

MIDLANDS STATE UNIVERSITY



FACULTY OF COMMERCE

DEPARTMENT OF ACCOUNTING

**AN ASSESSMENT OF THE EFFECTIVENESS OF E-FILING ONLINE TAX RETURN
SUBMISSION SYSTEM.**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS OF BACHELOR OF COMMERCE ACCOUNTING
HONOURS DEGREE**

November 2017

Zimbabwe

DECLARATION FORM

I Kudzai Nyangari declare that this project herein is my own piece of work and has not been copied from any source without the acknowledgement of the source.

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DEDICATION

I would like to dedicate this dissertation to my late father Mr. Charles Dzidzo Nyangary who told me that “*I am not going to pay your school fees unless you are pursuing a degree in accounting*”, it is very unfortunate that heavens could not allow you to see that i have fulfilled your words.

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First and foremost I would like to thank God for the grace that he poured unto my life by allowing me to pursue with this degree even when I wanted to quit for he has proved that he is Jehovah Rapha, for he is not a man that he should lie, what he said he will do he will surely do. I also want to thank my mother Mrs. Faith Nyangary, my siblings and my friends for their prayers and financial support throughout this research. I wish to extend my gratitude to my work related learning supervisor Ms. O Mudekanye for her unwavering support throughout this research. My deepest gratitude goes to my supervisor Mr. L Ngirazi for his patience, guidance, enthusiastic encouragement and useful critics throughout this research i could not have done it on my own. Special appreciation goes to Midlands State University for giving me a chance to prove how far I can go in terms of research.

ABSTRACT

The study was carried out to assess the effectiveness of e-filing an online tax return submission system. The research was necessitated by the system lags that were experienced by users especially on the due dates of various tax heads which made it difficult for taxpayers to submit their returns in the comfort of their offices but rather forced them to queue at ZIMRA offices to submit their returns manually. The research therefore seeks to assess the effectiveness of e-filing in terms of ZIMRA service delivery and ways that can be adopted to improve service delivery. A descriptive research design was adopted and a qualitative approach as used since the data was non-numerous. A population of 427 registered operators in Masvingo town was used and a sample size of 220 was used for data collection, a sample of respondents was selected using the stratified sampling technique. Data was collected through a self-administered questionnaire and interview questions which were pre-tested before administration. A total of 200 questionnaires were distributed and 183 responded; 20 interviews were scheduled and 16 were conducted unavailability of time being the reasons from the respondents. Data was analysed through content analysis since it was qualitative in nature and was presented by way of percentages, graphs and charts. Findings revealed that e-filing is an effective tool for reducing corruption, enhancing voluntary tax compliance as well as increasing service convenience. The results also revealed that e-filing is easy to use and that it paves way for time flexibility and accuracy. The study also yielded that the system is usually affected by poor connectivity or system breakdowns as well as data security threats when accessing it with google chrome. However the study concludes that to a larger extent the introduction of e-filing succeeded in improving service delivery. The study however recommends that ZIMRA should consider expansion of the server and system upgrades to ensure that quality services are provided.

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CHAPTER 1

INTRODUCTION

1.0 Introduction

ZIMRA e-filing as an instrument for tax return submission and a revenue collection control measure, it is an area of study that has not been considered by many scholars to look into it. This research investigates the effectiveness of e-filing in helping registered operators in tax return submission in order to attain a set of goals and objectives of the parastatal as desired as well as an instrument for measuring the extent to which e filing is successful on goals set in the revenue collection cycle. The researcher noted that during the submission dates of various tax heads the ZIMRA e-filing portal seem to be having some problems and also some tax heads are not available on the e service portal and some return forms are very complicated. The main thrust of this research is to investigate the reasons behind a malfunctioning e-service. This chapter involves the brief background of the study, the statement of the problem, research objectives, research questions and delimitations to the study, significance of the study, assumptions of the study, limitations to the study, definition of key terms, abbreviations and acronyms and chapter summary.

1.1 Background of the study

In line with changes in technology in the world lately and the increase in the use of ecommerce in business practices, the adoption of e-government by many countries in the world; Chen (2010) the use of internet by governments has proved to be very successful in the delivery of services. Citizens all over the world always look up to their government and expect something from it Evans (2006); in a bid to fulfill the expectations of the citizens that most governments have introduced e-government and through that e-filing tax return submission system was introduced all over the world.

The adoption of e-filing in developed countries like Australia has proved to be successful Warren (2016) the introduction of e-filing has benefited the tax payers in such a way that less time is taken to fill in the automated return as was done through the manual method would take up to

twenty minutes but with the system less time is taken, to the Australian Tax Authority it has reduced the lead time taken to process refunds if any and generally the work load has been reduced.

Malaysia a developing country is also using the e-government Azim and Bee (2010) e-filing is one of the popular e-government services in Malaysia, it was introduced in 2006 by the Malaysian Inland Revenue Board to all the taxpayers in Malaysia. The system provides auto-correction when filing returns through the internet. It has improved the tax assessment method of Malaysia. However although the e-filing has brought changes in Malaysia for the years it has existed Chandra and Ibrahim (2015) issues regarding the system quality like technical and functional difficulties as well slow processing and system breakdown which force to tax payers queue at the offices still exist. It has caused dissatisfaction to the taxpayers and has weakened the perception of the users Chen et al (2015).

South Africa a vast developing country in Africa also embarked on the e-government journey; in 2006 an e-filing was launched Abrie and Dousson (2006) to enable taxpayers to submit their returns online. The South African Revenue Authority wanted to make it easier for the tax payers in tax compliance. Due to the reliability of internet in and electricity in developing countries; “capability in computer usage, awareness of e-filing, and knowledge about the process are important not only for firms’ e-filing decisions but also for their effective use of the system.” Coolidge and Yilmaz (2014). Lack of proper strategy in launching the system Kaisara and Panther (2009) has led many South Africans to failing to comply with the tax authorities.

Finally e-filing was also launched in Zimbabwe which happens to the researcher’s area of study. Ruhode (2008) in a bid to improve public service provision the e-government has genuinely contributed to transforming government parastals in better service provision; the Zimbabwe Revenue Authority launched an e-filing tax return submission. E-filing also referred to as ZIMRA’s electronic system, it is an online system for tax return submission on financial reporting of an entity, every player in the market is expected to use the system. This electronic filing system is normally maintained or controlled by the relevant officers at ZIMRA offices. One of the key pillars of control of revenue collection is a filing system that functions smoothly

and efficiently. It is in this regard that e-filing was launched on the 26th of June 2015 as part of the ongoing process of reforming the tax return submission system in Zimbabwe.

1.2 Statement of the problem

At ZIMRA there has been more work in the traditional method of tax return submission system which resulted in congestion during the peak days. An e-service was introduced as a way of reducing congestion at various ZIMRA stations but this has proved to be difficult to do so because during the during due dates of various tax heads the e-service is usually down leading customers to adopt the traditional way to avoid any penalties.

1.3 Research Objectives

- To establish the effectiveness of e-filing tax return submission system at ZIMRA.
- To establish the benefits derived from using an e-service.
- To ascertain the problems associated with e-filing.
- To identify the ways to improve ZIMRA service delivery through e-filing.

1.4 Research Questions

- To what extent has e-filing succeeded in improving ZIMRA service delivery?
- What are the benefits of e-filing?
- What are the challenges associated with the ZIMRA e-service portal?
- How best can the e-filing service delivery be improved?

1.5 Delimitations to the study

The study was focused on one of the largest parastatals in Zimbabwe and the scope was limited to the occurrences related to the parastal in the country lately. The parastatal has many branches in Zimbabwe hence forth the researcher targeted operators in Masvingo, where the researcher discovered the problem during her industrial attachment at TAM Chartered Accountants. A descriptive research design was used for this study, the researcher also found it necessary to use the qualitative approach because of the nature of data which was non numerous. A triangulation method of data collection was used by the researcher to collect data for the purposes of the study.

1.6 Significance of the study

To the student

The research is in partial fulfilment of the requirements of Bachelor of Commerce Honours Degree in Accounting at Midlands State University that the researcher is currently undertaking. It would equip the student with an in depth knowledge of eservice on revenue collection.

To the University

The research will form part of research material for Midlands State University that will be essential for other students at the institution and other related institutions.

To the users of ZIMRA e service

The research will help the users to understand the scope of the eservice, how they work and the merits and demerits of using this filing system.

1.7 Assumptions to the study

The following assumptions were made during the course the research:

- All responses provided by interviewees and questionnaires respondents are true facts.
- All information provided by management is in the best interest of the parastatal and acting in good governance.

1.8 Limitations to the study

- **Confidentiality**

Some registered operators denied the researcher an opportunity to disclose much of the tax information as they regarded it as confidential. Fortunately the respondents provided information upon presentation of the MSU cover letter and the introductory information which was on the questionnaire, which had assurance that the information was only for the purposes of the study.

- **Time**

The time frame within which the research was carried out tended to be small as the researcher has other modules to work on. Nevertheless, it was an opportunity for the researcher to prove that she was able to work under pressure. The researcher made use of spare time as well as weekends.

- **Lack of resources**

This was the major constraint in carrying out this research due to hard economic conditions as the author had to finance the whole research. However the researcher got financial assistance from friends and family and also resorted to cost cutting methods for instance phone calls to book interviews.

1.9 Definition of key terms

Technology

Referred to devices purposefully designed to enhance information, production and services and the organisation of human activities Pacey (2001). The purposeful application of information in the design, production and utilization of goods and services and the organisation of human activities Molenda and Januszewski (2008).The researcher used Molenda (2008)'s definition

E-filing

It is defined as the process of submitting tax returns to the government agency through the internet that is using computer and tax preparation software Rahman (2010). Pandey (2012) defined it as the system for submitting income tax documents to the income department through the internet. For this research the author used Rahman (2010)'s definition.

E-government

Defined broadly, e-government is the use of ICT to promote more efficient and effective government, facilitate more accessible government services, allow greater public access to information, and make government more accountable to citizens Chumsombat (2014), it was also defined as the use of information and technology to enhance service provision, digital democracy and economic development of a country Rahman (2010).

Tax returns

These are forms used to fill in information required when making tax payments Chen (2006). It is also defined as the tax form used to report and file income taxes with tax authorities www.investopedia.com.

1.10 Abbreviations and acronyms

ZIMRA – Zimbabwe Revenue Authority

E-service- electronic service

E-filing-electronic filing

E-government- electronic government

ICT- Information Communication and Technology

1.11 Summary

This chapter dealt with the frame work of the research project. The next chapter covers the literature review of what other writers and authors say about the effects of the introduction and use of e-filing as a tax return submission system.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

The previous chapter gave an entail of the research problem and the background of the study. However this chapter seeks to give the detail of the literature review, it is described as a survey of literature that has been written on any topic over a period of time Skene (2012). Through the use of articles, books, publications and journals; the researcher will likewise analyse what various authors said about the area of study covering effectiveness of e-filing tax return submission system, benefits of e-filing, problems associated with a malfunctioning e-filing as well as ways that can be adopted to improve e-filing service delivery. In addition to this an empirical study on the area of study will also be included in this chapter, a research gap will also be discussed and lastly the chapter summary and included in the summary will be a brief overview of the following chapter.

2.1 Theoretical Literature Review

Theory of reasoned action

Davis (1985) deliberated on the theory and formulated the Technology Acceptance Model (TAM), the model widely used by ICT researcher to evaluate the ICT adoption. It postulates that beliefs impacts intentions and intentions influence one's actions. It proposes that a person's actual use of ICT is determined by the intention to use that technology, the intention is however driven by the attitude to use that technology, which is categorized into two major beliefs that is the perceived usefulness and the perceived ease of use. Perceived ease of use has a direct bearing on the perceived usefulness. The two are prejudiced by the peripheral variables to personages as shown by figure 1 overleaf. Hypotheses are developed on factors can explain the user's intention to adapt to technology.

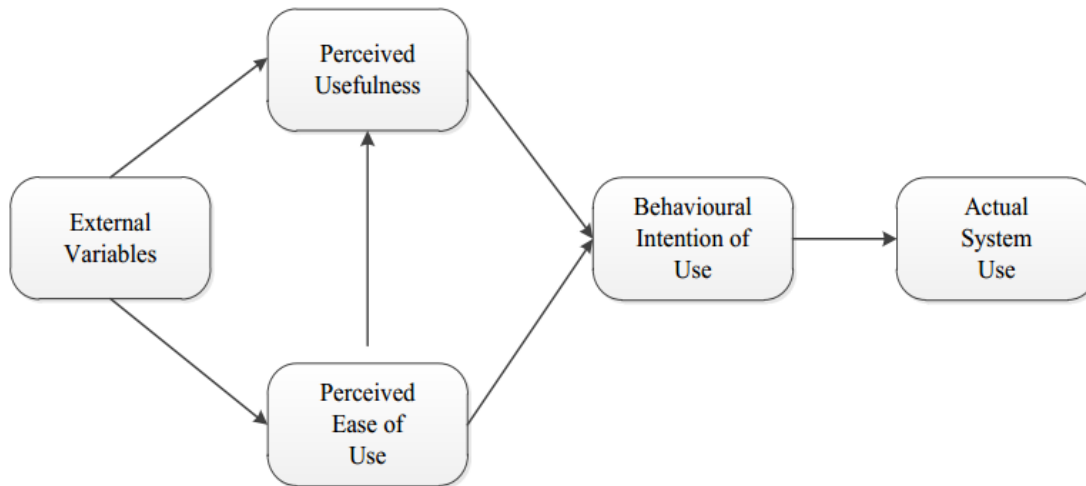


Figure 1: Technology Acceptance model
Source: Adapted from Abied et al (2015)

Intention to use

Ajzen and Fishbein (1980) defined it as the ration of the prospect a person will engage in a given application. To implement a successful system it is important to know the factors that influence the intent to use that system, behavior has been theorized as that key dependent factor in explaining acceptance of information technology.

