

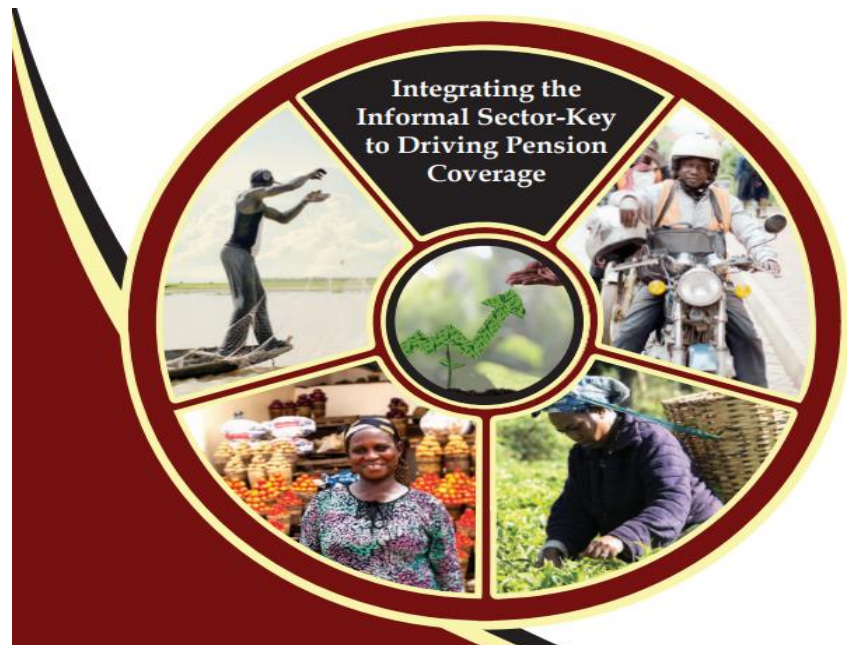
CONFIDENCE AND BRAND AWARENESS SURVEY



Retirement Benefits Authority
Safeguarding your retirement benefits.

RETIREMENT BENEFITS AUTHORITY

JUNE/JULY 2020



BASELINE SURVEY REPORT



Millenium Management Consultants Limited

P.O.Box 44569-00100 GPO, Nairobi, Kenya.

Tel: 0710612386/ Cell: 0722 681796

Emails: info@mmcafrica.com / mmcafrica@mmcafrica.com

Website: www.mmcafrica.com

TABLE OF CONTENTS

TABLE OF CONTENTS	III
LIST OF TABLES	V
LIST OF FIGURES	VII
ACRONYMS AND ABBREVIATIONS	VIII
EXECUTIVE SUMMARY	IX
CHAPTER ONE: INTRODUCTION	1
1.1 RBA Background.....	1
1.2 Objective of the survey	2
1.3 Significance of perception (confidence and brand) surveys.....	2
1.4 Rationale for the study	3
1.5 Confidence and brand awareness index.....	3
CHAPTER TWO: METHODOLOGY	5
2.1 Preliminary activities	5
2.2 Sources of information	5
2.3 Population and sampling.....	5
2.4 Data collection tools	8
2.5 Data collection and analysis	8
2.6 Quality assurance measures	9
2.7 Deliverables.....	9
CHAPTER THREE: SURVEY FINDINGS	10
3.1 Introduction	10
3.2 Response rate.....	10
3.3 Demography.....	10
3.4 RBA General Awareness among Kenyans	13
3.4.1 How did you first get to know about RBA?.....	13
3.4.2 RBA Services delivery	14
3.4.3 The awareness of RBA Mandate among Kenyans	16
3.5 CUSTOMER CONFIDENCE.....	17
3.5.1 Service delivery.....	17
3.5.2 Customer Care	18
3.5.3 Products and Services	19
3.5.4 Information Sharing	19
3.5.5 Brand Saliency on customer confidence	20
3.5.6 Brand Mindshare on customer confidence.....	21
3.5.7 Brand Interest and customer confidence	21
3.5.8 Customer Confidence index	22

3.6	RBA BRAND	23
3.6.1	RBA Brand Awareness	23
3.6.2	Brand recognition	24
3.6.3	RBA brand strength.....	24
3.6.4	Social responsibility.....	25
3.6.5	RBA on Media: Print/Electronic/Broadcast	26
3.6.6	RBA brand Social Media Influence	26
3.6.7	RBA Fame among Kenyans	27
3.6.8	RBA Brand perception among Kenyans	27
3.6.9	Brand Awareness Index	28
3.6.10	Retirement Scheme Performance.....	29
3.7	Customer services to Service Providers (Scheme Administrators).....	29
3.7.1	Customer care	30
3.7.2	Communication with Service providers (Scheme Administrators)	31
3.7.3	Products and services	31
3.7.4	Complaint handling mechanism	31
3.7.5	RBA leadership.....	32
3.7.6	Execution of RBA mandate	32
3.7.7	RBA initiatives for Service Providers (Scheme Administrators).....	33
CHAPTER FOUR: SUMMARY, CONCLUSION AND RECOMMENDATION ...		36
4.1	Introduction.....	36
4.2	Summary of Key Findings	36
4.2.1	Expectations of working Kenyans in the retirement benefits sector	36
4.2.2	Factors that engenders and influences the confidence in the retirement benefits sector	36
4.2.3	Customer confidence with the retirement benefits sector	37
4.2.4	RBA brand visibility/Awareness	38
4.3	Conclusion	39
4.4	RECOMMENDATIONS	41
APPENDIX: DATA COLLECTION TOOL		44
RESPONDENT: RETIREMENT BENEFITS SCHEME MEMBERS.....		44
RESPONDENT: PUBLIC/ WORKING KENYANS.....		53
RESPONDENT: RETIREMENT BENEFITS SCHEME/FUND MANAGEMENT.....		60
FOCUS GROUP DISCUSSION GUIDE		66

