication.
- Large corporates, parastatals, and NGOs contribute fewer responses but provide high-value insight into assurance, policy rigidity, and turnaround times.

6.14 Customer Satisfaction by Length of Interaction

Length of Interaction	Respondents	Average CSI L	Interpretation of Customer Experience
Less than 1 year	12%	76%	New users report relatively positive experiences, driven by recent onboarding, digital access, and limited exposure to delays or complex processes.
1–3 years	26%	73%	Satisfaction remains strong, though early signs of frustration emerge around responsiveness and turnaround times.
4–7 years	29%	69%	Satisfaction begins to decline as repeat interactions expose customers to recurring delays, feedback gaps, and system disruptions.
8–15 years	21%	65%	Long-term users report growing dissatisfaction linked to perceived lack of progress, repeated service issues, and limited visible impact of feedback.
Over 15 years	12%	63%	Most critical group; dissatisfaction driven by cumulative experience of bureaucracy, slow turnaround times, and perception that CSI feedback does not translate into change.
Overall (Q4 National CSI)	100%	71%	National score masks a clear decline in satisfaction as length of interaction increases.

The Q4 CSI results reveal a clear inverse relationship between length of interaction and satisfaction:

- Newer taxpayers are more satisfied, largely due to improved digital access and fewer historical frustrations.
- Long-term taxpayers are significantly less satisfied, reflecting cumulative exposure to unresolved service challenges.
- This group is also most vocal about survey fatigue, repetition of issues, and the perception that the CSI has become a tick-box exercise rather than a driver of meaningful improvement.

6.15 Length of Interaction × Preferred Channel of Engagement

Length of Interaction	Digital Platforms (TARMS / e-Services)	Physical Visits (Offices / Borders)	Tax Practitioner / Agent	Telephone / contact Centre	Email / Written
Less than 1 year	62%	21%	9%	6%	2%
1–3 years	52%	28%	12%	6%	2%
4–7 years	44%	33%	15%	5%	3%
8–15 years	36%	39%	18%	4%	3%
Over 15 years	29%	42%	20%	5%	4%

- Digital channel reliance declines as length of interaction increases, while dependence on physical visits and intermediaries rises.
- Long-term users are more exposed to congestion, delays, and frontline service behaviour, which explains lower satisfaction levels.
- Newer users are largely digital-first, benefiting most from recent system improvements.

6.16 Areas of Service Needing Improvement by Station

Station / Office	Primary Areas Needing Improvement (CSI Attributes)	Customer-Reported Service Gaps (Q4)
Beitbridge Border Post	Efficiency, Responsiveness, Feedback	Long queues, slow processing during peak periods, limited updates during delays or system outages
Chirundu Border Post	Responsiveness, Feedback, Accessibility	Delayed feedback on queries, connectivity challenges during peak traffic
Forbes Border Post	Innovation, System Integration	Minor delays linked to banking/payment system integration; risk of complacency
Kazungula Border Post	Transparency, Feedback	Poor visibility of complaints channels, limited communication during processing delays
Kanyemba Border Post	Accessibility, Efficiency, Assurance	Weak digital connectivity, inconsistent service availability, limited staff support

Station / Office	Primary Areas Needing Improvement (CSI Attributes)	Customer-Reported Service Gaps (Q4)
Belgravia Office	Accuracy, Transparency, Feedback	Inconsistent information, delayed responses, perceived unfairness in decision-making
SCO Kurima	Feedback, Responsiveness	Long processing times, lack of proactive updates, unclear escalation pathways
Bindura Office	Fairness, Transparency, Efficiency	Perceived unfair treatment, slow resolution of cases, inconsistent application of procedures
Bulawayo (Mhlahlandlela)	Responsiveness, Accessibility	Delays during peak periods, limited staff availability
Masvingo ZIMRA Centre	Transparency, Feedback	Slow response to escalated queries, limited explanation of decisions
Gweru Office	Empathy, Responsiveness	Poor timeliness, inconsistent tone and courtesy in customer handling
Mutare ZIMRA Centre	Accuracy, System Reliability	Delays linked to TARMS issues, inconsistent guidance across officers
Chiredzi Office	Efficiency, Accessibility, Fairness	Very slow turnaround times, limited digital support, inconsistent service standards
Harare Airport	Efficiency, Responsiveness	Peak-time delays, slow processing linked to flight schedules, lack of progress updates
Head Office / Specialised Units (VAT, LTO)	Responsiveness, Feedback, Efficiency	Slow turnaround on complex cases, perceived bureaucracy, limited client updates

