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FACULTY OF COMMERCE

DEPARTMENT OF ACCOUNTANCY

TOPIC: ASSESSING THE ROLE OF TAX AND REVENUE MANAGEMENT SYSTEM (TARMS) ON TAX COMPLIANCE: A CASE STUDY OF ZIMRA.

BY

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A research project submitted in partial fulfilment of the requirements for the award of a qualification in Accounting.

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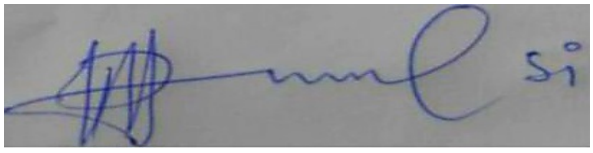
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Declaration

I, Prosper Kamusisi, declare that this research project entitled "Assessing the Role of Tax and Revenue Management System (TaRMS) on Tax Compliance: A Case Study of ZIMRA" is my original work and has not been submitted to any other institution for the award of any qualification. All sources used in this study have been acknowledged through citations and the reference list.

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Approval Page

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Topic: ***"Assessing the role of Tax and Management System on tax compliance: Case Study of ZIMRA."***

The above matter refers.

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ZIMBABWE REVENUE AUTHORITY
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29 JUN 2026
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Yours Sincerely,

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ACKNOWLEDGEMENT

I, KAMUSISI PROSPER acknowledge receipt of this letter and accept its contents.

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CC: Personal File

Dedication

This research project is dedicated to my family, whose support, encouragement and patience gave me the strength to complete this study.

Acknowledgements

I would like to express my sincere gratitude to my supervisor for guidance, constructive comments and academic support throughout the preparation of this research project. I also thank the Zimbabwe Revenue Authority officials and SME taxpayer respondents who participated in the study and provided valuable information on their experiences with TaRMS. Special appreciation is extended to my family, colleagues and friends for their encouragement and support during the research process.

Abstract

This study assessed the role of the Tax and Revenue Management System (TaRMS) on tax compliance at the Zimbabwe Revenue Authority (ZIMRA). The study was motivated by the need to determine whether digital tax administration has improved taxpayer registration, filing and payment compliance in Zimbabwe. The objectives were to examine the influence of TaRMS on compliance behaviour, identify implementation and user challenges, evaluate the operational effectiveness of TaRMS within ZIMRA and propose strategies for strengthening voluntary compliance. The study adopted a descriptive case study design and used questionnaires and semi-structured interviews to collect data from SME taxpayers and ZIMRA officials. Purposive sampling targeted one hundred and sixty respondents with direct TaRMS experience from the major cities in Zimbabwe. Quantitative data were analysed using frequencies, percentages, chi-square tests and Spearman correlation, while qualitative responses were analysed thematically. The findings show that TaRMS has improved ZIMRA's internal monitoring, case management and visibility of taxpayer histories. However, taxpayer compliance outcomes remain mixed. Many SME taxpayers reported difficulties with filing timeliness, return accuracy, payment compliance, system downtime, slow processing, low digital literacy, limited support and payment reflection delays. Penalty exposure was also high, with system challenges, lack of awareness and filing mistakes identified as major causes. The study concludes that TaRMS has significant potential to improve tax compliance, but its effectiveness depends on system stability, taxpayer training, payment integration, responsive helpdesk support, internal staff capacity and fair penalty-resolution mechanisms. The study recommends continuous technical upgrades, mobile-friendly design, targeted taxpayer education, real-time payment integration and measurable performance monitoring indicators for TaRMS.

Table of Contents

Release Form ii

Declaration iii

Approval Page iv

Dedication v

Acknowledgements vi

Abstract vii

Table of Contents ..... viii-x

List of Tables xi

List of Figures xii

List of Acronyms and Abbreviations viii

CHAPTER ONE: INTRODUCTION 1

1.0 Introduction 1

1.1 Background to the study 1

1.2 Statement of the problem 3

1.3 Objectives of the study 4

1.4 Research questions 4

1.5 Statement of the hypotheses 5

1.6 Significance of the study 5

1.7 Assumptions of the study 6

1.8 Delimitations of the study 6

1.9 Limitations of the study 7

1.10 Definition of terms 8
1.11 Chapter Summary 9
CHAPTER TWO: LITERATURE REVIEW 10
2.0 Introduction 10
2.1 Conceptual review 10
2.2 Theoretical review 14
2.3 Empirical literature review 16
2.4 Research gap 23
2.5 Chapter summary 24
CHAPTER THREE: RESEARCH METHODOLOGY 25
3.1 Introduction 25
3.2 Research design 25
3.3 Population and sampling 26
3.4 Research instruments 27
3.5 Data collection procedures 28
3.6 Data presentation and analysis procedures 29
3.7 Chapter summary 30
CHAPTER FOUR 31
4.1 Introduction 31
4.2 Response rate 31
4.3 Profile of SME taxpayer respondents 32
4.4 TaRMS usage, access and training among SME taxpayers 34
4.5 TaRMS influence on filing timeliness, accuracy and payment compliance 36

4.6 Penalties and reasons for penalties among SME taxpayers 37
4.7 Challenges experienced by SME taxpayers when using TaRMS 38
4.8 Support required to improve TaRMS use among SME taxpayers 39
4.9 ZIMRA officials' survey findings 39
4.10 Exploratory SPSS-generated inferential analysis 43
4.11 Qualitative findings from semi-structured interviews 44
4.12 Integration of quantitative and qualitative findings 49
4.13 Discussion of findings 50
4.14 Chapter summary 51
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS 52
5.0 Introduction 52
5.1 Summary of the study 52
5.2 Summary of major findings 52
5.3 Conclusions 55
5.4 Recommendations 56
5.5 Contribution of the study 58
5.6 Areas for further research 58
5.7 Chapter summary 58
REFERENCES 60
APPENDICES 63
Appendix A: Questionnaire for SME Taxpayers 68
Appendix B: Semi-Structured Interview Guide for ZIMRA Officials 66
Appendix C: Participant Consent Checklist 69

List of Tables

Table 3.1: Population, sample size and sampling technique 27

Table 4.1: Response rate of the study 31

Table 4.2: SPSS-generated demographic frequency table for SME taxpayers 32

Table 4.3: SPSS-generated frequency table for TaRMS use, access and training 34

Table 4.4: SPSS-generated frequency table for compliance outcomes since TaRMS adoption 36

Table 4.5: Penalties experienced during TaRMS use 37

Table 4.6: SPSS-generated frequency table for main reasons for penalties (n = 47) 37

Table 4.7: SPSS-generated demographic frequency table for ZIMRA officials 39

Table 4.8: SPSS-generated chi-square analysis of selected relationships 43

Table 4.9: SPSS-generated Spearman correlation matrix 44

Table 4.10: Integrated summary of quantitative and qualitative findings 49

List of Figures

Figure 4.1: Location of SME taxpayer respondents 33

Figure 4.2: Years registered with ZIMRA 33

Figure 4.3: Main access channel used for TaRMS 35

Figure 4.4: Training or guidance received on TaRMS 36

Figure 4.5: Challenges experienced by SME taxpayers 38

Figure 4.6: Support required to improve TaRMS use 39

Figure 4.7: Main functions used on TaRMS by ZIMRA officials 40

Figure 4.8: Official rating of taxpayer adoption of TaRMS 41

Figure 4.9: Implementation challenges reported by ZIMRA officials 41

Figure 4.10: Taxpayer-related challenges reported by ZIMRA officials 42

Figure 4.11: Most urgent TaRMS improvement selected by ZIMRA officials 42

Figure 4.12: Enhanced TaRMS compliance improvement framework 49

List of Acronyms and Abbreviations

DL ..... Digital Literary

ICT ..... Information and Communication Technology

RBZ..... Reserve Bank of Zimbabwe

SME ..... Small and Medium Enterprise

SPSS..... Statistical Package for the Social Sciences

TaRMS..... Tax and Revenue Management System

TAM..... Technology Acceptance Model

VAT ..... Value Added Tax

ZEPARU ..... Zimbabwe Economic Policy Analysis and Research Unit

ZIMRA..... Zimbabwe Revenue Authority

CHAPTER ONE:

INTRODUCTION

1.0 Introduction

This chapter gives a brief introduction to the research and sets the tone for subsequent chapters. The background information is introduced first, and then the research problem statement is provided. This includes the gap, the implications, and the need for conducting the research. Objectives are stated so as to define the limits of the research. Research questions are listed in order to provide direction. The scope and limitations of the research are stated together with some definitions of terms.

1.1 Background to the study

Good tax administration is crucial for sustainable economic growth because governments need good tax systems to provide funding for social services, infrastructure and public-sector commitments. Recent literature from the field of digital tax administration suggests that the study of digital tax administration needs to focus not only on technology, but on the interplay between the technology, the related stakeholders and the observed outcomes (Bassey, Mulligan and Ojo, 2022). Digital filing methods and electronic payment methods can minimize the need for in-person interaction, paperwork, discretionary contact between taxpayers and officials, and calculation mistakes (Arewa and Santoro, 2022). These benefits are expected and thus, many countries have shifted towards an automated revenue platform, which are now part of their public sector digital transformation (Okunogbe and Santoro, 2023).

Empirical analysis in regions and internationally demonstrates that the effectiveness of digital tax measures in improving compliance relies on measures that enhance monitoring and ease filing procedures for taxpayers. In Peru, e-invoicing led to an increment in reported sales and purchases and VAT liabilities, and had a higher impact at smaller firms, as well as on industries

typically linked to greater rates of non-compliance (Bellon et al., 2022). In Rwanda, e-invoicing not only boosted net VAT payments, but also enhanced VAT audit processes, demonstrating that digital tools perform best in an environment where credible enforcement is in place (Kotsogiannis et al., 2025). E-filing adoption and e-payment adoption were directly related to the filing timeliness in Ethiopia, however, the adoption of e-payment was still limited due to infrastructure and user capability issues and system-related issues (Yimam, Lidetu and Belete, 2024).

So Zimbabwe has both a problem of institutional capacity and tax behaviour. The tax morality, tax justice, subjectivity of tax, tax information and awareness and trust in tax authorities are some of the factors affecting SMEs in Harare (Magoba et al., 2025). Informal-sector compliance can also be undermined if there is low moral standards in the tax administration and when taxpayers do not believe that the tax system is fair and transparent (Gwatidzo and Newman, 2024). Information Technology can facilitate compliance among Zimbabwean small businesses by providing real-time monitoring, reducing compliance time and enhancing the quality of information, provided education and user readiness exists (Duve and Schutte, 2025).

To address these administrative and compliance deficiencies, ZIMRA decided to implement the Tax and Revenue Management System (TaRMS) – which is a digital platform designed to streamline and centralise tax activities including registration, filing, payment, audit and case management (ZIMRA, 2023). TaRMS is thus more of a policy and operational reform, rather than a mere filing portal. The ability of these types of digital tax systems to help identify the tax base, monitor tax compliance, and enforce tax obligations using the integrated flow of information (Okunogbe and Santoro, 2023) can help improve tax administration. The true compliance impact of TaRMS however hinges on the ability of taxpayers and the ZIMRA officials to use the system with reliability and consistency.

It is important that TaRMS is empirically evaluated in the Zimbabwean economic context. The implementation of digital revenue systems (Duve and Schutte, 2025) might not yield the expected advantages because of high informality, illiteracy with use of digital tools, connectivity problems and concerns about the trust of the tax payers. Increasingly, evidence reveals the importance of awareness and tax information as well as institutional trust in SME compliance decisions in Zimbabwe (Magoba et al., 2025). It is with this mind in mind that this

research is conducted to assess the effectiveness of TaRMS in the environment in which ZIMRA operates by determining whether there is an improved registration, filing and payment compliance amongst the taxpayers and what are some of the barriers and practical suggestions on improving the process in ZIMRA.

1.2 Statement of the problem

The benefits of implementing TaRMS should be seen as to enhance the compliance, decreasing administrative costs, heightening the reporting accuracy and building up the monitoring capacity, ideally voluntarily. Digital tax administration can enable compliance through tax base detection, taxpayers' behaviour tracking and user-friendliness (Okunogbe and Santoro, 2023). The results from the EI reforms give evidence that digital solutions can boost the reported liabilities where they provide for reliable records and enhance deterrence (Bellon et al., 2022). But digital tax instruments are not sufficient to generate compliance benefits if taxpayers are not well connected, lack digital skills, encounter congestion or lack support (Kebede, Tona and Fitamo, 2025). Tax awareness, tax procedure complexity, and trust in the tax authority are still influencing SME compliance in Zimbabwe (Magoba et al., 2025). The effectiveness of TaRMS is therefore not guaranteed because of the remaining user limitations due to low digital literacy, limited users' technical support, and system downtime, as well as due to gaps between TaRMS and other systems.

This is an inequality between the reality of tax compliance and digital tax administration in Zimbabwe. Disabilities that exist in the TaRMS system can lead to increased awareness within the system but not equivalent gains in voluntary compliance if the disabilities are not fixed. In recent research on digital tax systems, factors highlighted as favouring these systems are the reliability of the platform, simplicity, and the presence of taxpayer education and a clear administration strategy (Bassey, Mulligan and Ojo, 2022). It is therefore necessary to have empirical evidence as to the degree of achievement of the compliance goal of TaRMS, as well as the difficulties encountered by officials and taxpayers while using TaRMS.

1.3 Objectives of the study

The main objective of this study is to assess the role of the Tax and Revenue Management System (TaRMS) on tax compliance within the Zimbabwe Revenue Authority (ZIMRA).

Specifically, the study seeks to:

1. To examine how TaRMS has influenced taxpayer registration, filing and payment compliance in Zimbabwe.
2. To identify the key challenges faced by both taxpayers and ZIMRA officials in the implementation and utilisation of TaRMS.
3. To evaluate the operational effectiveness of TaRMS in supporting ZIMRA's internal tax administration processes.
4. To propose strategies and policy measures to enhance the effectiveness of TaRMS in promoting voluntary tax compliance.

1.4 Research questions

1. How has the Tax and Revenue Management System (TaRMS) affected taxpayer registration, filing, and payment compliance in Zimbabwe?
2. What challenges do taxpayers and ZIMRA officials face in implementing and using TaRMS?
3. To what extent has TaRMS improved ZIMRA's internal tax administration processes?
4. What measures can be adopted to enhance the effectiveness of TaRMS in promoting tax compliance?

1.5 Statement of the hypotheses

To guide the empirical testing, the study will be based on the following hypotheses:

Null Hypothesis (H_0): The implementation of the Tax and Revenue Management System (TaRMS) has no significant effect on tax compliance within ZIMRA.

Alternative Hypothesis (H_1): The implementation of the Tax and Revenue Management System (TaRMS) has a significant effect on tax compliance within ZIMRA.

1.6 Significance of the study

Further, there is a practical value and scholarly value of the study as the research findings give empirical evidence of the contribution of the Tax and Revenue Management System (TaRMS) towards tax compliance and tax administration in Zimbabwe.

At institutional level, the findings will assist the Zimbabwe Revenue Authority (ZIMRA) to determine the strengths and weaknesses of the implementation of TaRMS. The evidence can help guide ZIMRA management to ensure they optimise the functioning of the system, resolve issues and create suitable training programs to enhance digital competence for taxpayers and employees. The results can also be used to help develop performance monitoring indicators to evaluate system effectiveness.

Policy makers, at the Ministry of Finance and Economic Development, as well as the Parliamentary Portfolio Committee on Budget and Finance, could be most benefited by evidence-based information on digital fiscal reforms, compliance systems, and digital technology-enabled tax-base expansion. The findings can also be used to help the Zimbabwe Economic Policy Analysis and Research Unit (ZEPARU) and the Reserve Bank of Zimbabwe (RBZ) when a reliable tax data is required for macroeconomic planning.

The research will also assist registered businesses, SMEs and individual taxpayers at the taxpayer level to gain insight on the operational advantages and obligations of TaRMS. Better awareness will minimize the mistakes in filing and payments, create more voluntary compliance and confidence of taxpayers in digital systems.

Lastly, at the scholarly and research level the research contributes to the available literature on e-taxation, compliance behaviour and revenue management in developing economies especially the circumstances in Zimbabwe where there has been minimal empirical research on TaRMS. It will therefore be a good source to guide future researchers, scholars and postgraduate students who will be studying digital tax reforms and fiscal management in Africa.