LIST OF TABLES

Table E1 Survey Findings.....	x
Table E2 Customer Confidence Index.....	xi
Table E3 Brand awareness index.....	xi
Table 2.1: Sample size.....	7
Table 2.2: Distribution of respondents.....	7
Table 3.1: Response rate	10
Table 3.2: Distribution of respondents by age, gender and education level.....	11
Table 3.3: Service delivery	18
Table 3.4: Customer care services at RBA.....	19
Table 3.5: RBA products and services.....	19
Table 3.6: Information sharing by RBA.....	20
Table 3.7 Brand saliency.....	20
Table 3.8: Brand mindshare	21
Table 3.9: Brand interest.....	21
Table 3.10: Customer confidence Index	22
Table 3.11: RBA Brand recognition.....	24
Table 3.12: RBA Brand Strength	24
Table 3.13: RBA Corporate Social Investment.....	25
Table 3.16: RBA brand on the Media	26
Table 3.17: RBA on Social Media Platforms	27
Table 3.18: RBA fame amongst Kenyans	27
Table 3.19: Respondent's views on RBA publicity	28
Table 3.20: Brand awareness index.....	28
Table 3.21: RBA Performance over the last 3 years.....	29
Table 3.22: Customer care and service delivery to Scheme Administrators.....	30



Table 3.23: RBA communication with service providers	31
Table 3.24: Quality of products	31
Table 3.25: Complaint handling mechanism among Scheme Administrators..	32
Table 3.26: Management and Leadership	32
Table 3.27: Execution of RBA mandate.....	33
Table 3.28: Effectiveness of initiatives undertaken for schemes	34

LIST OF FIGURES

Figure 3.1: RBA Brand Awareness among Public/Working Kenyans	13
Figure 3.2: RBA Brand Awareness among Scheme Members	14
Figure 3.3: Impressive RBA attributes among public/Working Kenyans.....	15
Figure 3.4: Impressive RBA attributes among Scheme Members	15
Figure 3.5: Impressive RBA attributes -Scheme Fund Management	16
Figure 3.6: Awareness of RBA Mandates	17
Figure 3.7: Brand awareness.....	23

ACRONYMS AND ABBREVIATIONS

COVID-19	Corona Virus Disease (2019)
CSR	Corporate Social Responsibility
FGDs	Focused Group Discussions
IRA	Insurance Regulatory Authority
M&E	Monitoring and Evaluation
MMCL	Millenium Management Consultants Ltd
MOH	Ministry of Health
NSSF	National Social Security Fund
RBA	Retirement Benefits Authority
SACCO	Savings and Credit Cooperative Society
SPSS	Statistical Package for the Social Sciences (IBM SPSS Statistics)

Operational terms

Public/Working Kenyans: Economically active Kenyans who are not members of any retirement benefits service providers.

Scheme members: Economically active Kenyans who are members of a retirement benefits service providers

Retirement Benefit Scheme: These are retirement benefits service providers registered as provided by the Retirement Benefits Act.

RETIREMENT BENEFITS AUTHORITY
Confidence and brand awareness baseline survey,
June/ July 2020



EXECUTIVE SUMMARY

1. Background

Retirement Benefits Authority (RBA) was founded in 2000, following the enactment of Retirement Benefits Act in 1997, to oversee the management and development of the pension sector in a prudent and coordinated manner. The Authority supervises all private pension plans and the mandatory scheme, the National Social Security Fund.

RBA commissioned Millenium Management Consultants Limited (MMCL) to conduct a baseline survey to establish the level of confidence its customers have on the retirement benefits sector and brand awareness level of the Authority. The survey was aimed at obtaining information necessary for evidence-based planning and decision-making process at RBA that will help in providing the environment for the retirement benefits sector to thrive.

The outcome of the survey will inform RBA in devising appropriate interventions to help build the confidence levels in the retirement benefits sector and its brand among the Kenyans.

2. Methodology

The study targeted all working Kenyans who were broadly categorised as members and non-members of a retirement benefits scheme. Based on these groupings, the survey adopted stratified sampling technique where each category of respondents formed a stratum. The overall sample size was obtained by considering 95% confidence level and setting the confidence interval at 5%. Thus, the resultant sample size was 778 (384 retirement benefits scheme members, 384 non-scheme members and 10 Service providers).

