



UNIVERSITY
OF
LUSAKA

SCHOOL OF POSTGRADUATE STUDIES

**AN ASSESSMENT OF INNOVATIVE CUSTOMER SUPPORT SOLUTIONS AS AID
TO INCREASE CUSTOMER SATISFACTION IN THE PUBLIC PENSION INDUSTRY
OF ZAMBIA: A CASE STUDY OF NATIONAL PENSION SCHEME AUTHORITY
(NAPSA)**

**A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES,
UNIVERSITY OF LUSAKA IN PARTIAL FULFILLMENT OF THE AWARD OF THE
MASTER OF BUSINESS ADMINISTRATION GENERAL**

BY

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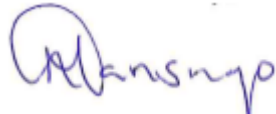
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DECLARATION

I, **Mwansa Jane Hansingo**, do hereby declare that this study on Assessment of Innovative Customer Support Solutions as Aid to Increasing Customer Satisfaction in the Public Pension Industry of Zambia: A Case Study of National Pension Scheme Authority (NAPSA) submitted in partial fulfilment of the requirements for the Masters of Business Administration General is a product of my own work and I have consulted the work of other people and organizations during the production of this document and they have all been duly acknowledged. The thesis conforms to copyright and academic writing rules and the University of Lusaka research ethics.

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ACKNOWLEDGEMENTS

First and foremost, I would like to express my sincere gratitude to the Almighty God for sustaining me throughout my study period.

I extend my deepest appreciation to my supervisor, Mr. Jeff Musonda for his support, expertise and insightful feedback. His guidance played a crucial role in shaping the direction of this research.

I am indebted to my family for the encouragement, love and support which provided the foundation upon which I could pursue and complete this research.

I am grateful to my peers who provided valuable insights and constructive criticism during the course of my study.

Last but not the least, I want to express my gratitude to the Management of the National Pension Scheme Authority (NAPSA) and all the other participants who willingly shared their time and insights for this study. Their contributions were essential to its success.

This research would not have been possible without the collective support of these people and for that I am truly thankful.

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ACRONYMS/ ABBREVIATIONS

8NDP	Eighth National Development Plan
EDT	Expectancy Disconfirmation Theory
ICSS	Innovative Customer Support Solutions
ICT	Information and Communication Technologies
IRT	Innovation Resistance Theory
ISSA	International Social Security Association
LASF	Local Authority Superannuation Fund
NAPSA	National Pension Scheme Authority
OECD	Organization for Economic Cooperation and Development
PIA	Pension and Insurance Authority
PSPF	Public Service Pension Fund
WCF	Workers Compensation Fund

ABSTRACT

Amidst the evolving landscape of Zambia's public pension industry, this research delved into Innovative Customer Support Solutions (ICSS) within the National Pension Scheme Authority (NAPSA). The study assessed the relationship between innovative customer support solutions implemented at NAPSA and customer satisfaction. Also investigated were the challenges faced during the implementation and actionable recommendations for enhancement were formulated. The study employed a mixed-methods approach, encompassing both qualitative and quantitative analysis. Quantitative data was gathered through a survey involving 206 respondents, while qualitative insights were derived from categorized challenges. Quantitative analysis included descriptive and correlation analyses. The study revealed significant positive correlations between specific ICSS components (eNAPSA, PRB system, WhatsApp, queue management system, and toll-free line) and customer satisfaction. The results align with service quality, expectancy confirmation theory, and innovation resistance theory. Notably, eNAPSA, the PRB system, WhatsApp, and the toll-free line showed a statistically significant positive correlation with customer satisfaction at the 0.01 level of significance, while the NAPSA live chat exhibited a statistically significant positive effect on customer satisfaction at the 5% level of significance. The study also found that eNAPSA was the most utilized ICSS (93.2%), showcasing its central role and dominance in NAPSA's customer service framework. Qualitative analysis of challenges identified recurrent themes, including functional issues, response time challenges, communication issues, and user experience impediments, which provided insights for targeted strategies to enhance system reliability, communication, and user experiences. Policy implications underscored the need for proactive measures in user training, system maintenance, and communication protocol optimization. Recommendations include continuous monitoring, iterative interface improvements, and diversified communication channels to cater to user preferences.

Keywords: Innovative customer support solutions, customer satisfaction, National Pension Scheme Authority (NAPSA)

CHAPTER ONE

1.1 INTRODUCTION

Effective customer support has been recognized as one of the elements on which service industries flourish. To remain validly efficient and maintain leverage, service industries resort to investing heavily in customer service solutions. This study provides an assessment of innovative customer support solutions as aid to increasing customer satisfaction in the public pension industry of Zambia and focuses on National Pension Scheme Authority (NAPSA). Chapter one introduces the topic with the background of the study, problem statement, the research objectives, research questions, significant and scope of the study and ends with the definition of key terms.

1.2 BACKGROUND OF THE STUDY

It has been common practice in most service industries to perpetually search for mechanisms to enhance operational efficiencies. Recent opportunities created through the advancement in technology have provided the platform for these initiatives by companies. Considering how sophisticated customers are becoming, service providers are continuously overwhelmed with the challenge of meeting the ever-changing expectations of consumers thus placing customer satisfaction at the core of achieving a sustainable competitive advantage. The quick pace of digitalization created significant opportunities to increase accessibility to and raise the standard of administrative services. By 2020, over one hundred and forty (140) countries set up unified service portals and e-services offered by the government, ranging from informational to fully transactional and integrated services. World Bank (2022).

Across the globe, digital technology has continuously expanded in every field. People's way of living and consumption patterns are changing due to newly created and implemented technology which has a significant impact on the nature of relationships between businesses and their customers. This is a result of modern, tech-savvy digital customers' evolving expectations who are always eager to experience the delivery of convenient services. Organizations around the world are working towards responding to the changes and trends by innovating their institutional and managerial capacities.

Across the African region, organizations have made significant efforts to professionalize and modernize operational practices. Even in the face of recent unprecedented situations, government organizations have used various measures to continue providing and improving their service quality. The process of digital transformation has hastened throughout the region, with many institutions utilizing technology by engaging in automation of business processes.

Furthermore, the COVID-19 pandemic served as a catalyst for profound technological transformation across the world. The crisis accelerated digital transformation and opened the possibilities that technology solutions offer to improve and sustain lives, support, and grow businesses. Post COVID-19, organizations have moved towards reclassifying their **new normal** through digital adoption and transformation and hindrances that were within the way of innovation change have been found wanting without the choice of options. There has been a visible drastic shift of consumers towards online channels and companies developing digital business transformation strategies to stay relevant.

As the COVID-19 pandemic hit the world, it affected all industries, but some firms were affected more than others. The remarkable challenge of the pandemic also revealed the significance of social security to a nation's strength in times of emergency. Despite the world going into lockdown, social security institutions continued to respond to both persistent and evolving challenges in social security throughout the pandemic (ISSA 2019a).

As defined by the International Social Security Association (ISSA), social security encompasses various programs such as national provident funds, mutual benefit schemes, universal programs, social insurance, social assistance, and other arrangements including market-oriented approaches that are part of a nation's social security system in compliance with national law or practice. Social security is very necessary to protect individuals against specific unforeseen circumstances throughout their life. Despite tremendous efforts, less than half of the world's population is covered by at least one social security benefit.

The pandemic response led to the greatest ever mobilization of social protection measures, safeguarding both people's health and employment that are as important to

human well-being. Throughout human history, all people have had to deal with the uncertainties of old age, illness, infirmity, unemployment, and death. Primarily, the COVID-19 pandemic highlighted the significance of focusing on the customer to make sure that the digitalization of services is not only meant to bring internal efficiency to the organization but is also beneficial for customers use.

Consequently, the pandemic brought about an unprecedented increase in demand for services in the public pension industry due to death benefit claims and unemployment. One challenge most organizations face is how to satisfy a customer through service delivery. In a connected digital world, it pays to get the customer's experience right. Service delivery based on enhancing a customer's experience requires a holistic and integrated approach.

The activities and efforts to provide electronic services to members by social security organizations demonstrate how technology has become a strategic partner in helping to achieve improvements in service delivery and efficiency (ISSA, 2023a). The versatility and speed of digital technology have a distinctive ability to broaden the scope of institutions and meet the rise in demand for social security services, especially those induced by extreme events as proven by recent experience.

Globally, government agencies, including social security institutions are searching for methods to create adaptable, customer-focused organizations. For example, the Pension and Retirement Fund of Cordoba which is part of Argentina's Federal Social Security Council went from being an institution with some digitized processes to a fully digitally transformed organization focused on the value of the services provided to its members (Federal Social Insurance Council, 2023). It was projected that 60% of government organizations globally would incorporate client-centered design approaches into their digital service design process by 2023 (Gartner, 2022).

Brief Overview of the Public Pension Industry in Zambia

Most organizations are investing in information and communication technologies (ICT) to improve their service delivery and operational efficiency and the public pension industry of Zambia is not an exception to this technological adoption.

Zambia's pension industry is largely regulated by the Pension Scheme Regulation Act No. 28 of 1996 as amended by the Pension Act No.27 of 2005 which focuses on occupational pension schemes. The act establishes the Pension and Insurance Authority (PIA), which has the authority to register and deregister pension schemes that are in operation throughout the nation and to regulate the sector. In Zambia, the pension system has three pillars: The first pillar represents the mandatory contributory schemes. The National Pension Scheme Authority (NAPSA) falls in this category, covering all employees in the nation as per the National Pension Scheme Act. No. 40 of 1996 of the Laws of Zambia. This pillar also includes the Local Authority Superannuation Fund (LASF) which covers employees who joined public utility companies like Councils and Zambia Electricity Supply Corporation before February 2000 and the Public Service Pensions Fund (PSPF) which covers civil servants who entered the civil service prior to February 2000. Private occupational pension schemes which are primarily the product of large private multinational corporations make up the second pillar. Formal and informal individual voluntary pension schemes make up the third pillar and are offered in two forms as pulled funds and micro pension schemes.

The Public Pension Schemes includes the National Pension Scheme Authority (NAPSA), Public Service Pension Fund (PSPF), Local Authority Superannuation Fund (LASF) and Workers Compensation Fund (WCF). These statutory bodies were established by respective Acts of Parliament and are subject to the Acts that govern them. The aim of these schemes is to provide income security to the scheme members. This study in particular is a case study of the National Pension Scheme Authority.

Brief Background of the National Pension Scheme Authority (NAPSA)

The National Pension Scheme Authority (NAPSA) was established on February 1, 2000, and is governed by the National Pension Scheme Act No. 40 of 1996. The purpose of its establishment was to provide income security to its members when certain contingencies arise such as retirement, death, and invalidity. To execute this mandate, NAPSA collects contributions, invests the funds to generate returns and pays benefits when they fall due.

Over the years, the National Pension Scheme Authority (NAPSA) has transitioned into a customer centric organization that is responsive to customers' needs. The National

Pension Scheme Authority (NAPSA) created a Customer Service unit in 2013 (NAPSA 2013-2017 strategic plan). This objective was to improve the customer experience and to create a positive corporate image. The Authority has remained on the Customer Centric trajectory and has created its products, processes, policies, and a culture that are designed to support customers and provide them with a delightful customer experience.

In accordance with consumer needs, NAPSA has been investing in innovation to improve service quality in service delivery which is intended to improve the experience of customers in using its services. In its 2022 -2026 strategic plan, to ease service delivery and reduce cost, NAPSA continues to streamline and simplify its operations, processes, and procedures in line with prevailing circumstances and technological developments. The ICT innovative customer support solutions (ICSS) implemented by NAPSA (National Pension Scheme Authority) encompass a range of digital tools and platforms aimed at enhancing customer service delivery and engagement. Here are definitions for each of the ICSS:

1. eNAPSA: eNAPSA refers to an online platform provided by NAPSA that allows customers to access various pension-related services and information electronically. This platform typically includes features such as account management, online application processing, and access to pension statements and benefits.
2. PRB System: The PRB (Preretirement Benefits) system is an ICT solution designed by NAPSA to streamline and automate the processing of preretirement benefits for its members. This system facilitates the efficient calculation, verification, and disbursement of retirement benefits, ensuring timely and accurate payments to eligible individuals.
3. NAPSA Live Chat: NAPSA Live Chat is a real-time messaging tool integrated into NAPSA's website or mobile application, allowing customers to engage with customer service representatives or support staff directly through text-based communication. This feature enables prompt assistance, inquiries, and resolution of customer issues or queries.

4. Queue Management System: The Queue Management System is a digital solution implemented by NAPSA to organize and manage customer queues or lines effectively. This system typically utilizes software and hardware components to automate queue allocation, monitor wait times, and optimize service delivery processes, thereby enhancing customer experience and reducing waiting times.
5. WhatsApp: WhatsApp is a widely used messaging application that NAPSA leverages as part of its customer support solutions. Through WhatsApp, customers can communicate with NAPSA representatives, submit inquiries, share documents or information, and receive assistance or updates conveniently via text messaging or voice calls.
6. Toll-Free Line: NAPSA's toll-free line provides customers with a cost-free means of contacting the organization for assistance, inquiries, or support. By dialling the toll-free number, customers can connect with NAPSA's customer service team without incurring any call charges, thereby promoting accessibility and ease of communication for all users.

These ICT innovative customer support solutions employed by NAPSA demonstrate the organization's commitment to leveraging technology to enhance customer service delivery, improve efficiency, and ensure a seamless experience for pension scheme members and stakeholders. The Authority in its strategic plan also continues benchmarking its systems and processes with best performing social security institutions in Africa and in the west. The search for service quality is a management concept, it needs structure and form, attained through a service quality framework. In line with Service quality, being a member of the International Social Security Association (ISSA) based in Geneva, Switzerland, NAPSA has continued benchmarking with the International Social Security Association (ISSA) set of guidelines for service quality that serve as guide to best practices in social security. The International Social Security Association (ISSA) is the governing body for social security institutions, government departments and agencies in the world. In order to empower its members to create innovative social security systems and policies around the globe, the ISSA promotes excellence in social security

administration through professional guidelines, specialist knowledge, services and support.

The demand for social security services post COVID-19 has been on the rise and customers are demanding high quality and timely services. Progressive improvement of customer support service offerings is a key focus for most companies in their efforts to enhance customer satisfaction in the face of growing intensity of competition in service delivery and need to maintain a good image.

Customer satisfaction is one of the basic requirements for most companies in developing countries due to the growing importance of the customer service and how it is evolving as customers become increasingly savvy. Enhancing the client experience entails enhancing the value of the client's interaction with your company. Though there are numerous approaches to this, in general, these initiatives need to strengthen the connection with a company's customer base by offering services in ways that are convenient to customers and in ways other companies with similar services are unable to. As proposed by Bouranta and Pantouvakis (2013), customer satisfaction depends on the services provided by the institution, thus, to increase customer satisfaction, the best service is needed.

It is against this background the researcher has decided to undertake this study on the assessment of the innovative customer support solutions as aid to increasing customer satisfaction in the public pension industry of Zambia, a focus on the National Pension Scheme Authority.

1.3. STATEMENT OF THE PROBLEM

In the Eighth National Development Plan (2022-2026), the Government of Zambia has prioritized the digitalization of government operations and service delivery. This is aimed at improving efficiency, transparency, accessibility, and accountability in government processes while enhancing the overall citizen experience. It is therefore, imperative that customer centric public institutions such as NAPSA have a strategic plan that is in line with the National Development Plan. The National Pension Scheme Authority (NAPSA) plays an important role in ensuring the financial security and well-being of citizens through pension benefits. It is entrusted with safeguarding the financial future of countless

individuals and their experience with the authority profoundly impact their confidence in the pension system.

Over the years, NAPSA has invested in ICT innovative customer support solutions (ICSS) including automated self-service systems (NAPSA, 2022). These ICSS include eNAPSA, PRB system, NAPSA live chat, queue management system, WhatsApp, and the toll-free line. However, in its pursuit of this investment, the authority seems to be facing a critical challenge in delivering efficient and innovative customer support solutions that are tailored to the unique needs and expectations of its members and beneficiaries. The existing customer support mechanisms, although well-intentioned, may not be adequately equipped to meet the evolving needs of customers. There are persistent concerns about the effectiveness of current support channels in meeting member needs. Customer feedback on social media platforms suggests that existing systems may not fully meet the expectations of users, impacting overall satisfaction. This raises questions about the alignment of innovative solutions with customer expectations and the efficiency of support processes. This problem has worsened after the signing into law of the National Pension Scheme Amendment Bill 2023 on April 17, 2023, a law which allows for the partial withdrawal of pensions as the demand for this access to contributions is visibly high. There seems to be a gap between what the institution is delivering and the expectations of its customers. By determining the relationship between NAPSA's implemented innovative customer support solutions and customer satisfaction, this research seeks to address the pressing issue of how to enhance customer satisfaction through the implementation of innovative customer support solutions within the National Pension Scheme Authority. By evaluating ways to enhance the innovative customer support solutions, the study will outline how NAPSA can ensure that it remains a trusted institution that delivers on its mission to secure the financial future of its members and ultimately strengthening its credibility and effectiveness in service delivery for satisfaction.

The problem statement highlights the discrepancy between the innovative customer support solutions implemented by the National Pension Scheme Authority (NAPSA) and the actual satisfaction levels of its members and beneficiaries. Despite NAPSA's investment in ICT Innovative Customer Support Solutions (ICSS), such as eNAPSA, PRB

system, NAPSA live chat, queue management system, WhatsApp, and the toll-free line, there remains a noticeable gap between the services offered and the expectations of customers. This disparity highlights the pressing need to evaluate the effectiveness of these solutions in meeting customer needs and enhancing satisfaction. By aligning the evaluation with the objective of the research, which is to ascertain the relationship between innovative customer support solutions and customer satisfaction, the study aims to address this critical issue and provide actionable recommendations for enhancing customer satisfaction through the implementation of innovative customer support solutions within NAPSA.

1.4. OBJECTIVES

1.4.1 General Objective

To ascertain the relationship between innovative customer support solutions and customer satisfaction in Public Pension Industry.

1.4.2 Specific Objectives

1. To assess the innovative customer solutions implemented in National Pension scheme authority of Zambia.
2. To examine the challenges faced in the implementation of innovative customer support solutions in National pension scheme authority of Zambia.
3. To evaluate a set of actionable recommendations for enhancing innovative solutions as aid to satisfy customers based on the identified factors and best practices.

1.5. RESEARCH QUESTIONS

1.5.1 General research question

What is the relationship between innovative customer support solutions and customer satisfaction?

1.5.1 Specific Research Questions

1. What are the innovative customer support solutions implemented at NAPSA in the public pension industry of Zambia?

2. What are the challenges faced when implementing innovative customer support solutions in NAPSA in the public pension industry of Zambia?
3. What actionable recommendations can be formulated to enhance innovative solutions and improve customer satisfaction within the National Pension Scheme Authority of Zambia, based on identified factors and best practices?