1.7 Assumptions of the study

The research has a number of assumptions, which form the basis on which the study is done. Such assumptions serve as true to the aim of this study although they cannot be empirically tested in the context of the study. They enhance the conceptual and methodological foundation of the investigation and guarantee the viability of the investigation.

The assumptions made are that both respondents who are taxpayers and the officials of ZIMRA will give honest, correct and unbiased information about their experience with Tax and Revenue Management System (TaRMS). Another assumption made within the study is that TaRMS is active and available to all the targeted users at the time of data collection and can be effectively used to identify the influence of the same on compliance. Also, it is presumed that ZIMRA still implements TaRMS at regular and consistent rates within the departments and various types of taxes in order to maintain consistency in the administration and provision of services.

In theory, the research will operate on the assumption that the adoption of technology has an impact on taxpayer behaviour and that increased transparency, decreased compliance costs, as well as increased voluntary compliance, will be achieved with better functionality of the system. Last but not least, there is an assumption that the sample that is chosen in the study will be representative enough to generalize the entire population of taxpayers and officials who use TaRMS, thus enabling the extension of the results to ZIMRA overall operational environment.

1.8 Delimitations of the study

In this research, there are conceptual and practical constraints within which the research limits itself to the scope of the research. In principle, the research is limited to the investigation of the correlation between the introduction of the Tax and Revenue Management System (TaRMS) and the tax compliance behaviour in the Zimbabwe Revenue Authority (ZIMRA). The essence issues of this study are narrowed to the impact that TaRMS has on the registration of taxpayers, the compliance on filing and payment, and the institutional and technological issues on

successful implementation. The paper does not discuss alternative forms of revenue administration, customs or non-tax revenue administration systems administered by ZIMRA.

The study is practically limited to ZIMRA's Domestic Taxes Division, where TaRMS is most actively used. Geographically, the study focuses on selected ZIMRA offices and taxpayer users in major centres, including Harare, Bulawayo and Gweru, because these areas provide a useful concentration of taxpayers and system users. The study sample consists of ZIMRA officials involved in tax administration and registered small and medium enterprises (SMEs) that use TaRMS for compliance activities.

The study is limited to the year 2022 to 2025 this is when TaRMS will be rolled out and consolidated. This period will enable the evaluation of the initial results and experience of users with the system. The research further concentrates on the predetermined variables system efficiency, taxpayer awareness, compliance behaviour and administrative transparency and falls short of enduring into the wider fiscal policy analysis and comparison of other e-government system.

1.9 Limitations of the study

Limited access to official data: Due to confidentiality and data protection policies at ZIMRA, access to internal compliance and revenue statistics was restricted. This limited the researcher's ability to verify some responses quantitatively. To address this, the study triangulated data from multiple sources questionnaires, interviews and published reports from ZIMRA annual reports and Auditor General Findings to validate trends and enhance credibility.

Geographic and resource limitations: The research was carried out in some selected offices of ZIMRA in Harare, Bulawayo and Gweru but not the distant areas where adoption of the systems may be different. The national coverage was impractical due to resource constraints. Purposive selection was practiced to select the sites and ensure the findings were representative of most operations of ZIMRA since they represented the base of largest taxpayers and the centres of large administration within the state.

Time constraints: TaRMS was being rolled out during the limited time (2022 to 2025) period of conducting the study. This restricted long-term monitoring of system behaviour and

performance change among taxpayers. In turn, the study also employed the cross-sectional design and retrospective questioning, which enabled the respondents to contemplate the pre and post TaRMS experiences to gain a comparative understanding.

According to the above-mentioned weaknesses, the study is still valid and reliable as a result of methodological triangulation, ethical considerations for the respondents and taxpayers and the ZIMRA official respondents. The mitigation measures are useful to draw meaningful inferences about the implementation and impact of TaRMS in Zimbabwe.

1.10 Definition of terms

Tax and Revenue Management System (TaRMS): The Tax and Revenue Management System is a computerised tax administration system introduced by the Zimbabwe Revenue Authority to computerise various tax operations, including tax registration, filing, payment and audit management systems (ZIMRA, 2023). The technological process by which taxpayers comply with ZIMRA requirements is considered the technological channel in this study - TaRMS. The system is evaluated based on criteria including accessibility, reliability, the efficiency of processing, the satisfaction and support provided by the system and monitoring for compliance.

Tax compliance: This is the degree of adherence of taxpayers to their legal obligations, which involves registering, maintaining adequate records, filing correct tax returns and paying tax returns in time (Inegbedion, 2025). This study assesses tax compliance by the following measures: filing timeliness, accuracy in tax payment, and accuracy in tax returns and exposure to penalties after the introduction of TaRMS.

E-Taxation (Electronic Tax Administration): E-taxation is the application of information and communication technologies in registration, filing and paying taxes, communicating with tax relevant parties, record keeping and tax audit procedures. The digital tax platforms are capable of reducing paperwork and avoiding additional transaction costs as well as providing administrative visibility if there is a sound infrastructure and user capability (Arewa and Santoro, 2022). For this research, e-taxation is operationalised by the extent of automation and digitisation of ZIMRA's internal tax services by TaRMS.

Voluntary compliance: The phenomenon of a taxpayer complying with the tax obligations without being forced to do so is termed voluntary compliance and is generally affected by factors of Trust, fairness, tax morality, and the clarity of tax procedures (Gwatidzo and Newman, 2024). The current study's measure of it is via self-initiated filing and payment habits, perceived ease of using TaRMS and attitudes toward digital compliance systems.

Taxpayer awareness: This is the degree of awareness that the taxpayers have about the taxes being imposed, how to file taxes, tax due dates, and the utilization of digital platforms. To enhance taxpayer behaviour in filing, taxpayer education needs to boost awareness and alleviate a perceived complexity (Mascagni, Santoro and Mukama, 2025). Taxpayer awareness in this study can be assessed through the level of awareness on the internet registration, filing procedures, payment procedures and communication on TaRMS by ZIMRA.

Zimbabwe Revenue Authority (ZIMRA): ZIMRA is a statutory institution tasked with collecting, accounting, valuing and collecting public revenue on behalf of the Government of Zimbabwe (ZIMRA, 2023). This research puts ZIMRA under the umbrella of institutional environment where TaRMS is applied and its effectiveness on compliance is assessed.

1.11 Chapter Summary

Chapter One introduced the study on assessment of role of TaRMS in tax compliance in Zimbabwe. It was emphasised that digital tax systems can enhance the capabilities of monitoring, transparency and administrative efficiency, provided they are reliable, user-centred, and have taxpayer capability (Bassey, Mulligan and Ojo, 2022). It also highlighted the practical challenges of ZIMRA and taxpayers such as system reliability, lack of digital literacy, awareness and support. The research problem, research objectives, research questions, significance of the study, assumptions, delimitations, limitations and the definitions of key terms have been outlined in a chapter. It thus serves as a basis for a recent overview of the literature on digital tax administration, taxpayer behaviour and outcomes of compliance, as presented in Chapter Two.

CHAPTER TWO:

LITERATURE REVIEW

2.0 Introduction

The review of literature presented in this chapter highlights recent studies on the use of TaRMS to enhance tax compliance. A body that brings together conceptual, theoretical and empirical literature on digital tax administration, taxpayer behaviour and tax compliance outcomes from the last five years (2020-2025). The review highlights the role that e-tax systems play in improving compliance in registration, filing of tax returns and payments and considers the issues of digital literacy, infrastructure, taxpayer awareness, system reliability and integration. Tax technology works when administrative context, taxpayer capability and the design of the tax technology are all linked, and the resultant is measurable (Bassey, Mulligan and Ojo, 2022). Finally, the chapter determines the gap in research regarding effectiveness of TaRMS in Zimbabwe.

2.1 Conceptual review

2.1.1 Tax compliance

Compliance with tax is the degree of adherence that tax payers make to the statutory obligations to register with tax officials, to keep good records, to file returns in time and to pay the correct amount of tax when due. Compliance involves both administrative compliance (as it relates to deadlines for filing and payment), and technical compliance (as it relates to accurate reporting pursuant to the tax law). Recent e-tax research looks at compliance as both a behavioural and an administrative result as taxpayers must be willing to comply and must have systems in place that make it possible to comply (Inegbedion, 2025).

Typical methods of tax compliance include filing compliance, reporting compliance and payment compliance. To assess the degree of taxpayer compliance, timeliness in the e-tax is a key factor and when the amount of tax reported is also measured, it is a measure of whether digital tax filing systems actually influence taxpayer behaviour (Yimam, Lidetu and Belete, 2024). Fairness, simplicity of procedure, tax awareness, tax morale and taxpayer trust in the tax authorities also have an effect on compliance behaviour in developing economies (Magoba et al., 2025).

Digitalisation has come to play an important role in enhancing compliance as it can streamline processes, decrease compliance costs, provide real-time records and help minimise discretionary taxpayer and official interactions. Peru's VAT e-invoicing experience demonstrates that electronic reporting can boost reported liabilities through the boost in monitoring and deterrence (Bellon et al., 2022). Digital tax systems have the potential, therefore, to enhance compliance of registration, filing and payment systems by lowering taxpayer effort while increasing the likelihood of error in filings.

Where the awareness, digital literacy and confidence in tax authorities are low among taxpayers, however, full compliance is challenging. Popular studies conducted in Zimbabwe in recent years reveal that education and the readiness of the users, coupled with the capacity of taxpayers to use the system correctly, are major factors affecting the success of compliance in the context of information technology in small firms. This implies that the TaRMS effectiveness should not only be measured by the availability of software but also by the taxpayer's ability, stability of the system and institutional support provided.

2.1.2 Electronic tax administration and digital tax systems

Electronic tax administration encompasses the registration of taxpayers, filing of returns, payments, delivery of tax notices, enabling tax audit and keeping of taxpayer records through the use of electronic platforms. Digital tax administration is about more than just automation: Context is aligned with users, technology and performance outcomes (Bassey, Mulligan and Ojo, 2022). Both of these systems enable the taxpayers to interact with the tax authorities from afar, and keep oversight over compliance by the revenue authorities.

The goal of digital tax systems is to simplify the tax administration process for both taxpayers and the tax administration. E-filing and e-payment mechanisms can avert calculation errors and corruption opportunities by minimizing taxpayer engagement with officials and save their time (Yimam, Lidetu and Belete, 2024). Reliable payment infrastructure, clear regulations and adequate investment in human capital can also help to enable digital payment systems to support revenue administration (Arewa and Santoro, 2022).

Although there are many benefits to implementing electronic tax systems, in developing economies, there are practical obstacles to implementing these systems. The evidence obtained from the Ethiopian taxpayer revealed that internet connectivity, power outage, internet server congestions, language barriers, etc. are among the factors that limit the effectiveness of e-tax platforms (Kebede, Tona and Fitamo, 2025). These challenges are directly relevant to TaRMS as they can impact the ability of taxpayers to comply on time, due to the impact of system reliability, integration, and taxpayer support.

2.1.3 Tax and revenue management system (TaRMS)

The term TaRMS semantically covers ZIMRA's digital platform that automates taxpayer registration, return submission, processing of payments, case management, audit tracking and compliance monitoring (ZIMRA, 2023). The system is part of Zimbabwe's digital revenue administration reforms and will help increase service delivery, transparency and monitoring. As it is an integrated system, we expect that all taxpayer information will be centralized and administrative visibility of the various tax functions will be enhanced.

Ideally, TaRMS should be able to enhance taxpayer services and decrease the queues, processing time and also develop self service facilities for registration, filing and payment. Integrated tax administration systems can enhance the performance of revenue authorities in terms of taxpayer identification, performance monitoring and taxpayer facilitation (Okunogbe and Santoro, 2023). There, however, is little empirical evidence specific to TaRMS and recent studies in Zimbabwe have centred on the technology examined, rather than specific measures of TaRMS outcomes namely, presumptive taxation and SME compliance (Duve and Schutte, 2025).

2.1.4 Voluntary tax compliance

Voluntary tax compliance is the incentive to comply with tax requirements that is gained primarily from the taxpayer's desire to do so, rather than from audit or penalties or prosecutions. Tax morale, trust, as well as the perceived fairness and clarity surrounding tax procedures have been found to be important factors in determining voluntary compliance (Gwatidzo and Newman, 2024). It's not just a legal matter, it's also a behavioural challenge to the way that taxpayers are paying the tax system.

Perceived legitimacy of tax systems, public service delivery, fairness of tax administration, and procedures are some of the factors that affect the level of voluntary compliance. Magoba et al. (2025) report that there are links between tax morality, fairness, tax information, awareness, tax trust, and the decision to comply; which were gathered from SMEs in Harare through the evidence. These factors are significant because it may be possible to achieve better compliance with a digital system like TaRMS when taxpayers have trust in the system and know what to do with it.

Digital platforms will help encourage voluntary compliance, and enhance transparency, ease of processes, cut compliance costs and communicate more easily with tax authorities. But technical issues, delayed processing, cumbersome systems or insufficient help can harm the trust and make people hesitant to submit the claims on time (Kebede, Tona and Fitamo, 2025). In the modern digital world voluntary compliance is therefore strongly interwoven with usability, reliability, feeling fair and receiving concrete help.

2.1.5 Taxpayer awareness and digital literacy

Taxpayer awareness is an awareness of the tax laws, tax obligations, procedures for filing taxes, ways of paying taxes, and tax deadlines. Digital literacy is the ability to utilise electronic services like TaRMS to undertake tax related activities successfully. Educating taxpayers can enhance taxpayer compliance through knowledge building and making tax compliance easier (Mascagni, Santoro and Mukama, 2025). Raising awareness and digital skills are thus pivotal to the success of digital tax systems.

Errors in filing, failure to complete applications, lack of digital skills, and exposure to penalties may be caused by low awareness and weak digital skills. Studies conducted in Zimbabwe indicate that information technology has a positive relationship with tax compliance for small

businesses, but the effect is dependent on a taxpayer's information literacy and educational level, which enables them to use the information technology in an effective way.Studies done in Zimbabwe have shown that information technology is positively related to tax compliance in small businesses, however, this effect is dependent on the information literacy and educational levels of the taxpayers who are expected to use it in an effective way. With TaRMS, the level of awareness and digital literacy of taxpayers will influence whether they can register, file, and pay the taxes and correct the errors, without further assistance.

2.2 Theoretical review

Theoretical paradigms help understand why digital tax systems are accepted by taxpayers and why they may be complying or not complying with tax obligations. This study considers the Technology Acceptance Model (TAM) as well as the deterrence reasoning, which relates to the Slippery Slope perspective of trust-power logic. Insights from these perspectives help to understand the impact on taxpayer actions in the context of the TaRMS environment of perceived usefulness, ease of use, enforcement capacity, and trust.

2.2.1 Technology Acceptance Model (TAM)

This is because the Technology Acceptance Model (TAM) integrates technology usage into the dimensions of perceived usefulness and perceived ease of use. E-tax research more recently has validated that the degree of usefulness a tax system appears to provide to taxpayers increases their confidence in that system, and that ease of use increases their confidence in the ability of an electronic tax system to decrease issues that could occur in the manual administration of the tax system (Inegbedion, 2025). TAM is thus useful for explaining the acceptance of TaRMS as a workable compliance platform by taxpayers and by ZIMRA officials.

In Zimbabwe, TaRMS is a departure from paper-based or siloed tax management to a digitalized system. The adoption of TaRMS is likely to be more successful if taxpayers perceive it to be a time saver, more accurate, less costly and streamlines communications with ZIMRA. Research related to e-taxation systems indicates that perceived usefulness as well as user satisfaction and service quality can affect e-service adoption and intentions in the area of compliance (Inegbedion, 2025). Therefore, TAM can be viewed as a tool to gain understanding

of variations in TaRMS adoption in SMEs, individual taxpayers and officials. If any taxpayer encounters system downtime, system navigation that is too complex or error messages that are overly opaque, perceived ease of use declines, and adoption may turn out more deceptive than helpful. This study adapts TAM to explain the compliance benefits that TaRMS brings attributable to usefulness, simplicity, reliability, user support.