The tools for capturing data during the survey included questionnaire and FGD guide. The tools were tested for validity and accuracy before commencing the data collection exercise.

In addressing the challenge of COVID 19 pandemic, the survey adopted a hybrid approach of face-to-face and virtual technique in data collection. The data was

then cleaned, coded, entered and analysed using IBM SPSS Statistics and Ms Excel platforms.

3. Findings:

The population of the study was 19.7 Million (KNBS. 2019: *Kenya Population and Housing Census: Volume IV*, pp 11). A sample size of 768 was drawn and broken down as follows:

- Public/working Kenyans 384 and
- Scheme members 384.

Additionally, 10 Service providers specifically Scheme Administrators were also included in the study to provide more insight on the survey. The consultant managed to contact 693 respondents giving a response rate of 88.95% with a margin of error of +/-3.73 at 95% confidence level.

Confidence and brand awareness indices

The customer confidence index was 68% while the brand awareness index was 65.50%. The results of this baseline survey have been summarized in table E1 as follows:

Table E1 Survey Findings

Objective	Index%		
	Public/working Kenyans	Retirement Benefits Scheme Members	Average
Customer Confidence Index	67	69	68.00
Brand awareness Index	63	68	65.50

Confidence index

Parameters used to derive the confidence index have been summarized in the table E2 below.

Members of retirement benefits schemes had higher confidence in the sector than the members of the public/working Kenyans. Nonetheless, this confidence level can be improved further by RBA should the proposed recommendations be considered.

Table E2 Customer Confidence Index

Parameter	Index (%)	
	Public/Working Kenyans	Retirement Scheme Members
Service delivery	68	71
Customer care	69	71
Products and services	69	72
Information	67	68
Brand saliency	65	67
Brand mindshare	68	68
Brand interest	61	64
Average	67	69

Customer confidence was rated above 60% in both categories for public/working Kenyans and scheme members. Brand interest was the lowest in both categories which shows that there is still need to improve RBA social influence. It was also noted that products and services and customer care were fairly high in both categories as shown in table E2 above; which indicates that scheme members are at least satisfied about the products and services offered by RBA.

Brand awareness index

Parameters used to derive the brand awareness index have been summarized in the table E3 below.

Table E3 Brand awareness index

Brand Parameter	Index%	
	Public/ Working Kenyans	Retirement Scheme Members
Brand awareness	70	73
Brand strength	68	71
Social responsibility	59	65
General perception	64	66
Brand recognition	65	81
Print Media/ Electronic/ TV brand adverts	62	65
Community involvement	58	60
Social media presence	60	61
Fame	65	67
Average	63	68

Brand awareness indices were also relatively lower in public/working Kenyans category on various parameters that were used in this survey relative to the members of different pension schemes [*which implied that members were more knowledgeable than members of the public on matters pension*]. It is also noted that CSR scored least, as only 59 % of public/working Kenyans agreed that RBA has been undertaking social responsibilities whereas 58% of the public/working Kenyans also agree that RBA has been seen in community involvement for CSR. Eighty one 81% of scheme members also feel that RBA has a brand that is easily to recognize while only 60% of the scheme members feel that RBA has done enough in terms of community involvement as part of CSR activities.

Recommendations

The following recommendations were based on the findings of this report and are in line with the objectives of this study. To improve the confidence level and brand awareness in the sector; RBA needs to consider the following:

Confidence

- 1. Representation during annual general meetings of Pension Schemes**
–Meeting and engaging with members creates an opportunity for pension schemes to educate and sensitize members on retirement matters. Issues like maturity of benefits, access and processing of benefits and inter-scheme transfers, amongst others, can form an important part of such presentations/discussions to ensure members are fully informed of their roles in the industry. Likewise, sharing of materials or write-ups on such matters [if given out during such meetings] can also help address the information gap that seems to exist amongst some scheme members.
- 2. Pension Education Days** - RBA needs to consider having regular pension education days to enlighten members of the public and members of pension schemes alike about the retirement benefits sector and the Authority's role in the Sector. This will go a long way to create awareness and good understanding of the Pension sector amongst members of schemes and the public [particularly where such educational activities are sector/industry/region-specific].
- 3. Strict enforcement of good governance in Pension Schemes** - RBA should enforce good governance of retirement benefit schemes so as to protect the interest of members and sponsors of these schemes. Rogue sponsors who fail to and or delay to remit members' retirement contributions to respective schemes should be penalized. Likewise,

management of schemes who engage in corrupt practices or swindle schemes of member contributions should not let go scot free.

According to table 3.19, it is indicated that there are usually delays for members to access their retirement benefits and this could be a reason why some public/working Kenyans do not prefer joining pension schemes. RBA should continually support scheme members who are experiencing difficulties in accessing their benefits. The Authority should be proactive in addressing challenges experienced by members and clear any bottlenecks which are seen to be enhanced through corruption.

RBA should also ensure adequate information is available to members, such that people who don't understand how the process works and feel they are being oppressed, are made to understand that only due processes are taking due course.