1.6. SIGNIFICANCE OF THE STUDY

This study is of immense benefit to other researchers who intend to know more on this topic. The paper will help institutions in the pension industry improve the strength of their service offerings to achieve customer satisfaction. Therefore, through integrating different theories of customer services and innovation, this research provides both important theoretical and practical suggestions to the management of National Pension Scheme Authority. The research adds to the current body of knowledge in service delivery innovations and the contribution of these innovations.

1.7. SCOPE OF THE STUDY

The scope of this study is specifically focused on evaluating innovative customer support solutions within the public pension industry of Zambia, with a targeted examination of the National Pension Scheme Authority (NAPSA) head office. The primary objective was to investigate the relationship between these innovative customer support solutions and customer satisfaction within the context of NAPSA. The study analyzed a range of ICT solutions implemented by NAPSA, including eNAPSA, the PRB system, NAPSA live chat, the queue management system, WhatsApp, and the toll-free line, to ascertain their impact on levels of customer satisfaction. Through concentrating on NAPSA's operations and customer service framework, the study aimed to provide valuable insights into how innovative customer support solutions contribute to enhancing overall customer satisfaction within the public pension sector of Zambia. This scope ensures a focused and comprehensive analysis while avoiding ambiguity about the boundaries of the research.

1.8. OPERATIONAL DEFINATIONS

Innovation: This is the process of turning an invention or concept into a product or service with the intention of generating value in return for financial compensation.

Service innovation: Entails creating a new service or updating, changing an existing one.

Innovative customer support solutions - Creative and innovative methods or technologies that companies use to improve customer service.

Customer Service: This is the support or advice a business offers customers who purchase its goods or services.

Customer Satisfaction: This phrase assesses how well a business meets the expectations of its clients with regard to its products or services.

E-Services: Short for electronic services which implies services which utilizes Information and Communications Technology ICT.

1.9 ORGANIZATION OF THE REPORT

The study consists of six chapters, Chapter one provides the background of the study, statement of the problem, research question both main and specific, as well as research objectives, the chapter discusses the significances, and it ends with the organization of the study. Chapter two deals with literature review, the research methodology with instruments and methods which were used to collect data and analyze are discussed in chapter three. Chapter four presents the findings and results, and chapter five discusses these findings while chapter six provides the conclusions and recommendations as well as the areas of further studies.

CHAPTER TWO

LITERATURE REVIEW

2.1. INTRODUCTION

This chapter provides an overview of the published literature on various aspects of the study. The chapter provides a review of empirical literature, theoretical framework produced by scholars in the area of the research and concludes with the conceptual framework.

2.2 EMPIRICAL REVIEW

2.2.1. INNOVATION IN SERVICE INDUSTRY

Innovation is a competency that must be developed by every company. It includes a wide range, from new processes to products and services to meet consumer wants and needs. It can be defined as a new and unique idea that successfully solves a problem or improves an existing service.

According to Lonescu and Dumitru (2015), Innovation is an all-important influence of growth, and this growth can be achieved in a variety of ways including improving service quality, reducing cost and shortening delivery times. Lichtenthaler (2020) also confirms that innovation enables start up and established companies to gain a competitive advantage and results in positive customer experience.

YuSheng and Ibrahim (2019), in their study examined the role of service innovation in the relationship among service delivery, customer satisfaction and loyalty and defined innovation as the creation and implementation of new processes, products and procedures within an organization. According to YuSheng and Ibrahim (2019), businesses that are able to innovate continuously will be able to respond faster and better to external challenges than companies without the ability to innovate.

In the context of services, innovation can mean a brand-new offering or an advancement to an already existing one. The idea of service innovation was originally put forth by Betz in 1987. He emphasized that in contrast to other developments, service innovation is designed to bring technology-based services to the market. Feng et al, (2021) further asserted that service innovation brings many benefits for businesses which can be

evaluated based on competitiveness and quality. Service innovation centers on creating new or improved service offerings. This could include introducing digital services or enhancing customer support experiences.

For many companies, innovative services are a key strategy for sustainable business development. According to Yeh et al (2019), the term service innovation primarily refers to modifications made to the nature of the service, it encompasses not only the creation of novel services, but also creative activities aimed at enhancing and updating existing services and delivery methods in a way that fulfills customer needs.

Innovative customer support solutions in the service industry span various technological advancements and enhancements in delivery methods designed to enhance the overall clientele experience to aid customer satisfaction. While the specific implementations may vary across organizations, studies have highlighted the importance of digital transformation and technological advances in service innovation. Sectors such as banking, healthcare and retail have seen significant innovations through the application of digital technology (Chaveesuk et al. 2021). These innovations include mobile applications and web-based platforms with the aim to enhance convenience, accessibility, customer engagement and satisfaction. Taneja (2021) further highlights the significance of mobile applications in delivering convenience, personalization and real-time access to services. These digital innovations are particularly prevalent in sectors like banking, retail, insurance and healthcare.

The role of collaboration and open innovation in service has also been emphasized in some studies. Namin et al. (2023), in their research highlight the importance of involving customers in the innovation process. Crowdsourcing, idea contests and customer feedback mechanisms enable organizations to gather insights, enhance service offerings and strengthen customer relationships. Zhu et al. (2019) further confirms that service firms are partnering with external stakeholders including customers, suppliers and startup to co-create innovative products.

Gahler et al. (2023) also emphasizes on the importance for an organization to have Omni channel customer journeys as an innovative solution to improve customer satisfaction.

Seamlessness and Consistency between different touch points positively influence customer perception and satisfaction.

2.2.2. CUSTOMER SATISFACTION

Customer satisfaction has been one of the most important characteristics that companies have been concentrating on. It is a central concept in marketing and business theory, and it has a significant impact on how businesses are evaluated for success. It is an idea that expresses how satisfied a customer is with a service or the encounter. Customer satisfaction means that consumers are satisfied with how an organization behaves and provides services.

According to Yen et al. (2020), Customer satisfaction is the measure of how satisfied customers are with the services they buy, in the case of the pension industry satisfaction would encompass timely and adequate payment of benefits, quick resolution of queries and easy accessibility and user-friendly services. YuSheng and Ibrahim (2019) stated that the degree of customer satisfaction is determined by the gap between customers' expectations and perceptions of the services provided. They defined satisfaction as the accumulated gratification resulting from prior interactions with service providers. Bae et al. (2020) described satisfaction as an emotional response to buying a product or utilizing a service. Pei Xue-Liang et al. (2020), in their study conclude that the act of purchasing or acquiring services and the consumers' delight is a subjective emotional response. They also conclude that customer satisfaction represents a customer experience metric that compares the desired and actual service attributes.

2.2.3 RELATIONSHIP BETWEEN INNOVATIVE CUSTOMER SUPPORT SOLUTIONS AND CUSTOMER STAISFACTION

2.2.3.1 GLOBAL STUDIES

Firdous and Farooqi (2017) looked into the impact of the internet banking service quality as an innovation on customer satisfaction in New Delhi, India through a survey that collected data from 194 internet banking customers. The sample was selected through a judgmental and convenience sampling technique. An exploratory research technique was adopted, and Likert-based questionnaires used to collect data which was analyzed using

correlational and regression analysis. The study found that the internet banking service quality dimensions significantly affect the customer satisfaction of online banking customers, utilizing the e-Service quality model created by Parasuraman as a frame of reference.

Firdous and Farooqi's choice of an exploratory study in New Delhi was appropriate for their research objectives. As a dynamic urban centre, New Delhi provided a diverse and representative sample of internet banking customers, which offered a thorough comprehension of how service quality affects client satisfaction. Exploratory research allows for a detailed exploration of the study variables by providing insights into factors that influence customer satisfaction. Although useful and inexpensive, judgmental sampling can sometimes introduce sampling bias. The use of a likert based questionnaire as a tool enabled data capturing and the analysis of customer perceptions quantitatively.

This research only focused on internet banking as an innovative solution to satisfy customers, it differs to the current study as the researcher's view is that satisfaction of a service can be a product of experience from a series of innovative solutions provided by an organization and not just one. Internet banking is one of the technological advancements in the financial industry's electronic channel of service delivery. The current study's objective is to assess the effectiveness of more than one innovative customer support solution and since NAPSA is in the financial industry, the findings of Firdous and Farooqi can be applied to the current study. Similarly, the current study's choice of an exploratory study and questionnaire aims for efficiency in a diverse setting and the use of a questionnaire enables statistical analysis to uncover relationships.

2.2.3.2 AFRICAN STUDIES

A study by Mahmoud et.al (2018) which explored the relationships between customer value creation, service innovation and customer satisfaction in Ghanaian telecommunication operators revealed that how the telecom operators use and harness their service innovation efforts will determine how successful a service firm is in achieving customer satisfaction. This study questioned 510 adult customers who were registered with at least one telecommunications network in Ghana and used a positivist philosophical approach and quantitative data analysis methodologies. The validity of the

links between the suggested scales and the study model was evaluated and confirmed using structural equation modeling, confirmatory factor analysis and exploratory factor analysis. Furthermore, the study demonstrated that the relationship between service innovation and customer satisfaction is mediated by customer value generation. Therefore, in order to improve customer satisfaction, service innovation needs to add value for the client. By relating the research findings to firm's innovation strategies, this study suggested that managers that invest more in consumer research and have more interactions with customers can strengthen their service offerings and enhance customer satisfaction.

Although the positivist approach taken in this study provided valuable quantitative insights, it is important to recognize the complementary nature of qualitative methods. As the current study did in the pension industry, future research may consider integrating qualitative methods such as interviews to gather more detailed insights into customer perceptions and experiences in the telecommunications industry. Regardless of the study being a research in the telecommunications industry, the researcher's opinion is that the findings of the current research will still be consistent because customer satisfaction is generally achieved by meeting a customer's expectation or need in all industries through the delivery of services.

Another study by Yusheng and Ibrahim (2019) with the aim to investigate how service innovation affects the link in Ghana's banking industry between service delivery, customer satisfaction, and loyalty. Data from 450 Ghanaian commercial bank clients who were chosen at random using a convenient sampling technique was used to test the developed conceptual framework. The chosen methodology provided a structured framework for investigating the research objectives and data were analyzed using both descriptive analysis and partial least squares modeling for structural equations. Drawing theoretical backing from the adoption of innovative techniques in the provision and delivery of, YuSheng and Ibrahim research results showed that service customer satisfaction is impacted by service innovation. They concluded that a synthesis approach is one way that banks can innovate in the tangible features of their products through service innovation.

Yusheng and Ibrahim in their study did not delve into specific emerging technologies or innovative practices that have gained prominence in recent years, this is an indication of the knowledge gap in understanding the impact of newer innovations in the service industry that aim to meet expectations and bring about customer satisfaction hence the need for the current study.

Nwachukwu and Vu (2022) explored the relationship that exists between Service innovation, Marketing innovation and Customer satisfaction and the interaction mechanism of competitive intensity. Participants were drawn from 300 microfinance banks. Smart PLS software analysis revealed that service innovation positively and favorably impacts Customer satisfaction. Furthermore, in a competitive climate, service and marketing innovation has a stronger impact on customer satisfaction. The authors recommended that there is need for microfinance banks to continue investing in innovative capabilities to maintain the satisfaction of customers.

Innovation studies such as Yusheng and Ibrahim (2019) and Firdous and Farooqi (2017) have mostly concentrated on the banking sector and there are few studies explaining the connection between innovative service and customer satisfaction for the pension sector in the financial services industry. Truong et al. (2020) state that there is a need to comprehend the function that service innovation plays in promoting customer satisfaction despite the scarcity of studies on the topic.

As recommended by Mahmoud et.al (2018) and Nwachukwu (2018) to conduct additional research on this subject especially in Africa, the current research attempted to evaluate the relationship between the innovative customer support solutions and customer satisfaction in the public pension service of Zambia. The measure of customer satisfaction will be based on the customer's perception of the innovative customer support solutions they have experienced. The study will further examine the specific challenges in the implementation of these support solutions in the Zambian context.

The studies reviewed in the section on the relationship between innovative customer support solutions and customer satisfaction provide valuable insights into the interplay between service innovation and customer experience across different industries and contexts. Firdous and Farooqi's (2017) exploration of internet banking service quality in

New Delhi, India, offers a comprehensive understanding of how service quality dimensions impact online banking customer satisfaction. Their use of exploratory research techniques and Likert-based questionnaires allowed for a detailed analysis of customer perceptions. However, the reliance on judgmental sampling may have introduced bias into their sample selection process, limiting the generalizability of their findings. Moreover, while their study sheds light on the relationship between internet banking service quality and satisfaction, it overlooks the broader spectrum of innovative solutions that contribute to overall customer experience.

Mahmoud et al. (2018) explored into the relationships between customer value creation, service innovation, and satisfaction in Ghana's telecommunications sector, emphasizing the critical role of value generation in driving customer satisfaction. Their adoption of a positivist philosophical approach and quantitative data analysis methodologies facilitated a robust examination of these relationships. Nevertheless, the exclusive focus on quantitative methods may have overlooked valuable qualitative insights into customer perceptions and experiences. Additionally, while their findings highlight the importance of adding value through innovative service offerings, the study's generalizability beyond the telecommunications industry remains uncertain.

Yusheng and Ibrahim's (2019) investigation into service innovation in Ghana's banking sector contributes further to the understanding of the impact of service innovation on customer satisfaction and loyalty. Their utilization of a structured conceptual framework and statistical analysis methods provided a rigorous examination of these relationships. However, the study's failure to delve into specific emerging technologies or innovative practices limits its relevance to contemporary discussions on service innovation. Moreover, the convenience sampling technique employed may have introduced sampling bias, potentially skewing the study's findings.

Nwachukwu and Vu's (2022) exploration of the relationship between service innovation, marketing innovation, and customer satisfaction in microfinance banks offers valuable insights into the competitive dynamics of service innovation. Their use of Smart PLS software analysis enabled a sophisticated examination of these relationships. Nonetheless, the study's focus on microfinance banks may restrict the generalizability of

its findings to other sectors within the financial services industry. Furthermore, while their findings underscore the importance of investing in innovative capabilities, the study's reliance on quantitative analysis overlooks the qualitative nuances of customer experiences. While these studies provide valuable contributions to the literature on service innovation and customer satisfaction, each has its strengths and limitations. By critically analyzing and evaluating the findings of these studies, researchers can gain a deeper understanding of the complexities inherent in the relationship between innovative customer support solutions and customer satisfaction, thereby advancing scholarly discourse in the field.

2.2.3.3 ZAMBIAN STUDIES

The critical review of digital innovation challenges on customer satisfaction among financial institutions in Zambia, focusing on Stanbic Bank Zambia Malambo (2022), sheds light on the significant hurdles faced by customers in utilizing digital banking platforms. Through a descriptive survey design and data collected from 50 customers via questionnaires, the study uncovered several key challenges. One notable issue highlighted was system timeouts on digital banking platforms, which were found to cause disruptions in service provision, particularly among male customers. Additionally, network problems were identified as a major frustration, leading to dissatisfaction, especially among male customers, while female customers were particularly dissatisfied with the lengthy reversal processing times. These challenges collectively contributed to the perception of online banking platforms as unreliable. The study concluded by recommending that banks utilize data and behavioural analytics to continuously improve the customer acquisition process and invest in robust, reliable systems to reduce incidents of failed transactions and transactional errors across various digital banking channels (Malambo, 2022).

In comparison, Mwiya et al. (2022) examined the effects of electronic service quality on online banking customer satisfaction in Zambia, specifically focusing on the applicability of the E-SERVQUAL model. By collecting data from 314 bank customers in Lusaka and Kitwe using a structured questionnaire, the study found that security, website attributes, privacy, responsiveness, efficiency, fulfilment, and reliability significantly influenced

customer satisfaction. The findings underscored the importance of improving these aspects to enhance customer satisfaction and usage of online banking facilities. While the study provides valuable insights into electronic service quality in the Zambian context, its limitation to two major cities may restrict the generalizability of the findings (Mwiya, et al., 2022).

Moreover, Kabanda (2014) explored the impact of ICTs on customer service excellence in Zambia, focusing on Airtel Zambia's efforts to regain market leadership in the telecom industry. Through a mixed-methods approach and data collected from 110 respondents via questionnaires, the study revealed concerns among Airtel Zambia's customers regarding service quality following modernization efforts. A significant portion of respondents rated the services offered by Airtel Zambia as poor, particularly in terms of the company's ability to provide quality products. The study recommended continuous rebranding efforts to meet customer expectations and improve service quality (Kabanda, 2014).

Each study contributes to understanding the challenges and implications of digital innovations on customer satisfaction within the financial and telecommunication sectors in Zambia. However, limitations such as small sample sizes and limited geographical scope should be considered when interpreting the findings. The study by Malambo. (2022) on the challenges of digital innovation on customer satisfaction at Stanbic Bank Zambia offers valuable insights into the practical hurdles faced by customers in utilizing digital banking platforms. One strength of the study is its focus on a specific financial institution, providing detailed insights into the challenges faced by customers in a real-world context. The use of a descriptive survey design and quantitative data analysis techniques enhances the rigor of the study's findings. However, the study's small sample size of 50 customers may limit the generalizability of the results to a broader population. Additionally, the study's reliance on quantitative data collection methods may overlook nuanced qualitative aspects of customer experiences.

Mwiya et al. (2022) contribute to the literature by examining the effects of electronic service quality on online banking customer satisfaction in Zambia. The study's use of the E-SERVQUAL model provides a robust theoretical framework for understanding

electronic service quality, and the large sample size of 314 bank customers enhances the study's statistical power. However, the study's limitation to only two major cities, Lusaka and Kitwe, may restrict the generalizability of the findings to other regions of Zambia. Additionally, while the study identifies factors influencing customer satisfaction, it does not delve deeply into the specific challenges faced by customers in utilizing online banking services.

Kabanda (2014) explores the impact of ICTs on customer service excellence in Zimbabwe, focusing on Airtel Zambia's efforts to improve service quality. The study's mixed-methods approach allows for a comprehensive understanding of customer perceptions and experiences, while the use of both qualitative and quantitative data analysis techniques enhances the richness of the findings. However, the study's reliance on self-reported data from a relatively small sample size of 110 respondents may introduce bias and limit the generalizability of the findings. Additionally, the study's focus on Airtel Zambia may overlook broader industry trends and challenges faced by customers across different telecommunications providers.

Implications of these studies include the importance of addressing specific challenges faced by customers in utilizing digital banking and telecommunication services to enhance overall satisfaction and competitiveness. Strategies such as investing in robust, reliable systems, continuous rebranding efforts, and leveraging data analytics to improve service quality are recommended. However, future research should aim to overcome the limitations of small sample sizes and limited geographical scope to provide more robust insights into customer experiences and preferences in the digital era.

2.3. THEORETICAL FRAMEWORK

Taking into account the uniqueness of this study in a Zambian setting, the research drew on influential theories to examine the effectiveness of innovation in enabling the National Pension Scheme Authority to satisfy customers by adding value to their experience.

2.3.1 CUSTOMER SATISFACTION THEORIES

Consumer satisfaction is considered an abstract and theoretical phenomenon which can be measured by the average of several indicators. Many different methods and scales have been developed to measure customer satisfaction including surveys, feedback

forms, Net Customer Score (NPS), Customer Satisfaction Score (CSAT) and Customer interviews. Organizations use customer feedback and satisfaction metrics to evaluate performance and identify areas for improvement.