Perceived usefulness

This is the gradation to which an individual rely on the fact that using a system would boost his\her job recital Davis et al (1996). The perception of the usefulness of the system increases the usability of that system.

Perceived ease of use

Davis et al (1996) cited that it is the notch to which the consumer expects the target system to be of unrestricted effort. Ridding and Geffen (2000) the view of how much the system is grasped user friendly shakes the espousal rate of that system.

2.2 The effectiveness of e-filing at ZIMRA

This is to ascertain the degree to which e-filing has succeeded in rendering services at ZIMRA. When an e-government service is launched there are expectations attached to it, below are elaborated expectations and possible effects of e-filing tax return submission system

2.2.1 Reduced corruption

Corruption is defined as unfair or deceitful conduct by those in supremacy, naturally with the involvement of bribes. An ineffective tax system is a harmful tool to the nation at large Dike (2005). Fjedstlad (2005) Otusanya (2010) asserted that there is a positive relationship between tax evasion and corruption on the generation of revenue since it emanates from the social norms. Warf (2014) the introduction of e-government services can be used as a successful tool especially in nations that are plagued by chronic corruption. Yilmaz and Coolidge (2014) Chandra et al (2012) articulated that the introduction of the online tax system can be used as an effective tool for combating corruption since e-filing reduce visits to the tax authorities; this however reduce or eliminate the element of human interaction that exist between tax payers and tax officials.

2.2.2 Convenience

Convenience is defined as everything that subsidizes for an easier life www.businessdictionary.com. Chang et al (2010) defined service convenience as services that are projected to increase in accessibility save resources like paper and time and reduce thwarting. Launching e-filing is aimed at enhance service convenience since it is a paperless service that can be done wherever there is internet, Chatama (2013) asserted that e-filing improves service convenience as a result of benefits attached to it, this in turn makes it easier for tax payers to comply with various tax obligation because they are motivated by the convenient services that are being provided by the tax authorities under government supervision. E-filing allows entry to your private revenue account from your own computer with 24 a hour, 365 day access paves way for a more efficient and convenient service Abu-shunab et al (2014). E-filing facilitates customer's experience to tax issues. Lee (2005) alluded that e-government services are launched to enhance or facilitate convenience in public services.

2.2.3 Increased tax compliance

The introduction of e-filing can also be used as an effective tool to enhance tax compliance. Peterson et al (2014) sees e-filing as one of the best paperless system that enhances company balance sheet. Due to it being paperless, it reduces the risk arising from non-compliance and regulatory requirements. It is therefore regarded as one of the most effective way of service delivery to both tax authorities and tax payers Benjamin (2013). Jensen and Wöhlbier (2013) suggest that voluntary compliance of clients to tax return is the key success factor for the revenue

authority to meet its goals. The introduction of e-filing has since increased tax compliance due to the benefits that are associated with use of e-filing Chen (2006).

2.2.5 Lack of managerial support

For e- government services to work they require maximum support from skilled and trained man power from the authorities. The manpower should have the right attitude, motivated and be well informed in order to assist the users when faced with difficulties using the system. Online service may fail to reach the hearts of users because they lack managerial support from the service provider. This is a situation where a faulty in the system is reported by tax payers and the relevant tax authorities keep on forwarding the fault but not helping the users thereby decreasing the take up of the system Bidyathi et al (2015).

2.3 Benefits of e-filing

2.3.1 Easy to use

Azmi and Bee (2010) submitted that e-filing easy to use. Easy to use as described by Chen (2006) implies that the system does not require much of the user's effort when accessing it and filing. Ortega et al (2014) Featherman and Fuller (2003) submitted that if the system is easy to use and navigable, users tend to like and prefer it over the traditional manual methods. Hofmann et al (1995) articulated that if the online system is easy to use it means that this will enhance effectiveness and efficiency in public service delivery. This in turn will enhance convenience in customer service delivery paving way for increased voluntary tax compliance Lubua (2016) if tax payers are satisfied by the e-service their attitude towards e-filing will rise encouraging them to comply with various tax obligations. When taxpayers comply the revenue authority will also benefit an increase in revenue generated as a result of increased tax compliance.

2.3.2 Transparency in data storage

Data storage is defined as the drill of storing files with a third part amenity opened via the internet is it an alternative of the traditional blue-collar method Apostolou B (2014) the important merit of e-filing is that it provides the ability to share files among different users. Aziz and Idris (2012) e- filing paves way for safer data storage since information will now be accessed online, automation helps establish a good system for tracking and increase speed and quality of data output this however allows transparency amongst the tax man and the taxpayer because data can now be shared and viewed by anyone within the system and t is also easy to create backup

along the time passage of time which means information can be retrieved at any time. Safer data storage allows users to track, view and organize their accounts Singh (2004).

2.3.3 Accuracy and timeliness

Accuracy is the condition or quality of being true. Cukai (2016) cited that a convinced customer aims at achieving in a shortest possible time Heels (2001) at a lower cost. E-filing permits users to file their returns in a shortest possible time. Kariuki (2013) cited that the fact that it is done in the comfort of ones' office time is saved that is the time taken to file it and the time to process the return filed. Ortega et al (2014) Yilmaz and Coolidge (2013) asserted that e-filing is time saving because less time is taken to file process and produce result and it allows for accuracy on returns filed. Chatama (2013) e-filing aids in performance management, timely access of records and removal of delays in revenue processing, the information communication and technology reduces time for responding to queries, accuracy of transactions and time taken in processing transactions reduces reasonably and that the revenue collection has increased. Alibasha et al (2016) cited that due to the removal of physical keying in of tax data and introduction of a series of computer authorizations and authentications, the system permits more accurate processing of tax data and explicit difficulties are easily identifiable and also by removing manual submission and management and inputting online submission of returns the processing and retrieval time is relatively reduced.

2.4 Problems associated with a malfunctioning e-filing

The fact that e-filing is a web based service, it is inevitable to say that it has defects attached to it, below are elaborated challenges that are linked to an out of order system and other problems that limit its functionality. Malfunctioning means failure to operate normally Aziz and Idris (2012). Elaborated below are challenges that are related to glitches of e-filing tax return submission system

2.4.1 System breakdown

Internet related services are associated with connectivity problems. Abied et al (2013) asserted that e-filing is mainly affected by poor connectivity and system breakdowns. This usually happens during the peak days. This might be as a result of congestions in the system during peak days Azmi and Kamarulzaman (2010), the system tends to get overwhelmed by the different commands and function that it is given at once leaving the system without an option but just to refrain from responding when it is halfway through filing Liang (2005)

2.4.2 Information security

One of the first challenges of e-services is security of personal data. Many other taxpayers still reject the idea of using e-filing due to the risk perception associated with it. The most widely known risk that everyone refers to is lack of internet security. Laudon and Laudon (2004) caution that whenever there're large amounts of data stored in electronic form, they are vulnerable to many more kinds of threats than when they existed in manual form. Furthermore, the potential or unauthorised access, abuse or fraud is not only limited to a single location but can occur at any access point. IT fraud is evolving and is becoming more sophisticated. Tan and Foo (2004) suggested that there is a possibility that confidential personal information could be intercepted and stolen by fraudster during transmission. A malfunctioning e-service can be prone to fraudulent activities as well as identity theft on tax payers' information that is fraudsters may hack or phish private information about a taxpayer and use it for personal gain that is to claim refund which was never there. A malfunctioning e-filing is more prone to fraud and identity theft which may cause damage to both the service provider and the user. Azmi and Kamarulzaman (2010) indicated that personal information like salary, income as well as addresses and bank account numbers are keyed in when filing returns meaning that it is prone to all disadvantages of using internet like hacking where information will end up in wrong hands and used for wrong motives.

2.4.3 Information quality

E-filing is a human enhanced system this means that it requires human input to file returns. Taxpayers may input incorrect information on the return which in turn will affect the quality of the output of the information produced that is garbage in garbage out. If incorrect returns are filed maybe as a result of human error it can result in customers having inaccurate tax payable which means that the information system quality has been put at stake. Azmi and Kamarulzaman (2010) there might be loss of fund due to the use of e-filing as a result of incorrect returns which lead taxpayers into paying wrong amounts of taxes. De Lone and McLean (2003) accuracy of records filed, completeness tax information to be used to file returns assist in enhancing information quality.

2.4.4 Computer literacy

Some people would generally not be interested in e-filing because of a lack of computer knowledge. Crews (2013), gave references to some of the lawyers in Florida who did not want to

use e-filing in their law firms due to lack of basic computer knowledge and they also noted that it took time to learn on how to use e-filing. Computer illiteracy affect the use of e-filing especially in developing nations where computer and internet is a scarce resource, the problem now comes in when more time is taken to try to learn and grasp the concept of e-filing as some be ICT unschooled Azmi and Kamarulzaman (2010) production time is taken to try and equip users on how to file which is not really their job.

2.5 Ways to improve e-filing

Information and communication technology and the internet have altered our personal and professional routines (Sahu & Gupta 2007).The provision of information and technology services is associated with merits and demerits Matavire et al (2010). Service providers must always aim to provide better services to enhance customer satisfaction. It is however inevitable that services provided have no defects, what is Important is for the service provider to deliberate on the possible ways that might be able to improve the service. The following are ways that can be adopted to improve service delivery through e-filing.

2.5.1 Education and Training

Yilmaz and Coolidge (2013) cited that e-filing service delivery can be improved by education and training on users to equip them with the benefits and options of e-filing. Education is defined as the process of acquiring knowledge on a certain subject, Chen (2006) defined education in the context of e-filing as informing users about e-filing and benefits associated with e-filing. Training is developing oneself or others any skills and knowledge relating to a specific subject. Training implies that the service providers of e-filing will be equipping the users of e-filing how to e-file their returns and other options relating to e-filing. For tax authorities to improve e-filing service delivery education and training should be considered as an important aspect Azmi and Karulzman (2010). Geether and Sekar (2012), Gupta (2012) and Rajeswarie and Mary (2012) Heidemann et al(2013)agreed to the fact that free education or training on individual e-filing motivates the taxpayers to adopt and use e-filing since they will have been equipped of the knowledge on how to e-file and the benefits attached to e-filing.

2.5.2 Ensuring system quality

Hernandez (2015) cited that quality means dissimilar things to unlike people under different settings. System quality is defined as quality dimensions based on technological factors for a website including availability, reliability efficiency as well security. Saddon (1997) cited that it

is focused on whether or not the system has bugs, the consistency of the user interface and ease of use. It is of paramount importance that the service provider ensures that the system that is e-filing is of better quality. The website must be of user friendly to allow the users to be comfortable with the system Kariuiki (2013) Rajeswarie and Mary (2012) emphasized that tax authorities should enhance system quality when providing e-government services. Borek et al (2013) opined that diverse expansion on e- government system can be an option to avert system breakdown that are usually experienced by users when using e-government services, regardless of how good the information is if it cannot be processed effectively and efficiently it is vital to consider expansion. Schaupp et al (2010) submitted that giving particular attention to e-filing it is of paramount importance to improve the service quality of the system to induce continuous use. Azmi and Bee (2010) Carter et al (2008) Mellouli et al (2016), Jackson et al (2013) submitted to the fact that system quality influence users perception towards technology adoption. It is essential for service providers of internet related services to ensure that the system they are using are of greater quality, upgrades should be regularly considered to enhance customer satisfaction

2.5.3 Ensuring data security and privacy

Data security is an important area of concern when dealing with web based systems. The service provider must ensure that the data filed is secured. Cooliz and Jaqueline (2012) submitted that as a way of improving data security on e-filing the tax administrators should ensure that the software constantly upgraded so as to mitigate possible identity theft. However, security is not only of the software but also of the various hardware devices used by taxpayers to access e-filing. Taxpayers have the responsibility to secure their assets especially mobile ones like cellphones that can be easily stolen or accessed illegally. Crews (2013) users should avoid the use of free public Wi-Fi as it is prone to data interception by third parties during processing. Therefore the use of secure internet connection (e.g. virtual private network, 'https' connection) is very vital for e-filing users.