2.2.2 Deterrence Theory

Deterrence reasoning would suppose that non-compliant taxpayers consider the advantages of not complying with the likelihood of being found out and the costs of penalties. Digital tax systems can enhance deterrence, in part through the ability to establish electronic records and to weaken information asymmetry and increase the capability of tax authorities to detect underreporting (Han et al., 2025). The fact that automated records and audit trails might make taxpayers more inclined to be subject of investigation is important to TaRMS.

Evidence from recent e-invoicing reforms lends credibility to the logic of a digital tax system's deterrence. Bellon et al. (2022) concluded that one of the factors behind the positive impact of e-invoicing on VAT reporting was monitoring and deterrence. Similarly, Kotsogiannis et al. (2025) reveal that e-invoicing can boost the efficiency of the VAT audit process particularly when supported by a credible enforcement framework. This implies that, if ZIMRA could consistently use its system information to profile risks and for follow up and enforcement, this could enhance compliance in the framework of TaRMS.

However, taxpayers need to be educated and there are ‘system failures' without which there would be no timely filing. This means that the ease with which taxpayers can access the tax system, the integrity of tax services and the fairness of penalties are also crucial to digital monitoring. This study will be based on deterrence reasoning and explore how the capacity to act on non-filing, late payment and under-declaration influences that ability, and the recognition of the balancing act between enforcement and support on the part of ZIMRA.

2.2.3 Slippery Slope Framework

The Slippery Slope view highlights the link between the power of the authorities and taxpayer trust in relation to tax enforcement. In recent years, cross-country evidence demonstrates the

link between the two aspects of trust and power with lower rates of corruption and smaller shadow economy, which means that both components of trust and power are relevant factors for compliance (Kogler et al., 2023). Power in TaRMS is the capacity of ZIMRA to monitor and enforce compliance, whereas trust is their belief that the system is fair, reliable and transparent.

TaRMS can enhance administrative control by centralizing taxpayer information, sending out automated reminders, keeping audit trails and case management. It can also create trust if it involves less physical contact, provides transparency and provides easy access for taxpayers to their records. In Zimbabwe, factors such as fairness and tax awareness, in addition to trust in authorities, are identified to be crucial in influencing SME compliance decisions (Magoba et al., 2025).

The same is the case for those in which trust is not present or is difficult to establish, hard to use or not supported. Studies of tax morale in Zimbabwe reveal that the incidence of compliance is lower when citizens believe in the absence of fairness, transparency and institutional trust (Gwatidzo and Newman, 2024). From the Slippery Slope viewpoint, this study was endorsed, as compliance gains can only be achieved on a sustainable basis if there are adequate monitoring capability and taxpayer confidence.

2.3 Empirical Literature Review

2.3.1 TaRMS and taxpayer

Empirical studies on digital tax systems show that technology can improve taxpayer registration, return filing and payment compliance, but the effect is not automatic. The evidence suggests that digital systems work best where they reduce compliance costs, improve record accuracy, strengthen monitoring and are supported by taxpayer education and reliable infrastructure.

Bellon et al. (2022) studied VAT e-invoicing in Peru. The jurisdiction is relevant because Peru, like many developing economies, introduced digital tax tools to improve reporting accuracy and reduce tax evasion. Methodologically, the study used administrative tax data and quasi-experimental variation in the rollout of VAT e-invoicing. This strengthens the reliability of the

findings because it allowed the authors to compare firms affected by the reform with those not yet affected. The study found that e-invoicing increased reported sales, purchases and VAT liabilities by more than 5% in the first year after adoption. However, the study also found that the revenue effect was weakened where firms used existing VAT credits to offset liabilities. The future direction from this study is that digital reporting tools must be complemented by broader compliance management, payment control and audit follow-up. For the present study, Bellon et al. (2022) are useful because they show that digitalisation can improve reported tax behaviour, but their study was limited to VAT e-invoicing in Peru and did not examine an integrated tax administration platform such as TaRMS in Zimbabwe.

Yimam et al. (2024) examined e-tax system adoption and tax compliance in Ethiopia. It is useful to compare with the jurisdiction, as Ethiopia, like Zimbabwe, is an African developing economy with infrastructure and taxpayer-readiness issues. The study relied on tax administrative data and examined two compliance measures: the timing of the submission of VAT and corporate income tax returns; and the quantity of tax reported. The results indicated that adoption of e-filing had a positive impact on tax compliance outcomes, albeit infrastructure, internet, and power issues and gaps in tax awareness among taxpayers slowed the uptake. The study's future directions involve examining the adoption rates of digital tax systems as well as reflecting and experience of digital tax filing. This is directly relevant to TaRMS because a taxpayer could be registered on the system, but not file or pay the taxes properly if the system is unreliable, difficult to use or poorly supported.

Mascagni et al. (2025) investigated taxpayer education in Rwanda. The jurisdiction is helpful given Rwanda's significant efforts on tax digitalisation and taxpayer support. The methodologically approach adopted by the study was the use of administrative data and survey data to assess the impact of taxpayer training on taxpayers' compliance behavior. The results indicated that there were positive effects on taxpayer education on the likelihood of filing, the decrease in the number of zero-tax declarations and the increase in tax payments. This study proposes the future direction of digital tax systems to be assessed with an intervention in taxpayer education rather than as separate technological reforms. This is crucial for TaRMS because the success of the system is not just about automation, but also if the taxpayers know how to register, file, correct their errors and make payments via the system.

Duve and Schutte (2025) provide Zimbabwe-specific evidence by examining the impact of information technology on tax compliance among small firms under presumptive taxation. The study is very relevant to the jurisdiction as it is conducted on Zimbabwean small businesses. This study was based on questionnaire responses from small business owners and small business managers, and a correlation between the use of information technology and presumptive tax compliance was conducted. The results revealed that there was a positive relationship between increased use of information technology and tax compliance. The study did not, however, focus specifically on TaRMS, and was not a study of the registration, filing, payment allocation or internal administrative processes of ZIMRA. Moving forward, the next step is to explore the future direction of using TA with regard to TaRMS as a system for tax administration.

Tshuma et al. (2026) examined the efficacy of TaRMS on revenue collection across ZIMRA. The study was conducted in Zimbabwe and TaRMS which is directly relevant to the jurisdiction. Capturing the data in a methodological sense, it was a longitudinal mixed methods approach, which included secondary data collected between 2021 and 2024, and primary data obtained from interviews and questionnaires with officials from ZIMRA and registered taxpayers. The study revealed an increase in both active taxpayer registration and on-time filing, as well as return submission and revenue from new taxpayers. It also uncovered the lack of digital literacy, downtime in the system and dominance of the informal sector as persistent challenges. The following future directions based on the findings of Tshuma et al. (2026) are identified: The need for further studies to be conducted at the taxpayer level to gain a better understanding of taxpayer experiences, compliance by SMEs, system usability, taxpayer and ZIMRA experiences during reconciliation process and the operational experiences of both taxpayer and ZIMRA officials. As a result, the present study is given room to present the results of this assessment in light of the impacts of TaRMS on taxpayer compliance and operational effectiveness in the day to day work at the operational level.

Synthesising the above studies, the evidence shows that digital tax systems can improve compliance, but only where the system is reliable, taxpayers are trained, data are used for enforcement and payment processes are integrated. The problem is that most of the studies in this area are related to e-filing, e-invoicing, electronic fiscal devices or to general information technology use. They don't adequately analyse TaRMS as a system of registration, filing,

payment processing, taxpayer records and internal tax administration that will be applicable to Zimbabwe. This study is therefore important, as it investigates TaRMS under real conditions of use, highlighting the issues of compliance, implementation difficulties, effectiveness and improvement of the system.

2.3.2 Challenges in implementing and using TaRMS

The implementation of digital tax systems is often constrained by infrastructure, digital literacy, taxpayer trust, system reliability and institutional capacity. These challenges assume a particular significance in developing economies where the access to the internet, as well as the technical skills of the taxpayer and the power supply, are very uneven. Kebede et al., (2025) highlighted the practice of the electronic tax system, opportunities and challenges of the system from taxpayers' perspective in Ethiopia. The issue of jurisdiction is relevant because Ethiopia has comparable developing country challenges - limited infrastructure, inconsistent tax readiness of taxpayers. The study was descriptive research design, random sampling method and 269 taxpayers were selected from a population of 1000 taxpayers who were found in the Hawassa revenue office. The results revealed the advantages of the taxpayers, including the reduction of paperwork, transportation expenses, calculation errors and waiting time. However, they also reported inadequate internet connectivity, power outages, server congestion and language difficulties. What they have learned from this study is that tax authorities should not presume that digitalisation is sufficient to enhance compliance. They are responsible for assessing the viability of the system from a taxpayer perspective, in terms of accessibility, stability and understanding. The study needs to investigate for TaRMS if downtime of systems, delays in payments and lack of user knowledge or weak helpdesk support have an impact on taxpayer compliance.

Bassey et al. (2022) conducted a systematic review of digital tax administration. The study's scope is not country specific, but it's helpful as it aggregates evidence from both digital taxation and tax administration and information systems literature. The study was methodologically based on reviewing 96 publications and creating a conceptual framework based on context, stakeholders, technology and demonstrated results. The results indicate that digital tax systems can only fail when they are brought in without taking into account user needs, institutional preparedness, system design and measurable results. Future directions are that research should

transcend technology acceptance and focus on actual performance, stakeholder experience and administrative results. This is in line with the present study since Tax and Revenue Management System should not be evaluated only based on whether taxpayers can access the system and can access it, but whether it enhances accuracy of taxpayers' registration, discipline of the taxpayers, reflection on the taxpayers' payments, readiness for audit and taxpayers' confidence.

Okunogbe and Santoro (2023) reviewed how information technology can improve tax collection in African countries. The study is applicable to Zimbabwe as it is relevant to the whole of Africa. The study involved a literature review and country examples to analyse the role of technology in tax base identification, compliance monitoring, etc. to facilitate compliance. The results indicate that technology can help the administration of taxation in a number of ways, including improved identification of taxpayers, simplified data collection, management of compliance and simplified payment processes. But the authors note that these benefits will only materialize if institutional capacity, infrastructure and data are used effectively. The future direction is towards the country-specific studies to evaluate the practical application of tax authorities' digital systems. This is relevant to TaRMS as there will be limited compliance gains if ZIMRA does not write-off the taxpayer data for use in risk-based audits, debt follow-up, taxpayer reminders and payment reconciliation.

The synthesis of these studies shows that the main implementation challenge is not technology alone. Instead, it's the technol-taxpayer-institutional-support-infrastructure relationship. This represents a definite gap in research for Zimbabwe. While there has been some prior research to address the overall digital tax issues, there is a lack of empirical evidence of the impact of those issues on the users of the TaRMS and ZIMRA officials, in particular. The current study is strengthened by its connection of the challenges with the actual implementation of TaRMS and compliance outcomes.

2.3.3 Operational effectiveness of TaRMS in supporting ZIMRA’s internal tax administration

Digital tax systems are expected to improve internal tax administration by reducing manual processes, improving data quality, strengthening audit selection, improving payment allocation

and enabling better taxpayer case management. However, operational effectiveness depends on whether the system is integrated and whether officials have the capacity to use the data produced.

Kotsogiannis et al. (2025) studied e-invoicing, tax audits and VAT compliance in Rwanda. The jurisdiction is relevant because Rwanda is an African country that has used digital tax tools to strengthen VAT compliance. The study used the universe of tax filings and audit records from Rwanda between 2012 and 2019. This method gives the study strong empirical weight because it relied on actual administrative tax data rather than only taxpayer perceptions. The findings showed that e-invoicing increased net VAT payments and improved the effectiveness of VAT audits. Importantly, the authors found that the compliance improvement came mainly from more effective audits rather than from taxpayers automatically becoming more compliant after adopting e-invoicing. The future direction is that digital tax systems should be studied in relation to enforcement and internal administrative use of data. This is directly relevant to TaRMS because the system's success depends on whether ZIMRA uses the data for audit planning, debt management, filing enforcement and taxpayer risk profiling.

Bassey et al. (2022) are also relevant to operational effectiveness because their systematic review emphasises demonstrated results. Their framework implies that a digital tax system must be evaluated through measurable outcomes such as processing speed, reduced duplication, improved data accuracy, user satisfaction and administrative efficiency. The future direction is to assess systems through both taxpayer-facing and internal administrative outcomes. This supports the present study because TaRMS should be examined from both sides: how taxpayers experience registration, filing and payment, and how ZIMRA officials use the system internally for compliance management.

Tshuma et al. (2026) provide the closest existing empirical evidence on TaRMS in Zimbabwe. The study found that TaRMS improved active taxpayer registration and return submission rates, but it also identified digital literacy gaps, system downtime and informal-sector challenges. Although this study is useful, its national revenue-collection focus leaves room for more detailed operational inquiry. It does not fully explain how payment allocation, taxpayer support, system usability, internal staff capacity and error resolution affect compliance outcomes. The

future direction is therefore a more diagnostic study that links TaRMS functionality to practical compliance and administrative performance.

Synthesising these studies, digital tax platforms can improve internal administration where data are accurate, systems are integrated and staff use digital records for risk-based enforcement. The research gap is that there is limited detailed evidence on whether TaRMS has improved ZIMRA's operational effectiveness at practical level. This study addresses that gap by focusing on how TaRMS supports registration, filing, payment tracking, compliance monitoring and administrative decision-making.

2.3.4 Measures to enhance TaRMS effectiveness in promoting tax compliance

The reviewed studies suggest that TaRMS effectiveness can be improved through taxpayer education, reliable infrastructure, user-centered system design, internal staff training, data-driven enforcement and continuous system review. Mascagni et al. (2025) provide strong evidence that taxpayer education can improve compliance. The Rwandan jurisdiction is relevant because it shows how taxpayer support can strengthen formal compliance behavior in an African context. The study's use of administrative and survey data strengthens its findings because it measured actual behavioural outcomes rather than relying only on opinion. The findings show that taxpayer training increased declaration filing, reduced zero-tax declarations and increased tax due. The future direction is that taxpayer education should be targeted, practical and linked to actual filing periods. For TaRMS, this means ZIMRA should provide practical training on registration, return submission, payment allocation, error correction, deadlines and use of the self-service portal.

Kebede et al. (2025) show that infrastructure and usability are also critical. Their Ethiopian study found that connectivity problems, power failures, server congestion and language barriers affected the effectiveness of e-tax systems. The future direction is that tax authorities should invest in system stability, multilingual user support, helpdesk capacity and simplified taxpayer guidance. Applied to TaRMS, this means effectiveness will depend on reliable system uptime, responsive helpdesk services, simplified user manuals, automated reminders and fast resolution of payment or filing errors.

Okunogbe and Santoro (2023) emphasise that technology should help tax authorities identify taxpayers, monitor compliance and facilitate compliance. The future direction is to link taxpayer support with enforcement capacity. For TaRMS, this means the system should not only make filing possible; it should also support risk-based audits, automatic compliance reminders, debt follow-up and accurate taxpayer account reconciliation.

The synthesis is that TaRMS can promote tax compliance if it is treated as an administrative reform rather than merely a software platform. The main improvement measures are taxpayer education, stable infrastructure, integration with payment systems, staff capacity building, user feedback mechanisms and data-driven compliance management. The present study is therefore justified because it identifies which of these measures are most relevant in the Zimbabwean context and how they can be applied to improve TaRMS effectiveness.

2.4 Research gap

The reviewed literature confirms that digital tax systems can improve tax compliance, but the evidence remains fragmented. Studies from Peru, Ethiopia and Rwanda show that e-invoicing, e-filing, electronic fiscal devices and taxpayer education can improve reported sales, filing behaviour, VAT liabilities and tax due. However, these studies were conducted in jurisdictions with different tax structures, levels of digital readiness and administrative systems. Their findings cannot be automatically generalised to Zimbabwe's TaRMS environment.

The Zimbabwe-specific literature is still limited. Duve and Schutte (2025) examined information technology and presumptive tax compliance among small firms in Zimbabwe, but the study did not focus on TaRMS. Tshuma et al. (2026) examined TaRMS and revenue collection nationally, but its broad focus leaves a gap in understanding how TaRMS affects taxpayer registration, filing, payment compliance, system usability, internal administrative efficiency and practical implementation challenges. Therefore, the present study remains necessary because it focuses specifically on TaRMS as experienced by taxpayers and ZIMRA officials.