6.17 Integrity and Corruption-Related Service Ratings

Service Attribute	Q4 2025 Rating (%)	What the Rating Reflects	Interpretive Note
Transparency	60%	Visibility of processes, fairness, and openness in service delivery	Moderate score; reflects limited clarity on complaints, appeals, and decision rationale
Integrity / Corruption Reporting Visibility	≈ 55–58%*	Awareness and confidence in corruption-reporting and complaints mechanisms	One of the lowest-scoring trust dimensions; driven largely by perception rather than direct experience
Professionalism	66%	Ethical conduct, courtesy, and adherence to standards by staff	Indicates improving frontline behaviour despite weaker institutional trust signals
Overall Trust-Related Composite (Net Effect)	Low–Moderate	Combined influence of integrity, transparency, and fairness perceptions	Exerts a downward pull on net CSI scores

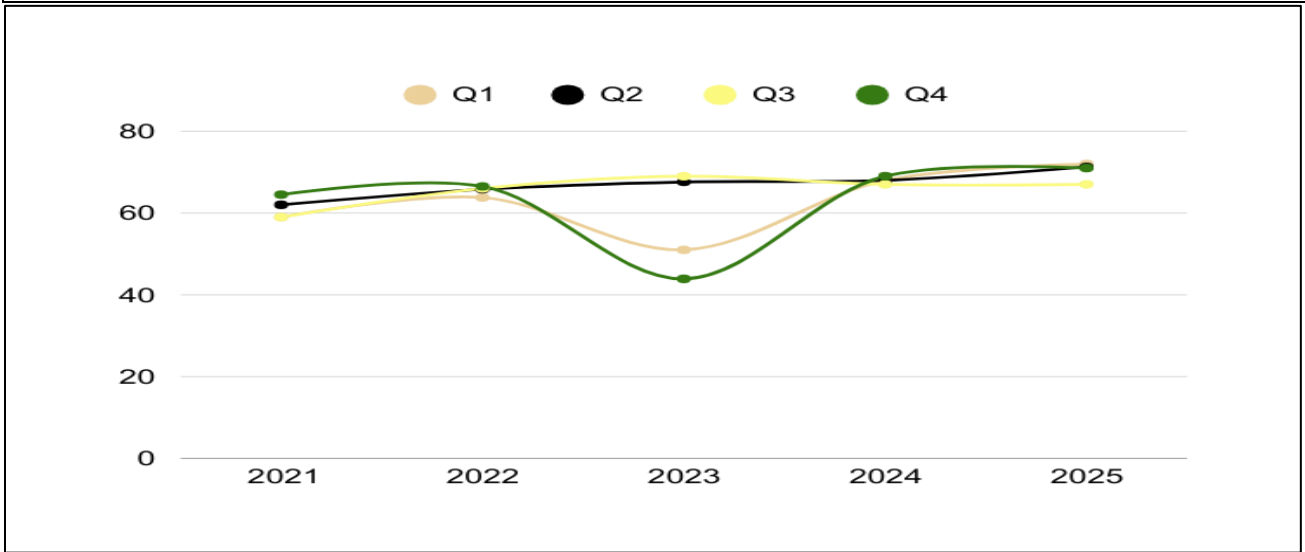
- Integrity and corruption-related indicators are among the lowest-rated dimensions, not because of widespread reported incidents, but due to low visibility and limited feedback on reporting mechanisms. These ratings tend to reflect system-level trust and public perception, rather than direct transactional service failures. As a result, integrity-related scores exert a disproportionate downward influence on net CSI results, even where operational service attributes (e.g. professionalism, accuracy, tangibles) show improvement. The gap between Professionalism (66%) and Transparency/Integrity (~55–60%) suggests that staff conduct is improving faster than institutional trust mechanisms.

COMMENTS SENT BY RESPONDENTS TO GOVERNANCE ADVISORY SERVICES BY EMAIL

- I am happy with how Zimra handles debts to its customers that is you give us time to be able to pay our debts .another aspect is that everything is done electronically making it easy to us to do anything even in the comfort of our homes. however in terms of duty payments especially of light vehicles tariffs are still very high making it very difficult to purchase more of which are necessary for day to day operations. Some customers are left unsatisfied needing more clarity on taxes paid e.g of vehicles under the rebate system.the mentioned grievances are based on information from other customers countrywide hence surveying is still necessary to cement those allegations*

7.0 SUMMARY OF CLIENT SATISFACTION INDICES FROM 2021 TO Q4 2025

CSI	2021	2022	2023	2024	2025
Q1	59.0%	63.8%	51.0%	68%	72%
Q2	62.0%	65.8%	67.6%	68%	71.3%
Q3	59.0%	66.1%	69.18%	67%	67%
Q4	64.5%	66.5%	43.94%	69%	71%
Annual Average	61.13%	65.80%	57.93%	68.00%	70.33%



Q3 and Q4 CSI figures are presented as net scores, calculated after data cleaning, validation, and consolidation of service attribute responses. This approach was adopted to improve the accuracy, comparability, and stability of results, particularly given variations in response patterns, partial survey completions, and increased reliance on digital channels during the year. As a result, Q3 and Q4 scores are more conservative and methodologically robust than earlier gross averages.