Kotler et.al (2010) define customer satisfaction as an individuals' feeling of pleasure or disappointment resulting from evaluating a service or products' perceived performance or outcome in relation to their expectations.

Customer satisfaction = f (perceived performance, customer's expectations)

Expectations and perceived performance are factors that affect customer satisfaction. Perceived performance is the customer's belief about the quality of a service or product.

Some authors have stated that a customer's whole experience at the point of interaction with the service provider determines how satisfied they are with the service (Zhao et al. 2012).

While customer satisfaction theory is widely accepted and applied, the subjective nature of satisfaction assessments and the evolving nature of customer expectations becomes a challenge for most businesses to precisely measure and interpret satisfaction levels. Different customers may have different expectations and interpretations of what constitutes a satisfying experience for them.

Customer satisfaction is a multifaceted concept, often measured through various indicators such as surveys, feedback forms, and customer interviews. Kotler et al. (2010) define it as the individual's feeling of pleasure or disappointment resulting from evaluating a service or product's perceived performance in relation to their expectations. Expectations and perceived performance are key factors influencing customer satisfaction, with authors like Zhao et al. (2012) suggesting that the entire service experience impacts satisfaction.

2.3.1.1 THE SERVQUAL MODEL (SERVICE QUALITY)

The Servqual Model is a widely used framework in customer satisfaction research. Developed by Parasuraman, Zeithaml and Berry in 1988, the Servqual model identifies

five critical dimensions of service quality that influence customer satisfaction: Tangibles, reliability, responsiveness, assurance, and empathy.

According to the theory developers, **tangibles** refer to the physical and visual aspects of the service encounter. **Reliability** pertains to the service provider's capacity to offer services reliably and accurately on a regular basis. **Responsiveness** measures the promptness and willingness of the service provider to assist customers. **Assurance** relates to the service provider's skill, courtesy, and credibility. **Empathy** can be seen through the service provider's ability to comprehend and address the unique needs of customers. According to the customer satisfaction theory, meeting or exceeding customer expectations on these dimensions enhances satisfaction.

By incorporating the SERVQUAL model, this research aims to systematically evaluate the effectiveness of innovative customer support solutions within the public pension industry, specifically at NAPSA. The model serves as a guide for understanding customer expectations, perceptions and ultimately satisfaction.

The Servqual Model, developed by Parasuraman, Zeithaml, and Berry in 1988, identifies five dimensions of service quality—tangibles, reliability, responsiveness, assurance, and empathy—that influence customer satisfaction. This model serves as a guide to understand customer expectations and perceptions, essential for evaluating innovative customer support solutions at NAPSA.

2.3.1.2. THE EXPECTANCY DISCONFIRMATION THEORY (EDT)

The customer satisfaction theory often incorporates the expectancy disconfirmation theory, which suggests that satisfaction is determined by the how well a service or product performs in comparison to original expectations. The expectancy disconfirmation theory developed by Richard L Oliver brings out an understanding of the cognitive or mental state before an experience (expectations), what it's like during the experience (perceived performance) and the customers' feeling after the experience (satisfaction or dissatisfaction).

Positive disconfirmation occurs when customers perceive that performance is higher than their expectations for the service they have received. Similarly, if the customer feels the service is worse than expected, this leads to negative disconfirmation. Positive

disconfirmation leads to satisfaction of the customer. Zero disconfirmation (when reality matches expectations) can lead to satisfaction. Negative disconfirmation leads to customer dissatisfaction.

The current study aligns closely with the theory as it aims to provide valuable insights into the dynamics of customer expectations in their use of the innovative support solutions and their subsequent impact on satisfaction levels in the public pension industry. Based on the empirical studies, the theory's emphasis on pre-consumption expectations as a critical determinant of satisfaction finds resonance in the study. The theory serves as a guide to develop actionable recommendations for enhancing the innovative customer support solutions based on the customer's expectations.

The Expectancy Disconfirmation Theory posits that satisfaction is determined by how well a service or product performs compared to initial expectations. Positive disconfirmation occurs when performance exceeds expectations, leading to satisfaction, while negative disconfirmation results in dissatisfaction. This theory provides insights into customer expectations regarding innovative support solutions and their subsequent impact on satisfaction levels.

2.3.2 INNOVATION RESISTANCE THEORY (IRT)

The Innovation Resistance Theory (IRT) which was developed by Ram and Sheth in 1989 is a valuable framework for understanding why individuals or groups may resist adopting or accepting new innovations, technologies or changes. The developers of the theory classified resistance into five types:

- **Functional Resistance:** Concerns about the innovation's functionality or performance.
- **Risk Resistance:** Apprehensions regarding potential risks or negative consequences.
- **Psychological Resistance:** Emotional or psychological barriers to accepting the innovation.
- **Physical Resistance:** Practical obstacles related to implementing the innovation.
- **Financial Resistance:** Concerns about the costs associated with the innovation.

The Innovation Resistance Theory (IRT) offers a valuable framework for understanding and addressing resistance to innovations. These insights have practical applications for innovators and change agents seeking to promote the adoption of new technologies and innovations in the service industry.

IRT's comprehensiveness makes it a suitable framework for studying user resistance to innovation. This is because existing theoretical frameworks like the technology adoption model used by YuSheng and Ibrahim do not focus on studying user innovation resistance.

This study assesses how innovation affects customer satisfaction; therefore, the introduced innovation has to be well received and accepted for it to be measured as a factor in influencing customer satisfaction. Applying the IRT to this study provides insights into potential barriers or challenges that pension beneficiaries might face when engaging with innovative customer support solutions. By using the IRT, the researcher aims to show that customer satisfaction is not only influenced by service quality, it can also be dependent on the willingness and ability of users or customers to embrace innovation.

The Innovation Resistance Theory, developed by Ram and Sheth in 1989, identifies five types of resistance to innovation—functional, risk, psychological, physical, and financial. This theory offers valuable insights into potential barriers that pension beneficiaries may face in adopting innovative customer support solutions. Understanding and addressing these barriers are crucial for promoting acceptance and utilization of innovations, ultimately influencing customer satisfaction.

2.4. CONCEPTUAL FRAMEWORK

Based on the reviewed literature, the researcher developed a conceptual framework designed to help understand the study as shown in figure 1. The study focuses on exploring the relationship between innovative customer support solutions (independent variable) and customer satisfaction (dependent variables) in the context on the public pension industry of Zambia.

INDEPENDENT VARIABLES

DEPENDENT VARIABLE

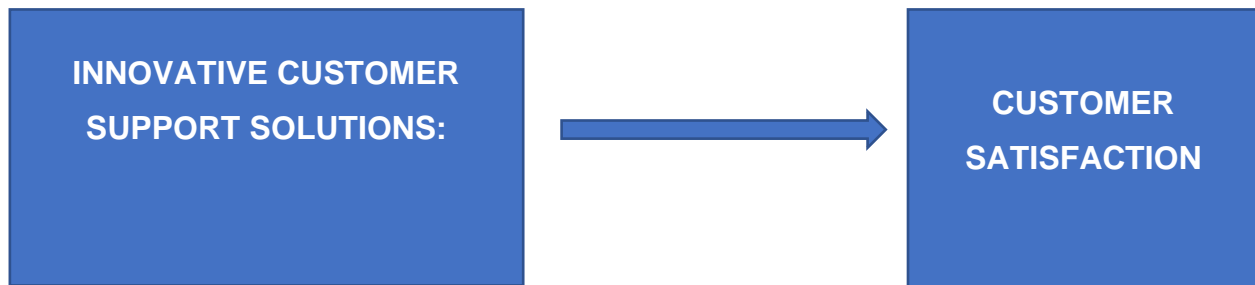


Figure 2.1: Conceptual Framework of the relation between innovative customer support solutions and customer satisfaction.

The conceptual link between innovative customer support solutions and customer satisfaction is grounded in established theories and supported by empirical evidence. According to the innovation resistance theory, any initial resistance or challenge faced by customers in adopting innovative solutions can be mitigated through a focus on service quality dimensions as outlined by the Servqual model. As customer expectations align with innovative solutions provided, the expectancy theory predicts a positive impact on overall satisfaction.

Independent Variable - Innovative Customer support solutions:

Innovative customer support solutions refer to the introduction and utilization of advanced technologies, strategies and channels in service delivery designed to enhance the overall customer service experience within the public pension industry.

Studies across various service industries have shown that the introduction of innovative customer support solutions (service innovation) positively influences customer perceptions and satisfaction. The current research draws support from the Servqual model which emphasizes the importance of service quality dimensions, including responsiveness, reliability, empathy, assurance and tangibles as crucial elements that contribute to overall customer satisfaction. It is also backed by the innovation resistance theory which acknowledges potential barriers and resistance that customers might exhibit towards adopting new support solutions. This theory helps in understanding and

addressing the objective involving potential challenges in the acceptance and utilization of innovative customer support solutions.

Dependent Variable: Customer Satisfaction (CS)

Customer satisfaction is the overall assessment experienced by customers based on their interactions with the innovative customer support solutions provided by the National Pension Scheme Authority.

Existing empirical studies have consistently demonstrated a positive relationship between implementation of innovative service and customer satisfaction levels. The customer satisfaction theory with the incorporation of the Servqual model guides the assessment of customer satisfaction by emphasizing the importance of meeting or exceeding customer expectations in terms of quality of service. The expectancy disconfirmation theory explains how customer satisfaction is impacted by expectations that are aligned with the innovative customer support solutions.

2.5. CHAPTER SUMMARY

Chapter two provided an in-depth review of empirical studies focusing on the relationship between innovative customer support solutions and customer satisfaction. The literature review covered global, African, and specifically Zambian studies to offer a comprehensive understanding of the topic. Global studies, such as Firdous and Farooqi (2017), emphasized the impact of internet banking service quality on customer satisfaction, while Mahmoud et al. (2018) explored the relationships between customer value creation, service innovation, and satisfaction in Ghana's telecommunication sector. Yusheng and Ibrahim (2019) investigated service innovation in Ghana's banking industry, while Nwachukwu and Vu (2022) examined the interaction between service innovation, marketing innovation, and customer satisfaction in microfinance banks. These studies collectively shed light on the complexities of service innovation and customer satisfaction across different industries and contexts.

African studies highlighted the importance of service innovation in enhancing customer satisfaction, with research focusing on Ghana's telecommunication and banking sectors. In Zambia, studies by Malambo (2022), Mwiya et al. (2022), and Kabanda (2014) explored

digital innovation challenges, electronic service quality, and the impact of ICTs on customer service excellence, respectively. These studies underscored the significance of addressing specific challenges faced by customers in utilizing digital banking and telecommunication services to enhance overall satisfaction and competitiveness.

Theoretical frameworks, including the Servqual Model, Expectancy Disconfirmation Theory, and Innovation Resistance Theory, were discussed in detail to provide theoretical underpinnings for the study's hypotheses and research design. These frameworks offered valuable insights into customer expectations, perceptions, and the acceptance of innovative solutions, guiding the conceptualization of the study. The conceptual framework outlined the relationship between innovative customer support solutions (independent variable) and customer satisfaction (dependent variable) in the public pension industry of Zambia. Grounded in established theories and supported by empirical evidence, the framework highlighted the importance of addressing potential barriers and resistance to innovation to enhance overall satisfaction.

CHAPTER THREE

3.0. RESEARCH METHODOLOGY

This chapter explains the technique and research design that were employed to gather and examine the study's data. This chapter includes the following: Research Methods, study population, Sample size, sampling technique, data gathering instruments, data analysis and ethical issues.

3.1. RESEARCH APPROACH

This study used a mixed research approach. A mixed approach entails gathering both quantitative and qualitative data. This approach a more thorough understanding of the study problem compared to using either strategy alone by gathering insights with numerical data and insights on customer interactions with the service provided i.e., the human aspect. The advantage of using this approach is that qualitative research owes to its suitability in thorough literature review, flexibility and transparency in the data collection whereas quantitative research approach is more objective in interpretation of data.

3.2. RESEARCH DESIGN

The choice of an exploratory case study research design for this study was carefully considered to align with the research objectives and facilitate the attainment of valid and insightful results. As described by Abutabenjeh and Jaradat (2018), a research design serves as a blueprint guiding the research process from objectives to results. In the context of this study, the exploratory case study design was deemed appropriate for several reasons. Firstly, it allowed for an exhaustive exploration and understanding of innovative customer support solutions within the public pension industry of Zambia, specifically focusing on NAPSA. This aligns perfectly with the research objective of investigating the relationship between innovative customer support solutions and customer satisfaction within NAPSA. Secondly, an exploratory case study design enabled the researchers to gain preliminary knowledge of the phenomenon under investigation, which is essential for developing research questions and hypotheses (Creswell & Creswell, 2017). Through immersing themselves in the context of NAPSA's operations and customer service practices, the researcher was able to identify key variables and

factors influencing customer satisfaction, thereby informing the formulation of research questions. Additionally, the exploratory nature of the case study design facilitated a holistic examination of the research subject, allowing for the exploration of both known and unknown aspects of innovative customer support solutions and their impact on customer satisfaction (Yin, 2018). This comprehensive approach contributes to the overall validity of the study by ensuring that all relevant factors and perspectives are considered in the analysis. Moreover, the qualitative nature of the case study design enabled the researchers to capture rich, detailed insights into the experiences and perceptions of stakeholders involved in NAPSA's customer support processes (Creswell & Creswell, 2017). This qualitative data, when combined with quantitative data collected through surveys or other means, enhances the robustness and validity of the study findings. Overall, the exploratory case study research design was chosen for its suitability in facilitating a thorough investigation of the research phenomenon, generating valuable insights, and ultimately contributing to the validity and reliability of the study results.

3.3. STUDY POPULATION

According to Obilor (2018), a study population consists of all people, animals or objects that share common observable characteristics that a researcher wants to study. The target population of the study will comprise customers of NAPSA.

3.4. SAMPLE SIZE

Sampling is a method employed to extract a subset of individuals or elements from a larger population for research purposes (Adam & Kamuzora, 2008). Due to considerations such as financial constraints, time limitations and the study's scope, the researcher opted not to survey the entire population of NAPSA customers but, instead, selected a sample size of 381 using the Yamane formula. With a 5% level of significance and an estimated population of 8000, the formula utilized is expressed as “ $n = \frac{N}{1+Ne^2}$ ”. Substituting the values, the calculation yields:

$$n = \frac{8000}{1 + 8000 \times 0.05^2} = 380.95$$

Therefore, the sample size (n) calculated using the Yamane formula is approximately 381. However, considering the practicalities of conducting surveys and the potential for non-responses, the researcher aimed for a slightly larger sample to ensure robust data collection. Consequently, 400 questionnaires were distributed to NAPSA customers.

Of the 400 questionnaires distributed, 206 responses were received. While this represents a response rate of 51.5%, the researcher is confident that the collected data is sufficient to draw meaningful conclusions. The chosen sample size adheres to the principles of efficiency, representativeness, reliability and flexibility, aligning with the research requirements and objectives.

Additionally, the sample size of 206 respondents, although sufficient for statistical analysis, may have limited the generalizability of the findings to the larger population of NAPSA customers. Moreover, the response rate of 51.5% raised concerns about non-response bias, as individuals who chose not to respond may have had different perspectives or experiences. To mitigate these limitations, the researcher aimed for a slightly larger sample size of 400 questionnaires, increasing the likelihood of capturing diverse viewpoints and enhancing the representativeness of the sample. Furthermore, efforts were made to ensure the reliability of the data collection process through rigorous questionnaire design and distribution methods. Despite these measures, it is essential to acknowledge the inherent limitations of the sampling technique and sample size and interpret the findings within this context.

3.5. SAMPLING TECHNIQUES

In choosing participants, a non-probability sampling technique called convenient sampling was used in this study. This enabled participation from available informants. It is important to mention that the entire population was considered as customers were picked randomly to constitute a sample of the customers of NAPSA. The decision to employ convenience sampling instead of simple random sampling in this study was carefully considered and justified based on several factors pertinent to the research context and objectives. Convenience sampling, a form of non-probability sampling, was chosen primarily for its practicality, accessibility, and efficiency in recruiting participants from the NAPSA Head Office Branch customer base.

Firstly, convenience sampling facilitated easy access to participants who were readily available and accessible to the researcher (Babbie, 2016). Given the constraints of time and resources inherent in the research process, convenience sampling expedited participant recruitment, thereby ensuring timely data collection and analysis.

Moreover, convenience sampling proved to be a cost-effective approach compared to simple random sampling, which typically entails higher costs associated with creating a sampling frame and implementing random selection procedures (Babbie, 2016). Through leveraging existing networks and resources, convenience sampling minimized expenses and resource allocation, making it a pragmatic choice for the study. Additionally, the practicality of convenience sampling aligned well with the exploratory nature of the research, which aimed to gather insights from a diverse range of participants (Creswell & Creswell, 2017). This sampling method allowed for the inclusion of participants with varying levels of experience and perspectives related to e-service quality and customer satisfaction at the NAPSA Head Office Branch.

While convenience sampling may introduce some bias due to self-selection and non-randomness, efforts were made to ensure a diverse representation of the customer population at NAPSA (Babbie, 2016). By considering the entire population of customers and randomly selecting participants from within this pool, the study aimed to mitigate potential biases and enhance the generalizability of findings. Therefore, the decision to utilize convenience sampling was justified by its alignment with the research objectives, practical considerations, and the need to balance feasibility with representativeness in the context of the study. By acknowledging the limitations and biases associated with convenience sampling and implementing strategies to mitigate them, the study aimed to uphold the integrity and validity of its findings (Creswell & Creswell, 2017).

3.6. DATA COLLECTION

The data collected in this study was both primary and secondary data. The following are methods and instruments were used for collecting data:

.3.6.1. Primary data collection

Primary data was collected through the following:

3.6.1.1. INTERVIEW

Primary data was collected through a combination of structured and unstructured interviews. Structured interviews were conducted with the management of the National Pension Scheme Authority, aiming to obtain specific information regarding the study objectives. These interviews featured predefined questions, ensuring consistency and comparability of responses across participants. The structured interviews followed a predetermined format, with questions designed to elicit quantitative data on various aspects of innovative customer support solutions and their impact on customer satisfaction.

On the other hand, unstructured interviews were utilized to supplement areas requiring clarification and to gather qualitative insights into the effectiveness of innovative customer services in enhancing customer satisfaction. During unstructured interviews, participants were encouraged to express their opinions, experiences, and perspectives freely. The open-ended nature of the questions allowed for a more in-depth exploration of participants' views, facilitating the collection of rich qualitative data. Unstructured interviews were conducted in a more flexible manner, allowing for spontaneous discussion and the exploration of emergent themes or issues that arose during the interview process.

Through incorporating both structured and unstructured interviews, the study ensured a comprehensive approach to data collection, capturing both quantitative metrics and qualitative insights. Structured interviews provided structured and quantifiable data, while unstructured interviews allowed for a deeper understanding of participants' perceptions and experiences related to innovative customer support solutions.