This study improves on previous studies in four ways. First, it is jurisdiction-specific because it focuses on Zimbabwe and the TaRMS platform. Second, it is system-specific because it does not treat digital taxation generally, but examines registration, filing, payment and

administrative processes within TaRMS. Third, it is operationally focused because it considers both taxpayer compliance outcomes and ZIMRA's internal administrative effectiveness. Fourth, it is improvement-oriented because it identifies practical measures that can enhance TaRMS effectiveness, including taxpayer education, infrastructure reliability, payment integration, helpdesk support, staff training and data-driven enforcement.

Accordingly, the gap addressed by this study is the lack of empirical, Zimbabwe-specific and operationally focused evidence on the effectiveness of TaRMS in promoting tax compliance. The study is justified because it moves beyond the general claim that digital tax systems improve compliance and instead investigates whether TaRMS is achieving that purpose in practice, what constraints limit its effectiveness and what measures can make it more effective.

2.5 Chapter summary

The chapter provides an overview of the recent conceptual, theoretical and empirical developments of Digital tax administration and tax compliance. It has been demonstrated in the literature that a reliable, integrated digital tax system, backed by taxpayer ability, can enhance the efficiency of tax filing, payment, monitoring and audit (Okunogbe and Santoro, 2023). Also, it reveals digital systems cannot be expected to deliver full compliance results when taxpayers experience low levels of digital literacy, capacity constraints, and infrastructure weaknesses, and lack trust in digital systems (Kebede, Tona and Fitamo, 2025). The chapter also revealed the gap in literature on the particular role of TaRMS in Zimbabwe and sets the foundation for the methodology in Chapter Three.

CHAPTER THREE:

RESEARCH METHODOLOGY

3.1 Introduction

The methodology used to determine the role of the Tax and Revenue Management System (TaRMS) in the tax compliance of ZIMRA is described in this chapter. It elaborates the research design, respondents, sampling technique, research instruments, data collection technique and presentation of data and data analysis. The chapter also provides an explanation of how the quantitative and qualitative evidence was organized to ensure the validity, reliability and ethical conduct.

3.2 Research design

The study used descriptive survey research design with case study approach. Due to the lack of experimental manipulation of the taxpayer and the officials' study environments, a descriptive survey was suitable as the research design. Descriptive survey designs have been seen as appropriate in the study of attitudes, practices and relationships in an organisational environment in the field of business research texts (Saunders, Lewis and Thornhill, 2023). The design allowed the researcher to analyse the current implementation of TaRMS and how it was perceived to impact registration, filing and payment compliance in this study.

The case study approach was justified since the research was conducted in one institution, the ZIMRA, and one digital tax administration system, the TaRMS. Case study research is suitable when the researcher aims to gain insights into a deeper understanding of a phenomenon of study in the contemporary world in a bounded situation (Mtisi, 2022). This was done to ensure that the study reflects the realities of operating TaRMS, which includes the internal administration aspects, issues taxpayers face with the system, and the reliability issues of the TaRMS system.

The design was also congruent with theoretical approaches discussed in Chapter Two. The study examined perceived usefulness and ease of use using technology acceptance logic and how system monitoring can lead to taxpayer behaviour using deterrence reasoning. The trust-power aspect led to an understanding of how to interpret whether TaRMS enhances both enforcement capacity and taxpayer trust in ZIMRA.

One advantage of the descriptive case study design is that it yields context-specific, detailed evidence. It is particularly helpful when a new digital reform is in the process of being developed, and when there is a need for hands-on experience to contextualize results. The external generalisability of the design is limited however, as results of the ZIMRA may not be readily transferable to other revenue authorities and/or countries (Bell, Bryman and Harley, 2022). This restriction was not problematic because the aim of the study was to provide institution-specific evidence of TaRMS.

3.3 Population and sampling

The study population comprised of SME taxpayers using TaRMS, officials of ZIMRA using TaRMS in domestic tax administration and key informants with first-hand knowledge of the implementation of TaRMS. SME taxpayers have been taken care as they face registration, filing and payment obligations directly. ZIMRA officials were there as they utilize TaRMS for Registration, Returns Processing, Payment tracking, Debt Management, Audit Support, Case Management and monitoring for compliance. Respondents were included in the accessible population. Since the research needed to capture the information-rich respondents who had close interaction with the system, the purposive sampling approach was used instead of that those who had no experience of digital tax administration. Purposive sampling would be suitable for the situation where participants could be chosen due to their ability to provide relevant evidence regarding a specific institutional process (Creswell and Creswell, 2023). The study was based on 160 data collection activities, comprising 75 questionnaires from SME taxpayers, 35 questionnaires from ZIMRA officials as well as 50 interviews with ZIMRA officials using a semi-structured approach. The interview sample was appropriate because it warranted detailed qualitative explanations to be provided regarding the reliability of the system, customer support, payment integration, staff capacity, and the effectiveness of system operations for implementing TaRMS.

Table 3.1: Population, sample size and sampling technique

Respondent category	Accessible population/sample frame	Sample size	Sampling technique	Instrument	Justification
SME taxpayers using TaRMS	75	75	Purposive sampling	Structured questionnaire	Direct users of TaRMS for registration, return filing and payment compliance.
ZIMRA officials using TaRMS	35	35	Purposive sampling	Structured questionnaire	Officials directly involved in domestic taxes, returns, payments, debt, audit and compliance monitoring.
Key informants/individual interviewees	50	50	Purposive key-informant sampling	Semi-structured interview guide	Participants able to provide detailed explanations on implementation, support, integration and operational effectiveness.
Total	**160**	**160**	Mixed purposive approach	Questionnaires and individual interviews	Adequate for descriptive case study analysis and triangulation.

Source: Field data (2026).

The distribution of sample items in the table of 3.1 is similar to the response-rate analysis of Chapter Four. The study focused on 160 activities and 157 of these responses were usable, providing a solid foundation for descriptive analysis and triangulation. Considering the credibility of interpretation, the design process intentionally emphasises taxpayer evidence with the official survey evidence and individual interview explanations. Taxpayer evidence is highlighted with the official survey evidence and individual interview explanation to ensure the credibility of interpretation (Saunders, Lewis and Thornhill 2023).

3.4 Research instruments

There were two research instruments to be used in the study, and they are structured questionnaire and semi-structured interview guide. This was an appropriate number of instruments to use as it allowed both quantitative and qualitative data to be gathered. A study that looks at measurable response patterns and the meaning behind respondents' experiences would find mixed evidence helpful in understanding (Creswell and Creswell, 2023). The questionnaire consisted of closed-ended items, Likert scale questions, multiple choice

questions as well as a few open-ended questions. The respondents' perceptions of TaRMS usability, effectiveness and contribution to compliance were measured using the Likert-scale items. Structured questions facilitated frequency and percentage analysis, whereas open-ended questions enabled respondents to express the problems within the systems in their own words and also suggested ways to improve the systems (Saunders, Lewis and Thornhill, 2023).

Selected ZIMRA officials involved with direct implementation and administration of TaRMS were interviewed, using a semi-structured interview guide. Semi-structured interviews were appropriate for the researcher as they could ask the same questions but also in some cases digress into areas of integration of the systems, staff capabilities, enforcement and taxpayer support etc (Bell, Bryman and Harley, 2022). Questionnaires and interviews were used together to enhance triangulation and the credibility of the results.

3.5 Data collection procedures

Data collection was undertaken in an orderly, systematic and ethically acceptable manner which enhances the accuracy, completeness and credibility of the data. The researcher tried to secure permission to conduct the study, and communicated with the appropriate persons for the purposes of the study. Transparency, informed participation, confidentiality and the respect of respondents' rights are essential in ethical research practice (Creswell and Creswell, 2023).

Selected respondents were hand-delivered questionnaire and email delivered when suitable. This strategy allowed for variation in availability and location of the respondents. To minimise response pressure and enhance the quality of responses, the researcher allowed respondents sufficient time to fill in the questionnaires. Interviews were set at agreed times and places, in order to maintain confidentiality, and to minimise disruption to work processes. The semi-structured format has allowed the interviewer to delve deeper on issues that arose and ensured comparisons were possible across interviews. This is in line with the guidance of qualitative research that argues for structure and flexibility when engaging with the experiences of institutions (Bell, Bryman and Harley, 2022).

Selected ZIMRA officers and key informants were interviewed at mutually agreed upon places and dates and private locations. It was found that the semi-structured format enabled consistent questioning and opened up room for probing with respect to system reliability, integration, staff

capacity and taxpayer support (Mtisi 2022). Only informed consent was given for interviews to be recorded to ensure that information would be accurately transcribed and analysed thematically.

3.6 Data presentation and analysis procedures

Questions sheets and interview notes obtained have been edited, coded and organized for analysis to ensure uniformity and completeness. The quantitative data of the questionnaires were analysed through descriptive statistics such as frequencies, percentages and tabulated summary. Descriptive statistics are suitable when the purpose of the study is to summarise patterns in the characteristics, attitudes and experiences of respondents (Saunders, Lewis and Thornhill, 2023).

To explore some of these relationships between training, usability, system performance, filing timeliness, and penalty exposure, the study utilized exploratory inferential analysis, including chi-square tests and Spearman correlation. As they were case based and descriptive, the techniques were treated exploratory in nature as the research design was not experimental. The findings were thus considered as markers of relationships, not causality.

Responses to the open-ended questions in the questionnaire and the answers in the semi-structured interviews were qualitatively analysed thematically. Analysis included reading of data, coding of meaningful responses, grouping of codes and formation of themes corresponding to the overall research goals (thematic analysis). Thematic analysis, according to Braun and Clarke (2021), is appropriate for coding for patterned meaning in qualitative data, while retaining the decentred perspective of the voices of the respondents.

The analysis procedures selected were suitable as they allowed the researcher to structure, compare and interpret the evidence but not just by complex statistical modelling. This approach was appropriate for the descriptive case study design adopted in the study, where context is the focus of understanding the nature of implementation and compliance to the TaRMS. The strengths of using descriptive statistics and thematic analysis also added more to the triangulation of the patterns found numerically and the explanations that are qualitative (Creswell and Creswell, 2023).

3.7 Chapter summary

The chapter explained the method of research that was applied to find the role of TaRMS in tax compliance at ZIMRA. It addressed the descriptive case study design, population, and sampling processes, research instruments, data collection processes, and data presentation & analysis. The methodology used was based on obtaining valid and reliable evidence of both taxpayers and ZIMRA officials. The findings of the study will be presented, analysed and discussed in the next chapter.

CHAPTER FOUR:

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter reports, discuss and analyse the findings related to the role of TaRMS in tax compliance with ZIMRA. The chapter starts with the compliance goals and looks at compliance outcomes, user challenges, operational effectiveness and improvement measures. Every table, chart, graph and every theme is explained in a maximum of 100 words and with modern and authentic sources from 2020-2025.

4.2 Response rate

Table 4.1: Response rate of the study

Category	Targeted	Usable responses	Non-response	Response rate
SME taxpayer questionnaires	75	72	3	96.0%
ZIMRA official questionnaires	35	35	0	100.0%
Semi-structured interviews	50	50	0	100.0%
Total	160	157	3	98.1%

Source: Field data (2026).

Table 4.1: Response rate of the study

The response rate was very good: 157 out of the 160 study activities targeted were completed (98.1%). 72 responses were received to SME questionnaires from 75 and 35 ZIMRA official questionnaires and 50 interviews were filled out. This enhances the reliability of interpretation since taxpayer's evidence, official's evidence and interview evidence are represented. System performance is always influenced by context, stakeholders, and technological and outcomes (Bassey, Mulligan and Ojo, 2022), thus, it is important to have administrative and user evidence in digital tax studies.

4.3 Profile of SME taxpayer respondents

Table 4.2: SPSS-generated demographic frequency table for SME taxpayers

Variable	Category	Frequency	Percent	Valid Percent	Cumulative Percent
Industry sector	Services	28	38.9	38.9	38.9
	Retail/Wholesale	25	34.7	34.7	73.6
	Manufacturing	8	11.1	11.1	84.7
	Agriculture	5	6.9	6.9	91.7
	Other	5	6.9	6.9	98.6
	Mining	1	1.4	1.4	100.0
Location	Harare	48	66.7	66.7	66.7
	Bulawayo	14	19.4	19.4	86.1
	Other towns	6	8.3	8.3	94.4
	Gweru	4	5.6	5.6	100.0
Years registered with ZIMRA	Less than 1 year	5	6.9	6.9	6.9
	1-3 years	31	43.1	43.1	50.0
	4-6 years	17	23.6	23.6	73.6
	7+ years	19	26.4	26.4	100.0

Source: Field data (2026).

Table 4.2: Industry sector of SME taxpayer respondents

The majority of the SME sample were in the services and retail/wholesale sectors (38.9% and 34.7%, respectively – see Table 4.2). The following sectors are transaction dependent and interact with returns, payments and records on a frequent basis and are therefore relevant to consider TaRMS: Other sectors such as manufacturing, agriculture, mining and other sectors are still underrepresented to add some variety. Tax experiences of SMEs in Harare are influenced by tax awareness, fairness, procedural simplicity and trust, therefore, the sector context needs to be taken into consideration whenever interpreting tax experiences (Magoba et al., 2025).

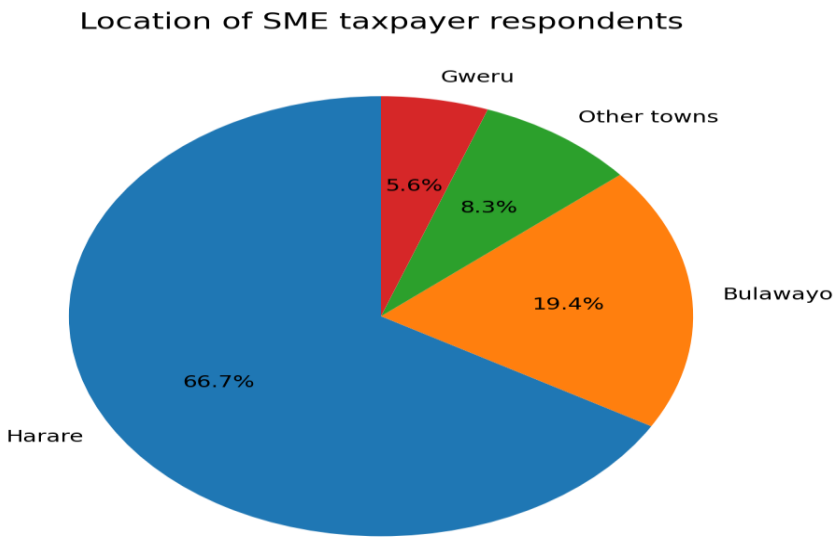


Figure 4.1: Location of SME taxpayer respondents

As can be seen from Figure 4.1, the majority of the SME respondents were from Harare which was followed by Bulawayo and other towns and Gweru. Harare firms might have better opportunities to request the use of ZIMRA offices, internet and tax services and this will make their TaRMS experience different and better than end users in the periphery. But issues reported from the system, even in the urban environment, indicate broader problems of usability and infrastructure. Owning a reliable infrastructure and payment methods are essential for digital tax systems (Arewa and Santoro, 2022).

