

Merging of Pension Funds Schemes and Quality Service Delivery in Kilimanjaro Region, Tanzania

By

Lucy Sauli Lyatuu

Master of Business Management, Moshi Co-operative University (MoCU), 2020

This study aimed at assessing the effects of merging pension funds schemes on quality service to the pensioners at Kilimanjaro region. Specifically, the study intended to examine the additional services offered by pension funds before and after merging of pension schemes; examine the quality of services offered to members after merging of pension funds schemes, and assessing the members' perceptions on the quality of service after pension schemes merger and to determine whether merging of pension schemes has improved service delivery to members. A cross-sectional research design was used where a convenience sampling technique was employed to sample 395 PSSSF members. Questionnaire and interview guides were used to collect data from respondents and were analysed through multiple response techniques, one sample test, and an independent test. Findings from the study revealed after the merging of pension funds, tangibles and sufficient fund schemes were significantly improved. Whereby, education loan, house loan, and funeral benefit were completely ceased while members were still in need of these benefits and unemployment benefit was not mentioned after merging. Moreover, the study found that clients had a negative perception of merging of pension funds and improvement on services offered to them. The study concluded that there were no improvements in service quality after merging and the level of satisfaction on PSSSF service after merging was poor. The study recommended that more efforts should be done by PSSSF to improve the quality of services. It also recommended PSSSF management make efforts such as training customers (employee and employer) to enable them to understand the aim of merging the scheme was not to increase pension amount rather than giving them better services, accurate and on-time service delivery.