4. **Investment guidelines compliance** - whereas RBA continues to provide general guidelines to pension schemes on investments; a number of schemes continues to flout the guidelines/rules. RBA should effectively police schemes to secure member contributions and make follow-ups on the performance of such investments through periodic audit and surveillance. The Authority should upscale its advisement in investment options that will ensure members' contributions are not lost due to poor investment decisions.
5. **Tax reliefs** - RBA should lobby for an expanded bandwidth of the tax reliefs on pension benefits at contribution and withdrawal levels upon retirement. This will create an additional incentive for more workers to save for their retirement.
6. **Policy** - RBA should strengthen its engagement with stakeholders especially the Schemes Management when formulating and implementing policies impacting the Sector.

Brand awareness

1. **Awareness campaigns and media visibility** - RBA presence on print and social platforms was at 63% which is average and implies that there is room for continuous improvement; consequently, RBA should scale up the Retirement Benefits Sector promotions to enhance and promote awareness. Scaling up promotions in this sector will ensure the public understands the benefits of saving and how to save for their retirement. These campaigns can be revamped through increased social media presence, sponsoring programmes in broadcast media and increasing CSR activities which was also average at 62%.

The use of social media could be used as an effective marketing tool to reach consumers thus improving brand awareness. These measures may include; creating own public timeline, creating multiple accounts and posting tweets regularly and creating own Twitter account for the Authority.

2. **Corporate Social Responsibility** - RBA should be involved in addressing the challenges facing its customers as part of its CSR. For example, it should be seen taking part in addressing the COVID-19 pandemic and other challenges like floods and drought in the country e.g. provision of hand washing stations and face masks (branded) in schools, bus stations, parks among other common places; and also helping the needy (Elderly) among various initiatives available.

The findings indicated that RBA social responsibility uptake was 62% and community involvement was 59% implying that there room for continuous improvement in these twin areas; hence, RBA should consider scaling up its CSR activities amongst Kenyans to enhance its corporate brand and also raise confidence.

3. **Schemes Governance** - RBA could address concerns raised regarding inconveniences caused by delays in payments of pension benefits once they are due as stipulated by law. Drawing from table 3.11, it was apparent indeed that some of the working Kenyans are of the opinion that it is very difficult to get benefits.

4. **Awareness** - According to the survey, 66% of respondents interviewed consider RBA as famous in the country. However, there is still more to be done to increase the Authority's coverage in social platforms, print and electronic media, and also participate more in CSR activities to improve the brand strength and recognition among Kenyans especially among the public/working Kenyans.

CHAPTER ONE: INTRODUCTION

1.1 RBA Background

Retirement Benefits Authority was founded in 2000 following the enactment of Retirement Benefits Act in 1997. The Act established the Retirement Benefits Authority to oversee the management and development of the pension sector in a prudent and coordinated manner. The Authority supervises all private pension plans and the mandatory scheme, the National Social Security Fund (NSSF). The Act itemizes five objectives upon which the Authority derives its mandate:

- a) Regulate and supervise establishment and management of retirement benefits schemes
- b) Protect interests of scheme members and sponsors
- c) Develop and promote retirement benefits industry
- d) Advise Cabinet Secretary to the National Treasury on national policy relating to the industry
- e) Implement all government policies relating to the industry.

In order to achieve the mandate set out for the Sector, Retirement Benefits Authority (RBA) is guided by its strategic plan, which sets out the key areas to be addressed during a course of five-year period. In the current Strategic Plan, 2019-2024, the Authority is expected to focus on three pillars/ themes that were derived from its current operating environment. The Strategic themes are as follows:

- a) **Operational Excellence**, which will result in the delivery of efficient and effective services to the Authority's stakeholders. This will be achieved by improving the organizational capacity, enhancing automation and knowledge management within the Authority, instituting a strong M&E framework and improving access to, and reach of its services;
- b) **Policy and Regulatory**, which should engender increased confidence in the retirement benefits sector. This will be accomplished by enhancing the capacity for policy formulation, improving the legal framework that guides the Authority's operations, and strengthening surveillance of the sector in order to improve sector governance; and
- c) **Developing the Informal Sector**, in order to achieve higher levels of pension coverage among Kenyan workers. This will be realized by enhancing outreach programmes based on needs-based research, and promoting the development of pension products that specifically target the informal sector. The Authority recognizes that general awareness among the Kenyan public of the 'need to save for retirement' is already high and

will be developing programmes to translate this awareness into actual enrolment in retirement benefits arrangements.

1.2 Objective of the survey

The study sought to measure the degree of optimism that Kenyans have in the Retirement Benefits sector. The result of the study is to assist RBA in determining whether it has been able to provide an enabling environment for retirement benefits to thrive. The outcome of the survey would inform RBA in devising appropriate interventions to help build the confidence levels in the retirement benefits sector and its brand among the populace.

The specific objectives were:

- i. To determine the expectations of working Kenyans in regards to the retirement benefits sector.
- ii. To determine the factors that engenders and influences confidence in retirement benefits sector.
- iii. To determine an overall confidence index based on categories of confidence defined.
- iv. To determine RBA brand visibility/awareness among working Kenyans

1.3 Significance of perception (confidence and brand) surveys

Perception surveys are of great importance to organizations as they provide feedback from customers and other interested parties on how they feel about or understand the organization. It is through this perception that they decide whether or not to engage with the organization.