2.6 Empirical literature review

Newby (2010) defined it as a summary of a scholars' paper which includes main objective, findings, theories as well the methodology used which are in relation to the current study. It is of paramount importance to use empirical literature review because it provides an overview of the

information that is already known about the area of study Yazan (2015). Below are summarized empirical studies relating to the area of study;

In Malaysia Saibona et al (2016) carried a research to determine the perception of e-filing system. Random sampling technique was used to select respondents from Petaling Jaya Branch of the Inland Revenue Board of Malaysia. Survey questionnaires were administered and 44 taxpayers responded. Findings revealed that e-filing is easy to use; e-filing was an efficient tool for filing returns and that user were worried about the security and safety of the system and the efficiency of the system during peak days. The study concluded that the use of e-filing has improved effectiveness on filing of returns; e-filing is easy to use and that the revenue board should pursue training programs to improve e-filing. The scholars however recommended that there is need for an increase in capacity and capability of the interface.

Chandra and Ibrahim (2015), researched on *“the influence on perceived system quality and perceived information quality towards continuance intention of tax e-filing in Malaysia”*. They pointed out that although e-filing has been in use for years in Malaysia there were problems still being faced that is slowing in connection, system breakdown and more technical issues which gave the users the wrong perception towards the system. The research targeted the tax payers in Malaysia. A conceptual model diagram was used to show the relationship between perceived system quality and perceived information quality towards continuance intention. Their main findings were that there is a significant relationship between the two that is the higher the system quality and the information quality on the online technology the higher the perception on the continuance, they concluded that server expansion has to be the area of concern to ensure reliable service delivery.

In Malaysia Tallah et al (2014) carried out a study to ascertain whether or not the tax knowledge influence the intent of the taxpayers to use e-filing basing on the theoretical framework of the Technology Acceptance Model, the Theory of Planned Behavior as well as the concept of tax knowledge. The authors collected data through a survey on 228 taxpayers in Kuala Lumpur. It showed that the users have higher intention to use the e-filing. Empirical findings show that perceived ease of use, perceived usefulness and perceived subjective norms have a positive relationship with the intent to use the e-filing but the tax knowledge and the behavioral control are not significantly associated with tax payers' intent to use the system. The scholars concluded

that the results may assist the tax authorities to plan more effective strategy to increase the intention to use e-filing.

Singh (2015) also carried a study on the e-filing portal of income tax department of India. The authors said that since information and technology have become part of our lives, their impact should be felt both in social and economic activities. The Indian tax department in a bid to move along the technological advancements in the globe also launched a compulsory e-filing portal where all the taxpayers in India were supposed to file their returns. In the growth stage of the system, it suffered an overload and it started to malfunction and crashed. It was discovered that trust, financial security and information quality were the adoption barriers. The authors recommended that the government should consider enhancing or expanding the existing system with new hardware or software to meet customer expectations as well as enhancing the scope of the service that all the statutory returns will be available online.

Lu and Nguyen (2016) also carried out a research on the adoption of the online tax system in Vietnam. The scholars discovered that the use of the online tax system was lower than the use of the traditional. The authors proposed the integration of two technology adoption models, the unified theory of acceptance and use of technology model with information system success model to analyse the adoption of e-filing. A total number of 156 taxpayers were selected for the purpose of the research to examine the structural relationships among the factors of performance and effort expectancy, social influence, system quality, information quality, service quality and intent to use. The results of this research show that e-filing intention to use of Vietnamese taxpayers is influenced by all of the six factors of the model. Hence, the conceptual model has served as a useful framework for academicians and government policy decision makers to evaluate and improve the e-filing system (e-government service) in Vietnam. The study recommends awareness by policy makers to enhance user credibility and recognition, disclosure of privacy and security mechanisms to enhance user confidence in the system and providing usage incentives will also enhance the use of e-filing.

In China Liang and Lu (2013) also carried out a study the purpose was to investigate the factors that influence the willingness of the Chinese citizens to adopt to online tax facility. An online survey was conducted which 400 questionnaires were issued and answered, the respondents were classified into existing users and potential users. The findings depicted that the perceived

trialability and observability significantly affect the adoption of e-filing affect the intention to adopt the online tax system and that the use of e-filing has enhanced service convenience due to its flexibility. The authors recommended that a more convenient and user friendly design for the online tax filing process would change the perception of the system and encourage taxpayers to continue and consider using it.

However in India Maji 2016 carried out a research on the adoption of e-filing, the topic was “*Harmonizing theory of planned behavior and technology acceptance model in explaining the adoption of the e-filing system*”, in the research he examined the validity of the theory of planned behavior as elucidated by Ajzen (1985) and the Technology Acceptance Model by Davis et al (1989) in explaining the adoption of e-filing amongst Indian citizens in Burdwan District. Primary data collection was done through administration of questionnaires to the e-filing users. The analysis of the data collected showed that the system acceptance gets mainly affected by the perceived ease of use and service quality which therefore enhance service convenience. However perceived risk was found adversely affecting the e-filing adoption process. The scholars however concluded that service quality can negatively affect the adoption and convenience of service rendered and the arguments put forward in TAM and TPB conform to the adoption.

Chen (2014) carried out another research on the factors affecting online tax filing an application of the IS success model and trust theory. It gives the examination of the citizens’ propensity to use e-government in the context of Philippine tax filing system. Trust in technology, trust in government, trust in e-government websites and prior experience with the government pose as important antecedents in the model. The data collected through the use of survey questionnaires basing on the previous studies conducted. The survey used a seven point lickert scale from strongly disagree to strong agree. The questionnaires were distributed to 300 users of e-filing in Metro Manila Philippines. The results yielded that the factors being tested had a significant impact on the trust on e-government services which in turn directly influence all three dimensions of the IS quality model, of all the dimensions quality information proved to be most influential aspect. The author pointed out that the fact that Philippine was developing country where e-government is not yet at a full swing happened to be a limitation to the study. He concluded that generally the tax payers value the online system because it brings subsequent net benefits and satisfaction.

Yusup et al (2015) studied on user acceptance model on e-billing adoption. They said that the development of information and technology is to create paradigm shift in public services by government agencies, particularly in the payment of taxes. The main thrust of the study is to determine the taxpayer's perception towards e-billing. A population of 17 companies was used to collect data in Bandung, West Java and the sample was taken by simple random sampling with 269 people in the targeted population; data was analysed using the structural modeling equation. The authors yielded that there is a significant effect of perceived ease of use, subjective norm, perceived usefulness and the attitude towards the intent to use, if these factors are achieved thus it is evidenced that e-billing enhance voluntary tax compliance.

In South Africa Jankeepsad (2014) carried out a research on the acceptance of electronic method of filing tax returns by South African taxpayers. The main focus of the study was to identify the main determinants of user acceptance of e-filing in South Africa by the South African taxpayers. The scholar was targeting the taxpayers in Pretoria and Durban which happen to be cities in South Africa. To determine the factors that influence users of technology to adapt to the newly introduced technology various models were used that is the theory of reasoned action, technology acceptance model (TAM), the theory of planned behavior and the research model constructs and hypotheses. Data was collected through the use of a survey where questionnaires were designed and issued out to the targeted population; a purposive snowball sampling technique was used in a bid to study hidden units who could not be brought to the fore by the South Africa Revenue Authority. The data collected was analysed by the Statistical Analysis Software package which was done by an independent research consultant and hypotheses tests. Findings revealed that perceived usefulness, perceived ease of use, compatibility computer self-reliance; subjective norms and trust have a positive effect on the intention to use the e-filing system. The author also noted that South Africa being a developing country facilitating conditions to e-file that is internet and computer literacy are not readily available for the majority of e-filers. He recommended further study to address e-filing these limitations.

In Nigeria Adebayo (2016) researched on the "*Intention to adopt tax e-filing system among self-employed taxpayers*" "The main objective was to investigate factors influencing adoption of e-filing. The system was initially introduced to phase out the manual system. Data was collected

by way of a survey where taxpayers in Lagos were selected as respondents; self-administered questionnaires were issued to a population of 175 respondents. Multiple regression analyses were employed to analyse the relationship between dependent and independent variables to point out the most significant factor. Findings revealed that perceived ease of use, perceived usefulness, technology readiness as well as facilitating conditions have a positive relationship on e-filing adoption and use. The study however revealed that perceived ease of use is the most significant factor that affects e-filing adoption and willingness to use. The scholar however recommended that the government should ensure that e-filing is easily navigable and easy to use and that they should make sure that the aim of its introduction is achieved.

Okoye P and Ezejiofor (2014) carried out a research on whether the introduction of e-taxation can resolve tax evasion and corrupt activities in Nigeria. Three research questions and hypotheses were formulated in line with the research objectives. Data was collected through primary and secondary sources. It was analysed by use of means and standard deviations and the hypotheses formulated were tested by the Z-test statistical tool. The authors discovered that the use of e-taxation enhanced revenue generation and reduced tax evasion in Enugu state; they also discovered that it prevented corrupt practices of tax officials. They also cited that the extent to which government has gone in inaugurating e-taxation is still low because some of the taxpayers and tax administrators were still not aware of the online tax assessment system. Basing on the findings the researcher recommends that government should support the establishment of e-taxation so as to start reaping the benefit of high compliance among taxpayers and that e-taxation should be implemented to reduce diversion of the state funds to private pockets

In Uganda Muwonge (2015) examined the influence of the electronic tax filing system on tax compliance and tax collection. The objective of the study was to ascertain the extent to which e-tax has achieved its objectives and to establish the ease of use of the system and the attitude of taxpayers towards the system. The study employed a survey research design and used self-administered questionnaires. The findings of the study reveal the following: i) the electronic tax filing system has improved tax compliance, as it is easy for taxpayers to assess their tax obligations accurately and to file their returns on time; ii) the current e-tax servers are overwhelmed by the number of users, hence the reason why they are so slow, and the e-tax filing

system has the potential of increasing tax compliance and revenue collection in URA; however a lot has to be done to avert the obstacles that may make it impossible.

Al and Ali (2016) also carried out a research on the scale of the quality of the e-government services provided; the focus was mainly on the provision of e-filing services, a tax online system. The scholars gave emphasis on the importance of the service quality when providing such services. A scale was developed which consist of 25 items. The scale had six dimensions namely reliability, responsiveness, usability, content and service security. The main findings of the research were that the six dimensions positively affect the citizen perception towards the use of e-government services. The authors also said that the research was fruitful when assessing, measuring and improving the quality of services when offering e-government services like e-filing. They recommended that policies should be established to improve e-services.

2.7 Research gap

The study is focused on the effectiveness of e-filing in Zimbabwe which happens to be a developing nation. It is of paramount importance to note that this particular area of study has not been considered by many scholars in Zimbabwe. The researcher has discovered that most of the studies undertaken were in other countries in the globe. The researcher aims to take the case home so as to analyse the subject matter facing original examples and situations.

2.8 Summary

This chapter however gave an evaluation on both the theoretical and empirical study of the research area the following chapter will be focused on research methods for the data collected for the purposes of this study

CHAPTER 3

METHODOLOGY

3.0 Introduction

It is for the purposes of this study that data has to be collected. In this particular chapter the researcher is going to intricate on the methodology that was used in gathering data for the area of study so as to achieve the above objectives. The chapter focused on the research design, method, the population where the data was collected as well as the sampling technique. The researcher is also gave an explanation on the research instruments that has been used in gathering data. Firstly it is going to be an elaboration on the research design, justification the design, research approach and justification for the approach adopted by the researcher; this will be followed by an elucidation on the targeted population, sample size and sampling technique. The chapter consists of the research instruments adopted and the data collection procedure. Lastly the chapter ended with the issues relating to the reliability and validity of data taking into consideration the ethical implications and also the researcher is going to give a brief chapter summary.

3.1 Research design

It is defined by Claire (1963) as an arrangement of conditions for collection and analysis of data in a manner that combine relevance to the research purpose. Kothari (2004) describes it as the conceptual structure with in which a research is conducted. The researcher must be equipped with the research methods, procedures, questions and conclusions Creswell (2013). The design links the data collected and the conclusions drawn from the research questions Yin (2013) it is needed because it facilitates the smooth sailing of the research operations. Kothari (2005) a good design should be flexible, appropriate, efficient and economical, in guileless terms it must be one which minimise bias and maximise reliability of the data collected. There are various types of research designs; but the fundamental area of concern when choosing a design is that which suits the particular area of study. Since the researcher used a case study it is wise to use a combination of descriptive and exploratory designs.

3.1.1 Descriptive Research Design

It is defined as a study premeditated to depict the observers in a truthful mode Kothari (205). The method thrust on the degree to which certain variables relate Yin (2009). Merits arise from

using this method especially when there is a case study is that a detailed holistic investigation of all characteristics of the population subject to study Kumar (2005).

3.1.3 Justification for using a descriptive design

Since the research area has a case study and that the data collected is qualitative in nature therefore a descriptive design has been considered suitable to obtain best results. Kothari (2004) cited that a qualitative approach is attentive to the assessment of attitudes, sentiments and behavior, this research explores the behavior, opinion and attitude on the use of e-filing. The researcher believed that if this methods brings firsthand, free from bias and flexible results. Qualitative data is suitable for a case study that is non-numerous Murthy et al (2008).

3.2 Qualitative research approach

Lewis(2015) advocates that the uniqueness of each approach is in its applicability and usefulness in attaining answers to different types of inquiry. A qualitative approach seeks to explain how situations and events are connected and their influence on others. This will be used in obtaining data on the effectiveness of e-filing an online tax return submission system. Qualitative research approach is good at simplifying and managing data without destroying complexity and context.