It should also be noted that integrity and corruption-related perception ratings exert a disproportionate downward influence on overall CSI scores. Respondents often assess these dimensions based on broader public perceptions rather than direct, station-specific service encounters. While these perceptions are legitimate and important indicators of system-level trust, they can distort short-term CSI movements when aggregated into net scores, even where operational service attributes such as professionalism, accuracy, or efficiency show improvement.

Accordingly, Q3 and Q4 CSI results should be interpreted as a balanced reflection of both service experience and institutional trust, rather than as a narrow measure of transactional service performance alone

8.0 RECOMMENDATIONS SUMMARY – GOVERNANCE ADVISORY SERVICES

Based on the Q4 2025 Customer Satisfaction Survey findings, triangulated quantitative and qualitative analysis, and direct engagement with taxpayers, Governance Advisory Services proposes the following recommendations to consolidate recent service improvements, address persistent drivers of dissatisfaction, and restore the credibility and effectiveness of the CSI exercise as a genuinely taxpayer-centred feedback tool.

In addition to survey responses, it is notable that over 30 taxpayers contacted Governance Advisory Services directly during and immediately after the survey period, via email and telephone, seeking assistance with unresolved queries and procedural challenges. In each case, callers and correspondents cited frustration and difficulty accessing timely help or feedback through existing ZIMRA channels. While these interactions fall outside the formal survey instrument, they provide strong corroborative evidence of the feedback, responsiveness, and escalation gaps identified in the Q4 findings.

a) Strengthening Service Delivery and Staff Capacity

ZIMRA should sustain and deepen frontline staff training, with targeted emphasis on customer handling, empathy, responsiveness, and consistency of information. While professionalism improved in Q4, customer experience continues to deteriorate during peak periods and high-pressure interactions, indicating the need for focused coaching, scenario-based training, and reinforcement of service standards at operational level.

In parallel, customer-care and communication practices must be strengthened by institutionalising proactive feedback mechanisms. Taxpayers should receive clear and timely updates on pending queries, escalations, objections, and system-related delays as standard practice. This directly addresses the persistent feedback and responsiveness gaps highlighted in Q4 and reinforced through direct taxpayer outreach to Governance Advisory Services.

b) Improving System Efficiency and Transparency

Continued priority should be given to system reliability, processing speed, and availability, particularly at high-volume border posts and busy inland stations. Although TARMS stability improved in Q4, system disruptions remain a significant source of frustration when not accompanied by clear communication. Technical improvements should therefore be complemented by structured outage notifications, advance warnings, and expectation-management protocols.

ZIMRA should also enhance the visibility, accessibility, and clarity of integrity, complaints, and corruption-reporting mechanisms. Taxpayers need to clearly understand how concerns are reported, what happens after reporting, and expected resolution timelines. Strengthening these processes will help rebuild institutional trust, which continues to exert a downward influence on overall CSI scores.

c) Simplifying Policies and Customer-Facing Processes

Customer-facing processes perceived as rigid, bureaucratic, or inconsistently applied should be reviewed and simplified. Clearer guidance, standardised explanations of decisions, and improved turnaround

times will directly enhance customer satisfaction, particularly in stations where fairness, predictability, and transparency concerns persist. Simplification should focus on reducing repeat visits, re-submission of documentation, and discretionary interpretation across officers and stations.

d) Reforming the CSI Survey Design and Frequency

Respondent feedback in Q4 indicates increasing survey fatigue, driven by both the length of the questionnaire and the quarterly frequency of administration. Many respondents expressed concern that service improvements are not fully implemented or experienced before the next survey cycle, resulting in repetitive feedback, declining engagement, and perceptions that the exercise lacks impact.