The results of the perception survey would inform on strategies in developing and sustaining a brand that readily distinguishes the organization. This survey will help RBA establish, maintain and improve the image/brand that would win customer confidence and enhance partnership with the stakeholders as per the 2019-2024 Strategic Plan.

The study sought to measure the degree of optimism that Kenyans have in the Retirement Benefits sector and will be an indication of future developments in the sector.

Customer confidence is a key indicator of the overall shape of the retirement industry. The results of the study will enable us determine whether RBA has been able to provide an enabling environment for retirement benefits industry to thrive. This, coupled with a level ground for the service providers not only encourages a competitive sector but also ensures that members' benefits are safeguarded. When regulatory interventions are not well aligned, it results to low customer satisfaction and loss of confidence in the sector.

1.4 Rationale for the study

RBA is actively participating in the implementation of the wider Government of Kenya development policies that embrace, among other things, the attainment of Vision 2030 and Sustainable Development Goals. In this regard, RBA has set up internal structures to manage the reform initiatives necessary for the enhancement of efficiency and effectiveness in the management of the retirement benefits sector.

RBA has developed specific management tools, such as the Strategic Plan and Service Charter, which enable it to specify the results it seeks to realize within given time lines and the relevant strategies to be applied to achieve these results. In its endeavor to be an effective and efficient organization, RBA desires to know the current awareness levels of its brand among its stakeholders. The Authority also wants to know the level of confidence the working Kenyans have on the retirement benefits sector.

It was in this light that MMCL was contracted to conduct the confidence level and brand awareness survey. The survey would provide basis for the evidence-based planning for the Authority and become the basis for factual decision-making and policy development.

The outcome of the survey would inform RBA on the appropriate interventions that would help build the confidence levels in the retirement benefits sector and improve its brand positioning among the Kenyan populace.

1.5 Confidence and brand awareness index

The degree of confidence to which customers and other stakeholders have in a sector and in the organization regulating that sector, and how they perceive that organization can be determined through surveys. This may be done by obtaining opinions on key areas about the organization and the sector. Such surveys may be conducted using any set or all of the following methods:

- i. Structured questionnaires
- ii. Open ended interpersonal interviews
- iii. Combinations of questionnaires and interviews, and
- iv. Focus Group Discussions

Whichever method is employed, the parameters/variables may include:

- a) Brand perception
 1. Brand awareness
 2. Brand strength
 3. Social responsibility

4. Brand recognition
5. Brand mindshare
6. Community involvement
7. Media presence (mainstream and social media)
8. Fame

b) Confidence

1. Service delivery
2. Customer care
3. Products and services
4. Information
5. Brand saliency
6. *Retirement benefit service providers' performance (Key Informants)*

Retirement benefits service providers' performance is important in creating confidence in the sector since individuals will want to save in retirement benefit schemes that promise favorable returns in the retirement. High performing retirement schemes will attract new clients since they will have confidence in them. This, in turn, will raise the confidence level in the sector.

The confidence level and brand perception can be measured on five-point *Likert scale* or as a percentage on the individual parameter(s), which is then aggregated into composite perception indices.

CHAPTER TWO: METHODOLOGY

2.1 Preliminary activities

During the inception meeting held between RBA and the MMCL, the teams agreed on the following:

1. Mobilization and planning activities which includes; resource mobilization, familiarization with RBA assignment and kick off.
2. Determined the level of participation of identified RBA stakeholders.
3. The scope and duration of work.
4. Confirmed understanding of the objectives of the assignment.
5. The proposed approach and methodology.
6. The documents to be reviewed by the MMCL.
7. Expected outputs and set deadlines for their submission.
8. Reporting timelines.

2.2 Sources of information

The execution of the task was multi-pronged, using both primary data and secondary data. Primary data was collected through administration of various instruments (questionnaires, focus group discussions guide and key informant interview guide). The primary data collection instruments were presented for review and approval in the project management meeting between the consultant and the project management team at RBA.

The secondary data was obtained from the RBA website and documents as indicated below:

- i. Strategic plan 2019-2024
- ii. RBA Service Charter
- iii. Retirement Benefits Act, 1997

2.3 Population and sampling

The study targeted all working Kenyans and service providers' management staff from which a representative sample was drawn.

The population was broadly categorized as:

- a) Contributory scheme members
- b) Retirement benefits Service providers
- c) Non-contributory scheme members
- d) General public [Other Working Kenyans] who are:
 - i. Formally employed

- ii. Informally employed
- iii. Self-employed

a) Sampling technique

In order to effectively capture the different characteristics of the study population, the survey adopted stratified sampling technique where the respondents were grouped into the four main/broad categories stipulated above. Each of these categories formed a stratum. The population was further stratified into regions (based on the National Government administrative structure). Counties would be sampled at random from each of the eight regions.

The assumption underlying this technique was that factors affecting respondents from the same category/region were more or less the same and hence afforded comparability between different interest groups as the case would be.