3.6.2. SECONDARY DATA COLLECTION

3.6.2.1. Documentary review

In addition to primary data collection, secondary data was gathered through documentary review. This method involved a systematic examination of various sources of literature, including academic publications, industry reports, organizational documents, and official records related to the public pension industry and customer service practices. The documentary review process aimed to gather background information, contextualize primary data findings, and identify relevant theoretical frameworks and best practices in customer service management.

During the documentary review, the researcher carefully analyzed published documents to extract relevant information pertaining to the research objectives. This included reviewing books, journal articles, government reports, and organizational publications related to innovative customer support solutions and customer satisfaction in the public pension industry. Additionally, the researcher examined internal documents such as annual reports, policy documents, and procedural manuals of the National Pension Scheme Authority to gain insights into the organization's customer service practices and initiatives.

The documentary review process was conducted systematically, with the researcher employing search strategies such as keyword searches, citation tracking, and reference chaining to identify relevant literature. Data extraction techniques were used to summarize key findings, concepts, and themes from the literature, which were then synthesized and integrated with primary data findings to provide a comprehensive analysis of the research topic. Through documentary review, the study ensured transparency and reproducibility by clearly documenting the sources of secondary data and their contributions to the research findings.

3.7. DATA ANALYSIS

Data analysis in this study involved a combination of correlation analysis and descriptive statistics, facilitated by the use of the Statistical Package for Social Sciences (SPSS). Correlation analysis, specifically Pearson correlation coefficient, was employed to examine the relationships between variables of interest, such as innovative customer support solutions and customer satisfaction. The correlation coefficients provided insights into the

strength and direction of these relationships, helping to address the research questions regarding the impact of innovative customer support solutions on customer satisfaction levels.

Additionally, descriptive statistics such as measures of central tendency (mean, median, mode) and variability (standard deviation, range) were utilized to summarize and interpret key characteristics of the data. This included analyzing the distribution of responses, identifying trends or patterns, and assessing the variability of responses across different variables. Descriptive statistics enabled a comprehensive understanding of the data set, allowing for the identification of key trends and insights relevant to the research objectives. Furthermore, graphical methods such as pie charts and bar charts were employed to visually represent the data and facilitate interpretation. These graphical representations provided a clear and concise visualization of the data, allowing for easy comparison and identification of trends or patterns. By presenting the results in tables, figures, and texts, the study aimed to provide a comprehensive assessment and interpretation of the phenomenon under investigation.

The interpretation of results was guided by the research questions and objectives, with a focus on identifying significant relationships, patterns, or trends that emerged from the data analysis. Specifically, the findings were interpreted in relation to the research objectives of evaluating the relationship between innovative customer support solutions and customer satisfaction, assessing the effectiveness of these solutions in meeting customer needs, and identifying potential areas for improvement.

3.8. ETHICAL CONSIDERATION

The researcher requested for approval to undertake the data collection process. This was done through obtaining ethical clearance from the University before the questionnaire was distributed to the respondents. The respondents were given assurance that confidentiality would be upheld and that all the information provided would primarily be used for academic purposes.

CHAPTER FOUR

ANALYSIS AND PRESENTATION OF FINDINGS

4.0 Introduction

In this chapter, a thorough exploration of survey data involving 206 participants unfolds, employing SPSS and Google Sheets via a Google Forms questionnaire. It delves into crucial dimensions of customer experiences with the National Pension Scheme Authority (NAPSA), starting with a demographic analysis covering factors like gender, age, education and the customer experience with NAPSA. The chapter extensively evaluates Innovative Customer Support Solutions (ICSS), scrutinizing participant awareness, types of services, effectiveness and responsiveness. The examination includes insights into challenges faced by respondents, categorized from functional issues to communication challenges. Customer satisfaction particularly across ICSS platforms is carefully analyzed using descriptive statistics. The chapter further explores the impact of ICSS on customer perceptions, assessing how these solutions address needs and influence overall satisfaction and likelihood of recommendation. A correlation analysis is presented, the chapter establishes relationships between specific ICSS platforms and overall customer experience. The chapter concludes with a meticulous evaluation of the ICSS rating scale's reliability through Cronbach's Alpha, ensuring the robustness and internal consistency of metrics used in assessing customer satisfaction.

4.1 Demographic Results

In this section, a presentation and analysis of the demographic profiles of the study participants is given, it includes gender, age, education, and the level of experience respondents have with the National Pension Scheme Authority (NAPSA). The aim is to provide a thorough understanding of the composition of the participant pool, laying the groundwork for subsequent analysis and discussions related to customer satisfaction and support solutions. The featured demographics: gender, age, occupation, and level of experience are pivotal in shaping the context of the study and influencing the opinions of customers who were the primary participants of the study. The gender distribution ensures a balanced representation, acknowledging that the customer experience

landscape is not skewed toward any particular gender. This inclusivity enhances the generalizability of findings.

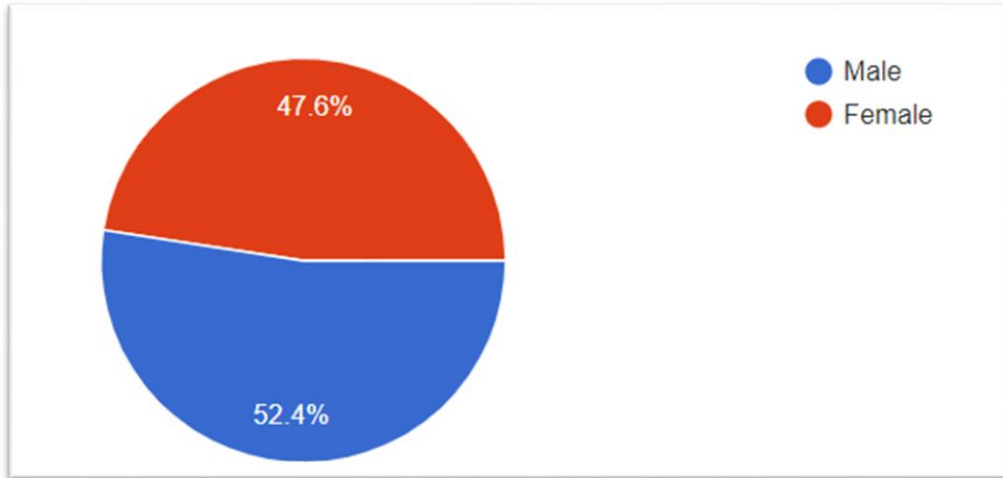
The age distribution provides insights into the experiences of individuals in different age brackets. Understanding the age demographics is crucial for tailoring support solutions to meet the diverse needs of customers at different life and career stages. The study captures the perspectives of individuals in the prime of their careers, contributing to a holistic understanding of customer expectations and satisfaction. Occupational diversity sheds light on the varied professional journeys of respondents. Examining the experiences of formally employed participants, self-employed individuals, and pensioners offers a comprehensive lens for understanding the complex nature of customer expectations in different occupational contexts.

The duration of experience with NAPSA services reflects a historical evolution of customer interactions. Recognizing that customer satisfaction is not static but evolves over time underscores the importance of dynamic and adaptive support solutions. The diverse range of experience levels ensures a comprehensive understanding of customer interactions with NAPSA. The demographic findings go beyond statistical representation; they unravel a profound narrative about the diverse, evolving, and dynamic nature of the participant pool. These insights pave the way for a comprehensive discussion of customer satisfaction and support solutions, acknowledging the complex dimensions that contribute to a holistic understanding of the customer experience landscape within the National Pension Scheme Authority.

4.1.1 Gender

Figure 1 displays the gender distribution among the respondents, shedding light on the diversity within the study sample. The data indicates that 52.4 percent of the participants identified as male while 47.6 percent identified as female. This balanced representation ensures that insights drawn from the study can be generalized across genders.

Figure 2: Gender Distribution

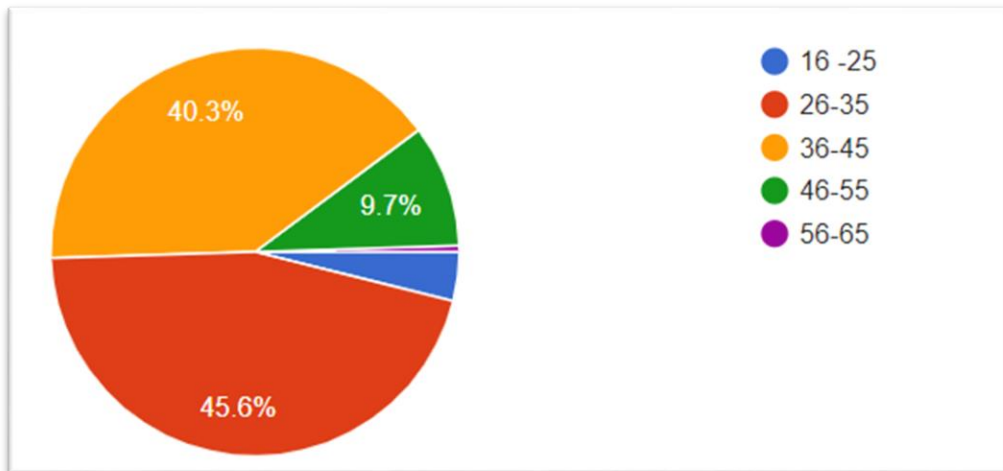


Source: "Generated by the Researcher (2023)"

4.1.2 Age

Figure 2 depicts the age distribution of the respondents, offering a detailed insight of the age distribution in the sample. Most participants are between the ages of 36 and 45 (40.3%) and 26 to 35 (45.6%). Furthermore, 3.9% of respondents were between the ages of 16 and 25, 9.7% were between the ages of 46 and 55 and just 0.5% were above the age of 55. This distribution ensures that different age groups are well-represented.

Figure 3: Age of the Respondents



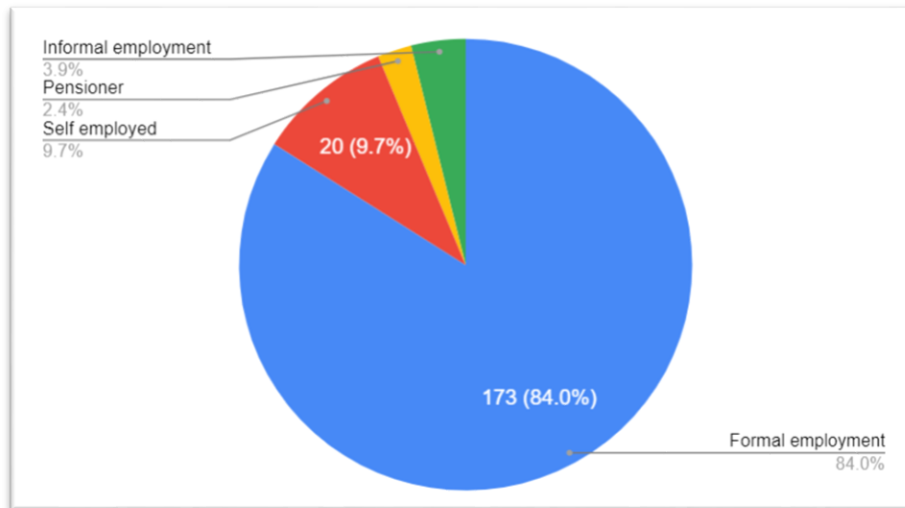
Source: "Generated by the Researcher (2023)"

4.1.3 Occupation

The main occupation of the respondents is outlined in Figure 3. The data reveals that 84% were formally employed, 9.7% were self-employed, 3.9% were informally employed,

and 2.5% were pensioners. This diverse occupational representation ensures a well-rounded perspective on the experiences and expectations of individuals from different employment backgrounds.

Figure 4: Occupation

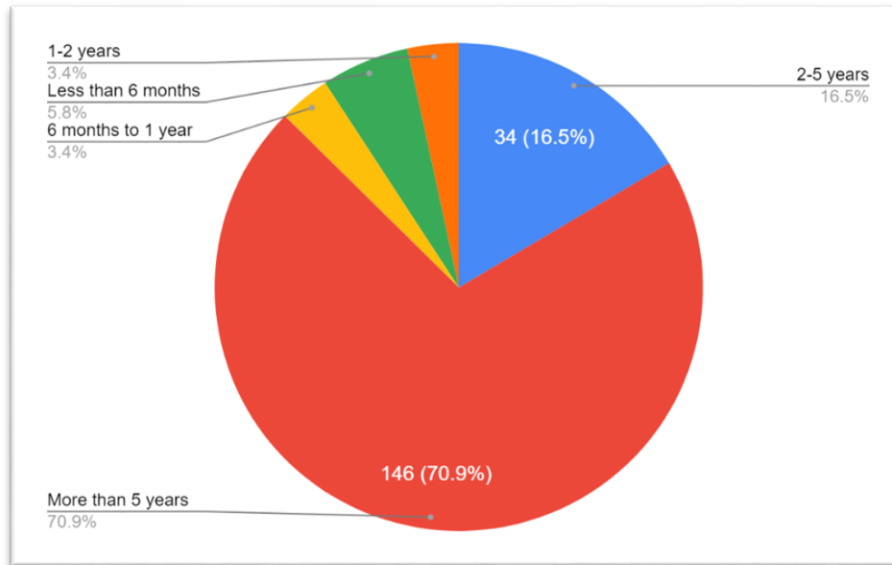


Source: "Generated by the Researcher (2023)"

4.1.4 Years of Experience with NAPSA Services

Figure 4 provides an overview of respondents based on their years of experience utilizing services provided by NAPSA, offering insights into the distribution across different experience brackets. The majority (70.9%) reported more than 5 years of experience, 16.5% had 2 to 5 years, 5.8% had less than 6 months, 3.4% had between 6 months and 1 year and the other 3.4% possessed between 1 to 2 years of experience. This broad range of experience levels contributes to a comprehensive understanding of customer interactions with NAPSA over time.

Figure 5: Experience with NAPSA



Source: "Generated by the Researcher (2023)"

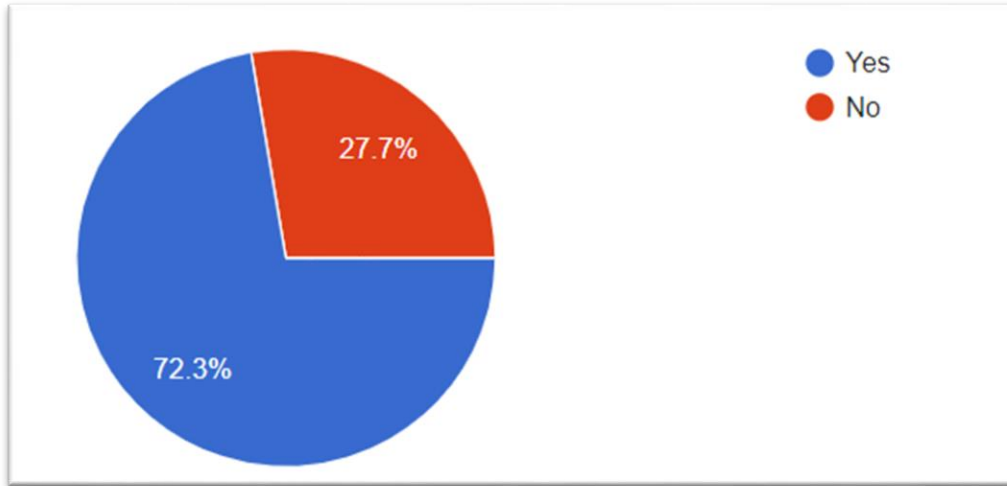
4.2 Innovative Customer Support Solutions

Through an interview with NAPSA, six innovative customer support solutions were identified, namely, eNAPSA, PRB system, NAPSA live chat, queue management system, WhatsApp and the toll-free line. This subsection delves into the assessment of these innovative customer support solutions (ICSS) offered by NAPSA, aiming to evaluate the level of awareness, services accessed, types of ICSS utilized, the effectiveness of these solutions and the responsiveness of the support mechanisms.

4.2.1 Level of Awareness of Innovative Customer Support Solutions

In Figure 5, an overview of respondent's awareness of ICSS provided by NAPSA is presented. The data reveals that the majority (72.3%) were well aware of all the ICSS services, indicating a substantial level of awareness. Conversely, 27.7% of respondents were not aware of all the ICSS services provided by NAPSA, highlighting an opportunity for the organization to enhance communication and promotion of these innovative solutions.

Figure 6: Level of Awareness

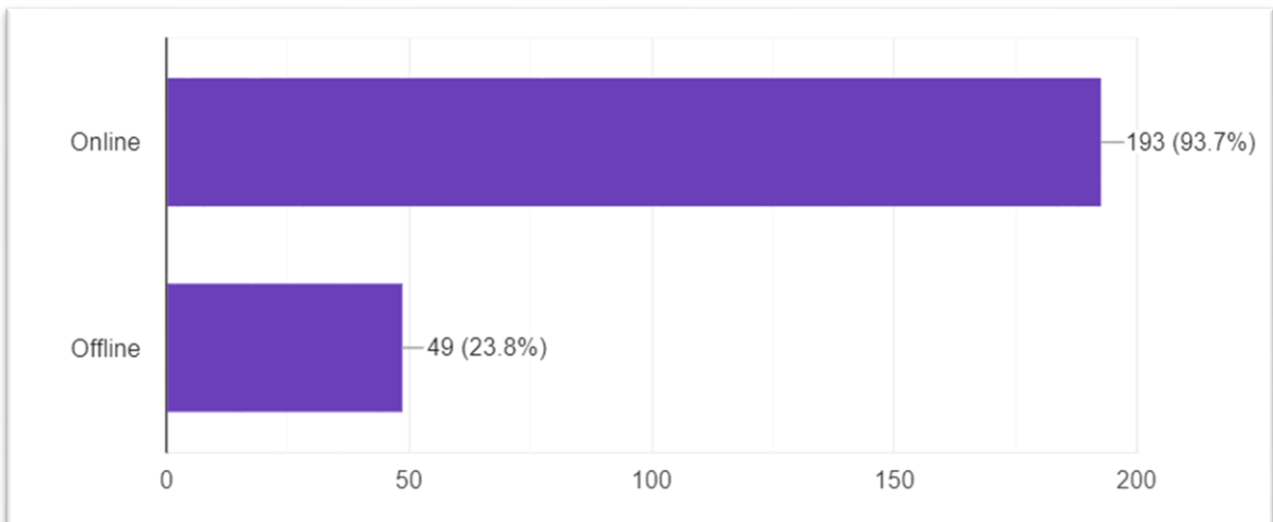


Source: "Generated by the Researcher (2023)"

4.2.2 Services Accessed

Respondents were asked to specify the types of services they have utilized from NAPSA, as depicted in Figure 6. Notably, 93.7% of respondents accessed online services while 23.8% utilized offline services. This emphasizes a strong preference for online interactions suggesting the significance of digital channels in customer engagement with NAPSA.