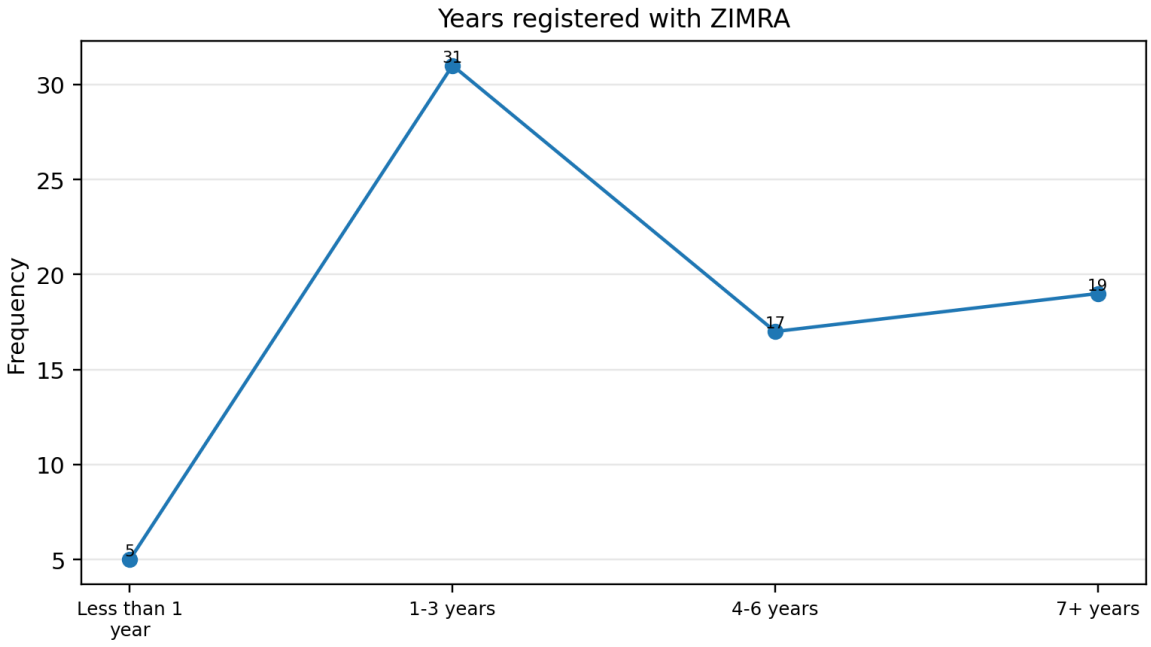


Figure 4.2: Years registered with ZIMRA

It is observed from the Figure 4.2 that majority of the SMEs were registered with ZIMRA for 1-3 years and a large number of the SMEs were registered for 4 years and above. This blend is beneficial as it can help newer taxpayers who might need direction, and it can help the more seasoned taxpayer to see how earlier taxpayer processes went compared to TaRMS. The pattern indicates that TaRMS caters for businesses at various formalisation levels. Education on taxes will feed into the filing behaviour by enhancing the knowledge of the taxpayers and minimising the complexity, particularly for newer users (Mascagni, Santoro and Mukama, 2025).

4.4 TaRMS usage, access and training among SME taxpayers

Table 4.3: SPSS-generated frequency table for TaRMS use, access and training

Variable	Category	Frequency	Percent	Valid Percent	Cumulative Percent
Frequency of TaRMS use	Weekly	13	18.1	18.1	18.1
	Monthly	22	30.6	30.6	48.6
	Quarterly	20	27.8	27.8	76.4
	When necessary	16	22.2	22.2	98.6
	Rarely	1	1.4	1.4	100.0
Main access channel	Computer	35	48.6	48.6	48.6
	Smartphone	31	43.1	43.1	91.7
	Agent/consultant	5	6.9	6.9	98.6
	Other	1	1.4	1.4	100.0
Training/guidance received	Training/guidance received	40	55.6	55.6	55.6
	No training/guidance	32	44.4	44.4	100.0

Source: Field data (2026).

Table 4.3: Frequency of TaRMS use

The monthly and/or quarterly use of TaRMS is common among most SMEs as shown in Table 4.3, and is comparable to the regular filing and payment of returns. This means, TaRMS is not just an occasional platform but a recurring compliance tool as well. There's also the issue of stability near end-of-month and end-of-quarter which can impact filing timeliness and payment compliance, when usage is on a monthly or quarterly basis. Based on Ethiopia's analysis of the factors that affect the adoption of e-filing

and e-payment, and the evidence, e-filing and e-payment adoption is measured via the timeliness of e-filing practice and declared tax behaviour (Yimam, Lidetu and Belete, 2024).

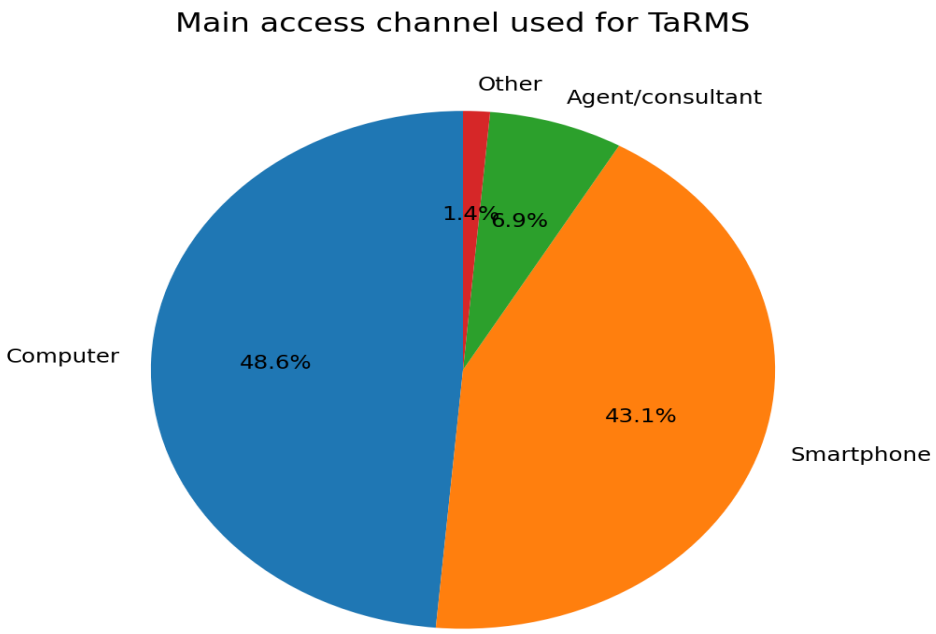


Figure 4.3: Main access channel used for TaRMS

The majority of respondents used the TaRMS via a computer or a smartphone, with very little using agents. (See Figure 4.3.) Direct access provides more of a taxpayer control, but also demands a simple system design and instructions. The mobile friendly aspect is reinforced by the high smartphone penetration. Digital tax administration is about to work when technology is built for real users and a broader digital ecosystem and not digital technology – and its software. Digital tax administration will be successful if it is technology designed for real users and a broader digital ecosystem – not the technology, or its software. (Bassey, Mulligan and Ojo, 2022)

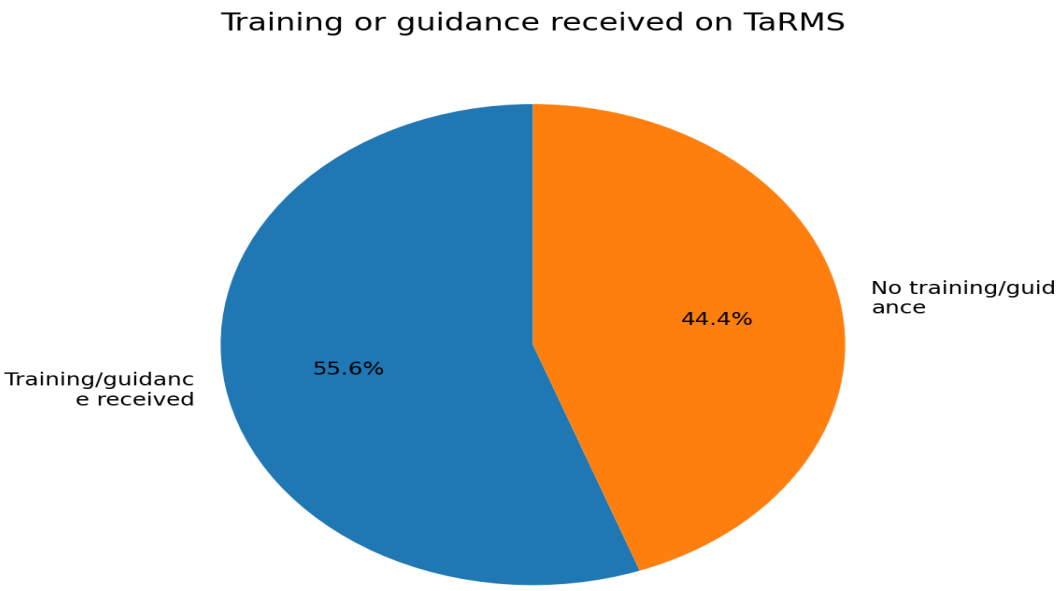


Figure 4.4: Training or guidance received on TaRMS

In Figure 4.4 it is seen that there is a significant gap in the percentage of respondents who received no TaRMS training or guidance. This is important because unskilled filers will be more likely to make mistakes and miss out on benefits or penalties. It confirms the necessity of ongoing customer education, not just awareness raising, and not merely in a single instance. Taxpayer education can be shown to influence taxpayer filing behaviour, characterised by knowledge and perceived procedural complexity, in the context of Rwanda (Mascagni, Santoro and Mukama, 2025).

4.5 TaRMS influence on filing timeliness, accuracy and payment compliance

Table 4.4: SPSS-generated frequency table for compliance outcomes since TaRMS adoption

Compliance dimension	Response category	Frequency	Percent
Filing timeliness	Improved	19	26.4
Filing timeliness	No change	19	26.4
Filing timeliness	Worsened	34	47.2
Accuracy of returns	Improved	20	27.8
Accuracy of returns	No change	14	19.4
Accuracy of returns	Worsened	38	52.8
Payment compliance	Improved	20	27.8
Payment compliance	No change	13	18.1
Payment compliance	Worsened	39	54.2

Source: Field data (2026).

Table 4.4: Compliance outcomes since TaRMS adoption

Mixed compliance outcomes can be observed in Table 4.4. The respondents voiced more negative than positive responses with respect to timeliness, return accuracy and compliance with payments to the IRS. This implies that TaRMS has not necessarily resulted in an automatic improvement of SME compliance when users are subjected to downtime, slow processing or lack of knowledge. IT can support tax administration, but this cannot happen without infrastructure and proper adoption and use of IT in the institutions (Okunogbe and Santoro, 2023).

4.6 Penalties and reasons for penalties among SME taxpayers

Table 4.5: Penalties experienced during TaRMS use

Penalty experience	Frequency	Percent
Experienced penalties	47	65.3
No penalties	25	34.7
Total	72	100.0

Source: Field data (2026).

Table 4.5: Penalties experienced during TaRMS use

It is noted that the 47 SME taxpayers incurred penalties over 72 tax returns, representing 65.3% of the total number of SME taxpayers. Importantly, penalties could adversely impact cash flow and diminish trust if taxpayers associate penalties with system weaknesses or lack of clarity about the procedures. System penalties must be fairly reviewed and enforcement is needed for intentional violations. The results from tax-morale evidence in Zimbabwe suggest a link between the perception of fairness and transparency and willingness to comply. findings from Zimbabwe's tax-morale studies indicate that perceived fairness and transparency influence willingness to comply (Gwatidzo and Newman, 2024).

Table 4.6: SPSS-generated frequency table for main reasons for penalties (n = 47)

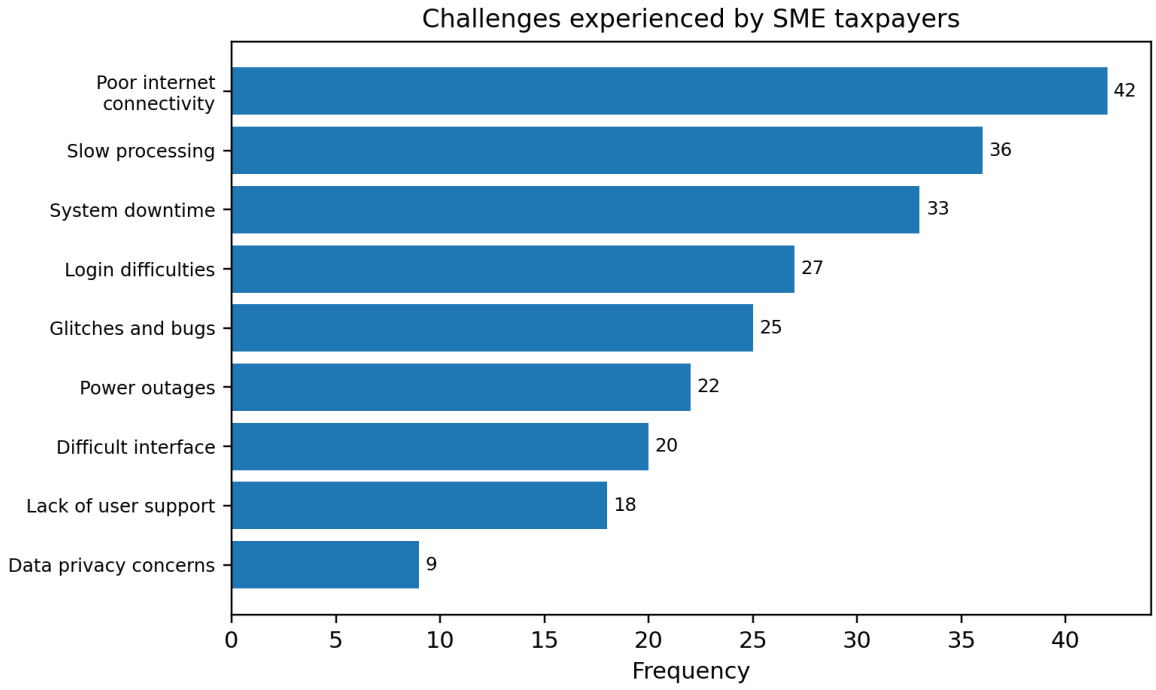
Reason	Frequency	Percent	Valid Percent	Cumulative Percent
System challenges	19	40.4	40.4	40.4
Lack of awareness	10	21.3	21.3	61.7
Filing mistakes	10	21.3	21.3	83.0
Cash-flow constraints	8	17.0	17.0	100.0

Source: Field data (2026).

Table 4.6: Main reasons for penalties

Penalties generally occurred most often for system challenges as shown in Table 4.6 (19 of 47). Inability to know and filing errors accounted for 10 cases each, and cash flow problems accounted for eight cases. This was both technically and behaviourally non-compliant. The same applies in Ethiopia, as evidenced by the conditions of server congestion, connectivity issues and user-capability limitations that negatively impact the effectiveness of electronic tax systems (Kebede, Tona and Fitamo, 2025).

4.7 Challenges experienced by SME taxpayers when using TaRMS

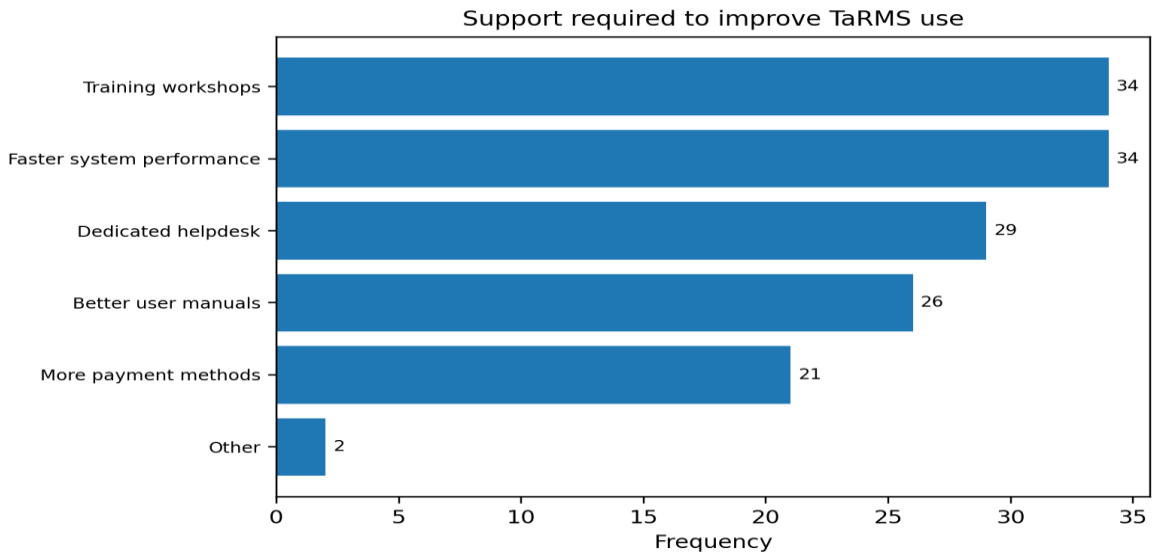


Source: Field data (2026).

Figure 4.5: Challenges experienced by SME taxpayers

Poor Connectivity, slow Processing and Down Time were the most preferred challenges the Taxpayers faced, as indicated in Figure 4.5. Other issues reported included login problems, glitches, power outages, interface problems, and support and privacy issues. These are issues related to the ability to file and pay on time. To be effective, digital tax payment systems must have reliable infrastructure, payment channels, regulation, and investment in human capital (Arewa and Santoro, 2022).