The respondents were contacted on a purely random basis without a predetermined list from RBA.

b) Sample size

Sampling was carried out considering 95% confidence level and 5% margin of error. With a population of 19,700,000 (KNBS. 2019. *Kenya Population and Housing Census: Volume IV, pp 11*) and a response distribution of 0.5 sample size was determined to be 384.

The consultant, at his own discretion increased the sample size of to 768. This was done to address the risk of nonresponse and reduce margin of error of the study.

The size for the service providers (Scheme Administrators) was sampled by taking 30% of the total population 32 which is available on RBA website. According to Borg and Gall 2003, at least 30% of the total population is representative. The selected sample was 10. A total of the two sample sizes was 778.

Table 2.1: Sample size

S/n	Category of stakeholders	Population	Targeted respondent
i.	Contributory scheme members	19,700,000	384
ii.	General public [Other Working Kenyans]		384
iii.	Retirement benefits service providers (trustees)	32	10
	Total		778

The respondents were distributed in the eight regions as indicated in Table 2.2:

Table 2.2: Distribution of respondents

Region	County	Public/working Kenyans	Retirement Benefit Scheme members
North	Garissa	18	13
Eastern	Wajir	20	8
Western	Kakamega	16	18
	Vihiga	12	20
Coast	Kilifi County	14	18
	Mombasa	17	8
Nyanza	Kisii	19	20
	Kisumu	17	20
Eastern	Machakos	37	32
	Makueni	20	20
Central	Murang'a	19	20
	Nyeri	20	21
Nairobi	Nairobi	69	56
Rift Valley	Nakuru	19	22
	Narok	19	20
	Uasin Gishu	20	22
Service providers			10
	Total	693	

All the respondents were given equal opportunity to participate in the survey during the survey data collection timeframe.

2.4 Data collection tools

Tools for capturing data during the survey included questionnaires, FGD guide, and analysis of secondary data. The data collection tools were tested for validity, efficacy and accuracy before commencing the data collection. Content validity was carried out by subjecting the tools to critique by a team of professional researchers who also formed part of the survey team. Efficiency and effectiveness of the questionnaires was done by testing them on the respondents with similar characteristics but did not form part of the final sample.

The questionnaires used for each category of respondents are attached in the Appendix.

2.5 Data collection and analysis

a) Data collection and entry

Quantitative data was collected using the questionnaire while qualitative data was obtained by key informant interviews, focus group discussion, open ended section of the questionnaire and short clarification interviews/discussions with respondents during data collection to validate responses to the questionnaire.

Secondary information was obtained from RBA documents available on their website (www.rba.go.ke)

After the data collection, cleaning was done to ensure the data entered was in the format that enabled ease of analysis. The data was then coded, entered in *IBM SPSS Statistics* platforms.

b) Data analysis

After the data entry, cleaning was done to ensure the data entered was consistent with expectations and all outliers weeded out to ensure ease of analysis.

Using a *Likert scale* on a continuum ranging from 1-5 on specific parameters of the study, index scores were produced that were used to obtain the overall indices for confidence level and brand perception.

The quantitative data was analysed on *IBM SPSS Statistics* platform. The open-ended questions were tested for reliability and recorded in the database. The study responses were analyzed and reported using descriptive statistics.

After analysis, the MMCL came up with an index for each category on the issues under investigation, which is a single figure that measures the extent to which the respondents agreed to these factors. It is a weighted composite index that has values ranging from 1 to 100. It is used to measure the responses to one or more questions (factors) that ask about the same idea.

The index is obtained by SPSS using the principle of weighted average method as follows: “The frequencies (tallies) for different responses are obtained and then multiplied by the respective weights for every factor under investigation. The sum of the product obtained is divided by the sum of tallies for every factor to obtain a mean score within a Likert scale of 1-5. This mean score is then multiplied by index interval; in this case 100 divided by 5 (100/5) for a range of 1 to 100 for reporting the indices in percentages”.

2.6 Quality assurance measures

The following quality assurance measures were observed;

- i. Internal piloting of research instruments before the project began,
- ii. Training and briefing of research team,
- iii. 100% data entry verification,
- iv. Involvement of competent and experienced staff in the assignment,
- v. Assuring respondents that the interviews were conducted by an independent research organization who were not part of RBA and confidentiality of their response was assured

2.7 Deliverables

MMCL delivered the following:

- i. Inception report
- ii. Draft report
- iii. Final report properly bound (book style), in colour and soft copy in PDF.

CHAPTER THREE: SURVEY FINDINGS

3.1 Introduction

This chapter describes the main results obtained by analysing the collected data. Subsequently, the survey results are presented in tabular and graphical forms using a variety of descriptive statistics that sets out the key characteristics of the data.

3.2 Response rate

The study targeted a total sample size of 778. The consultant managed to contact 693 respondents. The response rate was 88.95% with a margin of error of +/- 3.73 at 95% confidence level. This response rate was sufficient for analysis and reporting for this study. The table 3.1 shows the response rate for the study.