3.2.1 Justification for using a qualitative research approach

The fact the research is non-numerous or the data is qualitative in nature. The researcher found it suitable to adopt the qualitative approach only.

3.3 Population

It is defined as the cosmos of all mechanisms being measured by a sample Trochim and Donnelly (2001), the total number of respondents for a given situation under research. Saunders (2011) defines population as a set of cases or groups in a universe.

3.3.1 Targeted Population

Actual group included in a study Punch (2003). Knight and Raddock (2009) defined it as the entire cluster which the scholar is intended to generalize conclusions. For this research the researcher gathered data in one of the cities of Zimbabwe Masvingo but the research is mainly centered on Masvingo urban. The targeted population was registered operators in the town; a list of registered operators was obtained at the city ZIMRA station database for the purpose of obtaining correct taxpayer information. A population of 427 registered operators was selected for

data collection purposes. The study incorporated administration personnel of the selected registered operators.

3.4 Sampling

Although it may be possible; it is not realistic to collect information from everyone in the society under study due to the size of the population, it is rather important to utilise a sample which is a smaller scale of the targeted population of the research area Fraenkel and Warren (2003). Kothari (2005) a good sample must be economical, viable and must result in little or non-sampling error. A sample of 200 registered operators was selected. In carrying out this study the researcher decided to adopt probability sampling where stratified sampling was used.

3.3.1 Stratified Sampling

Stratified sampling involves dividing the whole population into two or more non homogeneous groups and then sampling them separately from within each of these groups Kothari (2004). Straus and Cobin (1998) advocates that stratified sampling involve dividing the population into segments or strata and then randomly selecting the members. Stratification will ensure representation of each of the subgroups in the population and may produce improved estimators with fewer variations Yin (2013). It ensures that proportionate numbers are selected for each group so that the overall sample reflects each group in known proportions Goddard and Melville (2004).

3.3.2 Justification for stratified sampling

The population under study consisted of registered operators in general in which various segments were involved. A stratified sampling technique was considered suitable since stipulates that the population must be grouped first with dissimilar characteristics and then randomly select participants. This enables all the subgroups to be represented in the sample which in turn paves way for diversified answers on the subject matter and also

3.4 Research Instruments

The main objective of this section was that at the end of the field research all the research questions and objectives were fully addressed. Methodology triangulation was applied in the research, Kumar and Phrommathed (2005) triangulation implies use of different methods which facilitates validation of data through cross verification. The researcher used primary and secondary data as methods of collecting data. The research instruments were expected to provide the desired results.

3.4.1 Questionnaire

Saunders (2011) defined a questionnaire as a set of questions designed to collect information from a selected sample on a study area. Colton and Covert (2007) defines it as written formal communication which has relevant structured questions formulated by the researcher to a selected sample for data collection. Wilkinson (2003) advocates that a questionnaire is a study instrument entailing series of questions for the purpose of gathering data. The questionnaires will be issued out to the respondents as per sample selected. The researcher used closed and open ended question to draft the questionnaire.

3.4.2 Justification for using questionnaire as a research tool

Time has been cited as a limiting factor to the study in chapter one however this research instrument enabled the researcher to cover the sample population within the shortest possible time. Questionnaires give the respondent privacy and they allow the participant to answer in a very comfortable environment therefore the researcher noted that it is the most suitable way to get honest responses from the selected population Kothari (2004). They gave the responded time to think and give honest responses to the subject matter. The fact they are self-administered open ended questions give qualitative data because they allowed the participant to err his on her view on the related question.

3.4.3 Interviews

This involves a situation where the researcher meets the participants and asks questions related to the area under study Goddard and Melville (2004). Harrel & Braddley (2009) interviews capture opinions, perceptions and attitudes of the participants. They assist in getting background information of the related area of study which is also necessary for data collection. The researcher used lead questions which gave the respondent enough room to give detailed responses to the asked questions on the subject matter. The interviews pave way for flexibility both language and in responses given a higher response rate situation more data can be collected within a short period of time. However this technique promotes bias as the interviewee may feel uncomfortable with the way questions will be asked Mcleod (2013) or the interviewer as a person.

3.4.4 Justification for using interviews

Interviews clarify points which might seem unclear to the respondent for better results. They provide in-depth information which may give possible solutions to the research problem Silverman et al (2015). It complements the questionnaire.

3.4.5 Likert Scale

McGivern (2009) articulates that Likert scales are a scaling technique used to measure some underlying assertiveness in an undimensional way. A likert scale is used when one anticipates toget overall measurement of the sentiment around the subject matter Brace (2008). It is ordinarily used as a survey tool that appeals an assessment of variables from the research area Creswell (2013). The response format include 5 response categories that is strongly agree, neither agree or disagree, strongly disagree and agree. The participants specify their level of agreement or disagreement in respect of the favourable or unfavourable statements pertaining to the problem under study.

3.4.6 Justification of using a likert scale

It has merits of being easy in terms of administration and construction, reliable and easily comprehensible by respondents. The disadvantage is that it places participants in a position to engage in a great deal of decision making. The researcher incorporated Likert scaling in the questionnaires because of its merits that outweighs it demerits.

3.6 Data Sources

The researcher used both primary and secondary data for this particular research

3.6.1 Primary Data

This is raw information that is obtained for the first time Kothari (2004). The data was collected from the above mentioned research tools that is questionnaires, interviews and the likert scale with the targeted population. The main benefit of using primary data is that information is collected for the specific study; more accurate information is collected since the researcher has control over the data. The use of primary data allows the researcher to analyse the data collected because it is assumed to be first-hand information. However this might be costly given the fact that researcher has to distribute questionnaires.

3.6.2 Secondary data

It is data collected from previous studies which may not be specific to the area of study Welman et al (2012). Palinkas et al (2015) cited that it is that data which already exists which has been

collected for other purposes other than the study. The researcher used secondary data to interpret the statistics of the registered operators presented by the ZIMRA officials. The data is readily available when needed therefore it is inexpensive and provides wider information about the research problem.

3.6.3 Justification for using both sources

This gives room for better results. The aim of this research is to provide solutions to the area under review therefore the researcher believes that the combinations will yield better results. The combinations allows flexible, realistic and error free results which is in the best interest of the researcher.

3.7 Data Collection Procedure

The researcher issued out questionnaires and made appointments for interviews

3.7.1 Administration of questionnaires

In this study the researcher ensured that the questionnaire contains no ambiguous questions through pre-testing of the questionnaire. Since the questionnaires were self-administered it is important to note that all vague questions were eliminated so as to improve the response rate. The questionnaires used in this study were designed in such a way that it contained both closed and open ended questions. Open ended questions were important in that they gave the respondents an opportunity to express their own views about the subject under investigation without being controlled as is the case with closed ended questions.

3.7.2 Administration of interviews

Interview appointments will be made well in advance by the researcher to give room for preparation by the interviewees. The interviewees included 4 ZIMRA officials and 16 registered operators as per sample. These interviews were conducted so as to compliment the questionnaires and thus enhance validity and reliability of research findings.

3.7.3 Validity and reliability of Research Instruments

Validity is the measure of the extent to which the research instruments are measuring what they are purported to measure. Data collected was ensured that it was valid by asking questions relevant to the research objectives during the research. Reliability is the extent to which the observable measure represents a theoretical concept that is accurate and stable. A reliable instrument should produce precise, stable and

consistent results. A pre-test was performed before questionnaires were distributed to chosen respondents to ensure that questionnaires asked were clear and precise.

3.8 Data Presentation

Hecktam and Cmeron (2017) stated that texts, tables graphs and charts can be used for data presentation. Tables and graphs provide clarity Kothari (2004). Texts are best suited for presenting numerical data; on the other hand, graphs are better for depicting relationships, comparisons and showing trends Tashakkori and Teddie (2010).

Charts, tables and graphs were used to analyze the qualitative data accumulated from the closed-ended questionnaires. The researcher chose these presentation tools since they made data analysis and interpretation relatively easy.

3.9 Data analysis

As afore mentioned, this study takes a qualitative research paradigm thus data was analyzed qualitatively by incorporating an approach called content analysis. According to Bryman (2012), content analysis involves the researcher making inferences by systematic and objective identification of specific characteristics in texts and documents. Rigorous, careful and close examination of the content of responses forwarded by participants was be done by the researcher. The examined data was also merged with what is articulated by the theoretical framework to ascertain patterns of resemblance or divergence so as to derive meaningful and persuasive conclusions.

3.10 Summary

This chapter highlighted the research design, research population, and the research sample utilised in the study. The data collection methods and instruments used as well as the data presentation and analysis plan were also elaborated on. The next chapter will focus on the data analysis.

CHAPTER 4

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter gives the insight of the data collected using the instruments from the previous chapter. The author will use various methods to analyse data collected on the basis of chapter three addressing the research objectives and research questions. Findings were presented by way of graphs, tables and pie charts for easy understanding

4.1 Response rate

4.1.1 Questionnaire response rate

Table 4.1: response rate

Questionnaires Sent	Questionnaire Answered	Response rate
200	183	91.5%

Source: Raw data

The table showed that the author administered 200 questionnaires and 183 were answered giving a response rate of 91.5% which implies that the data analysed is based on 91.5% response rate. This response rate was successful because of the appropriate sampling technique that was used and the anonymity of the questionnaire. Those who failed to respond uttered that it was due to the unavailability of time.

4.1.2 Interviews response rate

Table 4.2: response rate

Interviews scheduled	Interviews conducted	Response rate
20	16	80%

Source: Raw data

The table above presents that 20 interviews were scheduled and 16 of them were conducted giving the response rate of 80%. This was a success because Kothari (2004) cited that 70% is a success.

4.2 Data analysis

4.2.1 Background information

i) Existence of an e-filing account

Table 4.3: existence of e-filing

	Yes	No	Percentage
Respondents	183	0	100%

Source: Raw data

Table 4.3 portrays that all of the respondents are registered operators and that they are registered for e-filing and they are in possession of e-filing accounts. This implies that truthful responses were given since they were aware of what they were being asked about and the fact they are already using it.

ii) Year in which the respondent started to e-file

Table 4.4: Year in which respondent started to e-file

	2015	2016	2017
Respondent	74	111	12

Source: Raw data

74/197 (37.5%) of the respondents said that they started using e-filing in 2015. This was the same year that e-filing was launched in Zimbabwe. The respondents who started using e-filing just when it started articulated they were aware of the benefits attached to web based services. The implication could possibly be that the respondents are aware that we are now living in a technology enhanced world.

Relatively 111/197 (56.3%) of the respondents that they started using e-filing in 2016, after they had understood of the e-service, the fact that the take up rate was above 50% is a good indication that the e-service was effective. The respondents pointed out the reason why they decided to use e-filing was that they wanted to first built trust with the e-service first before using it.

However 12/197 (6.1%) respondents pointed out they started using e-filing in 2017 due to the uncertainties that are associated with web based facilities.

4.2.2 The relevance of background data to the current study

The fact that one is already using e-filing gives some bit of assurance to the researcher that the respondents are aware of what they are being asked and also some the questions that were asked by the author required experiences with the e-service. The author also asked about the year the respondent started to e-file so as to establish the take up pace of e-filing.

4.3 Effectiveness of e-filing

Table 4.5: effectiveness of e-filing

		SA	A	N	D	SD
i.	Reduced corruption	61	104	9	11	0
ii.	Increased tax compliance	97	69	0	11	6
iii.	Service convenience compared to the manual system	121	47	0	15	0
iv.	Reduced congestion and queues at ZIMRA stations	74	81	0	28	0

Source: Raw data

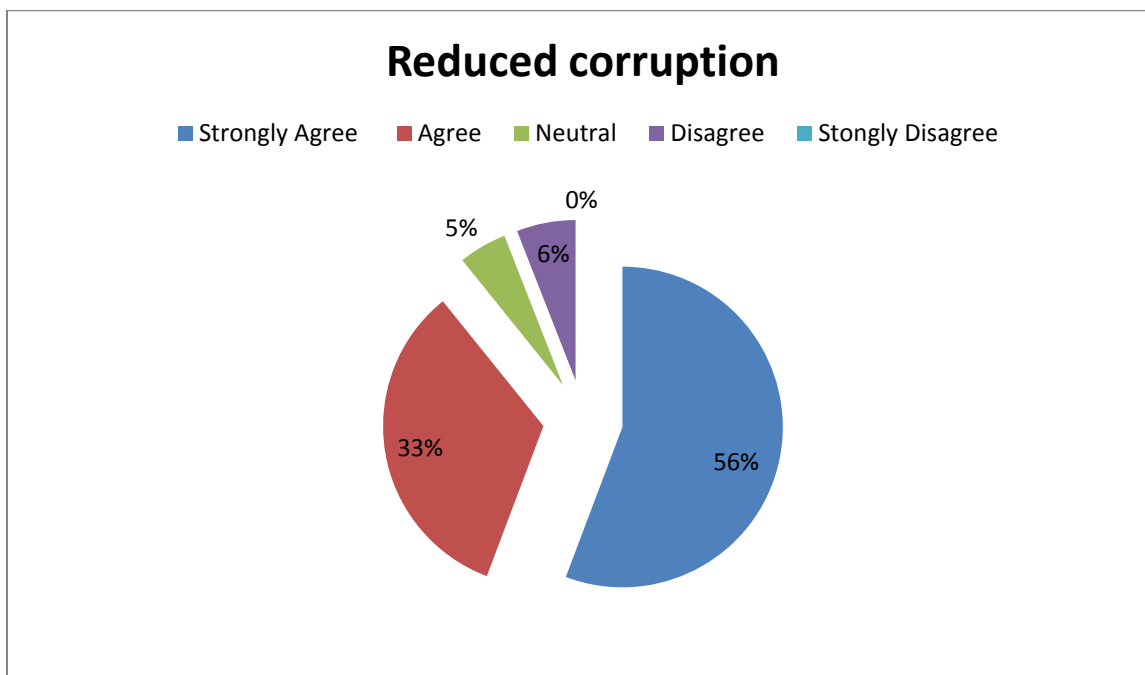


Figure 2: E-filing reduced corruption

Source: Raw data

i) Table 4.5 and figure 2 show that 103/183(56.33%) of the respondents strongly agree to the fact e-filing is an effective tool for reducing corruption at ZIMRA, 62/183(33.8%) of the agreed to the fact the e-filing is an effective tool for reducing corruption, 9/183(4.9%) of the respondents moderated on the fact that e-filing is easy to use and 11/183(6%) of the respondents disagree to the fact e-filing is easy to use. None of the respondents disagreed to the fact e-filing reduced corruption. In simple terms the majority of the respondents expressed that the introduction of e-filing was an effective tool for combating corruption. Okoye and Ezejiofor (2014) in their research agreed to the fact e-filing is an effective tool for combating corrupt activities.