To address this, it is recommended that:

- The CSI questionnaire be shortened and streamlined, focusing on the most critical service attributes and eliminating duplication.
- The survey frequency shifted from quarterly to biannual, allowing sufficient time for corrective actions to be implemented and felt by taxpayers.
- Each CSI cycle be explicitly linked to visible service improvement actions and communication, reinforcing the value of taxpayer participation.

e) Repositioning the CSI as a Taxpayer-Centred Tool

The Q4 findings also indicate that the CSI exercise is increasingly perceived as a compliance or “tick-box” activity, serving internal reporting needs rather than amplifying the taxpayer voice. To restore its relevance and credibility, ZIMRA should:

- Clearly communicate how CSI feedback informs service improvements, both internally and externally.
- Publicise tangible actions taken in response to survey findings using a clear “You said, we did” approach.
- Reaffirm the CSI’s purpose as a customer-centred service improvement tool, not merely a performance measurement instrument.

Taken together, the Q4 findings and direct taxpayer engagements indicate that service recovery is underway, but remains fragile. Without stronger feedback loops, clearer escalation pathways, and visible action on taxpayer concerns, there is a risk that both service confidence and the credibility of the CSI process itself will continue to erode.

8.1 Alignment of Recommendations to CSI Attributes and Priority Stations (Q4 2025)

Below is an alignment of each recommendation to the relevant CSI service attributes and priority stations. *Each recommendation is directly linked to specific CSI service attributes and prioritised stations, ensuring that proposed actions respond explicitly to the drivers of satisfaction and dissatisfaction identified in the Q4 2025 survey.*

A. Strengthening Service Delivery and Staff Capacity

Recommendation Focus	CSI Attributes Addressed	Stations Most Affected	Evidence from Q4
Frontline staff training (empathy, responsiveness, consistency)	Professionalism (66%), Empathy (55%), Responsiveness (56%), Accuracy (63%)	Belgravia, SCO Kurima, Bindura, Harare Airport, high-volume inland offices	Improved professionalism in Q4, but service quality deteriorates during peak periods
Proactive feedback and customer communication	Feedback (54%), Responsiveness (56%), Communication (SF2)	Region 1 offices, Head Office/Specialised Units, SCO Kurima, Bindura	Lowest-rated attribute; corroborated by direct taxpayer calls/emails to GAS

B. Improving System Efficiency and Transparency

Recommendation Focus	CSI Attributes Addressed	Stations Most Affected	Evidence from Q4
TARMS stability, processing speed, outage communication	Efficiency (59%), Accessibility (64%), Innovation (53%)	Beitbridge, Harare Port, Chirundu, Forbes, Harare Airport	Improved stability but frustration during uncommunicated outages
Visibility of complaints, integrity, and corruption-reporting mechanisms	Transparency (60%), Integrity/Trust Index	Inland offices nationwide; more pronounced in Region 1	Integrity-related perceptions exert downward pressure on net CSI

C. Simplifying Policies and Customer-Facing Processes

Recommendation Focus	CSI Attributes Addressed	Stations Most Affected	Evidence from Q4
Process simplification and standardised explanations	Accuracy (63%), Fairness/Transparency (60%), Efficiency (59%)	Belgravia, Mutare ZIMRA Centre, Bindura, Bulawayo – Mhlahlandlela	Inconsistent guidance cited in open-ended responses

Recommendation Focus	CSI Attributes Addressed	Stations Most Affected	Evidence from Q4
Reduced turnaround times and repeat visits	Timeliness, Efficiency (59%), NPS	Region 1 offices, Beitbridge, Harare Port	Long queues and delays directly suppress NPS

D. Reforming the CSI Survey Design and Frequency

Recommendation Focus	CSI Attributes / Meta-Issues Addressed	Stations / Segments Affected	Evidence from Q4
Shortened, focused CSI questionnaire	Survey relevance, response quality	All regions and stations	Respondents report fatigue and repetition
Shift from quarterly to biannual surveys	Credibility of CSI, engagement	Long-term users, SMEs, clearing agents	Perception that CSI is a tick-box exercise
Linking CSI to visible actions	Trust & Integrity Index, Overall Perception	Nationwide	Low belief that feedback leads to change

E. Repositioning the CSI as a Taxpayer-Centred Tool

Recommendation Focus	CSI Attributes Addressed	Stations Most Affected	Evidence from Q4
"You said, we did" communication	Feedback (54%), Transparency (60%), Trust	All stations	Weak feedback loop identified in qualitative responses
Clear articulation of CSI purpose	Overall Perception, NPS	Nationwide	CSI perceived as internal compliance tool
Reinforcing service ownership and accountability	Responsiveness (56%), Professionalism (66%)	Head Office, specialised units, inland offices	Taxpayers escalate externally due to unclear ownership