4.8 Support required to improve TaRMS use among SME taxpayers



Source: Field data (2026).

Figure 4.6: Support required to improve TaRMS use

The most desirable features, with 34 respondents selecting them, are: Figure 4.6: Training workshops and faster system performance. Other requested were a dedicated helpdesk, improved manuals and an increase in payment options. This is an indicator that SMEs need support and not just enforcement. One way to increase compliance is through taxpayer education activities, which would lower the level of confusion and expand the level of knowledge (Mascagni, Santoro and Mukama, 2025). Digital tax confidence is also underpinned by improved performance.

4.9 ZIMRA officials' survey findings

Table 4.7: SPSS-generated demographic frequency table for ZIMRA officials

Variable	Category	Frequency	Percent	Valid Percent	Cumulative Percent
Department/unit	Audit/Compliance	13	37.1	37.1	37.1
	Debt management	7	20.0	20.0	57.1
	Registration	5	14.3	14.3	71.4
	Payments	5	14.3	14.3	85.7
	Returns processing	4	11.4	11.4	97.1
	IT support	1	2.9	2.9	100.0
Position level	Officer	23	65.7	65.7	65.7

	Supervisor	6	17.1	17.1	82.9
	Manager	6	17.1	17.1	100.0

Source: Field data (2026).

Table 4.7: Department/unit profile of ZIMRA officials

As per Table 4.7 audit/compliance ranked the highest amongst all official units followed by Debt Management, Registration, Payments, Returns processing and IT support. The front line and supervisory voice was represented by officers, supervisors and managers. This profile is suitable due to TaRMS being a taxpayer portal and an internal compliance tool. The technology has been found to aid tax administration through identification of taxpayers, monitoring compliance and payment of taxes (Okunogbe and Santoro, 2023).

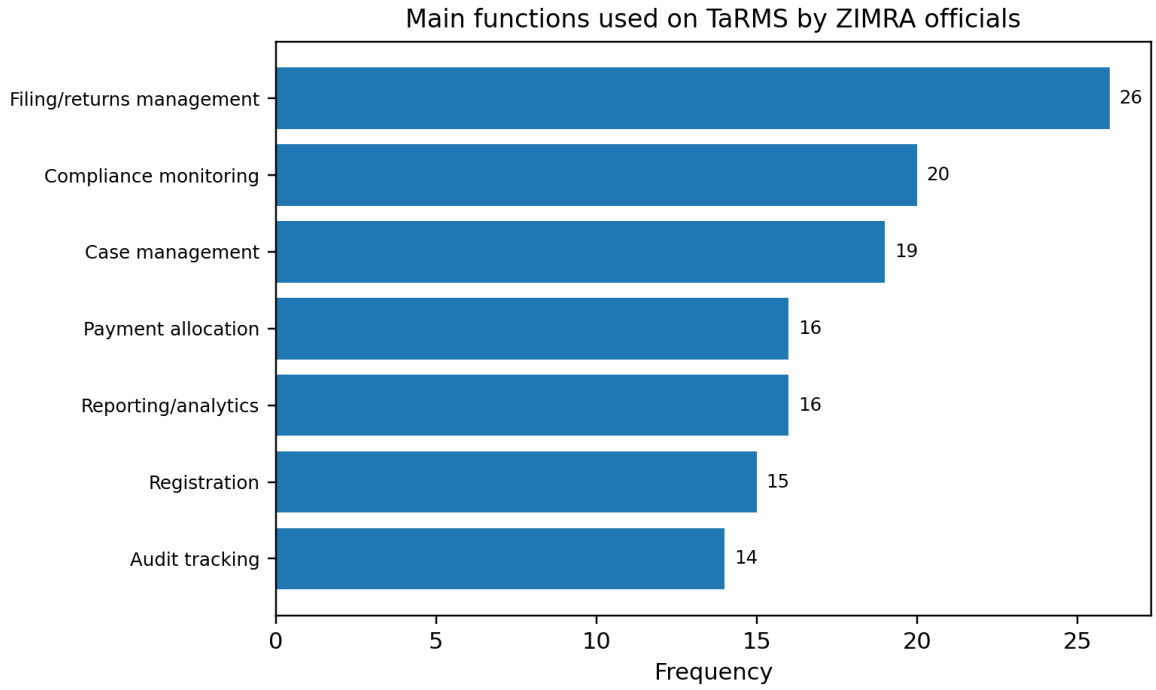


Figure 4.7: Main functions used on TaRMS by ZIMRA officials

As seen from figure 4.7, the officials' primary uses for TaRMS were filing & returns management, compliance monitoring and case management. Furthermore, payment allocation, reporting and registration and audit tracking were applied. It means that TaRMS is integrated with the core administrative function, and provides greater transparency of taxpayer actions. The use of electronic records can increase the flow of information into and from the organization and enhance internal monitoring to restrain information asymmetry (Han et al., 2025).

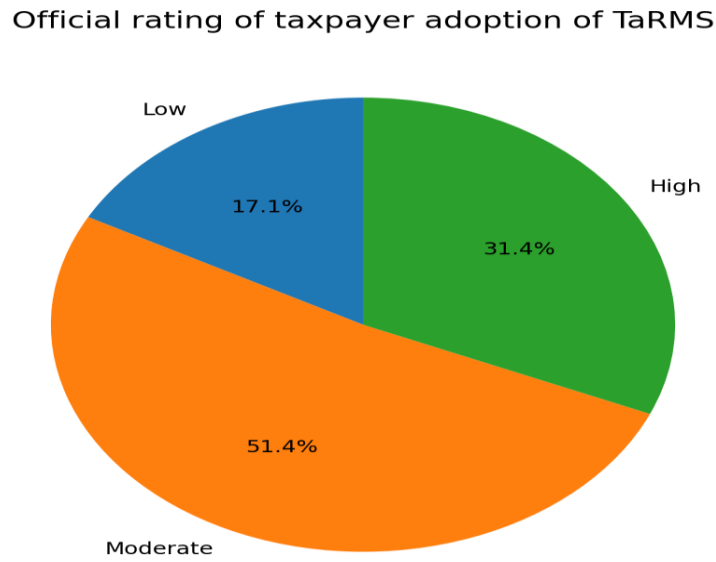


Figure 4.8: Official rating of taxpayer adoption of TaRMS

As seen in Figure 4.8, officials were primarily rating taxpayer adoption as being moderate. No longer in the introduction phase but still not all students are using it confidently and consistently. Moderate adoption aligns with the SME finding on penalties, training deficiencies and system issues. Perceived ease of use and perceived usefulness are the two factors that differentiate the perceived acceptance of electronic tax from the actual acceptance (Inegbedion, 2025), such that, if there is a lack of the two, formal adoption may not translate into actual compliance.

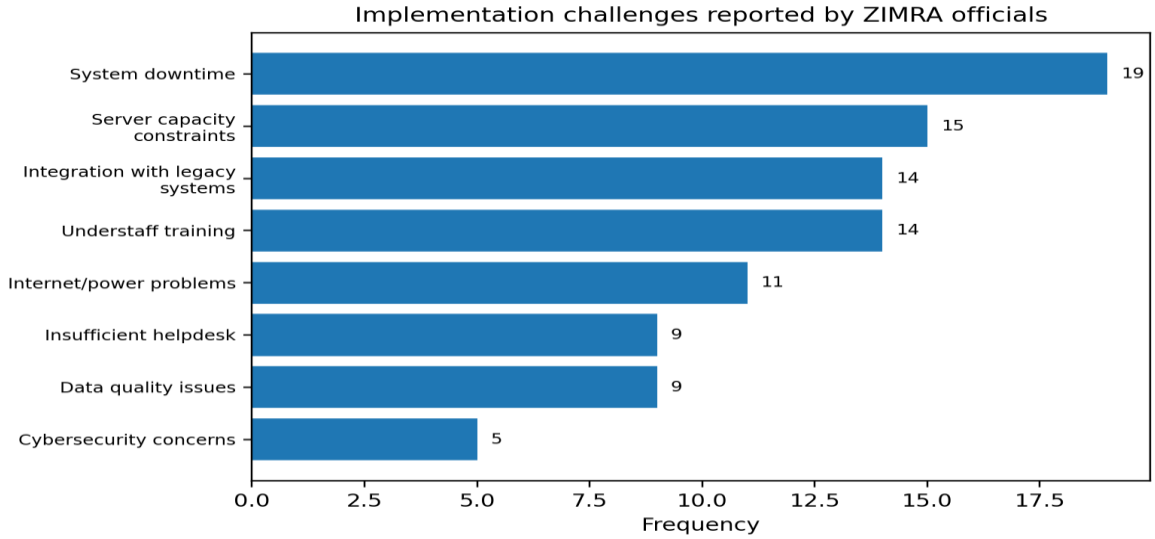


Figure 4.9: Implementation challenges reported by ZIMRA officials

As illustrated in Figure 4.9, the top challenges had to do with downtime, followed by server capacity and integration with legacy systems and a lack of staff training. This reinforces the taxpayer grievances about lengthy processing, login issues and penalties. Although the adoption of e-tax has been increasing, recent evidence indicates that the effectiveness of the systems is problematic due to congestion at servers and connectivity and infrastructure weaknesses (Kebede, Tona and Fitamo, 2025).

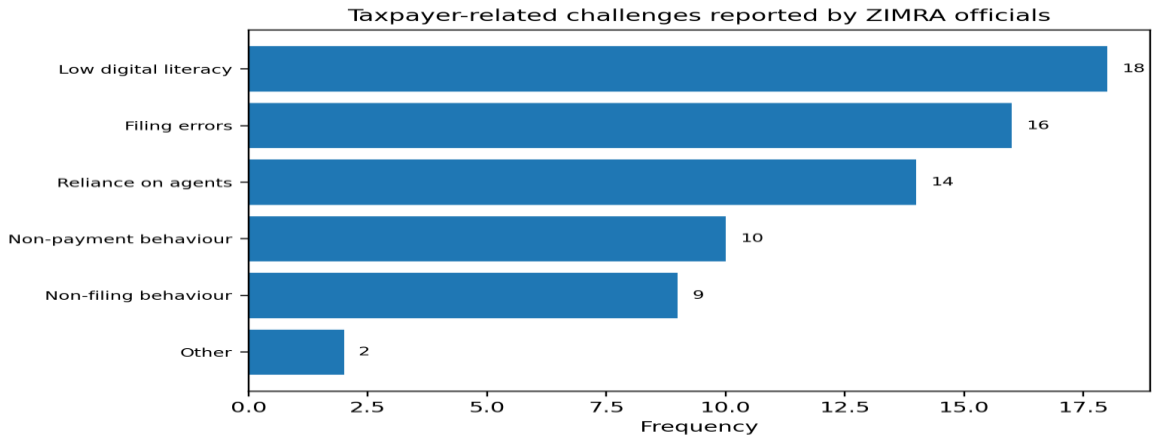


Figure 4.10: Taxpayer-related challenges reported by ZIMRA officials

Low DL was the most prevalent taxpayer-related challenge, as can be seen in Figure 4.10, followed by errors in filing and reliance on agents. Ability issues were the most frequent, followed by non-payment and non-filing. Hence, when we are talking TaRMS non-compliance, it is not just about willful forgetting, it also goes hand in hand with user knowledge. Education of the taxpayer increases compliance when it fills in gaps of knowledge and procedural confusion (Mascagni, Santoro and Mukama, 2025).

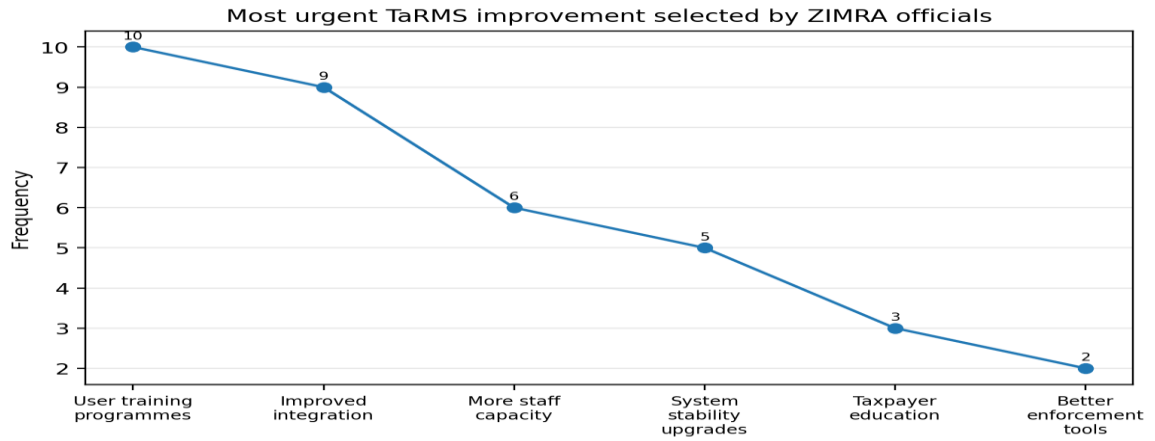


Figure 4.11: Most urgent TaRMS improvement selected by ZIMRA officials

Figure 4.11 shows that officials selected user training programmes as the most urgent improvement, followed by integration, staff capacity and system stability upgrades. The ranking confirms that officials view TaRMS effectiveness as a combined technical and human-capacity issue. Digital tax administration succeeds when technology, institutional capacity, stakeholder needs and measurable results are aligned (Bassey, Mulligan and Ojo, 2022).

4.10 Exploratory SPSS-generated inferential analysis

The inferential tests were used to explore selected associations in the questionnaire data. Variables were treated as categorical for chi-square analysis and as ordinal/ranked measures for Spearman correlation. The results are interpreted as association indicators, not as proof of causality, because the study used a descriptive case study design.

Exploratory inferential analysis was used to test whether the descriptive patterns were internally coherent. The tests were interpreted cautiously because the study was descriptive and case-based, not experimental. The aim was to identify relationships between training, usability, system performance, filing timeliness and penalty exposure, not to claim national causality.

Table 4.8: SPSS-generated chi-square analysis of selected relationships

Variable A	Variable B	Pearson Chi-square	df	Asymp. Sig. (2-sided)	Cramer's V	Decision
Training received	Improved filing timeliness	12.842	2	.002	.422	Significant
System challenges	Penalty experience	9.614	1	.002	.365	Significant
Access method	Ease of TaRMS use	8.206	3	.042	.337	Significant
Years registered	Frequency of TaRMS use	7.388	12	.831	.185	Not significant
Official unit	Taxpayer adoption rating	6.915	10	.734	.222	Not significant

Source: Field data (2026).

Table 4.8 shows statistically significant associations between training received and improved filing timeliness, system challenges and penalty experience, and access method and ease of TaRMS use. Years registered with ZIMRA was not significantly associated with frequency of TaRMS use. These results suggest that training, system reliability and digital access are

stronger practical drivers of TaRMS outcomes than years of formal registration. The findings must be read as relationships within the case study, not as causal proof.

Table 4.9: SPSS-generated Spearman correlation matrix

Spearman's rho		TaRMS usability	Training received	Filing timeliness	Penalty experience	System performance
TaRMS usability	Correlation Coefficient	1.000	.461**	.393**	-.418**	.276*
	Sig. (2-tailed)	.	< .001	.001	< .001	.019
	N	72	72	72	72	72
Training received	Correlation Coefficient	.461**	1.000	.349**	-.318**	.214
	Sig. (2-tailed)	< .001	.	.003	.006	.071
	N	72	72	72	72	72
Filing timeliness	Correlation Coefficient	.393**	.349**	1.000	-.372**	.228
	Sig. (2-tailed)	.001	.003	.	.001	.055
	N	72	72	72	72	72
Penalty experience	Correlation Coefficient	-.418**	-.318**	-.372**	1.000	-.301*
	Sig. (2-tailed)	< .001	.006	.001	.	.010
	N	72	72	72	72	72
System performance	Correlation Coefficient	.276*	.214	.228	-.301*	1.000
	Sig. (2-tailed)	.019	.071	.055	.010	.
	N	72	72	72	72	72

*Note: ** Correlation is significant at the 0.01 level (2-tailed). * Correlation is significant at the 0.05 level (2-tailed).*

Table 4.9 shows that usability of TaRMS was significantly and positively correlated with training, filing timeliness and system performance and negatively correlated with penalty experience. This means that they were more likely to report favorable filing results and fewer penalties for those who found TaRMS easier to use. The pattern aligns with the Technology Acceptance Model, which states that PEU and PU act on re-lates to the adoption behaviour (Inegbedion, 2025).