Figure 7: Services accessed

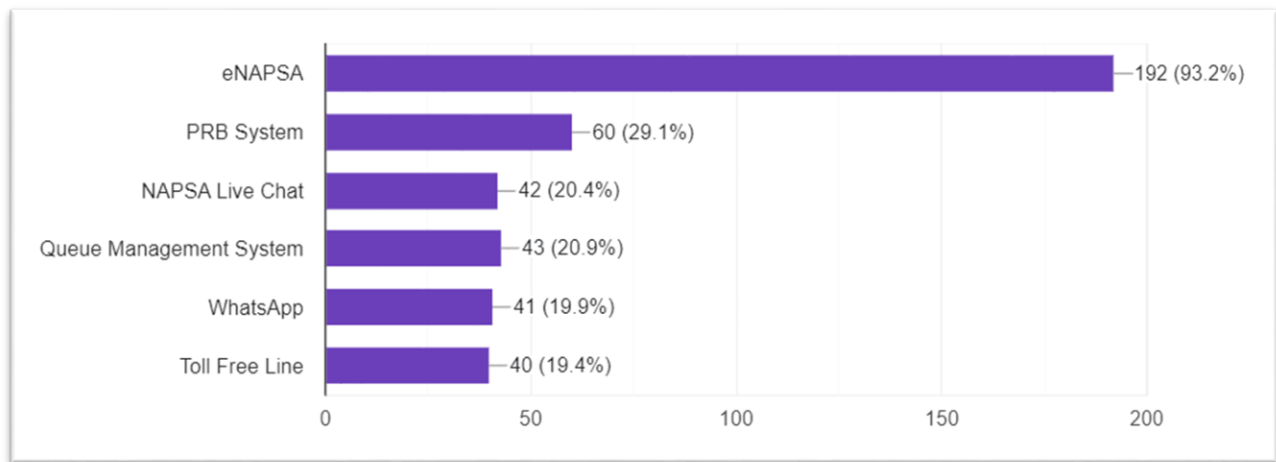


Source: "Generated by the Researcher (2023)"

4.2.3 Types of Innovative Customer Support Solutions

Figure 7 provides a breakdown of the specific ICSS respondents have utilized from NAPSA. eNAPSA emerges as the most utilized solution (93.2%) followed by the Pre-Retirement Benefit (PRB) Claim system (29.1%), Queue Management System (QMS) (20.9%), NAPSA live chat (20.4%), WhatsApp (19.9%) and Toll-Free Line (19.4%). These figures offer insights into the popularity and adoption rates of various ICSS providing valuable information for refining and expanding these services.

Figure 8: Innovative Customer Support Solutions utilized

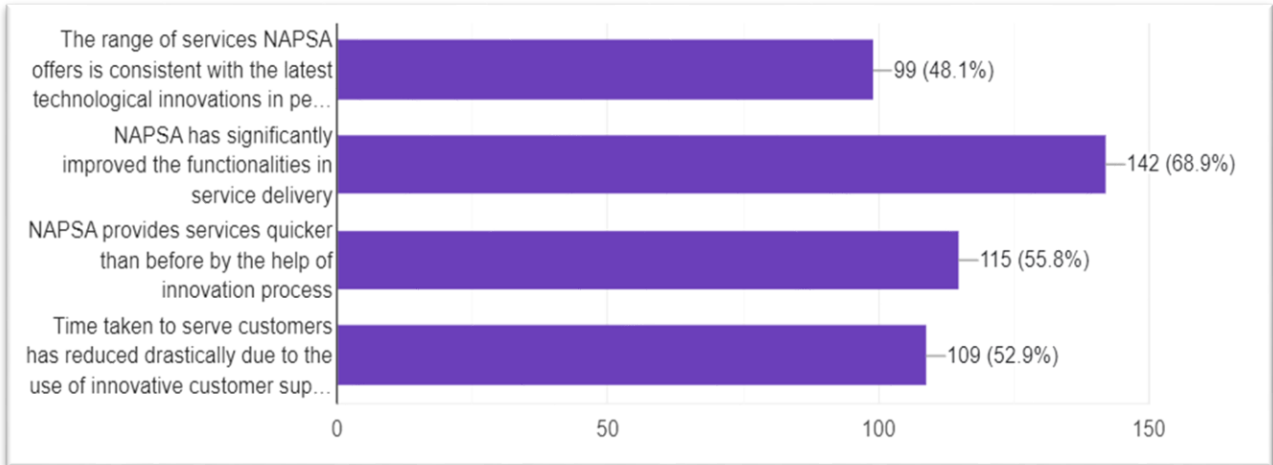


Source: "Generated by the Researcher (2023)"

4.2.4 Effectiveness of the Innovative Customer Support Solutions

Figure 8 outlines the respondents' perceptions of the effectiveness of ICSS. The results indicate that the majority (68.9%) believe NAPSA has significantly improved functionalities in service delivery with 55.8% stating that NAPSA provides services quicker than before. Additionally, 53.9% noted a drastic reduction in the time taken to serve customers and 48.1% expressed satisfaction with the alignment of NAPSA's services with the latest technological innovations in pension services.

Figure 9: Effectiveness of ICSS



Source: "Generated by the Researcher (2023)"

4.2.5 Responsiveness of the Innovative Customer Support Solutions

Table 1 presents a detailed breakdown of the respondents' ratings for the responsiveness of ICSS. Notably, the majority of respondents (58.7%) rated the responsiveness as either fast or very fast, 33% were indifferent with only a small percentage (8.3%) perceiving it as slow or very slow. This positive feedback regarding responsiveness indicates a satisfactory user experience with NAPSA's innovative support solutions.

Table 1: Responsiveness of the Innovative Customer Support Solutions

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very slow	7	3.4	3.4	3.4
Slow	10	4.9	4.9	8.3
Neutral	68	33.0	33.0	41.3
Fast	103	50.0	50.0	91.3
Very fast	18	8.7	8.7	100.0
Total	206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

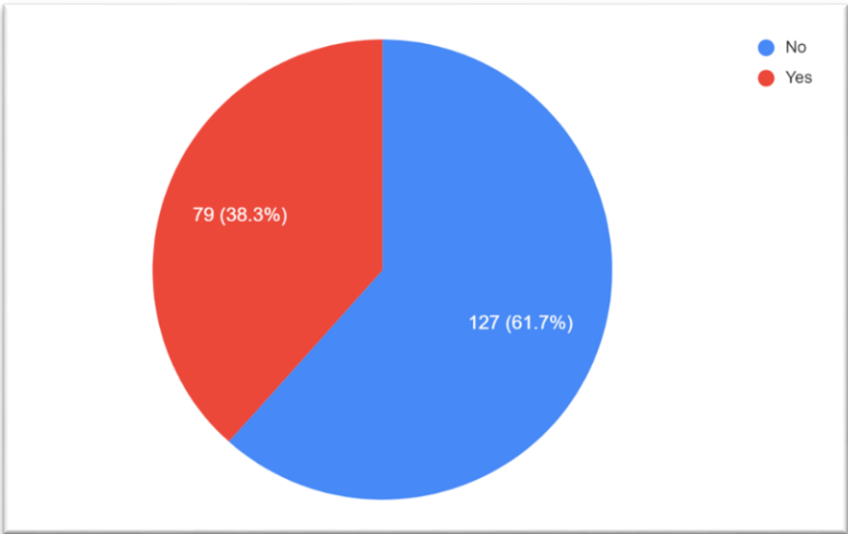
4.3 Challenges Experienced

This segment critically examines the challenges faced by the respondents while using Innovative Customer Support Solutions (ICSS) provided by NAPSA shedding light on the hindrances that may affect user experiences.

4.3.1 Challenges experienced while using innovative customer support solutions.

Figure 9 outlines the respondent's experiences with challenges while utilizing ICSS. Notably, the majority of respondents (61.7%) stated that they did not encounter challenges, reflecting a positive user experience. However, 38.3% highlighted that they did face challenges indicating areas that may require attention for improvement.

Figure 10: Challenges



Source: "Generated by the Researcher (2023)"

4.3.2 Types of Challenges experienced

Table 2 provides a breakdown of the types of challenges experienced by the 79 respondents who reported facing difficulties with the ICSS. The findings are explained below:

- **Functional Issues (53.2%):** The most prevalent challenge reported by respondents was related to functional issues, encompassing difficulties or

malfunctions in the operation of the innovative support solutions. This could include technical glitches, errors or inefficiencies in the functionality of the systems.

- **Response Time Issues (10.1%):** A subset of respondents (10.1%) cited challenges related to response time. This may indicate concerns about the speed at which the ICSS addressed user queries or provided assistance. Improving response times could enhance overall user satisfaction.
- **Communication Issues (16.5%):** A significant proportion of respondents (16.5%) reported challenges associated with communication. This could involve issues with the clarity of information provided difficulties in understanding messages or breakdowns in communication channels within the ICSS.
- **User Experience Issues (7.6%):** Some respondents (7.6%) highlighted challenges related to the overall user experience. This may include difficulties in navigating interfaces, lack of user-friendly features or other aspects affecting the ease of interaction with the ICSS.
- **Other Issues (12.7%):** A notable percentage of respondents (12.7%) reported challenges that did not fall specifically into the predefined categories. These could encompass a range of issues not covered in the survey, indicating the need for further investigation into diverse challenges.

Table 2: Types of Challenges experienced

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Functional Issues	42	20.4	53.2	53.2
	Response Time Issues	8	3.9	10.1	63.3
	Communication Issues	13	6.3	16.5	79.7
	User Experience Issues	6	2.9	7.6	87.3
	Other Issues	10	4.9	12.7	100.0
	Total	79	38.3	100.0	
Missing	System	127	61.7		
Total		206	100.0		

Source: "Generated by the Researcher using SPSS16 (2023)"

4.4 Customer satisfaction

This section provides a detailed analysis of customer satisfaction with the Innovative Customer Support Solutions (ICSS) offered by NAPSA. The findings are presented through descriptive statistics providing insights into the respondent's satisfaction levels with specific platforms.

4.4.1 Customer Satisfaction of the innovative customer support solutions

Table 3 provides a comprehensive overview of the respondent's satisfaction levels across various ICSS including eNAPSA, Pre-Retirement Benefit (PRB) Claim system, NAPSA Live Chat, Queue Management System (QMS), WhatsApp and the Toll-Free Line. The descriptive statistics include measures such as mean, median, standard deviation, skewness and kurtosis.

- **Mean:** The average satisfaction scores for all platforms range from 3.03 to 3.71, indicating a moderate to slightly satisfied level overall.
- **Median:** The median values are generally in the middle of the scale, suggesting a balanced distribution of satisfaction scores.
- **Standard Deviation:** The standard deviation reflects the variability in responses. Lower values indicate less variability while higher values suggest greater diversity in satisfaction scores. The low standard deviations (ranging from 1.046 to 1.199) suggest that the satisfaction scores are relatively consistent.
- **Skewness and Kurtosis:** Skewness measures the asymmetry of the distribution and kurtosis indicates the tail's thickness. In this context, the values suggest relatively normal distributions.

These statistics provide a preliminary understanding of the overall satisfaction levels, laying the foundation for a detailed examination of each ICSS platform.

Table 3: Descriptive statistics

		Statistics					
		eNAPSA	PRB	Live Chat	QMS	WhatsApp	Toll Free Line
N	Valid	206	206	206	206	206	206
	Missing	0	0	0	0	0	0
Mean		3.71	3.43	3.10	3.23	3.24	3.03
Std. Error of Mean		.073	.079	.078	.079	.078	.084
Median		4.00	3.00	3.00	3.00	3.00	3.00
Std. Deviation		1.046	1.140	1.126	1.131	1.122	1.199
Variance		1.093	1.300	1.269	1.279	1.258	1.438
Skewness		-.671	-.269	-.027	-.133	-.240	-.049
Std. Error of Skewness		.169	.169	.169	.169	.169	.169
Kurtosis		-.173	-.562	-.615	-.657	-.439	-.724
Std. Error of Kurtosis		.337	.337	.337	.337	.337	.337
Minimum		1	1	1	1	1	1
Maximum		5	5	5	5	5	5

Source: "Generated by the Researcher using SPSS16 (2023)"

4.4.2 eNAPSA

Table 4 focuses on the satisfaction levels of respondents with the eNAPSA platform. The results are as follows:

- **Not satisfied (2.9%):** A small percentage indicated dissatisfaction with eNAPSA.
- **Slightly satisfied (12.1%):** A modest level of satisfaction.
- **Neutral (18.9%):** Nearly one-fifth of respondents had a neutral stance.
- **Satisfied (42.7%):** A significant proportion expressed satisfaction with eNAPSA.
- **Very satisfied (23.3%):** Over one-fifth reported being very satisfied.

The majority of respondents demonstrated positive satisfaction levels, with 66% expressing satisfaction or higher.

Table 4: eNAPSA

		eNAPSA			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Satisfied	6	2.9	2.9	2.9
	Slightly Satisfied	25	12.1	12.1	15.0
	Neutral	39	18.9	18.9	34.0
	Satisfied	88	42.7	42.7	76.7
	Very Satisfied	48	23.3	23.3	100.0
	Total	206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.4.3 Pre-Retirement Benefit Claim system

Table 5 explores the satisfaction levels with the PRB Claim system:

- **Not satisfied (6.3%):** A relatively low dissatisfaction rate.
- **Slightly Satisfied (11.7%):** A modest level of satisfaction.
- **Neutral (36.4%):** A substantial proportion adopted a neutral stance.
- **Satisfied (23.8%):** A significant percentage reported satisfaction.
- **Very Satisfied (21.8%):** A notable proportion indicated being very satisfied.

The results suggest a mixed response, with a significant number of respondents adopting a neutral stance.

Table 5: Pre-Retirement Benefit Claim system

		PRB System			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Satisfied	13	6.3	6.3	6.3
	Slightly Satisfied	24	11.7	11.7	18.0
	Neutral	75	36.4	36.4	54.4
	Satisfied	49	23.8	23.8	78.2
	Very Satisfied	45	21.8	21.8	100.0
	Total	206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.4.4 NAPSA Live Chat

Table 6 outlines satisfaction levels with the NAPSA Live Chat platform:

- **Not satisfied (8.7%):** A relatively low dissatisfaction rate.
- **Slightly Satisfied (19.9%):** A moderate level of satisfaction.
- **Neutral (36.9%):** A substantial portion had a neutral stance.
- **Satisfied (21.8%):** A significant percentage expressed satisfaction.
- **Very Satisfied (12.6%):** A notable proportion reported being very satisfied.

These results indicate a generally positive sentiment toward the NAPSA Live Chat platform.

Table 6: NAPSA Live Chat

		NAPSA Live Chat			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Satisfied	18	8.7	8.7	8.7
	Slightly Satisfied	41	19.9	19.9	28.6
	Neutral	76	36.9	36.9	65.5
	Satisfied	45	21.8	21.8	87.4
	Very Satisfied	26	12.6	12.6	100.0
	Total	206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.4.5 Queue Management System

Table 7 examines satisfaction levels with the Queue Management System (QMS):

- **Not satisfied (7.3%):** A relatively low dissatisfaction rate.
- **Slightly satisfied (18.0%):** A moderate level of satisfaction.
- **Neutral (34.5%):** A substantial portion adopted a neutral stance.
- **Satisfied (25.2%):** A significant percentage reported satisfaction.
- **Very satisfied (15.0%):** A notable proportion indicated being very satisfied.

The results suggest a mixed response, with a substantial number of respondents adopting a neutral stance.

Table 7: Queue Management System

		QMS			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Satisfied	15	7.3	7.3	7.3
	Slightly Satisfied	37	18.0	18.0	25.2
	Neutral	71	34.5	34.5	59.7
	Satisfied	52	25.2	25.2	85.0
	Very Satisfied	31	15.0	15.0	100.0
	Total	206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.4.6 WhatsApp

Table 8 explores satisfaction levels with the WhatsApp platform:

- **Not satisfied (8.7%):** A relatively low dissatisfaction rate.
- **Slightly satisfied (12.6%):** A modest level of satisfaction.
- **Neutral (38.8%):** A substantial portion had a neutral stance.
- **Satisfied (25.2%):** A significant percentage expressed satisfaction.
- **Very satisfied (14.6%):** A notable proportion reported being very satisfied.

These results indicate a generally positive sentiment toward the WhatsApp platform.

Table 8: WhatsApp

		WhatsApp			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Satisfied	18	8.7	8.7	8.7
	Slightly Satisfied	26	12.6	12.6	21.4
	Neutral	80	38.8	38.8	60.2
	Satisfied	52	25.2	25.2	85.4
	Very Satisfied	30	14.6	14.6	100.0
	Total	206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.4.7 Toll Free Line

Table 9 examines satisfaction levels with the Toll-Free Line:

- **Not satisfied (13.1%):** A moderate dissatisfaction rate.
- **Slightly satisfied (17.0%):** A modest level of satisfaction.
- **Neutral (36.9%):** A substantial portion had a neutral stance.
- **Satisfied (19.4%):** A significant percentage reported satisfaction.

- **Very satisfied (13.6%):** A notable proportion indicated being very satisfied. The results suggest a mixed response, with a substantial number of respondents adopting a neutral stance.

Table 9: Toll Free Line

		Toll Free Line			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Satisfied	27	13.1	13.1	13.1
	Slightly Satisfied	35	17.0	17.0	30.1
	Neutral	76	36.9	36.9	67.0
	Satisfied	40	19.4	19.4	86.4
	Very Satisfied	28	13.6	13.6	100.0
	Total	206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.5 Effectiveness of Innovative Customer Support Solutions

This section provides a comprehensive analysis of the effectiveness of Innovative Customer Support Solutions (ICSS) in addressing customer needs, influencing customer experience and gauges the likelihood of customers recommending these services to others.

4.5.1 Effectiveness of Innovative Customer Support Solutions in Addressing Customer Needs

Table 10 illustrates customer's perceptions of the effectiveness of ICSS in addressing their needs measured on a scale from 1 (very ineffective) to 5 (very effective). A majority of respondents (74.8%) perceived ICSS as Effective or Very Effective in addressing their needs. A relatively low percentage (8.2%) found ICSS to be Ineffective or Very Ineffective. The Neutral category represents a moderate portion (17%).

Table 10: Effectiveness of Innovative Customer Support Solutions

Effectiveness ICSS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very ineffective	11	5.3	5.3	5.3
	Ineffective	6	2.9	2.9	8.3
	Neutral	35	17.0	17.0	25.2
	Effective	120	58.3	58.3	83.5
	Very effective	34	16.5	16.5	100.0
Total		206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.5.2 Customer Experience

Table 11 outlines the impact of innovative customer support solutions on overall customer experience. Respondents rated the level of improvement on a scale from 1 (not improved at all) to 5 (highly significantly improved). A significant majority (69.4%) reported a significant or highly significant improvement in their overall experience due to ICSS. Only a small portion (0.5%) felt that their experience was not improved at all. The results suggest that ICSS has a positive impact on enhancing customer experience.

Table 11: Customer Experience

Customer Experience					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Improved at all	1	.5	.5	.5
	Slightly improved	12	5.8	5.8	6.3
	Moderately improved	50	24.3	24.3	30.6
	Significantly improved	112	54.4	54.4	85.0
	Highly Significantly improved	31	15.0	15.0	100.0
Total		206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.5.3 Recommendation of the use of Innovative Customer Support Solutions

Table 12 explores the likelihood of customers recommending NAPSA's ICSS services to others. A substantial majority (82%) expressed a likelihood of recommending NAPSA's ICSS services to others (Likely and Highly Likely categories). A small portion (1.0%) indicated that they would not recommend the services at all. The Neutral category represents a moderate portion (13.1%) of respondents with a mixed likelihood of recommending.