Table 3.1: Response rate

Respondent category	Interviewed sample
Retirement Benefits Scheme Members	331
Public/Working Kenyans	352
Service providers	10
Total	693

3.3 Demography

From the analysis, most of the respondents were aged between 25-34 years in both respondent categories. This was followed by those within the 35-44 years' age bracket. This is the most active age in productivity, and thus RBA should target this age group as it is the prime age where one can make most savings for their retirement.

On gender, the survey was more skewed, with males forming the majority of the respondents. This probably indicates that male respondents were readily giving the requested information than their female counterparts.

Based on education level, most respondents in the public category had completed secondary education. While in the scheme member's category, most of the respondents had diploma level of education.

Among the working Kenyans interviewed, about 39% indicated that they had retirement savings plans in different sectors, i.e., banks assets (land, real estate), SACCO, women groups among others.

Seventy five percent of those who were not on any retirement savings plan indicated they were willing to join pension schemes but could not due to various reasons, some of which have been highlighted in below.

The results have been depicted in table 3.2 as shown below.

Table 3.2: Distribution of respondents by age, gender and education level

Age		
Category	Public/ Working Kenyans (%)	Retirement Scheme Members (%)
18 -24 years	11	11
25 -34 years	38	34
35 -44 years	26	27
45 -54 years	10	18
55 years and over	4	11
Gender		
Female	40	39
Male	60	61
Education level		
Primary	8	8
Secondary	36	23
Diploma	28	29
Higher Diploma	11	11
Bachelor Degree	15	24
Postgraduate Degree	2	5
Savings plan	39	-
Willingness to join scheme	75	-
RBA General awareness among Kenyans		
Print media	10	22
Electronic/ social media	4	9
RBA website	29	5
Broadcast media	14	24
Employer	15	17

Friend/Business associate	6	7
Public education campaigns	20	15

The following were some of motivating factors that were indicated by those willing to join retirement and savings schemes.

- *Because I believe it is the best and has the best interest for the people*
- *Because am saving for the future*
- *Because I heard it has benefits at the end of retirement*
- *Because I want to be a beneficiary in the coming years*
- *Because it's good to join the retirement authority so as to save your money*
- *Because the children will still need it*
- *Because some of my friends have made me understand the benefits associated with RBA*
- *For my future benefit after retiring*

(NOTE: These were direct statements from the respondents)

Respondents with dissenting voices, 25% who were not willing to be part of any retirement scheme, gave the following reasons:

- *A lot of people complain that they are not able to get their retirement benefits after retirement*
- *Not convinced to save yet*
- *I am 'not working'*
- *I am not ready for now*
- *I do trust on banking*
- *I don't feel like involving in them*
- *Long process in acquiring your payment after retirement*
- *Not aware of anything about this*
- *Not aware what its function is*
- *They don't pay after retirement*
- *I don't know if I will get my money back*
- *You are not able to receive your savings*
- *Management of pension funds (lack of trust in the funds trustees)*

(NOTE: These were direct statements from the respondents)

3.4 RBA General Awareness among Kenyans

3.4.1 How did you first get to know about RBA?

The study sought to find out whether Kenyans were aware of RBA's existence. Public/Working Kenyans were asked to indicate how they first came to know about RBA. Twenty-nine percent (29%) indicated that they learnt about RBA through their *website* pages. RBA promotional and CSR activities came second with 20% with some respondents mentioning the '*mbao pension plan*'.

Electronic and Social Media platforms scored 4% while Print Media and Dailies scored 10% each. This largely demands RBA to increase its awareness activities in all the media platforms available especially in the social and digital platforms. It can also consider use of media personalities, comedians, sports superstars, and social media icons to run their publicity and promotional activities. It can also use CSR to capture more people.