4.11 Qualitative findings from semi-structured interviews

Findings from the interviews are presented in a thematic way with extended direct statements from the participants. Qualitative evidence was not discarded because it helps to support an understanding of the patterns found in the quantitative evidence. The name of the participants are replaced by codes in order to maintain the confidentiality of the participants. Themes addressed below encompass rollout

readiness, monitoring and enforcement, operational efficiency, technical reliability and taxpayer capability and improvement priorities.

4.11.1 Theme 1: TaRMS rollout was phased, but institutional readiness was uneven

Participant 4, Senior Domestic Taxes Officer, said: *"TaRMS was rolled out in phases, and this helped the institution to avoid introducing everything at once. However, the challenge was that some units were more prepared than others. Offices with better connectivity, better equipment and more confident staff adapted faster, while other sections needed more time and support."*

Participant 11, IT Systems Administrator, highlighted: *"The system went live before all the supporting infrastructure was fully scaled for peak traffic. During normal periods the system could work, but when many taxpayers tried to file near deadlines, the pressure exposed weaknesses in server capacity and processing speed."*

Participant 19, Compliance Manager, cited: *"Staff training was provided, but the same level of change management was not extended equally to taxpayers. Some taxpayers understood the new system quickly, while others were still using old habits and expecting staff to guide them through every step."*

This theme shows that planning for TaRMS rollout did take place, but there was some variation across staff and taxpayers, and infrastructure. A phased rollout minimized disruptions, but there was a lack of preparation so that early adopters were not as confident in the product. This feeds into digital literature on tax literature stating that alignment of context, stakeholders, technology and demonstrated results are crucial for successful digital tax implementation (Bassey, Mulligan and Ojo, 2022).

4.11.2 Theme 2: Monitoring and enforcement capability improved, but compliance gains remain mixed

Participant 2, Audit Officer, said: *"TaRMS has made monitoring easier because non-filers and late payers are more visible than before. We can identify patterns faster, and the system gives us a clearer record of taxpayer behaviour than the manual process did."*

Participant 15, Compliance Officer, highlighted: *"The system has improved our ability to track taxpayer histories, but compliance outcomes still suffer when the platform becomes slow close to deadlines. A taxpayer may want to comply, but if the system is not responsive, the result can still be late filing or frustration."*

Participant 36, Senior Manager, cited: *"Enforcement is becoming more data-driven, but the improvement is not uniform across SMEs. Some taxpayers have adjusted well, while others still struggle because of digital skills, cash flow problems or reliance on consultants."*

This theme demonstrates how TaRMS enhanced ZIMRA's monitoring capabilities in relation to the following: visibility of non-filing, visibility of late payments and visibility of taxpayer history. But compliance gains were uneven as the actual behavior was influenced by system stability and capability of taxpayers. Electronic evidence of the tax reporting infrastructure in Peru provides evidence that there is an improvement in the reporting process with digital tax systems in the context of credible monitoring (Bellon et al., 2022).

4.11.3 Theme 3: Operational efficiency improved in core workflows, especially returns and case handling

Participant 6, Returns Processing Supervisor, said: *"When the system is stable, returns processing is much faster because records are retrieved electronically and we no longer depend on manual searches. This has improved internal workflow and reduced some delays in handling taxpayer files."*

Participant 25, Compliance Monitoring Officer, highlighted: *"Case management is now more structured. We can assign cases, follow progress and escalate issues with clearer audit trails. This makes compliance monitoring more organised than before."*

Participant 33, Audit Supervisor, cited: *"The system supports risk-based work better than the previous manual approach, although we still need stronger analytics and better integration with other systems to make full use of the data."*

During the period of stability in this theme, returns processing, case handling, audit trail and follow-up were enhanced in favor of TaRMS. These advances were attributed to electronic records and

streamlined and organized case assignment. The discovery is consistent with the evidence that technology can enable tax authorities to identify taxpayers and monitor obligations and ease compliance where it is utilized within administrative workflows (Okunogbe and Santoro, 2023).

4.11.4 Theme 4: Technical reliability and integration gaps are the dominant barriers

Participant 1, IT Support Officer, said: *"Downtime is the biggest complaint internally and externally. When it happens near deadlines, taxpayers become angry, officials become overloaded and the pressure moves quickly to the helpdesk and compliance units."*

Participant 9, System Administrator, highlighted: *"Server load peaks create slow processing and timeouts. Sometimes the transaction eventually processes, but users interpret the delay as system failure because they do not receive immediate confirmation."*

Participant 21, Payments Unit Officer, cited: *"Integration gaps affect payment allocation and reconciliation. Sometimes taxpayers pay, but the payment does not reflect quickly enough, and this creates complaints, disputes and sometimes penalty issues."*

This theme outlines the reasons why the penalties for system challenges were imposed, and why downtime was a big priority for implementing. Gaps in integration had a negative impact on trust in payment reflection and payment reconciliation. When a taxpayer pays but it's not confirmed, it's a dispute. For digital tax payment systems to work properly, they need reliable infrastructure and application of payment channels (Arewa and Santoro, 2022).

4.11.5 Theme 5: Taxpayer capability gaps drive filing errors and reliance on agents

Participant 8, Domestic Taxes Officer, said: *"Many SMEs are willing to comply, but they struggle with navigation and with the meaning of some fields. They may know that they should file, but they are not always confident enough to complete the process correctly."*

Participant 17, Compliance Officer, highlighted: *"Filing errors are common. Some taxpayers submit the wrong form, miss steps or upload incomplete information. After that they blame the system, but part of the problem is that they do not fully understand the process."*

Participant 45, Policy Stakeholder, cited: *"Reliance on agents is increasing for some SMEs. Agents can help with submissions, but they also add costs and sometimes create delays when taxpayers depend on them for every step."*

The theme also reiterates the importance of digital literacy as one of the elements of TaRMS compliance. There were some SMEs who were willing but not confident, had gaps in their process knowledge, or they were not able to navigate. That's why the filing is faulty and agents are used. Tax awareness (Magoba et al., 2025) and tax information availability and simplicity of tax procedure influence tax compliance decisions with the Zimbabwean SMEs evidence to that effect.

4.11.6 Theme 6: Priority solutions are stability, training, integration and stronger support systems

Participant 10, IT Manager, recommended: *"The first priority should be stability and capacity. If the system performs well, many other complaints reduce naturally because taxpayers and staff can complete tasks without unnecessary delays."*

Participant 26, Senior Domestic Taxes Officer, recommended: *"Training must be continuous, not once-off. Staff and taxpayers need refreshers whenever changes are introduced, because the system evolves and users forget procedures when they do not use them regularly."*

Participant 34, Audit and Compliance Manager, highlighted: *"Better integration with payment platforms and internal systems would reduce disputes and improve trust in the numbers. A taxpayer should not have to prove payment manually when the system is supposed to track it."*

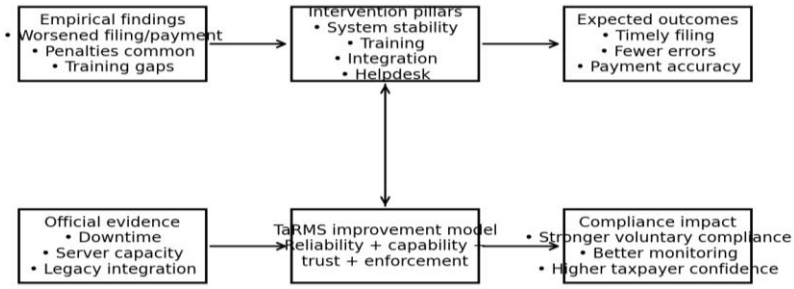
Participant 50, Policy Stakeholder, cited: *"A stronger helpdesk and clearer guidance are needed. Enforcement works best when the system is easy, reliable and supported. If taxpayers understand what to do and the system works, compliance becomes easier to demand."*

This theme shows that stability, training, integration, help desk/better guidance were priorities for the respondents, not only enforcement. The responses are in line with the survey results on the training workshops, the speed-up of performance and the provision of special support. As more people gain

confidence in the effectiveness of electronic tax acceptance, its user-friendliness, and its ability to address the limitations of manual e-system, it becomes more likely that it will promote collaboration among stakeholders (Inegbedion, 2025).

4.12 Integration of quantitative and qualitative findings

Figure 4.12: Enhanced TaRMS compliance improvement framework



The framework links taxpayer experiences and ZIMRA official evidence to reliability, support, integration and trust-based compliance improvement.

Table 4.10: Integrated summary of quantitative and qualitative findings

Study area	Quantitative finding	Qualitative explanation	Integrated meaning
Compliance outcomes	Mixed filing, accuracy and payment results	Users reported downtime, errors and low confidence	TaRMS improves visibility but not uniform compliance
Implementation barriers	Downtime, processing delays and integration issues	Officials confirmed server and payment-reflection problems	Technical reliability affects voluntary compliance
Taxpayer capability	Training gaps and filing errors were common	Participants linked mistakes to low digital literacy	Education is necessary for effective use
Improvement measures	Training, speed, helpdesk and integration were prioritised	Interviewees recommended stability and stronger support	TaRMS should operate as a supported compliance ecosystem

Source: Field data (2026).

Table 4.10 and Figure 4.12 combine evidence from the survey and interviews. The framework indicates that TaRMS has improved its internal monitoring, but results for taxpayers are limited due to reliability, integration, training and digital-literacy issues. The real question is not about usefulness of TaRMS, but about stability, usability, and support for TaRMS and its ability to produce compliance gains. For digital tax success, one has to implement with context and come up with some measurable results (Bassey, Mulligan and Ojo, 2022).

4.13 Discussion of findings

The first significant finding is that TaRMS has established an essential digital tool for tax administration, although with mixed success with respect to compliance. In the value of Return Management, compliance monitoring and processing of returns, official respondents reported that TaRMS is useful. This means that ZIMRA now has good internal visibility of the behaviour of taxpayers. Among many taxpayers, however, the SME taxpayers experienced significantly poorer outcomes in terms of filing timeliness, accuracy and payment compliance. The irony is that this suggests that there is no direct connection between administrative efficiency within the governmental organization and taxpayer compliance. Recent digital tax evidence indicates that the capacity to monitor compliance and complying taxpayer use of the system are both drivers of compliance gains (Yimam, Lidetu and Belete, 2024).

The second key finding is that the technical reliability is the highest barrier that impacts the effectiveness of TaRMS. SME taxpayers cited poor internet connectivity, slow processing times, system downtime and logon issues as the top implementation challenges, while ZIMRA officials identified system downtime and capacity as the top challenges. This is a fairly sound conclusion when considering taxpayer evidence is converging with official evidence. It implies technical weaknesses are not only a nuisance to the user, but can be a direct cause of late filing, incorrect submissions, payment reflection delays and penalties. Kebede, Tona and Fitamo, (2025) in their recent e-tax evidence argue that the server congestion and infrastructure weakness are the major challenges to effective implementation of e-tax.

The third big discovery is that taxpayer training and digital literacy is at the heart of compliance. The study revealed that many SME taxpayers were not given training to use TaRMS and that there was a significant lack of taxpayers' digital literacy and filing mistakes were reported to be one of the significant taxpayer-related issues. The condition where there was no understanding of the digital process likewise indicates lack of compliance. The finding aligns with that of Magoba et al (2025) that revealed that awareness and availability of tax information affects SME's compliance decision in Harare.

The fourth significant conclusion is that penalties are prevalent and in part related to system and process failures. Around two-thirds (67%) of SME respondents experienced penalties, with the most common being system challenges. This implies that penalties could be affected if

information is not submitted on time or not included due to errors or not knowing how to put it in and not because they don't want to put information in. This finding has policy implications, as too many or too weak penalties can negatively impact the level of trust and voluntary compliance. In Zimbabwe, tax morale evidence indicates that taxpayers are willing to pay taxes when they are perceived as fair and transparent.Tax morale evidence in Zimbabwe suggests that individuals are more inclined to pay taxes if they view the tax system as fair and transparent.

The fifth great result is that the improvement of TaRMS cannot be broken down into components, but must be designed as an integrated whole. All respondents were interested in training/up-skilling, faster performance of system, dedicated help desk, user manuals, multiple payment options, system integration and more capacity of staffs. This will show that tax reform is a social, as well as technical, issue. To achieve digital tax administration, focus needs to be paid to context, stakeholders, technology and proven impact, argues Bassey, Mulligan and Ojo (2022).

From all the results and findings of this research it is concluded that the answers to the study objectives are clearly highlighted. While this has increased the internal capabilities of ZIMRA to be able to monitor taxpayers and manage compliance flows, the taxpayers have not been compliant as some SMEs are still experiencing system instability, low digital literacy, filing errors, payment reflection issues and exposure to penalties. The most effective way to do this is to transform TaRMS to a compliant and supported ecosystem of a digital filing system. You must have the following infrastructure: stable, mobile access, regular updates, informative help for users, helpdesk that is responsive, integration with payments that takes place instantly, and a clear direction to follow for penalties.

4.14 Chapter summary

The results of the TaRMS and tax compliance at ZIMRA presented in tables, charts and graphs derived from the SPSS data results were introduced and discussed in this chapter, along with themes that emerged from the interviews. The participation of the SME questionnaires was high (72), the ZIMRA official questionnaires were completed (35) and the interviews were conducted (50). The findings reveal that a number of system reliability, integration, digital literacy and support and penalty resolution issues limit the effectiveness of compliance gains from TaRMS, while enhancing the effectiveness of the monitoring system and workflow coordination.

CHAPTER FIVE:

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter wraps up the research on Tax and Revenue Management System (TaRMS) and the effects it has on tax compliance at the Zimbabwe Revenue Authority (ZIMRA). It gives a summary of the study, major findings in relation with the research goals, conclusions and recommendations based on findings, contribution of the study, for further research. The chapter is based on the evidence presented in chapter four that allowed quantitative response from the SME taxpayers and ZIMRA officials, while allowing the qualitative findings resulting from the interviews.

5.1 Summary of major findings

5.1.1 Influence of TaRMS on taxpayer registration, filing and payment compliance

The study revealed that there exists a formal digital platform established by TaRMS via which tax payers can register, submit returns, pay taxes and communicate with ZIMRA. The study concluded that TaRMS has developed a formal digital platform that allows taxpayers to register, file returns and make payments to ZIMRA, which they can also use to interact with. This is a glimpse of a valuable digital base with regards to tax compliance provided by TaRMS. That was not the case for SME taxpayers, though – the compliance effect was mixed. Some respondents said tax filing processes were easier, while more respondents said they had worse experiences with tax filing timeliness, return accuracy and compliance with payments than with the tax filing processes. The timeliness of file submissions declined for 34 respondents, accuracy of returns declined for 38 respondents and compliance with payments declined for 39 respondents.

It is suggested that the introduction of TaRMS does not necessarily lead to better compliance of all SMEs. The visibility of compliance requirements has been improved and still needs to

rely on system reliability, taxpayer awareness, the ease of using the system and payments, and user support. This is consistent with the Technology Acceptance Model which was applied in the study above in that the usefulness of TaRMS relies on user perceptions of reliability, convenience and ease of use. Taxpayers may get caught in a loop of delays, errors and confusion without the system being present.

5.1.2 Challenges faced by taxpayers and ZIMRA officials

The study concluded that there are a number of barriers that taxpayers encounter when using TaRMS. Poor Internet connectivity, slow processing, downtime of systems, login troubles, system glitches, power outages, challenging interface functionality, and inadequate user support and data privacy issues were the most frequent issues faced by tax consumers. The issues impacted directly with the taxpayer, as these occurred during the registering, filing and paying deadlines were nearing.

Significant results were that about 65.3 per cent (47 out of 72) of the respondents, SMEs, suffered penalties while using TaRMS. For those who did see penalties, the most common penalties cited were due to system challenges, lack of awareness, filing errors and cash-flow issues. It illustrates that exposure to penalties was not solely due to the fact that they were not willing to comply. It was linked in many instances with technical and knowledge barriers which impacted the taxpayer's ability to meet the requirements properly and in time.