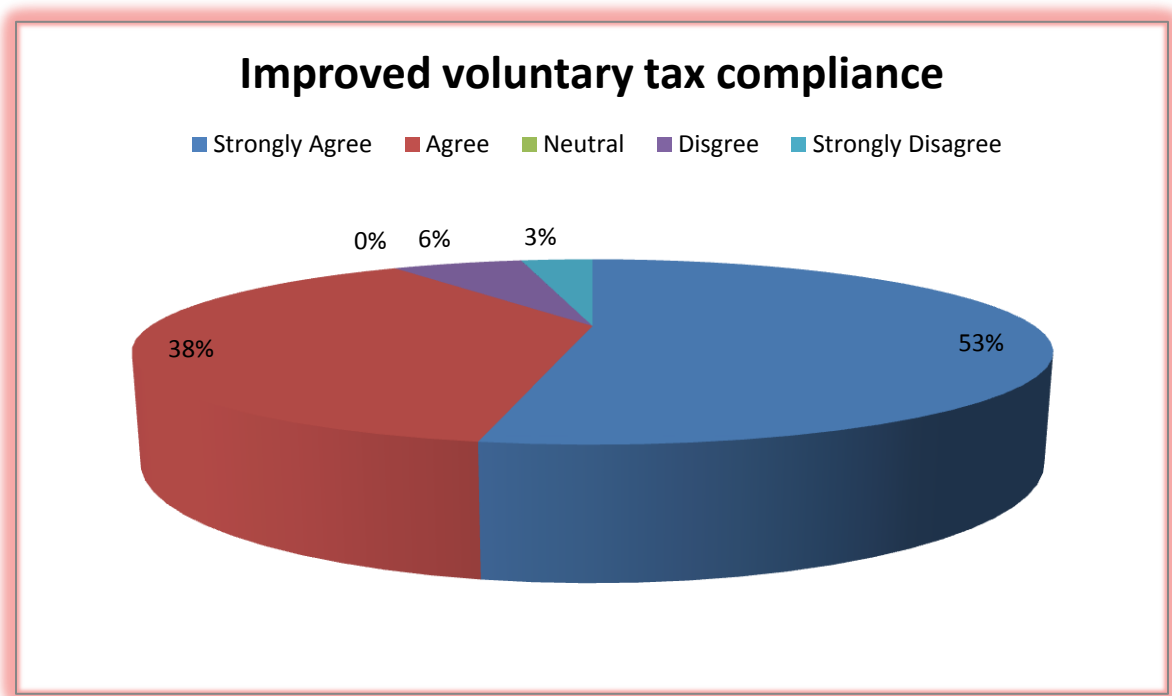


Figure 3: E-filing improved voluntary tax compliance

Source: Raw data

ii) Table 4.5 and figure 3 presents that 158/183(86.3%) agreed to the fact e-filing is an effective tool for increasing voluntary tax compliance .11/183 (6%) of the respondents

expressed that they do not agree to the fact that e-filing is an effective tool for increasing voluntary tax compliance, majority of the respondents on open ended questions expressed that e-filing facilitated voluntary tax compliance due the fact that it is done in the comfort of one's office. This seems to suggest that e-filing promoted tax compliance, which in turn means that more operators are now complying with various tax heads due to the use of e-filing. Increased tax compliance therefore implies that the main goal of ZIMRA as a revenue collection entity has been achieved to the fullest. Muwonge (2015) agreed to the fact that e-filing facilitates voluntary tax compliance.

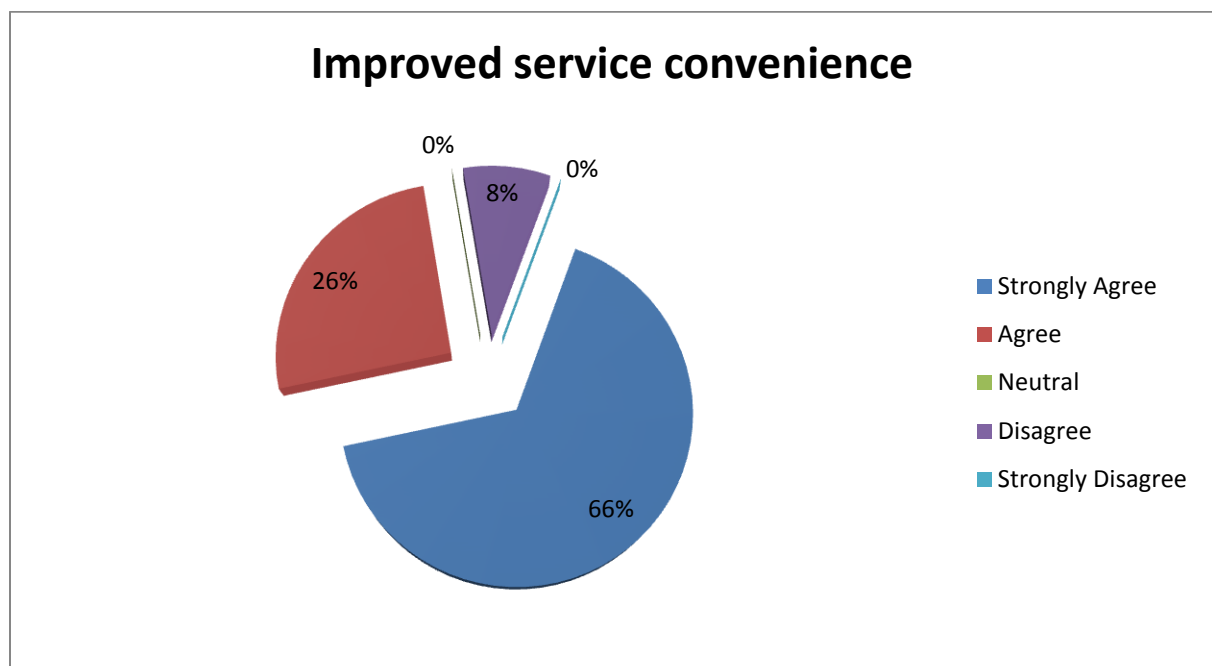


Figure 4: Improved Service convenience
Source: Raw data

iii) Table 4.5 and figure 4 shows that 121/183 (66.1%) of the respondents strongly agree that e-filing improved service convenience, 47/183 (25.7%) of the respondents agree that e-filing improves service convenience, (8.2%) disagree that e-filing improved service convenience. Overallly 168/ 183 (91.8%) of the respondents and 75% of the interviewees' agreed that e-filing improves service convenience that is access convenience which means how easily the service is accessible and. This means that service delivery has been greatly improved by the use of e-filing, benefit convenience that is what core benefits a

customer gets when using e-filing, transaction convenience how quickly can your facilitate your tax return and post benefit convenience which in turn helps to enhance customer satisfaction. This makes it easier for both the registered operators to submit tax returns and for ZIMRA to analyse the returns and allow smooth collection of revenue in achieving its fundamental goals of being able to render best services to the nation. In a research carried out by Al and Ali (2016) they submitted that the provision of e-filing services improved service quality which in other words implies increased service convenience. Liang and Lu (2013) also asserted that e-filing enhanced service convenience.

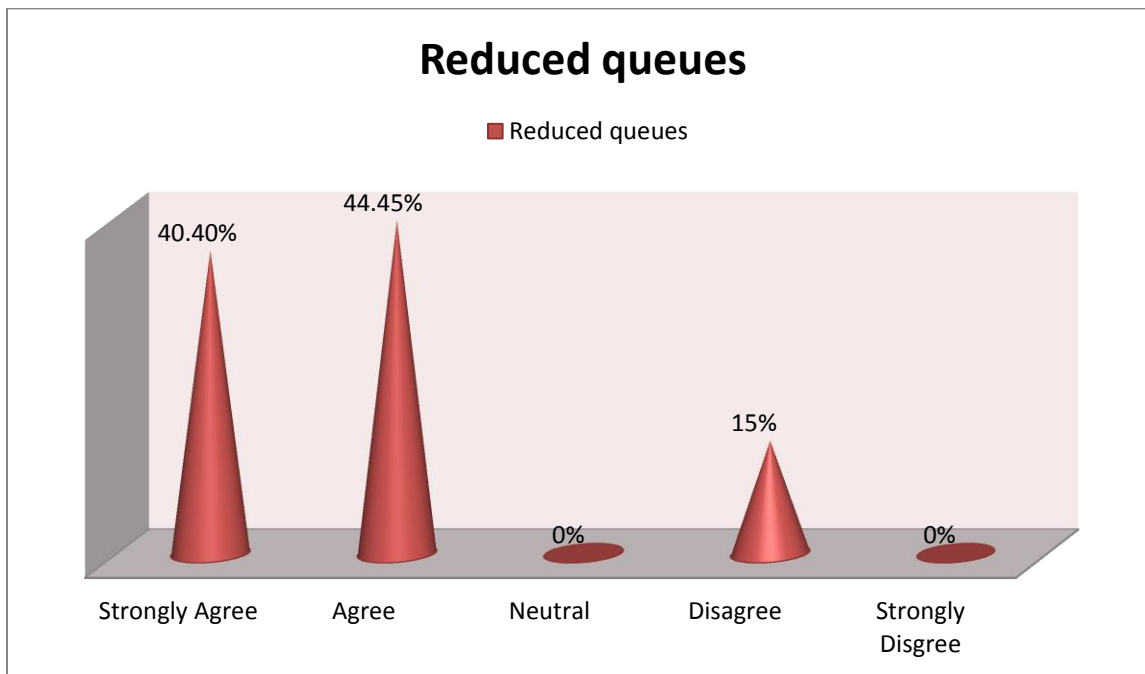


Figure 5: Reduced queues

Source: Raw data

- i) Table 4.5 and figure 5 indicate that respondents agreed that the introduction of e-filing relieved them from the hassle of visiting the ZIMRA offices and standing in long queues on or before the due dates on various tax heads to submit tax returns, 74/183 (40.4%) of the respondents strongly agree that e-filing has relieved them from visiting the ZIMRA office to submit their returns, 81/183 (44.4%) of the respondents have agreed to the fact that e-filing saved them from having to stand in long queues just to submit tax returns, 0/183 of the respondents was neutral about the subject matter however 28/183 (15%) of the

respondents disagreed to the fact that e-filing saved them from the hassle of visiting the ZIMRA offices. The Majority of the respondents also expressed that e-filing limited their visits to ZIMRA offices. In actual fact majority of the respondents agreed to the fact that e-filing limited visits to ZIMRA. This means that e-filing is an effective tool used to eliminate congestion since the filing is now done outside ZIMRA locations. This also agrees to the research that was carried out in Malaysia by Saibon (2016)

4.4 Benefits of e-filing

Table 4.6: benefits of e-filing

		SA	A	N	D	SD
	Simple and easy to use	53	99	0	31	0
i	Promotes transparency	84	62	13	17	7
ii	Accuracy of returns filed	48	104	0	19	16

Source: Raw data

- i) Table 4.6 illustrates that 152/183 (83%) of the respondents opined that e-filing is simple and easy to use, 10/16 (62.5%) of the interviewees also expressed that e-filing is very simple and easy to use. This suggests that respondents perceive that e-filing is simple and easy to use. This implies that users may continue using the system given that it remains easily navigable. On the other hand 31/183 (16.9%) of the respondents disagreed to the fact that e-filing is simple and easy to use possibly because of computer illiteracy. These findings conform to the research carried out by Affiza et al (2014) which yielded that attitude towards simplicity and usability of e-filing influence its usability.