Table 12: Recommendation of Innovative Customer Support Solutions

		ICSS Recommendation			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not at all	2	1.0	1.0	1.0
	Slightly	8	3.9	3.9	4.9
	Neutral	27	13.1	13.1	18.0
	Likely	122	59.2	59.2	77.2
	Highly likely	47	22.8	22.8	100.0
	Total	206	100.0	100.0	

Source: "Generated by the Researcher using SPSS16 (2023)"

4.6 Correlation analysis

This section presents the results of Pearson correlation analyses between various Innovative Customer Support Solutions (ICSS) and customer experience serving as a proxy for customer satisfaction. The correlation coefficients indicate the strength and direction of the relationship between each ICSS and customer satisfaction.

4.6.1 eNAPSA and Customer experience

The correlation coefficient between eNAPSA and Customer Experience is 0.448, indicating a moderate positive correlation (Table 13). This suggests that there is a meaningful relationship between the utilization of eNAPSA and improved customer experience. The statistically significant correlation at the 0.01 level further strengthens

this finding, indicating a strong association between the two variables. The positive correlation implies that as the usage of eNAPSA increases, customer experience also tends to improve, highlighting the effectiveness of eNAPSA in enhancing customer satisfaction. Furthermore, the observed correlation implies potential causal mechanisms underlying these relationships. For instance, the positive correlation between eNAPSA usage and customer experience suggests that the convenience and efficiency offered by eNAPSA, such as easy access to pension information and streamlined processes, contribute to a more positive customer experience.

Table 13: eNAPSA and Customer experience

		eNAPSA	Customer Experience
eNAPSA	Pearson Correlation	1	.448**
	Sig. (2-tailed)		.000
	N	206	206
Customer Experience	Pearson Correlation	.448**	1
	Sig. (2-tailed)	.000	
	N	206	206

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

Source: "Generated by the Researcher using SPSS16 (2023)"

4.6.2 Pre-Retirement Benefit (PRB) Claim system and Customer experience

The correlation coefficient between the PRB System and Customer Experience is 0.287, indicating a moderate positive correlation. The correlation is statistically significant at the 0.01 level (2-tailed) suggesting a significant relationship between PRB System usage and improved customer experience. This indicates that there is a meaningful relationship between the utilization of the PRB System and improved customer experience. The statistically significant correlation at the 0.01 level further validates this relationship, emphasizing the significance of the PRB System in enhancing customer satisfaction within the context of NAPSA. The correlation between the PRB System usage and customer experience may be attributed to the system's effectiveness in facilitating smooth

and timely processing of pre-retirement benefit claims, thereby enhancing customer satisfaction.

Table 14: PRB system and Customer experience

		PRB	Customer Experience
PRB	Pearson Correlation	1	.287**
	Sig. (2-tailed)		.000
	N	206	206
Customer Experience	Pearson Correlation	.287**	1
	Sig. (2-tailed)	.000	
	N	206	206

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

Source: "Generated by the Researcher using SPSS16 (2023)"

4.6.3 NAPSA live chat and Customer experience

The correlation analysis between NAPSA Live Chat usage and customer experience yields a coefficient of 0.156, indicating a weak positive correlation. This suggests that while there is some association between Live Chat utilization and enhanced customer experience, the relationship is relatively modest. The statistically significant correlation at the 0.05 level suggests that Live Chat usage may contribute to improving customer experience, albeit to a limited extent. Possible causal mechanisms underlying this correlation could involve the convenience and accessibility offered by Live Chat as a customer support channel, allowing for real-time interaction and problem resolution. However, the weaker correlation implies that Live Chat alone may not significantly impact overall customer experience compared to other ICSS.

Table 15: NAPSA live and Customer Experience

		Correlations	
		Live Chat	Customer Experience
Live Chat	Pearson Correlation	1	.156*
	Sig. (2-tailed)		.025
	N	206	206
Customer Experience	Pearson Correlation	.156*	1
	Sig. (2-tailed)	.025	
	N	206	206

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

Source: "Generated by the Researcher using SPSS16 (2023)"

4.6.4 Queue Management System (QMS) and Customer experience

In contrast to NAPSA Live Chat, the correlation between the Queue Management System (QMS) usage and customer experience reveals a coefficient of 0.336, indicating a moderate positive correlation. This suggests a stronger relationship between QMS utilization and improved customer experience. The statistically significant correlation at the 0.01 level underscores the robust association between the two variables. Potential causal mechanisms underlying this correlation may include the operational efficiency and service effectiveness facilitated by QMS in managing customer queues and reducing wait times. By streamlining service processes and optimizing resource allocation, QMS may contribute significantly to enhancing overall customer satisfaction and experience within NAPSA.

Table 16: QMS and Customer Experience

		Correlations	
		Customer Experience	QMS
Customer Experience	Pearson Correlation	1	.336**
	Sig. (2-tailed)		.000
	N	206	206
QMS	Pearson Correlation	.336**	1
	Sig. (2-tailed)	.000	
	N	206	206

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

Source: "Generated by the Researcher using SPSS16 (2023)"

4.6.5 WhatsApp and Customer experience

The correlation analysis between WhatsApp usage and customer experience reveals a coefficient of 0.238, indicating a weak positive correlation. This suggests that there is a modest association between WhatsApp utilization and improved customer experience within NAPSA. The statistically significant correlation at the 0.01 level underscores the significance of this relationship, implying that WhatsApp usage contributes to enhancing customer satisfaction. Potential causal mechanisms underlying this correlation may include the accessibility and convenience offered by WhatsApp as a communication channel, allowing customers to easily reach out for support and assistance. While the correlation is weaker compared to other ICSS, such as QMS and the Toll-Free Line, it still highlights the importance of WhatsApp as a supplementary support tool in enhancing overall customer experience.

Table 17: WhatsApp and Customer experience

		Customer Experience	WhatsApp
Customer Experience	Pearson Correlation	1	.238**
	Sig. (2-tailed)		.001
	N	206	206
WhatsApp	Pearson Correlation	.238**	1
	Sig. (2-tailed)	.001	
	N	206	206

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

Source: "Generated by the Researcher using SPSS16 (2023)"

4.6.6 Toll free line and Customer experience

The correlation between the Toll-Free Line usage and customer experience yields a coefficient of 0.307, indicating a moderate positive correlation. This suggests a stronger relationship between Toll-Free Line utilization and improved customer experience within NAPSA. The statistically significant correlation at the 0.01 level emphasizes the robust association between the two variables, indicating that the Toll-Free Line significantly contributes to enhancing customer satisfaction. Potential causal mechanisms underlying this correlation may include the accessibility, responsiveness, and personalized assistance provided through the Toll-Free Line, which allows customers to easily access support and resolve queries or issues. The moderate correlation suggests that the Toll-Free Line plays a substantial role in positively impacting overall customer experience within NAPSA.

Table 18: Toll free line and Customer experience

		Correlations	
		Customer Experience	Toll Free Line
Customer Experience	Pearson Correlation	1	.307**
	Sig. (2-tailed)		.000
	N	206	206
Toll Free Line	Pearson Correlation	.307**	1
	Sig. (2-tailed)	.000	
	N	206	206

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

Source: "Generated by the Researcher using SPSS16 (2023)"

4.7 Reliability of the Innovative Customer Support Solutions rating scale

This section assesses the reliability of the rating scale used to measure customer's satisfaction with Innovative Customer Support Solutions (ICSS). The reliability test is conducted using Cronbach's Alpha in SPSS providing a measure of internal consistency for the scale. The computed Cronbach's Alpha coefficient is 0.826. This value represents a measure of internal consistency reliability for the ICSS rating scale. A higher Cronbach's Alpha indicates greater reliability and a common threshold for acceptability is typically 0.70 or higher. This indicates that the items in the scale are reliably measuring a common underlying construct which in this case is customer satisfaction with the various Innovative Customer Support Solutions.

Table 19: Reliability test

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.826	.826	6

Source: "Generated by the Researcher using SPSS16 (2023)"

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.0 Introduction

This chapter presents a discussion of the results from the preceding chapter. Firstly, a discussion of the demographic characteristics is provided followed by a comprehensive discussion of the innovative customer support solutions identified by NAPSA. The relationship between the innovative customer support solutions identified and customer satisfaction is also explained as are the identified challenges experienced by customers. The discussion is anchored by the set study objectives in the introduction and guided by theoretical insights from the SERVQUAL model (service quality), the expectancy disconfirmation theory (EDT) and the innovation resistance theory (IRT) presented in the literature review.

5.1 Demographic Findings

In delving into the demographic findings of this study, a detailed understanding of the participant pool emerges, setting the stage for an in-depth exploration of customer satisfaction and support solutions. The gender distribution showcased in Figure 2 exhibits a balanced representation with 52.4 percent male and 47.6 percent female participants. This equilibrium implies that the insights obtained are reflective of a diverse range of perspectives ensuring the generalizability of findings across genders. The profound implication here lies in the acknowledgment that the customer experience landscape is not skewed toward any particular gender which also underscores the relevance of subsequent analyses for a broad audience.

Turning to Figure 3, which shows the age distribution, a variety of age groups is evident. The majority falls within the 26 to 45 age bracket indicating that the study captures the perspectives of individuals in the prime of their careers. This profound demographic insight suggests that the findings related to customer satisfaction and support solutions are likely to be reflective of the experiences and expectations of individuals navigating

critical life and career stages. Additionally, the presence of respondents across various age groups signals a need for adaptable and inclusive support solutions that resonate with a diverse demographic.

Figure 4, detailing the occupational composition reveals a characteristic of employment backgrounds. With 84 percent formally employed, 9.7 percent self-employed, 3.9 percent informally employed and 2.5 percent pensioners, the profound implication is that the study captures the perspectives of individuals with varied professional journeys. The experiences of formally employed participants, compared with those who are self-employed, or pensioners offer an in-depth lens for examining the complex nature of customer expectations and satisfaction in different occupational contexts.

In exploring the duration of experience with NAPSA services (Figure 5), the majority reporting more than 5 years of experience implies a depth of engagement. This profound insight suggests that the study not only captures a snapshot but also a historical evolution of customer interactions. The implications extend to the recognition that customer satisfaction is not static rather, it evolves over time emphasizing the importance of dynamic and adaptive support solutions.

In essence, the demographic findings go beyond mere statistical representation; they unravel a profound narrative about the diverse, evolving and dynamic nature of the group of participants. These insights pave the way for a comprehensive and profound discussion of customer satisfaction and support solutions acknowledging the complex dimensions that contribute to a holistic understanding of the customer experience landscape within the National Pension Scheme Authority.

5.2 Innovative Customer Support Solutions

The focal point of this discussion lies in fulfilling the specific objective of the study: to assess the innovative customer solutions implemented in the National Pension Scheme Authority of Zambia. Every aspect explored is woven into the pursuit of meeting this objective. In this section, a precise scrutiny of Innovative Customer Support Solutions (ICSS) unfolds offering a perspective on the level of awareness, services accessed, types of ICSS utilized, customer's perceived effectiveness and the responsiveness of NAPSA's support mechanisms.

5.2.1 Level of Awareness

The revelation that 72.3% of respondents were well acquainted with all ICSS services gains significance when viewed through the lens of demographic diversity. The balanced gender representation and varied age groups captured in the demographic findings underline the broad spectrum of perspectives. The higher awareness among the formally employed (84%) may be attributed to the professional environment where individuals are more connected digitally. Meanwhile, the 27.7% unaware segment, comprising a notable percentage of pensioners (2.5%), signals a potential digital divide among older participants. NAPSA should consider tailored communication strategies, recognizing that older demographics may require specialized approaches to enhance awareness effectively. Customer awareness is a critical dimension that influences perceived service quality according to the SERVQUAL Model (Service Quality) (Ramya, et al., 2019). While 72.3% underscores commendable awareness, the existence of a 27.7% segment unaware of these services serves as a call for NAPSA to improve its communication and promotional strategies with the aim of expanding its awareness network and accessibility.

5.2.2 Services Accessed

The overwhelming preference for online services by 93.7% of respondents corresponds with the demographic distribution, particularly in terms of occupation and age. The dominance of formally employed individuals in the demographic makeup aligns with the inclination toward digital channels, driven by their familiarity and daily reliance on technology. This underscores the need for NAPSA to continue prioritizing and optimizing digital services to meet the preferences of the professionally engaged demographic. Furthermore, recognizing the limited engagement with online services by pensioners (2.5%) emphasizes the importance of alternative support channels for this demographic, ensuring inclusivity in service access.

The expectancy disconfirmation theory (EDT) posits that customer satisfaction is influenced by the alignment of service expectations and actual experiences (Zhang, et al., 2021). The overwhelming preference for online services indicates that NAPSA's digital platforms are meeting or exceeding the expectations of its clientele thus contributing to the heightened satisfaction especially for the 84% who were formally employed and the

9.7% who were self-employed which made up the majority of the respondents. This not only highlights the importance of NAPSA's online platforms but also signals the need to continually enhance and optimize these channels to meet evolving customer expectations in the digital era.

5.2.3 Specific ICSS Utilized

The breakdown of ICSS utilization data, with eNAPSA leading at 93.2% followed by the Pre-Retirement Benefit (PRB) Claim system at 29.1%, gains clarity when considered alongside occupational diversity. The prominence of eNAPSA among the formally employed (84%) suggests a lower perceived risk or higher innovation readiness within this group, as they are more accustomed to digital tools. However, the lower adoption rates for other solutions (queue management system at 20.9%, NAPSA live chat at 20.4%, WhatsApp at 19.9% and toll-free line at 19.4%) may be attributed to factors such as resistance to change among pensioners (2.5%), self-employed (9.7%) individuals and the informally employed (3.9%). NAPSA should tailor strategies to address specific barriers experienced by different occupational groups, fostering a more inclusive adoption of innovative solutions. This could be done by increasing the effectiveness of the least utilized solutions such as WhatsApp (19.9%) and Toll-Free Line (19.4%).

The Pre-Retirement Benefit (PRB) Claim System, being the second most utilized ICSS at 29.1%, is mainly attributable to the fact that NAPSA made it a mandatory channel for customers to claim their pre-retirement benefits. This is a channel that is mostly used by those who are formally employed (84%). According to the innovation resistance theory, variations in adoption rates can be attributed to factors like uncertainty and perceived risk (Jansukpum & Kettem, 2015). The dominance of eNAPSA and PRB suggests a lower perceived risk or higher innovation readiness whereas lower adoption rates for other solutions may imply potential barriers that need to be addressed for broader acceptance.

5.2.4 Perceived Effectiveness

Respondents expressing overwhelming positivity (68.9%) regarding NAPSA's enhancements in service delivery functionalities corresponds with the varied occupational backgrounds. The demographic distribution across different employment statuses

influences how customers perceive the effectiveness of service delivery. For instance, the high satisfaction levels among the formally employed may be linked to their heightened expectations of efficiency and responsiveness, stemming from their professional backgrounds. This is seen by the 55.8% who stated that NAPSA provides services quicker than before and the notable satisfaction expressed regarding the alignment with new technological innovations (48.1%) further emphasizes the significance of integrating cutting-edge technology into pension services to meet the dynamic demands of a tech-savvy customer base especially the formally employed who are well acquainted with digital tools. Pensioners may value the same improvements, drastic NAPSA's reduction in the time taken to serve customers (53.9%) and other different aspects of service delivery. Recognizing these distinct expectations allows NAPSA to tailor improvements that resonate with the specific needs and expectations of diverse customers. NAPSA's significant enhancements in service delivery functionalities is very vital to customer satisfaction, the SERVQUAL Model states that perceived service quality is a function of service delivery efficiency (Ramya, et al., 2019).

5.2.4 Responsiveness of ICSS

Table 1, reflecting positive user experiences, further validates the demographic influence on satisfaction. The majority (58.7%) appraising ICSS as fast or very fast aligns with the diverse age groups represented in the demographics where the majority of participants are between the ages of 36 and 45 (40.3%) and 26 to 35 (45.6%). Understanding the demographics aids in interpreting the satisfaction levels; for instance, if a particular age group expresses higher satisfaction, it provides valuable insights into the responsiveness of ICSS for that segment. The high satisfaction among the majority of the participants who were aged between 26 and 35 (45.6%) which is a younger age group may be attributed to their familiarity with technology and higher expectations for swift responses. Demographic satisfaction validation ensures that NAPSA's innovative support solutions resonate with the varied expectations of different age groups, contributing to an overall positive user experience. This favorable feedback substantiates the broader satisfaction expressed regarding the effectiveness of NAPSA's support innovations reinforcing their integral role in delivering a seamless customer experience.

In summary, the discussion weaves the landscape of innovative customer support solutions with the demographic findings. The demographic details provide specific insights into the reasons behind certain patterns, such as awareness levels, service preferences, adoption rates, and satisfaction. These insights allow NAPSA to tailor strategies based on the diverse needs and expectations of customers, recognizing and addressing specific challenges faced by different demographic groups within the National Pension Scheme Authority of Zambia.

5.3 Innovative Customer Support Solutions and Customer Satisfaction

Overall Satisfaction Levels: The statistical analysis reveals a comprehensive narrative of overall satisfaction levels across various ICSS platforms. The mean satisfaction scores ranging from 3.03 to 3.71 coupled with a low standard deviation underscores a landscape where customers express a moderate to slightly satisfied disposition. The balance in median values signifies a robust distribution, portraying a consistent satisfaction sentiment. This similarity with a normal distribution as indicated by skewness and kurtosis value suggests a stable and predictable satisfaction pattern. The significance lies in the confirmation that overall, customers hold a positive opinion towards NAPSA's ICSS. The findings align with those found by YuSheng and Ibrahim (2019) in Ghana, who indicated that service innovation has a direct influence on customer satisfaction. The SERVQUAL Model posits that customer satisfaction is tied to perceived service quality (Ramya, et al., 2019). In this context, the collective satisfaction scores serve as a foundational metric reflecting the perceived effectiveness of NAPSA's ICSS. This understanding sets the stage for an in-depth examination of each ICSS platform's impact on customer satisfaction.

eNAPSA: An exploration of eNAPSA satisfaction levels reveals a considerable 66% expressing satisfaction or higher. The distribution from Not Satisfied to Very Satisfied shows a positive trend indicating a significant resonance with this particular platform. This alignment echoes the SERVQUAL Model, emphasizing that eNAPSA effectively meets customer's expectations, a cornerstone of service quality (Ramya, et al., 2019). The resonance observed with eNAPSA implies a strong correlation between the platform's design and customer expectations. NAPSA could strategically leverage this success in

eNAPSA to inform improvements in other platforms and further elevate overall customer satisfaction levels.