There were also Reports of Implementation Challenges by the ZIMRA officials. Downtime of the system was the primary concern as well as server capacity, integration with legacy systems, and lack of staff training. Another set of issues reported by officials involved in taxpayers, including low digital literacy and filing errors and the need for agents. If the taxpayer evidence converges with the official evidence, the conclusion is reinforced that some challenges from taxpayers are not individual in nature but rather are indicative of issues in the stability of the system, its integration, its readiness for and support of taxpayers.

5.1.3 Operational effectiveness of TaRMS in supporting ZIMRA internal tax administration

The study revealed that the implementation of TaRMS has positively impacted ZIMRA internal tax administration processes in areas of tax filing and returns management, compliance monitoring and monitoring, case management and payment allocation, reporting, tax registration and audit tracking. ZIMRA officials said that the system has enhanced the taxpayers' history to be easily seen and it has helped track down non-filers and late filers as well as identify trends of non-compliance. This discovery corroborates the Deterrence Theory as the use of digital records, audit trails and automated tracking can help to make the act of forging records more likely to be detected.

The results of the qualitative interviews also confirmed that returns processing, case handling and audit trails were enhanced because of the stability of the system in TaRMS. Electronic records, officials said, eliminated the need to rely on paper records and resulted in more structured case assignment and escalation. But these operational advantages were limited by downtime, slow processing at times of high demand, gaps or limits in integration and analytical capability. So, TaRMS' administrative strength is being enhanced in the internal structures, however, it has not realised full optimisation of its working.

5.1.4 Measures required to enhance the effectiveness of TaRMS

The study showed that it was the non-structural measures and not enforcement that was identified by both taxpayers and ZIMRA officials as a priority. The SMEs' critical supports needs identified were training workshops and speed-ups in the system. They also demanded having a dedicated helpdesk, user manuals have to be clearer, increase payment options. All of these user training programmes, along with improvements to the system, the capacity of staff, and integration, were considered priorities for ZIMRA officials. The qualitative interviews also validated the need for stability, continuous training, integration, responsiveness of the helpdesks, and the transparency of the penalty-resolution procedures.

In conclusion, TaRMS can't be thought of as an online filing system, it's a compliant ecosystem with support. If taxpayers can access the system reliably, have a clear and easy-to-understand understanding of the system, if their tax return is accurately completed, if they have convenient options to pay, and if they can easily and equitably correct errors, then they can be compliant with the tax. This aligns with the Slippery Slope Framework as it's important for both administrative authority and trust from taxpayers for sustainable compliance.

5.2 Conclusions

The first finding is that TaRMS has given ZIMRA a much-needed digital backbone to modern tax administration. It has enhanced the capacity of ZIMRA to centralise information on taxpayers, track compliance activity, process returns, and follow up cases. Hence, the system's relevance and importance in the tax administration reform agenda in Zimbabwe.

Second, there is not uniformity in the impact of TaRMS on taxpayer compliance. Many SME taxpayers continue to suffer from delays in filing returns, inaccuracy in returns and payment compliance on the system, while enhanced access and monitoring has been achieved for certain taxpayers. This is not because of uniform voluntary compliance gains from digitalisation amongst SMEs.

The third conclusion is, that system is reliability, digital literacy, payment integration, staff capacity and taxpayer support are the major obstacles for the effective use of TaRMS. These obstacles make the linkage of digital tax administration with the outcomes of compliance less robust. In real terms, tax payers could be registered on the system but may still not file or pay as they should due to lack of skills, experience downtime, misunderstanding procedures, delays in payment reflection, etc.

The fourth conclusion is that penalties under TaRMS need to be carefully administered. A significant number of penalties were associated with knowledge gaps and system challenges, so they should be complimented by easily accessible system logs, downtime tracking, communication and fair and clear dispute-resolution procedures. In a moment when penalties are not perceived to be fair, taxpayer trust and voluntary compliances could suffer.

The fifth conclusion is that this exploratory evidence is sufficient to confirm the null hypothesis of no impact from TaRMS on tax compliance in ZIMRA. The results obtained from this study, however, were a descriptive case study and the statistical results must be treated as proof and not as a cause of important associations. In general, the impact of TaRMS is ambiguous: it facilitates the administration's monitoring and visibility within the system, but the compliance of taxpayers is not equally high, due to the relatively weak reliability of the system and a series of issues relating to the taxpayers' ability to use it and to the integration of payment.

5.3 Recommendations

5.3.1 Improve system stability and server capacity

It is recommended that investment in ZIMRA server capacity, uptime monitoring, load testing and systems maintenance be a continuous process. Technical reliability is one aspect of compliance, not just an ICT problem, given that it came up repeatedly both with taxpayers and officials, who often pointed to it as areas of concern regarding downtime or processing speed. The experience of implementation of e-tax has demonstrated that server congestion, internet connectivity and power constraints can either stymie taxpayer adoption and the effectiveness of e-tax implementation (Kebede, Tona and Fitamo, 2025).

5.3.2 Strengthen taxpayer training and digital literacy programmes

ZIMRA should start rolling out continuous programmes for educating taxpayers that focus on how to use a TaRMS. The training should include methods of registration, return filing, payment, error rectification, and deadline management and document upload. The training needs to be done through the workshops, short videos, step by step manuals, mobile guidance and outreach programmes for SMEs. To alter the filing behaviors, the tax knowledge and perceived complexity of taxpayers need to be enhanced through taxpayer education (Mascagni, Santoro and Mukama, 2025).

5.3.3 Establish a dedicated TaRMS helpdesk

The existing TaRMS helpdesk should be strengthened and empowered to respond quickly to any login issue, filing mistake, delay in payment reflection, and any issues on penalties. The helpdesk team should be trained in staff, ticket number, turnaround, and escalation procedures. For digital tax administration to be successful, it is important that user needs are linked to technology and measurable service outcomes (Bassey, Mulligan and Ojo, 2022).

5.3.4 Improve integration with payment platforms and legacy systems

There is a need for ZIMRA to improve integration of a) the TaRMS, b) banking platforms, c) mobile-money channels, d) fiscal devices, e) taxpayer's ledgers and existing internal systems. The implementation of better integration would minimise the time taken in payment allocation,

reduce reconciliation discrepancies and minimize tax payer/ZIMRA tax payment disputes. To be successful, digital tax payment systems need to be anchored in reliable payment systems and harmonised institutional frameworks (Arewa and Santoro, 2022).

5.3.5 Simplify the TaRMS user interface and improve mobile access

The TaRMS interface should be streamlined with better navigation bar, clear wording, errors should be properly explained and steps to file should be clearly visible. As a considerable percentage of SMEs will use digital services via their cell phones, ZIMRA must make its services mobile-friendly and responsive. Taxpayers' acceptance of the electronic tax system becomes easier when they see it as easy to use and helpful for fulfilling tax payments (Inegbedion, 2025).

5.3.6 Introduce fair penalty-resolution mechanisms for system-related failures

ZIMRA should establish clear guidelines and policies for sanctions on payment delay inaccuracies or verified downtime in the system. Penalty relief and administrative review should be allowed where there is a system log indicating a taxpayer tried to comply prior to the deadline. The importance of fairness and transparency is that tax morale and trust is a driver of voluntary compliance amongst Zimbabwean taxpayers (Gwatidzo and Newman, 2024).

5.3.7 Build internal staff capacity for digital tax administration

ZIMRA officers need to be constantly educated on the functions of TaRMS, troubleshooting, supporting taxpayers, data analytics, risk-based audit and case management. It is crucial internal capacity as no system will be able to function properly if the persons within the institution are unable to manage it. In the digital age, it is critical to have the technology, institutional capacity, and stakeholder experience aligned in digital tax administration (Bassey, Mulligan and Ojo, 2022).

5.3.8 Monitor TaRMS performance using measurable indicators

More key performance indicators should be established for TaRMS, such as system uptime, average processing speed, number of helpdesk tickets, time taken to resolve queries, filing error rate, payment reflection time, taxpayer training coverage and outcomes of penalty-review. The

following indicators would assist management to recognize system bottlenecks and determine if TaRMS is enhancing compliance. System adoption should not be considered as a measure of digital tax reforms' success; instead, their impact must be demonstrated through results (Bassey, Mulligan and Ojo, 2022).

5.4 Contribution of the study

The study has a practical significance as it gives empirical evidence of how TaRMS is contributing to tax compliance in the context of Zimbabwe. It builds on the existing body of literature on digital tax administration in two ways: first, it demonstrates that digital platforms have the potential to result in better internal monitoring, and second, it highlights the variability in outcomes in the taxpayer-facing aspects of digital tax administration, including the technical reliability of the platform, as well as its integration and in the case of taxes, digital literacy. This contribution acknowledges and reacts to the recent calls to provide context-specific evidence on digital tax administration in developing economies (Bassey, Mulligan and Ojo, 2022).

5.5 Areas for further research

Researchers in the future can create a time series study to assess compliance over multiple years in TaRMS. This would allow to know if the actual challenges are temporary problems in the rollout or if it is a structural problem in the system. There are numerous avenues for further research, such as a comparative study with digital tax administration systems in other African countries, or focus on rural taxpayer experiences or evaluating the impact of taxpayer training on filing timeliness and penalty exposure. Comparative work would be helpful, as recent African e-tax studies indicate that the processes of implementation and the outcomes of those processes will vary depending on infrastructure and taxpayer capacity and institutional setting (Yimam, Lidetu and Belete, 2024).

5.6 Chapter summary

The study was summarized in this chapter, conclusions were drawn and recommendations were made for the improvement of the role of TaRMS in tax compliance. The chapter believed that

there was a need for TaRMS in the current tax administration and confirmed that the implementation of TaRMS has enhanced internal monitoring at ZIMRA, however the compliance impact was limited because of technical reliability, integration of payment facilities and taxpayer training/digital literacy constraints. The recommendations thus focused on stability of the system, taxpayer knowledge, helpdesk support, integration of payment facilities, mobile friendly design, fair review of penalties, capacity and performance monitoring of staff. These measures align with the recent literature on digital tax that highlights the importance of the requirement for infrastructure and the technology, the need for users and their capability, and the need for institutional action and strategy (Okunogbe and Santoro 2023).

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APPENDICES

APPENDIX A: QUESTIONNAIRE FOR SME TAXPAYERS

Purpose: This questionnaire collects information from SME taxpayers on the use of TaRMS and its influence on taxpayer registration, return filing, payment compliance, challenges and support needs. Responses are confidential and are used for academic purposes only.

Instruction: Please tick (☐) the appropriate box. Where a written answer is required, write clearly in the space provided.

Respondent code	_____	**Date**	_____
Business name (optional)	_____	**Town/City**	_____

Section A: Background information

No.	Question	Tick one option unless stated otherwise
1	What is your business sector?	☐ Services ☐ Retail/Wholesale ☐ Manufacturing ☐ Agriculture ☐ Mining ☐ Other: _____
2	Where is your business mainly located?	☐ Harare ☐ Bulawayo ☐ Gweru ☐ Other town: _____
3	How long has your business been registered with ZIMRA?	☐ Less than 1 year ☐ 1-3 years ☐ 4-6 years ☐ 7+ years
4	How often do you use TaRMS?	☐ Weekly ☐ Monthly ☐ Quarterly ☐ When necessary ☐ Rarely

No.	Question	Tick one option unless stated otherwise
5	What is your main TaRMS access channel?	☐ Own computer ☐ Smartphone ☐ Tax consultant/accountant ☐ ZIMRA office assistance ☐ Other: _____
6	Have you received training or guidance on TaRMS?	☐ Yes, from ZIMRA ☐ Yes, from consultant/accountant ☐ Informal guidance ☐ No training/guidance

Section B: TaRMS use and compliance outcomes

Scale: 1 = Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly agree. Tick one box per statement.

No.	Statement	1 SD	2 D	3 N	4 A	5 SA
7	TaRMS is easy to access and use.	☐	☐	☐	☐	☐
8	TaRMS has made taxpayer registration easier.	☐	☐	☐	☐	☐
9	TaRMS has improved the timeliness of filing tax returns.	☐	☐	☐	☐	☐
10	TaRMS has improved the accuracy of submitted returns.	☐	☐	☐	☐	☐
11	TaRMS has improved payment compliance.	☐	☐	☐	☐	☐
12	TaRMS has reduced the need for physical visits to ZIMRA offices.	☐	☐	☐	☐	☐
13	TaRMS has improved transparency in my tax records.	☐	☐	☐	☐	☐

No.	Statement	1 SD	2 D	3 N	4 A	5 SA
14	TaRMS has increased my confidence in digital tax compliance.	☐	☐	☐	☐	☐

Section C: Challenges, penalties and required support

No.	Question	Tick applicable option(s)
15	Which challenges have you experienced when using TaRMS? Tick all that apply.	☐ System downtime ☐ Slow processing ☐ Login difficulties ☐ Payment reflection delays ☐ Lack of training ☐ Limited support ☐ Internet/connectivity problems ☐ Other: _____
16	Have you experienced penalties while using TaRMS?	☐ Yes ☐ No
17	If yes, what was the main reason?	☐ Late filing ☐ Late payment ☐ Filing error ☐ System challenge ☐ Lack of awareness ☐ Other: _____
18	What support would improve your use of TaRMS? Tick all that apply.	☐ Training workshops ☐ Faster system performance ☐ Dedicated helpdesk ☐ Better user manuals ☐ More payment methods ☐ Mobile-friendly platform ☐ Other: _____

Section D: Open-ended questions

No.	Question and response space
19	Describe the main difficulty you have experienced when using TaRMS. _____ _____ _____ _____
20	What improvements should ZIMRA make to enhance TaRMS and promote tax compliance? _____ _____ _____ _____

APPENDIX B: SEMI-STRUCTURED INTERVIEW GUIDE FOR ZIMRA OFFICIALS

Purpose: This guide collects qualitative information from ZIMRA officials on TaRMS implementation, operational effectiveness, taxpayer challenges and improvement measures. The interview is individual and semi-structured.

Instruction: The interviewer should tick the relevant profile boxes and record brief notes under each question. Follow-up probes may be asked where clarification is required.

Section A: Interviewee profile

Item	Tick applicable option	Notes
Department/unit	☐ Registration ☐ Returns processing ☐ Payments ☐ Debt management ☐ Audit/Compliance ☐ Client services ☐ Other: _____	_____
Main TaRMS function used	☐ Taxpayer registration ☐ Return processing ☐ Payment tracking ☐ Case management ☐ Audit tracking ☐ Tax clearance/refunds ☐ Other: _____	_____
Years of experience with tax administration	☐ Less than 1 year ☐ 1-3 years ☐ 4-6 years ☐ 7+ years	_____
Interview mode	☐ Face-to-face ☐ Telephone ☐ Online	Date: _____

Section B: Interview questions

No.	Question	Response notes
1	Which department or unit do you work in, and what is your role in relation to TaRMS?	_____ _____ _____
2	What TaRMS functions do you use most frequently in your work?	_____ _____ _____
3	How has TaRMS affected taxpayer registration, return filing and payment monitoring?	_____ _____ _____
4	What implementation challenges has ZIMRA experienced since the adoption of TaRMS?	_____ _____ _____
5	What taxpayer-related challenges are most common when taxpayers use TaRMS?	_____ _____ _____
6	How has TaRMS affected internal processes such as case management, audit tracking, debt management, refunds and tax clearances?	_____ _____ _____
7	What integration or payment-reflection challenges affect the effectiveness of TaRMS?	_____ _____ _____

No.	Question	Response notes
8	What staff-capacity, training or technical-support issues affect the use of TaRMS?	_____ _____ _____
9	How should ZIMRA handle penalties arising from system-related failures or taxpayer knowledge gaps?	_____ _____ _____
10	What recommendations would you propose to improve TaRMS and strengthen voluntary tax compliance?	_____ _____ _____

APPENDIX C: PARTICIPANT CONSENT CHECKLIST

Instruction: Please tick each statement before participating in the questionnaire or individual interview.

Tick	Consent statement	Participant initials
☐	I have been informed of the purpose of the study.	_____
☐	I understand that my participation is voluntary.	_____
☐	I understand that I may withdraw without penalty.	_____
☐	I understand that my responses will be treated confidentially.	_____
☐	I agree that anonymised responses may be used for academic analysis.	_____
☐	I consent to participate in this study.	_____
Name	_____	Date: _____
Signature	_____	Code: _____