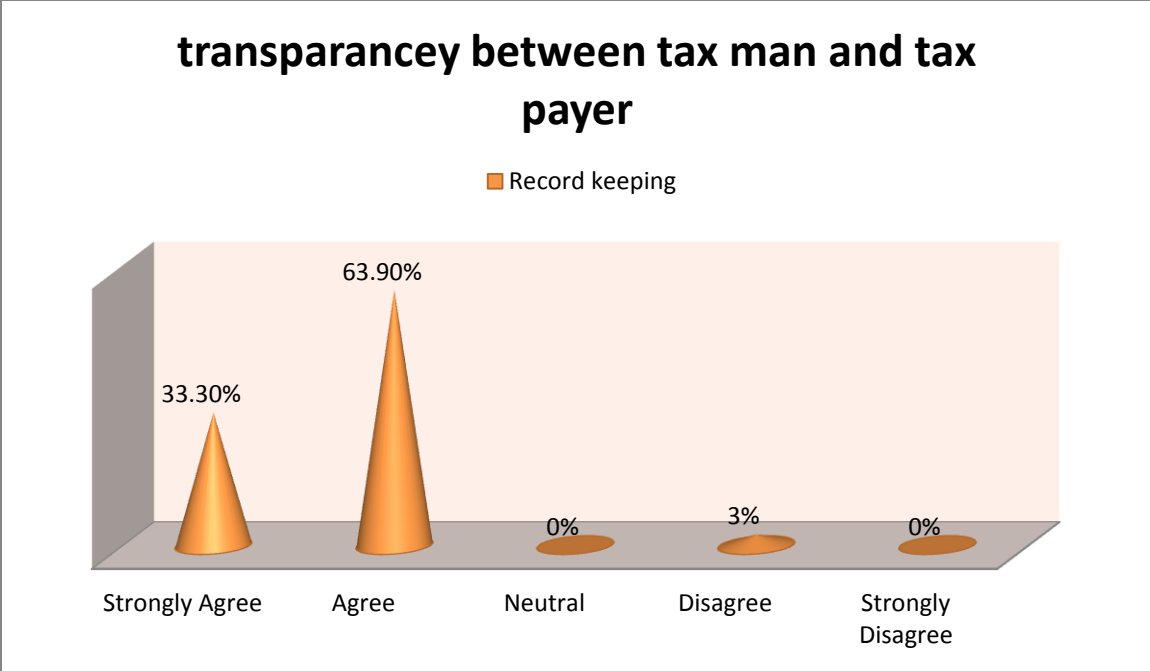


Figure 6: Transparency between tax man and tax payer
Source: Raw data

ii) Figure 6 and table 4.6 revealed that 178/183(97.2%) of the respondents agreed that the online tax system promotes transparency since allow users to view their account statements see their outstanding balances if any, penalties etc. the majority of the interviewees also expressed that e-filing permits them to see their accounts statements 5/183 (2.7%) of the respondent revealed that they were neutral. This means that the online tax system provided by ZIMRA allow users to view their accounts in the comfort of their offices and that one can easily see how far he /she has gone with tax issues which pave way for planning and budgeting. The registered operators will be able to smoothly function knowing where they stand in-terms of tax issues, e-filing also facilitate tax planning through this. The service provider in this case ZIMRA also has realized improvement in transparency particularly in their delivery of services. It conforms to the study carried out by Adebayo (2013) that facilitating conditions have a positive bearing on e-filing.

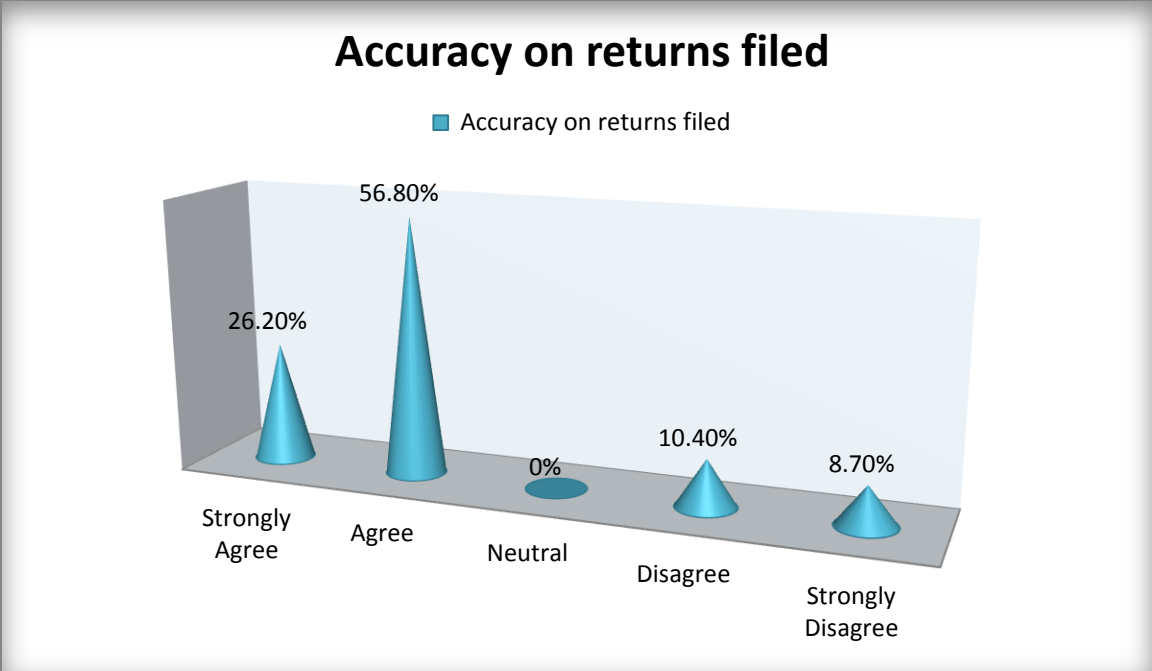


Figure 7: Accuracy

Source: Raw data

iii) Table 4.6 and figure 7 presents that 152/183 (83.2%) agreed that e-filing promotes accuracy on the returns filed, the majority of the interviewees also agreed to the fact that e-filing promotes accuracy on the return filed. This could possibly imply that information processed via the computer system is likely to be error free. On the other side of the coin 31/183 (16.8%) disagree to the fact e-filing promotes accuracy of returns filed online possibly because the computer only accurately process the information keyed into it but it cannot modify inaccurate data to become accurate. The results however conform to the research carried out by Muwonge (2015) which suggests that e-filing permits you to file your returns accurately.

4.5 Problems of e-filing

Table 4.7: problems associated with e-filing

		SA	A	N	D	SD
i.	Poor & slow connection on the due dates	146	36	0	0	0
ii.	Online transactions are affected by security threats.	101	68	0	14	0
iii.	e-filing requires high computer literacy	42	135	6	0	0

Source: Raw data

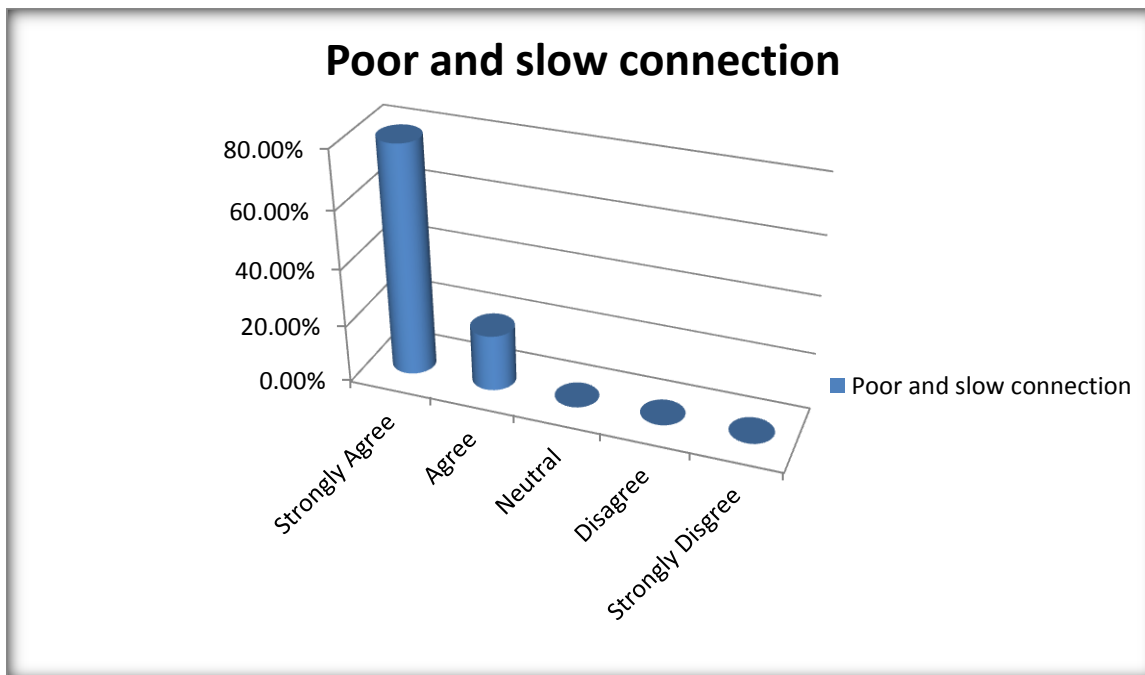


Figure 8 : Poor connectivity

Source: Raw data

- i) Figure 8 and table 4.7 shows that 146/183 (79.6%) of the respondents strongly agree to the fact that poor and slow connection on due dates is one of the major problems associated with the use of e-filing, 36\183 (19.7%) of the respondents agree to the fact slow and poor connection is a major challenge on the use of e-filing, 0/183 of the

respondents neither moderate nor disagree to the fact that poor connection a major challenge of using e-filing. In essence the results show that 99.5% of the respondents agree to the fact that poor connection is a challenge in terms of e-filing.90% of the interviews articulated that slowing connection and system breakdown affect the usage of e-filing during the due dates of various tax heads. Poor connection is rather described as system quality; system quality can be affected by the size of the system and the way the system itself was developed. The results possibly imply that the size of the system in this case e-filing is relatively smaller to such an extent that during the peak days the system is overpowered by the number of customers who would want to use it at the same time resulting in system crush. Muwonge (2015) also submitted that the current e-tax servers are overwhelmed by the number of users, hence the reason why they are so slow.

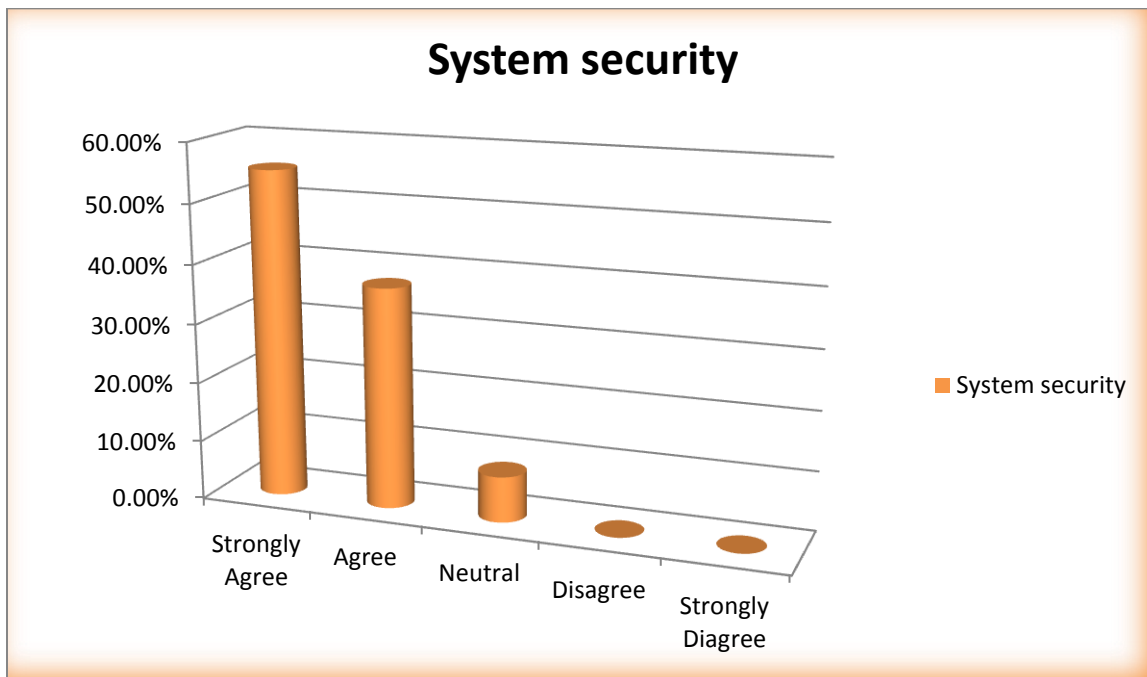


Figure 9: System security

Source: Raw data

- ii) Figure 9 and table 4.6 shows that 169/183 (92.4%) of the respondents strongly agreed to the fact that system security is a challenge that is associated with e-filing, 14/183(7.7%) of the respondents were neutral with the fact that security threat on information quality is

a challenge associated with the use of e-filing none of the respondents disagree with the fact.