Pre-Retirement Benefit Claim System: Analyzing satisfaction with the PRB Claim system reveals a mixed response with a notable percentage adopting a neutral stance. This result echoes the Innovation Resistance Theory (IRT) suggesting that certain customers may exhibit resistance or hesitation towards novel systems contributing to a moderate level of satisfaction (Jansukpum & Kettem, 2015). The mixed results also align with IRT through suggesting that varying adoption rates may stem from factors such as uncertainty or perceived risk (Kuo-Ming, 2023). The observed mix implies a need for targeted strategies in addressing potential resistance factors. It positions the PRB Claim system as a focal point for more detailed qualitative investigations to uncover specific barriers and tailor interventions showcasing a commitment to customer-centric innovation. The implications here are twofold, firstly, it necessitates a focused inquiry into the factors contributing to the neutral stance. Secondly, it underscores the importance of addressing potential barriers to innovation aligning with IRT principles. Revealing these layers is key to adapting strategies that mitigate resistance and enhance satisfaction.

NAPSA Live Chat: Insights emerge from the satisfaction levels with the NAPSA Live Chat platform. The low dissatisfaction rate and a significant proportion expressing satisfaction align with the Expectancy Disconfirmation Theory (EDT) emphasizing the alignment of service expectations and experiences in shaping satisfaction (Zhang, et al., 2021). This alignment signifies the importance of real-time interaction channels in the customer service ecosystem. NAPSA can leverage this positive feedback to potentially expand and optimize similar channels by capitalizing on this customers' experience with instant responsive communication.

Queue Management System (QMS): The mixed response observed in satisfaction with the Queue Management System signals a complex landscape where a substantial number of respondents adopt a neutral stance. This complexity aligns with the tenets of IRT suggesting that resistance factors or uncertainties may contribute to this varied satisfaction pattern (Jansukpum & Kettem, 2015). These findings propel an exploration into potential barriers to adoption. Revealing the details of this neutral stance could bring

to light critical insights, allowing NAPSA to refine the QMS or tailor communication strategies to mitigate resistance effectively.

WhatsApp and Toll-Free Line: Exploring satisfaction levels with WhatsApp and the Toll-Free Line reveals a generally positive sentiment. Yet, the significant neutral responses signal an opportunity for a more detailed examination. Applying IRT here would involve identifying specific factors contributing to the neutral stance and addressing them systematically (Kuo-Ming, 2023). The positive sentiment combined with the neutrally positioned respondents implies that while these platforms offer value, there might be unmet needs or usability challenges that once addressed could transition neutral sentiments into positive satisfaction.

Effectiveness of ICSS: The majority perceiving ICSS as effective or very effective in addressing their needs (74.8%) is a confirmation for the impact of these solutions. This aligns seamlessly with the core component of the SERVQUAL Model where the effectiveness of services is integral to perceived service quality (Ramya, et al., 2019). This effectiveness underscores the pivotal role of ICSS in fulfilling customer needs. It implies that NAPSA has successfully aligned its innovative solutions with customer expectations forming a strong foundation for sustained positive customer experiences.

Customer Experience and Recommendation: Analyzing the impact of ICSS on customer experience and the likelihood of recommendation reveals great dimensions. The significant improvement in customer experience reported by 69.4% signifies the transformative effect of ICSS. The high likelihood of recommending ICSS services to others (82%) implies a commendable level of trust and satisfaction. These findings give prominence the potential for ICSS not only to enhance individual experiences but also to serve as catalysts for positive word-of-mouth. A great implication lies in the virtuous cycle where satisfied customers become advocates potentially driving customer acquisition and retention.

5.4 Establishing the Relationship between Innovative Customer Support Solutions and Customer Satisfaction

In addressing the overall objective of the study; to ascertain the relationship between innovative customer support solutions and customer satisfaction in the Public Pension Industry, the discussion below is crafted to align with this primary aim. Each segment of the analysis is designed to uncover the detailed dynamics between Innovative Customer Support Solutions (ICSS) and customer satisfaction, ensuring that the pursuit of meeting the study objective remains paramount. The correlation analyses conducted in this study offers great insights into the dynamics between Innovative Customer Support Solutions (ICSS) and customer satisfaction, drawing upon established theories to contextualize and enrich the findings.

eNAPSA and Customer Experience: The strong positive correlation (0.448) between eNAPSA and customer experience aligns with the principles of the SERVQUAL model (Service Quality). According to SERVQUAL, service quality is determined by the gap between customer expectations and perceptions. The robust association suggests that eNAPSA not only meets but exceeds customer expectations contributing significantly to service quality. This resonance with the SERVQUAL model reinforces the idea that exceeding customer expectations leads to increased satisfaction (Ramya, et al., 2019).

Pre-Retirement Benefit (PRB) Claim System and Customer Experience: The moderate positive correlation (0.287) between the PRB System and customer experience resonates with the Expectancy Disconfirmation Theory (EDT). EDT posits that satisfaction results from the comparison between expectations and perceived performance. The PRB System, by showcasing a moderate yet significant relationship, suggests that customer experiences with this system align closely with or slightly exceed their expectations contributing positively to overall satisfaction (Zhang, et al., 2021).

NAPSA Live Chat and Customer Experience: The weak positive correlation (0.156) with statistical significance at the 0.05 level aligns with the Innovation Resistance Theory (IRT). IRT suggests that customers may exhibit varying degrees of resistance to adopting new technologies or innovations. The modest relationship indicates a gradual acceptance of NAPSA Live Chat among customers with its positive impact on satisfaction. As resistance diminishes, Live Chats contribution to customer experience may grow more

pronounced increasing the evolutionary nature of technology adoption (Jansukpum & Kettem, 2015).

Queue Management System (QMS) and Customer Experience: The moderate positive correlation (0.336) between the Queue Management System (QMS) and customer experience can be justified by referring to the SERVQUAL model. QMS, by efficiently managing customer queues directly impacts the responsiveness dimension of service quality. The correlation underscores that an efficient QMS contributes significantly to perceived service quality, aligning with the notion that prompt service positively influences customer satisfaction (Ramya, et al., 2019).

WhatsApp and Toll-Free Line: The weak positive correlations (0.238 and 0.307, respectively) at the 0.01 level resonate with both SERVQUAL and EDT. WhatsApp and Toll-Free Line as communication channels directly influence the responsiveness dimension of service quality as per SERVQUAL. The statistically significant relationships highlight that these channels contribute to satisfying customer expectations, reinforcing the notion from EDT that meeting or slightly exceeding expectations is associated with increased satisfaction (Ramya, et al., 2019; Zhang, et al., 2021)

Reliability of the ICSS Rating Scale: The high Cronbach's Alpha coefficient of 0.826 attests to the reliability of the ICSS rating scale aligning with the principles of scale reliability and internal consistency. This reliability is crucial as it ensures that the scale effectively measures a common underlying construct, customer satisfaction with various ICSS platforms. The theoretical underpinning of reliability testing, as established by Nunnally provides a robust methodological foundation for validating the consistency of measurement instruments in research.

5.5 Challenges Experienced by the End Users of ICSS

The discussion on the challenges faced by end-users in the implementation of Innovative Customer Support Solutions (ICSS) is crafted with a paramount focus on meeting the specific objective of the study; to examine the challenges faced in the implementation of innovative customer support solutions in the National Pension Scheme Authority of Zambia. Understanding the challenges encountered by users in adopting Innovative Customer Support Solutions (ICSS) is imperative for refining and optimizing user

experiences. Figure 10 summarizes the spectrum of challenges faced by 38.3% of respondents while 61.7% reported positive interactions signaling areas for improvement in ICSS implementation.

5.5.1 Overview of Challenges:

The reported challenges signify a critical point where the potential of ICSS can be harnessed or impeded. The finding that 38.3% of the respondents encountered challenges points to specific aspects requiring attention to ensure a seamless user journey and enhanced satisfaction. The main challenges highlighted by the respondents are discussed below.

5.5.2 Types of Challenges:

Functional Issues (53.2%): Dominating the landscape of challenges are functional issues encompassing a great number of technological disruptions. Users grappled with intermittent system functions, non-user-friendly interfaces, unavailability during peak times and system outages (Jongmans, et al., 2022). Instances such as slow systems, network related challenges and non-responsive web pages underline the varied nature of these challenges. The prevalence of functional issues underscores the importance of reinforcing the reliability of ICSS (SERVQUAL model). Intermittent system functions, slow responses and network-related challenges demand a strategic focus on enhancing the stability and dependability of the systems.

Response Time Issues (10.1%): While constituting a smaller subset, response time challenges are crucial determinants of user satisfaction. Delays in addressing user queries, slow processing times and prolonged waiting periods contribute to user dissatisfaction (Worlitz, et al., 2020). The need for timely and efficient query resolution is evident in these reported challenges. Response time challenges highlight the criticality of expediting query resolutions. Delays reported in addressing user queries and prolonged waiting periods emphasize the significance of optimizing response times to enhance overall user satisfaction (Johnson & Karlay, 2018).

Communication Issues (16.5%): Communication challenges emerged as a significant category encompassing issues such as incomplete information, late feedback and

technical communication lapses (Johnson & Karlay, 2018). Users reported difficulties in accessing services due to internet downtimes and expressed frustration over the lack of immediate responses during critical processes like partial withdrawals. Communication challenges necessitate improvements in clarity and timeliness (EDT). Issues related to incomplete information, late feedback and technical communication lapses underscore the need for transparent and timely communication channels within ICSS.

User Experience Issues (7.6%): The challenges related to user experience shed light on aspects affecting user interactions. Users faced difficulties in navigating interfaces, system breakdowns and occasional delays in receiving responses. Notably, first-time users found the system less user-friendly emphasizing the need for improvements in overall user experience. Challenges associated with user experience call for a holistic design approach. From difficulties in navigation to occasional delays, addressing these challenges requires a user-centric design strategy ensuring interfaces are intuitive and user-friendly.

Other Issues (12.7%): This diverse category encompasses challenges not falling into predefined classifications. Users reported delays in updating beneficiaries, missing contributions and extended turnaround times for document analysis. The unpredictability of these challenges necessitates adaptive strategies for resolution. The 'Other Issues' category emphasizes the importance of a proactive approach to address diverse challenges. Timely resolution of issues like delayed beneficiary updates and missing contributions is essential for maintaining user trust and satisfaction (Innovation Resistance Theory (IRT)) (Kaur, et al., 2020).

5.6 Summary

Synthesizing these findings, the strategic implications underscore the importance of consistent service quality and aligning customer experiences with expectations. Drawing from SERVQUAL, the study emphasizes that delivering superior service across ICSS platforms is pivotal for fostering customer satisfaction. Furthermore, the moderate relationships observed align with the principles of EDT and IRT, emphasizing the nature of customer expectations and the evolving acceptance of innovative solutions. In conclusion, these findings, grounded in established theories not only provide actionable

insights for NAPSA but also contribute to the broader theoretical discourse on service quality, customer expectations and innovation acceptance. By embracing these theoretical frameworks, NAPSA can navigate the complexities of customer satisfaction, ensuring that strategic initiatives align with both customer expectations and theoretical principles.

CHAPTER SIX

CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

This chapter serves as a comprehensive overview of the entire report, summarizing the journey from formulating and addressing the research questions to unveiling solutions for the research problem. It not only outlines the methods employed to meet the research objectives and answer the research questions but also delves into potential avenues for future research. Furthermore, this chapter presents recommendations carefully crafted to align with the insights derived from the analysis.

6.1 Summary

The research aimed to unravel the complexities surrounding the implementation of Innovative Customer Support Solutions (ICSS) within the context of the National Pension Scheme Authority (NAPSA) in the public pension industry of Zambia. Addressing four key research questions, the study delved into the relationship between ICSS and customer satisfaction, the specific innovative solutions implemented by NAPSA, the challenges encountered in the implementation process and concluded with recommendations for enhancing ICSS to increase customer satisfaction. This subsection connects the study's conclusions with the research objectives, each piece contributing significantly to the overall goal of understanding and optimizing ICSS for enhanced customer satisfaction.

6.1.1 Innovative Customer Solutions at NAPSA

The exploration of innovative customer solutions implemented at NAPSA yielded six distinct components of Innovative Customer Support Solutions (ICSS) reflecting NAPSA's commitment to providing versatile and accessible services across both online and offline domains. The identified components and their adoption rates contribute to a comprehensive understanding of NAPSA's innovative landscape. The study uncovered six distinct components of ICSS, shedding light on NAPSA's commitment to versatile and accessible services. Notably, the high adoption rate of eNAPSA (93.2%) solidifies its central role, while other components like the PRB Claim System, Queue Management

System, NAPSA Live Chat, WhatsApp and Toll-Free Line each contribute uniquely to the diverse ICSS landscape as detailed below.

eNAPSA (93.2%): The most widely utilized solution, eNAPSA emerged with a high adoption rate of 93.2%. This dominance underscores its significance and popularity among users positioning it as a cornerstone in NAPSA's suite of innovative solutions. The high adoption rate addresses the first research question which is aligned with the first research objective emphasizing eNAPSA's central role in NAPSA's customer service framework.

Pre-Retirement Benefit (PRB) Claim System (29.1%): Following eNAPSA, the PRB Claim System garnered a substantial adoption rate of 29.1%. While not as universally employed as eNAPSA, its significant usage speaks to its relevance and importance in NAPSA's offerings. This component's adoption rate answers the first research question which is aligned with the first research objective, providing insights into the varied usage patterns across different ICSS.

Queue Management System (QMS) (20.9%): With an adoption rate of 20.9%, the Queue Management System plays a notable role in NAPSA's customer support infrastructure. Although not as prevalent as eNAPSA or the PRB Claim System, its adoption rate is significant, contributing to the diversity of NAPSA's innovative solutions. This finding addresses the first research question which is aligned with the first research objective by highlighting the varied nature of ICSS at NAPSA.

NAPSA Live Chat (20.4%): NAPSA Live Chat with an adoption rate of 20.4%, establishes itself as a significant communication channel for users. While not the most dominant, its adoption rate signifies its importance in facilitating real-time interactions. This adoption rate contributes to answering the first research question which is aligned with the first research objective shedding light on the role of live chat in NAPSA's customer support ecosystem.

WhatsApp (19.9%): With an adoption rate of 19.9%, WhatsApp emerges as a significant communication channel. Its usage, while slightly less than NAPSA Live Chat reinforces its importance as a tool for user engagement. This adoption rate answers the first

research question which is aligned with the first research objective by delineating the role of WhatsApp in NAPSA's broader customer service strategy.

Toll-Free Line (19.4%): The Toll-Free Line adopted by 19.4% of users establishes itself as a valuable communication avenue. While not the most widely used, its adoption rate contributes to the overall understanding of NAPSA's diverse ICSS landscape. This finding addresses the first research question which is aligned with the first research objective, illustrating the role of the Toll-Free Line in catering to specific user preferences and needs.

In exploring the innovative customer solutions at NAPSA, the study has elucidated six distinct components of Innovative Customer Support Solutions (ICSS), reflecting NAPSA's commitment to versatile and accessible services. The high adoption rates of eNAPSA, PRB Claim System, Queue Management System, NAPSA Live Chat, WhatsApp, and Toll-Free Line shed light on their significance in NAPSA's suite of innovative solutions. These adoption rates directly address the first research question, which aligns with the first research objective of assessing the innovative customer solutions implemented at NAPSA. By identifying and categorizing these ICSS components, the study has provided a comprehensive understanding of their adoption patterns, directly reinforcing the significance of the study in achieving its research objectives.

In summary, the adoption rates of these six ICSS components offer a detailed perspective on NAPSA's innovative solutions answering the first research question by providing insights into the popularity and usage patterns across different components. By identifying and categorizing these ICSS components, the study has fulfilled the objective of assessing the innovative customer solutions implemented at NAPSA, offering a comprehensive understanding of their adoption patterns. This exploration not only outlines the current ICSS ecosystem but serves as a foundation for recommendations aimed at bolstering customer-centric solutions.

6.1.2 Research Question 2: Relationship between ICSS and Customer Satisfaction

The study explored the relationship between Innovative Customer Support Solutions (ICSS) and customer satisfaction employing correlation analysis. The findings reveal

crucial insights into how different components of ICSS influence customer satisfaction. Correlation analysis delved into the relationship between ICSS components and customer satisfaction (general objective). The study revealed varying strengths of positive correlation, affirming the influence of eNAPSA, PRB Claim System, NAPSA Live Chat, Queue Management System, WhatsApp, and Toll-Free Line on customer satisfaction.

eNAPSA and Customer Experience: The study uncovered a strong positive correlation of 0.448 between eNAPSA and customer experience, aligning seamlessly with SERVQUAL principles. This correlation signifies that eNAPSA not only meets but exceeds customer expectations, emphasizing its substantial contribution to heightened service quality. This finding directly addresses the second research question on the relationship between ICSS and customer satisfaction and, in turn, contributes to the achievement of the general objective. In essence, by establishing a strong positive correlation between eNAPSA and customer experience, the study achieves its general objective by providing empirical evidence of the significant role eNAPSA plays in enhancing service quality and consequently, customer satisfaction within the Public Pension Industry.

PRB Claim System and Customer Experience: The moderate positive correlation of 0.287 between the PRB Claim System and customer experience in line with expectancy disconfirmation theory (EDT), indicates that customer experiences with the PRB System align closely with or slightly surpass their expectations. This specific correlation contributes to understanding the dynamics between ICSS components and customer satisfaction, directly addressing the second research question and by extension, the general objective. By establishing a moderate positive correlation between the PRB Claim System and customer experience, the study achieves its general objective by shedding light on how specific ICSS components such as the PRB Claim System, contribute to surpassing customer expectations within the Public Pension Industry.

NAPSA Live Chat and Customer Experience: The weak positive correlation of 0.156 for NAPSA Live Chat with statistical significance at the 0.05 level, according to innovation resistance theory (IRT), this suggests a gradual acceptance of this innovative tool among customers, positively impacting satisfaction. This result speaks to the second research

question by highlighting the evolving nature of technology adoption and its relation to customer satisfaction, contributing to the broader achievement of the general objective. The weak positive correlation for NAPSA Live Chat contributes to the study's general objective by showcasing the evolving nature of technology adoption and its positive impact on customer satisfaction within the Public Pension Industry.

Queue Management System (QMS) and Customer Experience: With a moderate positive correlation of 0.336, the QMS aligns with SERVQUAL, emphasizing that an efficient QMS significantly contributes to perceived service quality. This result directly addresses the first aspect of the second research question, showcasing how specific ICSS components influence customer satisfaction and in doing so, advances the general objective. The moderate positive correlation between QMS and customer experience contributes to the study's general objective by illustrating the impact of specific ICSS components, in this case, QMS, on enhancing perceived service quality and consequently, customer satisfaction within the Public Pension Industry.

WhatsApp and Toll-Free Line: The weak positive correlations (0.238 and 0.307, respectively) for WhatsApp and Toll-Free Line, drawing on both SERVQUAL and EDT, emphasize the contribution of these communication channels to satisfying customer expectations. This finding collectively speaks to the second research question, showcasing the impact of these ICSS components on customer satisfaction and by extension, contributes to the overall achievement of the general objective. The weak positive correlations for WhatsApp and Toll-Free Line contribute to the study's general objective by highlighting the role of different communication channels in meeting customer expectations and contributing to enhanced customer satisfaction within the Public Pension Industry.