In essence 92.4% of the respondents agree that security threats information quality is a challenge that is associated with the ZIMRA e-filing portal. All of the interviews uttered that security threat affects the use of e-filing. They also said that they were not comfortable with a security message they receive whenever they intent to open the ZIMRA website.

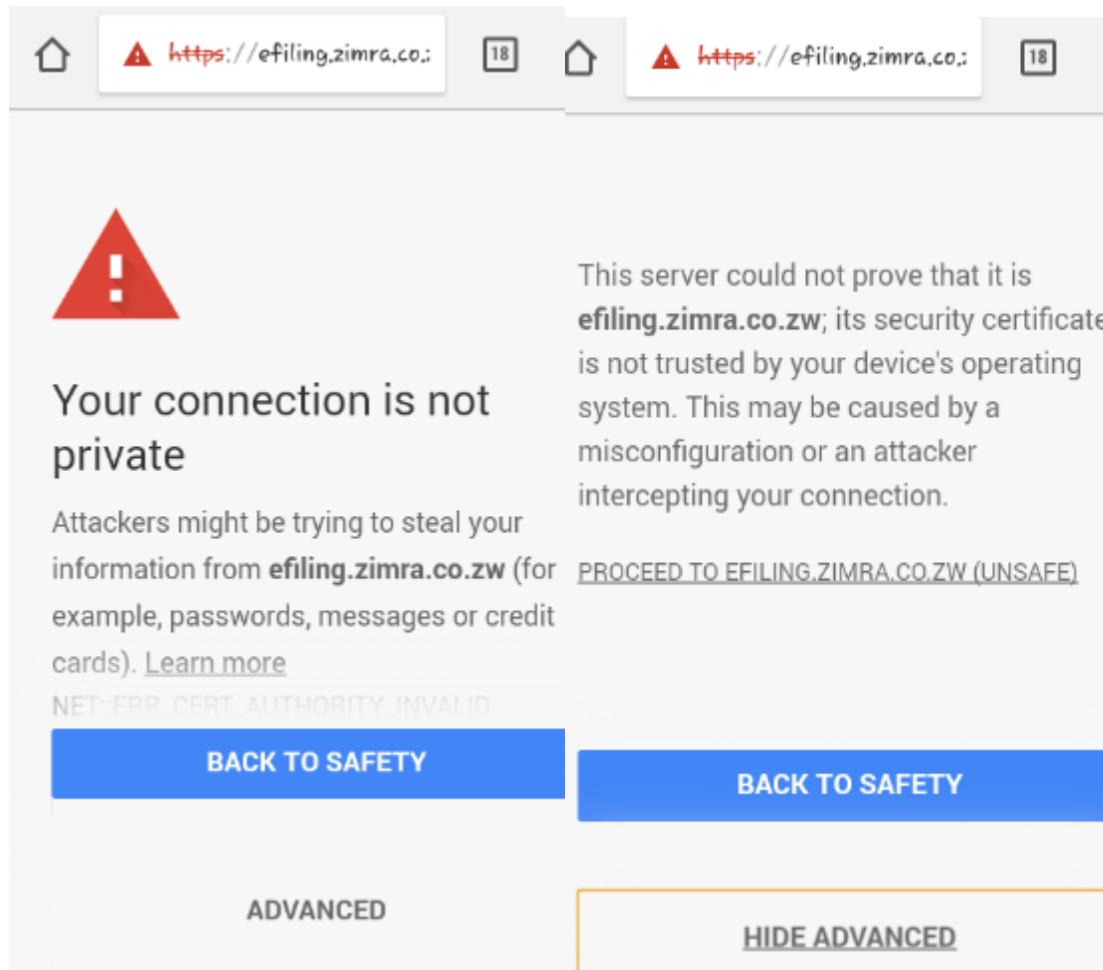


Figure 10: security threat on e-filing when accessing it with Google chrome

Source: <https://efiling.zimra.co.zw>

Figure 10 above shows the threat messages that are displayed by the website when accessing it with Google chrome. This implies that online transactions are very prone to security issues. Tax scams can be a result of security issues therefore ZIMRA management must ensure that sound system quality is in place to avoid incidents like hacking phishing. Chandra and Ibrahim (2015)

agreed to the fact system quality positively affects e-filing take up rate and also it conforms to the study carried out by Lu et al (2016) that security mechanisms enhance user confidence in the system and providing usage incentives will also enhance the use of e-filing. for the security of their systems, especially in the internet.

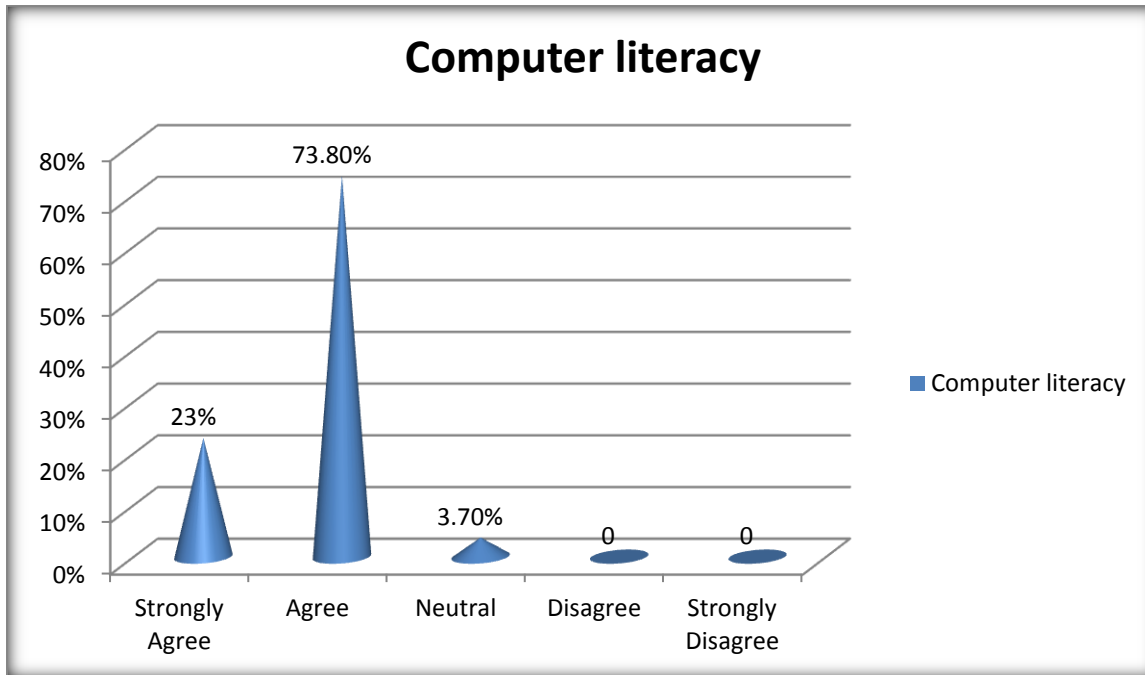


Figure 11: Computer literacy

Source: Raw data

iii) Figure 11 and table 4.7 show that 42/183 (23%) strongly agree to the indicator that e-filing is affected by computer literacy, 135/183(73.8%) of the respondents agree to the indicator that e-filing is affected by illiteracy; 3.7% of the respondent were neutral about the indicator. Overallly 177/183 respondents agree that e-filing requires higher literacy rate. Majority of the interviewees expressed that they had challenges accessing e-filing due to the limited knowledge about computers they possess. This means that some people would generally not be interested in e-filing because of a lack of computer knowledge. The minority however asserted that they are computer literate. This was confirmed by Jankeepasaard (2014) who discovered that computer literacy in developing nations is not readily available to facilitate e-filing.

4.6 Ways to improve e-filing

Table 4.8 ways to improve e-filing

		SA	A	N	D	SD
i.	Consider expansion to the system to reduce breakdowns	52	126	5	0	0
ii.	ZIMRA might consider education and training on e-filing options and or benefits	139	44	0	0	0
iii.	ZIMRA might consider ensuring data security on the system	92	83	0	8	0

Source: Raw data

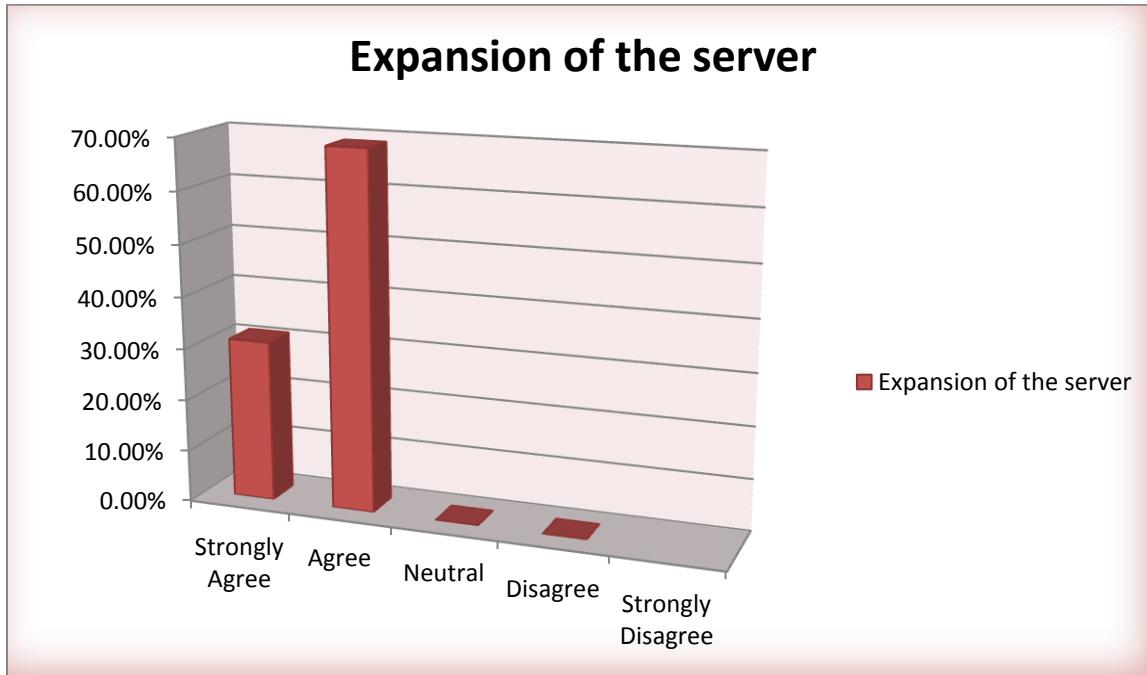


Figure 12: Expansion of the server

Source: Raw data

- i) Figure 12 and table 4.8 shows that 57/183 (31.1%) strongly agree to the fact that ZIMRA might consider expansion to the system server to reduce or curb system breakdowns

during the peak days, 126/183 (68.9%) agree to the fact ZIMRA might consider expanding the e-filing server to enhance quality service delivery, 0/183 (0%) were neither impartial nor in distrust to the fact that ZIMRA might consider expanding the e-filing interface to enhance quality service delivery. Overall all of the respondents agreed to the fact that ZIMRA might consider expansion of the system.84% of the interviewees alluded that something must be done e-filing to avoid system breakdowns. This means that the taxpayers have seen the need of having a functional e-filing and they really want enjoy the benefits of functional e-service. Since most of the activities in the world are now technologically enhanced it is of paramount importance that ZIMRA in conjunction with the government of Zimbabwe ensure that e-filing services are provided to its best. This will pave way for a full swing of intention to use e-filing by taxpayers hence efficiency. Chandra and Ibrahim (2015) Singh (2015) submitted that system upgrade and or expansion should be an area of concern to ensure system quality on e-filing.