Reliability of ICSS Rating Scale: The high Cronbach's Alpha coefficient of 0.826 attests to the reliability of the ICSS rating scale. This reliability, aligned with scale reliability principles, ensures effective measurement of a common underlying construct—customer satisfaction with various ICSS platforms. Theoretical underpinnings from Creswell and Creswell (2017) provide a methodological foundation for validating the consistency of measurement instruments in research, indirectly contributing to answering the second

research question and, in turn, advancing the general objective. The high reliability of the ICSS rating scale contributes to the study's general objective by ensuring a robust methodology for measuring customer satisfaction across various ICSS platforms, enhancing the overall validity of the study's findings within the Public Pension Industry.

Regarding the relationship between ICSS and customer satisfaction, the findings from correlation analysis have provided crucial insights into how different components of ICSS influence customer satisfaction. The strong positive correlation between eNAPSA and customer experience, as well as the moderate positive correlations observed for PRB Claim System, NAPSA Live Chat, Queue Management System, WhatsApp, and Toll-Free Line, directly address the second research question. These findings contribute directly to the achievement of the general objective by providing empirical evidence of the significant role ICSS plays in enhancing service quality and customer satisfaction within the Public Pension Industry.

6.1.3 Challenges Faced in ICSS Implementation

The study sought to examine the challenges faced in the implementation of innovative customer support solutions at NAPSA as one of its specific objectives. Addressing the challenges encountered during ICSS implementation (Research Question 3), the study as detailed in Section 5.4, identified distinct categories of challenges. Functional issues, response time challenges, communication issues, user experience impediments and diverse challenges were delineated. The implications of these challenges were discussed comprehensively, emphasizing the need for targeted strategies to enhance system reliability, expedite query resolution, improve communication, optimize user experiences, and proactively address diverse issues. By delineating these challenges, the study has contributed to the specific goal of understanding and optimizing ICSS implementation challenges. This insight into challenges not only highlights potential pitfalls but serves as a starting point for strategic recommendations to improve ICSS efficiency and addressing pain points for end-users.

In addressing the challenges faced in ICSS implementation, the study has delineated distinct categories of challenges, including functional issues, response time challenges, communication issues, user experience impediments, and diverse challenges. These

challenges, discussed comprehensively in Section 5.4, emphasize the need for targeted strategies to enhance system reliability, expedite query resolution, improve communication, optimize user experiences, and proactively address diverse issues. By delineating these challenges, the study has contributed directly to the specific goal of understanding and optimizing ICSS implementation challenges, thereby providing a foundation for strategic recommendations to improve ICSS efficiency and address end-user pain points.

6.1.4 Research Question 4: Recommendations for Enhancing ICSS

The final research question and specific objective aimed to derive recommendations for enhancing ICSS and subsequently customer satisfaction. While explicit recommendations were deferred to subsequent sections, the findings laid the groundwork for actionable insights. The identified challenges serve as key considerations in formulating recommendations. The complex nature of challenges necessitates a holistic approach encompassing system improvements, streamlined communication channels and a user-centric design philosophy. The focus on challenges serves as a basis for formulating recommendations, aligning with the specific objective of evaluating actionable recommendations for enhancing innovative solutions and customer satisfaction. The study's deliberate decision to link challenges to future recommendations positions it as a precursor to practical strategies for optimizing ICSS, thereby contributing directly to the overall research objective.

6.1.5 Cross-cutting Themes and Implications

Throughout the study, cross-cutting themes emerged revealing the interplay between ICSS, user experiences and customer satisfaction. The SERVQUAL model, expectancy disconfirmation theory (EDT) and innovation resistance theory (IRT) were referenced to provide theoretical underpinnings and enhance the depth of the discussion. Theoretical frameworks were particularly relevant in understanding the aspects of service quality, user expectations and technology adoption enriching the interpretation of findings.

In conclusion, the study not only provides a snapshot of the current landscape of ICSS at NAPSA in Zambia but also contributes to the broader discourse on leveraging technology

in public pension services. The comprehensive discussion of findings sets the stage for targeted recommendations ensuring that the study's insights translate into tangible improvements in customer support solutions and consequently, enhanced customer satisfaction within the public pension industry of Zambia.

The integration of theoretical frameworks such as the SERVQUAL model, expectancy disconfirmation theory (EDT), and innovation resistance theory (IRT) throughout the study enriches the analysis and conclusions by providing a theoretical lens through which to interpret the findings. The SERVQUAL model, for instance, offers a framework for understanding service quality by assessing customer perceptions and expectations, aligning with the study's exploration of the relationship between ICSS components and customer satisfaction. The EDT, which suggests that customer satisfaction results from the alignment between perceived and expected service quality, informs the interpretation of correlations between ICSS components and customer experience, highlighting the importance of meeting or exceeding user expectations. Similarly, the IRT sheds light on the gradual acceptance of innovative technologies like NAPSA Live Chat and WhatsApp, guiding the discussion on technology adoption dynamics and their impact on customer satisfaction. By grounding the analysis in these theoretical underpinnings, the study deepens its insights into the interplay between ICSS, user experiences, and customer satisfaction, ensuring an understanding of the research findings. Ultimately, the integration of theoretical frameworks throughout the study enhances its theoretical rigor and contributes to the broader discourse on leveraging technology in public pension services, ensuring that the study's insights translate into actionable recommendations for improving customer support solutions and enhancing customer satisfaction within the public pension industry of Zambia.

6.2 Areas of Future Study

The exploration of Innovative Customer Support Solutions (ICSS) at NAPSA has unveiled critical insights but the evolving landscape of technology and customer expectations calls for ongoing research. Several potential areas of future study emerge from the findings of this research:

1. Technology Adoption Dynamics:

- **Rationale:** Investigating how users adapt to new ICSS over time is crucial for understanding the dynamics of technology adoption. Identifying factors that influence adoption rates, such as user demographics, technological literacy, and perceived benefits, can provide valuable insights into optimizing service delivery. By studying technology adoption dynamics, researchers can uncover patterns and trends that inform the design and implementation of future ICSS initiatives.
- **Contribution to Advancing Knowledge:** This area of study contributes to advancing knowledge by shedding light on the complex process of technology adoption in the context of customer service. Insights gained from this research can inform strategies for effectively introducing and promoting new ICSS, ultimately enhancing customer satisfaction and organizational efficiency.

2. Comparative Analysis with Industry Benchmarks:

- **Rationale:** Conducting a comparative analysis of NAPSA's ICSS performance with industry benchmarks provides valuable context for assessing the organization's standing within the broader landscape of customer service in the public pension industry. By benchmarking against industry standards and best practices, NAPSA can identify areas of strength and opportunities for improvement.
- **Contribution to Advancing Knowledge:** This area of study contributes to advancing knowledge by providing empirical evidence on NAPSA's performance relative to industry peers. Comparative analysis highlights areas where NAPSA excels and areas where there is room for enhancement, guiding strategic decision-making and fostering a culture of continuous improvement.

3. User-Centric Design Studies:

- **Rationale:** Undertaking user-centric design studies focuses on enhancing the usability and user experience of specific ICSS components. In-depth examinations of user interfaces, navigability, and accessibility can uncover opportunities for refinement and innovation, ensuring that ICSS are tailored to meet the evolving needs and preferences of users.

- **Contribution to Advancing Knowledge:** This area of study contributes to advancing knowledge by placing users at the centre of ICSS design and development processes. By prioritizing user needs and preferences, organizations can create more intuitive and user-friendly interfaces, leading to higher levels of customer satisfaction and engagement.

4. Qualitative Exploration of Customer Feedback:

- **Rationale:** Augmenting quantitative findings with qualitative insights through detailed customer feedback exploration provides a holistic understanding of customer perceptions. Qualitative studies can uncover nuanced aspects of user experiences, preferences, and challenges that may not be captured through quantitative analysis alone.
- **Contribution to Advancing Knowledge:** This area of study contributes to advancing knowledge by providing deeper insights into the subjective aspects of customer satisfaction and engagement. Qualitative exploration of customer feedback enriches understanding of user experiences, informing targeted strategies for improving ICSS and enhancing overall service delivery.

5. Impact of ICSS on Operational Efficiency:

- **Rationale:** Exploring how ICSS implementation influences the operational efficiency of NAPSA is essential for assessing the overall impact of these initiatives. Evaluating factors such as response times, query resolution rates, and workflow efficiency provides valuable insights into the effectiveness of ICSS in streamlining internal processes and improving service delivery.
- **Contribution to Advancing Knowledge:** This area of study contributes to advancing knowledge by linking ICSS implementation to organizational performance metrics. Understanding the impact of ICSS on operational efficiency informs evidence-based decision-making and resource allocation, maximizing the benefits of these initiatives for both customers and the organization.

6.3 Recommendations

Based on the comprehensive analysis of ICSS components, their relationships with customer satisfaction and the challenges faced during implementation, several recommendations are proposed:

1. **Enhance User Training Programs:** Develop and implement robust user training programs especially for components with lower adoption rates. Improving user familiarity can address challenges related to system usage and contribute to increased adoption. Many users may not fully understand the functionalities and benefits of ICSS components, leading to underutilization and dissatisfaction. Developing comprehensive user training programs tailored to the specific needs of different user groups can address this challenge. By educating users on the features and advantages of ICSS, they can become more proficient in utilizing these tools effectively. Improved user proficiency directly correlates with increased adoption and utilization of ICSS, ultimately enhancing the overall customer satisfaction by providing users with the necessary skills to navigate and leverage the available resources efficiently.
2. **Continuous System Monitoring and Maintenance:** Implement proactive measures for monitoring and maintaining ICSS components, particularly those prone to functional issues. Regular updates, system checks, and responsive maintenance can prevent disruptions and enhance reliability. Technical issues and disruptions in ICSS can undermine user experience and erode confidence in the system. Implementing proactive measures for monitoring and maintaining ICSS components ensures their smooth operation. Regular updates, system checks, and responsive maintenance can prevent downtime and minimize disruptions, thereby enhancing reliability. By maintaining robust ICSS, users can rely on these systems for efficient support, leading to increased satisfaction with the overall service.
3. **Optimize Communication Protocols:** Address communication challenges by optimizing communication protocols within ICSS. Ensuring clarity, completeness and timeliness of information can positively impact user experiences and

satisfaction. Ineffective communication within ICSS, such as unclear or untimely information, can lead to user frustration and dissatisfaction. Optimizing communication protocols ensures clarity, completeness, and timeliness of information exchange between users and ICSS components. Clear communication enhances user experiences and fosters trust in the system. Clear and effective communication is essential for building positive user relationships and ensuring satisfaction with ICSS.

4. **Iterative User Interface Improvements:** Conduct iterative improvements to user interfaces based on user feedback. A user-centric design philosophy should guide interface enhancements, making ICSS components more intuitive and user-friendly. Users may experience difficulties navigating and using ICSS interfaces, resulting in frustration and dissatisfaction. Continuously refining and improving user interfaces based on user feedback can enhance usability and intuitiveness. User-centric design principles ensure that ICSS components are intuitive and easy to use, leading to improved user satisfaction. A user-friendly interface enhances the overall user experience, increasing satisfaction and encouraging continued use of ICSS.
5. **Integration of Predictive Analytics:** Explore the integration of predictive analytics to anticipate potential system glitches, response time delays, or communication breakdowns. This forward-looking approach can enable proactive problem-solving and enhance overall system reliability. Anticipating and addressing potential issues in ICSS components can be challenging without predictive insights. Integrating predictive analytics enables proactive identification and resolution of issues before they impact users. By anticipating and addressing potential issues in advance, reliability and user satisfaction can be improved. Proactively addressing potential issues enhances user trust in ICSS, leading to higher satisfaction levels with the service.
6. **Diversify Communication Channels:** Diversify communication channels based on user preferences. Considering the varied adoption rates of channels like Live Chat, WhatsApp, and Toll-Free Line, a tailored approach can enhance user

engagement and satisfaction. Users have varied preferences for communication channels, and a one-size-fits-all approach may not cater to everyone's needs. Offering multiple communication channels based on user preferences ensures accessibility and flexibility. By diversifying communication channels, ICSS can accommodate the preferences of different user groups, enhancing overall satisfaction. Tailoring communication channels to user preferences enhances accessibility and convenience, ultimately leading to higher satisfaction with ICSS.

7. **Collaborative Stakeholder Engagement:** Foster collaborative engagement with stakeholders, including users, technical teams, and management. Inclusive decision-making and feedback loops can contribute to a more adaptive and responsive ICSS framework. Lack of stakeholder engagement and feedback loops can hinder the adaptability and responsiveness of ICSS. Collaborative engagement fosters inclusive decision-making and feedback loops, ensuring that ICSS meet the evolving needs and expectations of stakeholders. By involving stakeholders in the development and improvement of ICSS, satisfaction levels can be enhanced. Involving stakeholders in decision-making promotes a sense of ownership and accountability, resulting in more effective ICSS and higher satisfaction among users.
8. **Regular User Satisfaction Surveys:** Implement regular user satisfaction surveys to gauge evolving preferences and expectations. Ongoing feedback mechanisms are crucial for adapting ICSS components to changing user needs and ensuring sustained satisfaction. Evolving user preferences and expectations necessitate continuous feedback mechanisms to inform improvements. Regular user satisfaction surveys provide valuable insights into user preferences and areas for improvement. By incorporating user feedback into decision-making processes, ICSS can be continuously refined to better meet user needs, thereby enhancing satisfaction. Ongoing feedback mechanisms ensure that ICSS remain aligned with user expectations, leading to sustained satisfaction and loyalty over time.

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APPENDIX

Ethical Clearance



SCHOOL OF POSTGRADUATE STUDIES

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UNILUS-RESEARCH ETHICS COMMITTEE

Ref no: FWA00033228-13512/23

Date: 28th December 2023

STUDENT NAME: MWANSA HANSINGO

AN ASSESSMENT OF INNOVATIVE CUSTOMER SUPPORT SOLUTIONS AS AID TO INCREASING CUSTOMER SATISFACTION IN THE PUBLIC PENSION INDUSTRY OF ZAMBIA: A CASE STUDY OF NATIONAL PENSION SCHEME AUTHORITY (NAPSA)

The above research was submitted to the research ethics committee for review. The study has no major ethical problems and is approved subject to the following:

1. The study cannot be changed without express permission of the UNILUS research ethics committee.
2. Approval from the necessary authority should be sought.

Congratulations and the committee wishes you success in your work.

Professor Kasonde Bowa
MSc(Glasgow),M.Med(UNZA),FRCS(Glasgow),FACS,FCS,DPH(LSTMH),MPH(UCL)
Chairman- UNILUS REC
Professor of Urology and Consultant Urologist
Deputy Vice-Chancellor – Research and Innovation
Executive Dean - School of Medicine and Health Sciences



UNIVERSITY
OF
LUSAKA

QUESTIONNAIRE

Dear Respondent,

My name is Mwansa Hansingo. I am a student at the University of Lusaka (UNILUS) in the school of post graduate studies pursuing a master's in business administration general. I am required to undertake research as a partial requirement for the award of the degree. I am therefore, requesting for your time to respond to this questionnaire aimed at gathering information for the study.

Your feedback is valuable in assessing the effectiveness of the innovative customer support solutions implemented by the National Pension Scheme Authority of Zambia (NAPSA).

Please answer the following questions honestly and to the best of your knowledge.

Thank you for participating in this survey.

For any clarification, kindly contact 0978726997.

SECTION 1: Demographic Characteristics

1. Kindly state your gender.

- A. Male
- B. Female

2. Kindly select your age range.

- A. 16 -25
- B. 26-35
- C. 36-45
- D. 46-55

E. 56-65

3. Kindly state your Occupation

- A. Formal employment
- B. Informal employment
- C. Self-employed.
- D. Pensioner
- E. Other.....

4. How long have you been a NAPSA customer/member?

- A. Less than 6 months
- B. 6 months to 1 year
- C. 1-2 years
- D. 2-5 years
- E. More than 5 years

SECTION 2: INNOVATIVE CUSTOMER SUPPORT SOLUTIONS

5. Are you aware of the innovative customer support solutions provided by NAPSA?

- A. Yes
- B. No

6. What services have you used from NAPSA?

- A. Online
- B. Offline

7. Which specific innovative customer support solutions have you utilized from NAPSA?

(Select all that apply)

- A. eNAPSA
- B. PRB System
- C. NAPSA Live Chat

D. Queue Management System

E. WhatsApp

F. Toll Free Line

8. Which of the following best describes how effective the innovative support solutions are, based on your experience? (Select all that apply)

A. The range of services NAPSA offers is consistent with the latest technological innovations in pension services.

B. NAPSA has significantly improved the functionalities in service delivery.

C. NAPSA provides services quicker than before by the help of innovation process.

D. Time taken to serve customers has reduced drastically due to the use of innovative customer support solutions.

9. How would you rate the responsiveness of the innovative customer support solutions you have selected above?

A. Very slow

B. Slow

C. Neutral

D. Fast

E. Very fast

10. Have you experienced any challenges while using the innovative customer support solutions? If yes, please specify.

.....

SECTION 3 –CUSTOMER SATISFACTION -

11. On a scale from 1 to 5, how satisfied are you with the innovative customer support solutions offered by NAPSA? (Select all that apply)

INNOVATIVE SUPPORT SOLUTION	1-NOT SATISFIED	2- SLIGHTLY SATISFIED	3- NEUTRAL	4 - SATISFIED	5- EXTREMELY SATISFIED
eNAPSA					
PRB SYSTEM					
NAPSA LIVE CHAT					
QUEUE MANAGEMENT SYSTEM					
WHATSAPP					
TOLL FREE LINE					

12. How would you rate the effectiveness of these innovative customer support solutions in addressing your needs as a customer?

- A. Very ineffective
- B. Ineffective
- C. Neutral
- D. Effective
- C. Very effective

13. To what extent do you believe these innovative support solutions have improved your overall experience as a customer?

- A. Not improved at all
- B. Slightly improved
- C. Moderately improved
- D. Significantly improved.
- E. Extremely improved

14. Kindly select which one applies to you based on your experience.

- A. Innovative support solutions have improved my satisfaction with NAPSA as a customer.
- B. I am satisfied with my level of service delivery currently.
- C. Generally, I am more satisfied with NAPSA.

15. On a scale of 1 to 5, how likely are you to recommend NAPSA'S innovative customer support solutions to other institutions in the public pension industry?

- A. Not likely at all- indicates the lowest level of agreement.
- B. Slightly – suggests a minimal level of agreement,
- C. Neutral - Implies a middle-ground position, indicating an average level of agreement.
- D. Very likely – indicates a high level of agreement.
- E. Extremely likely –This option suggests the highest level of agreement.

SECTION 4: OPEN –ENDED FEEDBACK

16. What improvements or additional features would you suggest for the innovative customer support solutions to better meet your needs as a customer?

.....

Thank you for completing the survey. If you have any additional comments or suggestions, please feel free to share.

Similarity Report

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by MWANSA HANSINGO MBAGEN22116510

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