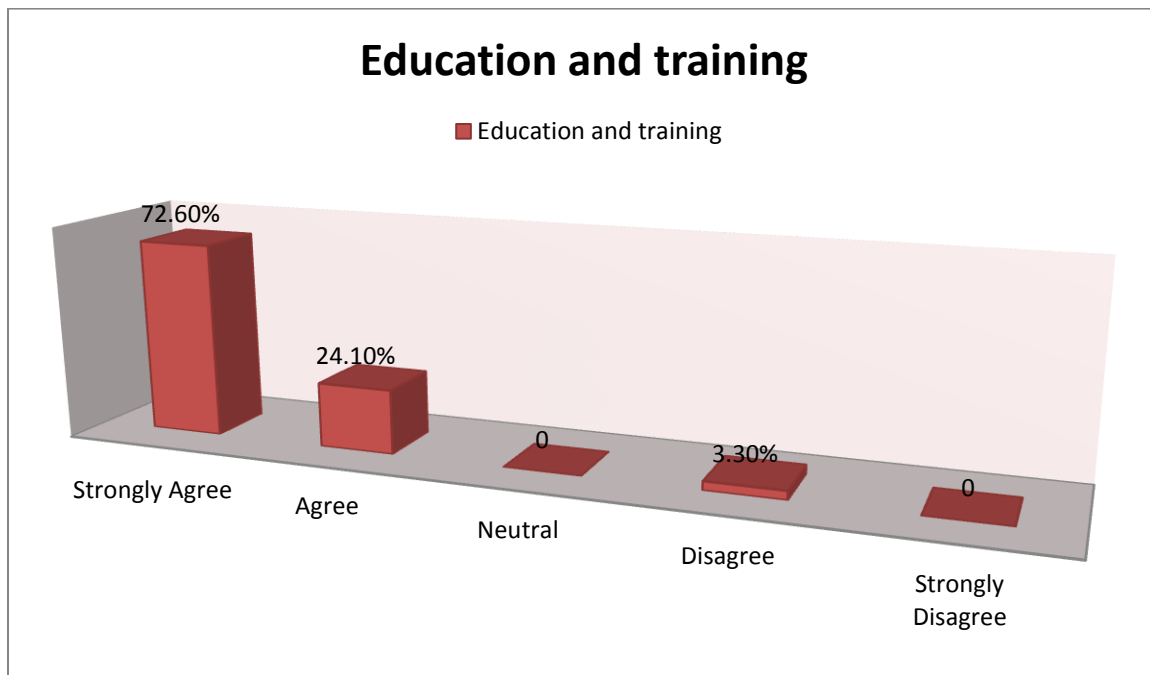


Figure 13: Education and training
Source: Raw data

ii) Figure 13 and table 4.8 shows that 139/183 (72.6%) respondents strongly agree to the fact ZIMRA might consider offering awareness campaigns on the e-filing options and or benefits, 44/183 (24.1%) of the respondents also agree to the fact that ZIMRA might consider awareness campaigns on the e-filing options and or benefits and 0% of the respondents indicated they were in doubt of the issue. This therefore means that education and training facilitates the use of e-filing. This goes in line with the research that was done by Saibon et al (2016) that training programs should be facilitated to improve e-filing service delivery.

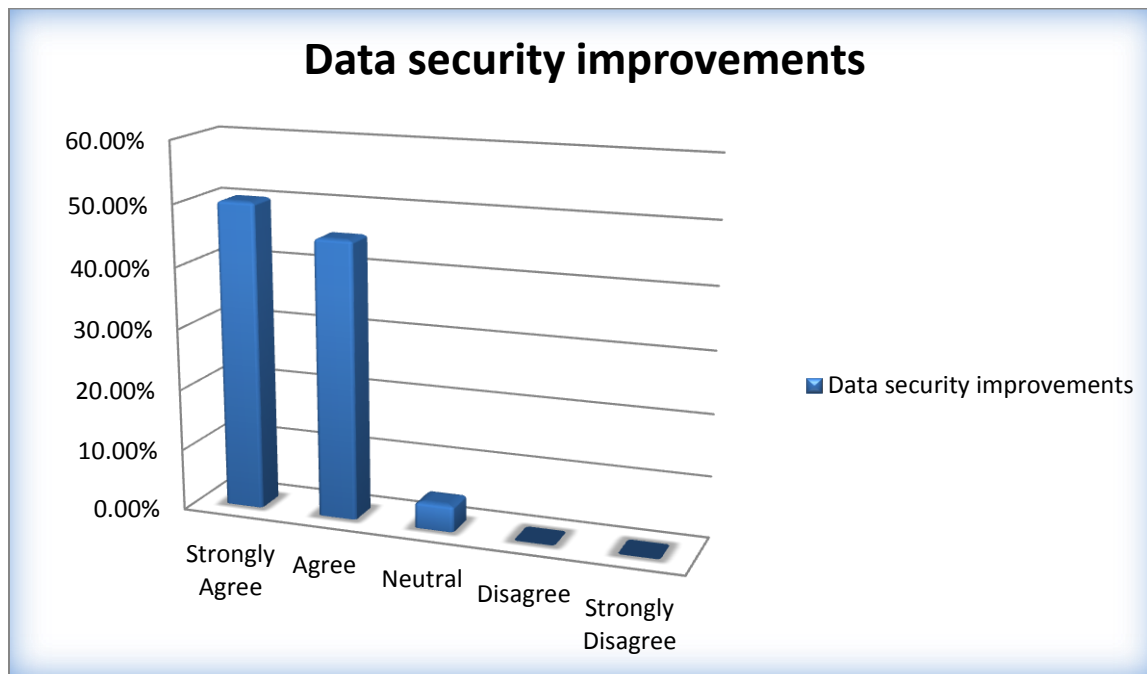


Figure 14: Data security improvements

Source: Raw data

iii) Figure 14 and table 4.8 shows that 92/183 (50.2%) of the strongly agree to the fact that ZIMRA might consider data security assurance to the public on the security of their data through the use of e-filing, 83/183(45.3%) also agree to the fact that ZIMRA must instill some assurance to the public on the surety issues pertaining to the files they file with e-filing, 8/183 (4.3%) of the respondents were neutral and none of the respondents disagreed. Majority of interviewees (90%) also expressed that they feel that ZIMRA as

the service provider do something to raise assurance on the security of the taxpayers' data.

Overall 95.5% agree that ZIMRA as the service provider must ensure that data security is always maintained on internet related services. It is rather acceptable when the provider ensures the consumer about security rather than anyone else. Findings conform to what was recommended by Lu et al that policy makers should ensure disclosure of privacy and security mechanisms to enhance user confidence in the system.

4.7 Summary

The chapter gives a summary of the collected data in relation to the literature reviewed in chapter two. The chapter also constitutes analysis of the data collected. The following chapter gives the summary of all the previous chapters, major findings of the study as well as recommendations

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECCOMENDATIONS

5.0 Introduction

The main focus of this chapter is to summarise the study, major research findings and conclusion. It also focuses on the recommendations and suggestions for further research forwarded by the researcher basing on the research findings. It end up by giving the area that require further study

5.1 Summary of the current study

Chapter 1

The main thrust of this research was to assess the effectiveness of e-filing an online tax return submission system.

Chapter one gave the background of the research topic, which covered the history of the research area, this was achieved through the use of a funnel approach where the researcher had to start by anlysing the area of study in various countries coming down to the nation under study. The researcher went on to establish the research problem, the research objectives that were full explored in chapter two and the main research questions. There researcher also established the need to establish the study. Limitations and delimitations to the study were also discussed in this chapter.

Chapter 2

The chapter mainly focuses on exploring the research objectives on the basis of literature review. This consisted of reviewing the opinions of various scholars regarding the area under study. An in-depth theoretical and empirical literature review on the effectiveness of e-filing at ZIMRA, the benefits associated with using e-filing, the problem associated with e-filing as well as the ways to improve ZIMRA service delivery through e-filing. The researcher also identified a research gap basing on the empirical studies; the chapter was then concluded by a brief summary.

Chapter 3

This section outlined the research methodology used by the researcher. It focused on the research design where the researcher employed the descriptive research design using the qualitative approach since this was considered to be most suited for analysing qualitative data. Target population for the purposes of the study was looked at. The researcher used stratified sampling techniques since these were considered suitable to produce a sample the most representative of the target population under study. The chapter outlined the sample size for the research, data sources utilized and the research instruments that is the triangulation of interviews and questionnaires. The validity and reliability of the research findings and also the data presentation and analysis tools were articulated. A summary of the chapter was then given.

Chapter 4

This section of the research focused on data presentation and analysis. The data analysed was accumulated from the field research conducted in Masvingo Town through interviews and questionnaires which focused on answering the research questions and objectives. Accumulated data was presented using graphs and tables as well as pie charts. Data was then analysed using descriptive statistics, that is, the percentages. The study revealed the introduction of e-filing was a smart move and it has been beneficial to registered operators in Masvingo town; a chapter summary was also provided.

5.2 Main research findings

Results revealed that e-filing was an effective tool to combat corrupt activities at ZIMRA

- Findings revealed that e-filing cultivated voluntary tax compliance
- Results also revealed that e-filing improve service convenience
- Findings revealed that e-filing reduced queues at ZIMRA since filing is now done at home and paying at the banks.
- The study revealed that e-filing is easy to use
- Findings revealed e-filing promotes accuracy on returns filed and it is flexible in terms of time that is it is available every time.
- The study also revealed that the use of e-filing is faster
- The findings revealed that e-filing allow transparency and safer data storage.

- Results posed that a malfunctioning e-filing is characterised by system lags. The study concludes that the moment the system quality is compromised greater impact and threat is felt by the registered operators.
- The research yielded e-filing is also affected by the security threats posed by the internet related systems which may pave way for fraud, phishing and other related tax scams
- The researcher also discovered that e-filing was also affected by computer literacy.
- The research showed that expansion on the server might be considered to enhance e-filing service delivery
- The research also showed that provision of continuous training and awareness on the merits and options associated with e-filing.
- The author also discovered that education on how to file using e-filing can also be a better way of improving e-filing service delivery.
- The author also noted that e-filing might be enhanced by ensuring data security on the information filed.
- The results also revealed that system security and privacy is an important aspect in improving ZIMRA service delivery through e-filing

5.3 Conclusion

The study concludes that:

- To a greater extend e-filing tax return submission system succeeded in improving service delivery
- E-filing is easy to use, promotes accuracy and transparency.
- E-filing is associated with system lags, data security threats and that computer literacy in developing nations like Zimbabwe affects e-filing usage of e-filing
- Policies should be put in place to improve e-filing through education and training and ensuring that taxpayers use safer Wi-Fi as well as privacy mechanisms on data

5.4 Recommendations

- ZIMRA's top management should consider the expansion of the e-filing server so as to be able to reduce systems lags during the due dates of the various tax heads to enhance

service quality. For this to be feasible the entity must ensure that a proper research and development is done so that they come with a vivacious solution that will be able to accommodate a larger population of tax payer at any given time.

- ZIMRA's top management must also consider system upgrades so as to allow users to rectify their errors in the comfort of the offices and also ensure that all the tax heads are available on e-filing Portal giving particular attention to ITF 16 and ITF 12B to allow a full swing on service convenience.
- The ICT department of ZIMRA to consider designing and developing a simple and easy to understand e-filing mobile phone application. This will be done mainly to allow those users who operate in remote areas where internet is scarce to file their returns without having to hassle for internet, those users who are computer illiterate but are able to operate a mobile phone and also to increase convenience accessibility.
- Continuous education and training through seminars and company presentations on e-filing benefits and options to ensure that a larger population is equipped with e-filing knowledge.

5.6 Areas of further research

Considering the afore cited recommendations, the researcher proposes that further research be instituted in respect to the evaluation of the implementation of the suggested recommendations. The evaluation can be done in a dissimilar setting and sample size.

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APPENDICES

APPENDIX A: QUESTIONNAIRE

Dear Respondent

My name is Kudzai Nyangari; I am a final year student at Midlands State University doing Bachelor of Commerce Accounting Honors Degree; as part of the requirements of fulfilling my degree I am doing a research on the topic “*an assessment of the effectiveness of e-filing an online tax return submission system*”; a case study of ZIMRA. I appeal to you to take part in this research by responding to the questions below.

Instructions:

- ***Do not write your name***
- ***Read all the questions in the questionnaire and tick in the box with the appropriate answer on the likert scale where applicable. Fill in on the spaces provided with the answer to the questions asked.***

Strongly Agree (S)	Agree (A)	Neutral (N)	Disagree (D)	Strongly Disagree (SD)
5	4	3	2	1

NB: All responses and answers to this questionnaire are private and confidential.

Background information

Are you a registered operator?

Yes [] No []

Do you have an e-filing account?

Yes [] No []

How long have you been using e-filing?

Since 2015 []

Since 2016 []

Since 2017 []

No	Question	SA	A	N	D	SD
1	E-filing reduces corruption at ZIMRA					
2	E-filing increases voluntary tax compliance					
3	E-filing improves service convenience					
4	E-filing promotes accuracy on tax returns filed					
5	E-filing allows you to track and organize your data					
6	E-filing is simple and easy to use when submitting tax returns					
8	E-filing permits you to view your account statement to see whether or not you have any penalties or outstanding balances					
9	The introduction of e-filing relieved you from the hassle of visiting the ZIMRA office and standing in long queues on or before the due dates on various tax heads.					
10	The following problems are associated with the use e-filing					
	i. Poor and slow connection on the due dates					
	ii. The portal requires advanced option when opening it with other browsers like internet explorer and Google chrome					
	iii. E-filing requires high computer literacy					
11	The following are possible ways to improve e-filing service delivery					
	i. Consider the expansion of the interface to curb system breakdowns					

	ii. Awareness campaigns of the e-filing benefits and or options					
	iii. ZIMRA considers to ensure that data security assurance on the use of e-filing					

12. From your own point of view do you think that e-filing is an effective tool for filing our income tax returns YES/NO [] comment your answer.....
.....
.....
.....

13. What are other problems that are being faced by the taxpayers due to the use of e-filing?
.....
.....
.....

14. From your own point of view what do u think ZIMRA can do to improve the e-service delivery?.....
.....
.....

Thank very much for your time God bless you
Kudzai Nyangari

APPENDIX B: INTERVEIW QUESTIONS

1. When did you start using e-filing?
2. Are you enjoying the use of e-filing?
3. How are u really benefiting from e-filing?
4. Do you have any problem with e-filing?
5. What are the problems you are experiencing?
6. What do you think ZIMRA must do to reduce these problems?