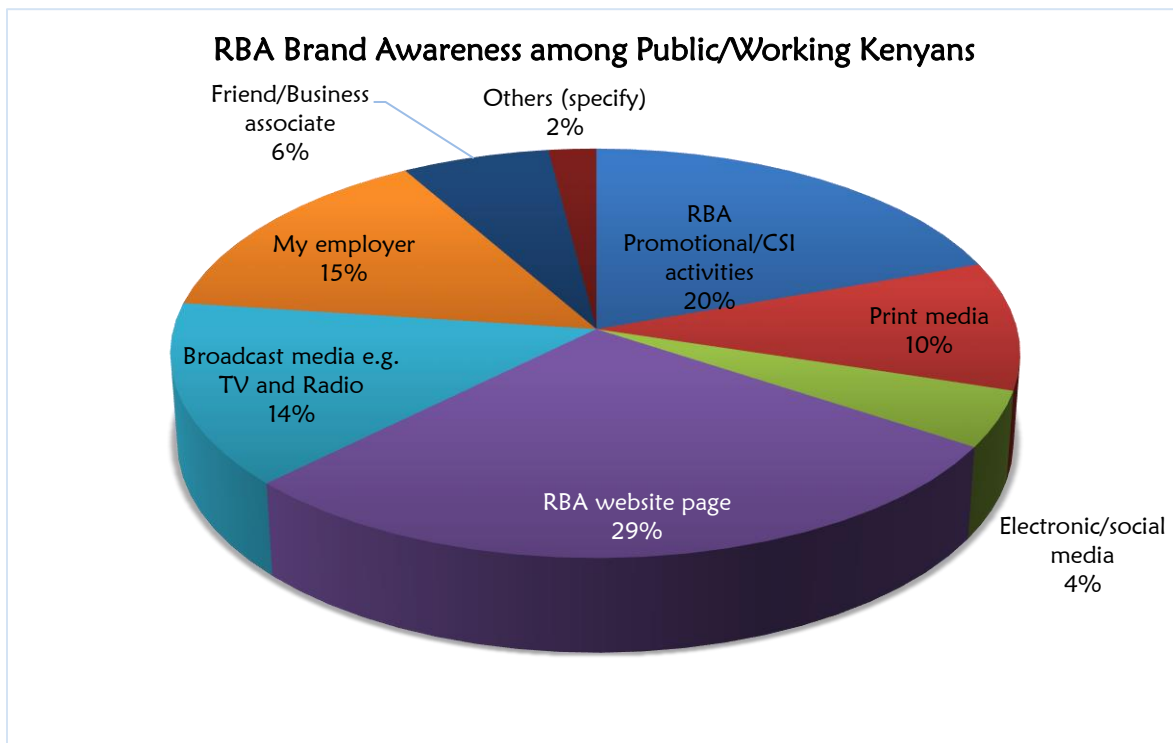


Figure 3.1: RBA Brand Awareness among Public/Working Kenyans

On the other hand, 24% scheme members indicated that they knew RBA through broadcast media while 22% through the print media, which were the highest in this category respectively. RBA promotional activities scored 15% in this case not as seen among the public working Kenyans who, most of them seemed to

have learnt about RBA through promotional activities. Those who learnt about RBA through their employers were only 17% among the scheme members.

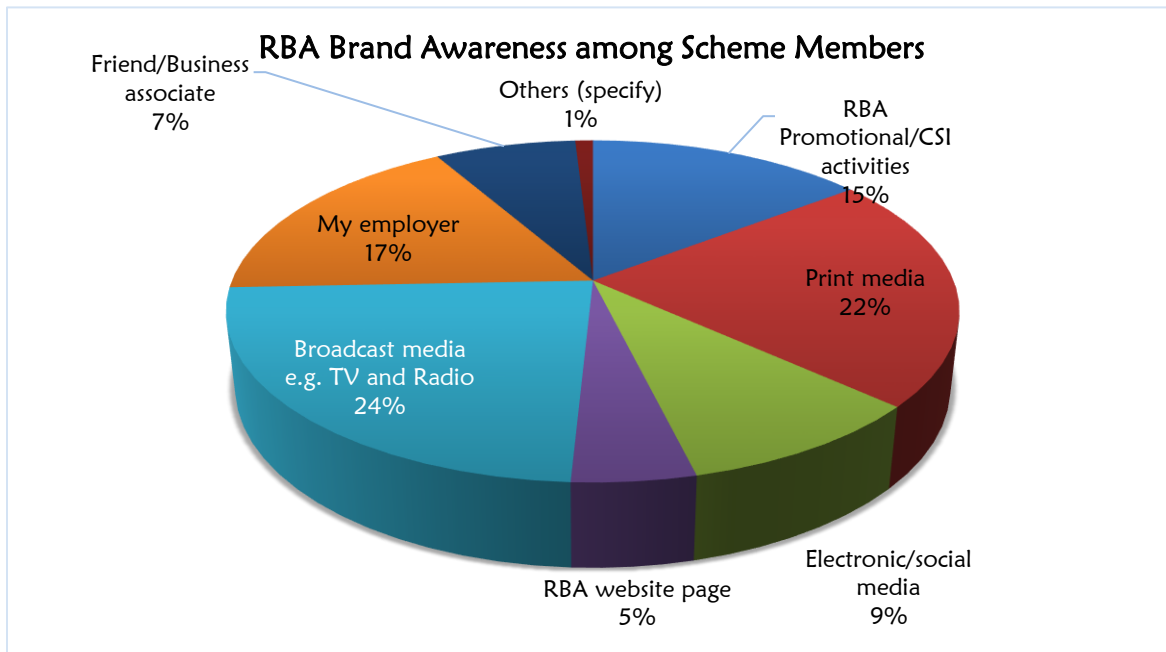


Figure 3.2: RBA Brand Awareness among Scheme Members

3.4.2 RBA Services delivery

Customer satisfaction holds the potential for increasing the organization's customer base, increase the use of more volatile customer mix and increase its reputation, (*Fornell 1992, Levesque & Mc Daugall, 1999*). This means, with good service delivery, organization reputation is built. Hence customer base is increased and more members are retained because confidence has been built in them through good service delivery.

Service quality has been regarded an antecedent of customer satisfaction (*Kim, Hertzman, & Hwang, 2010*), which in turn results in customer retention (*Boonlertvanich, 2011*)

Respondents were asked to indicate what impressed them on the available RBA services and they responded as follows.

Impressive RBA attributes among public/Working Kenyans

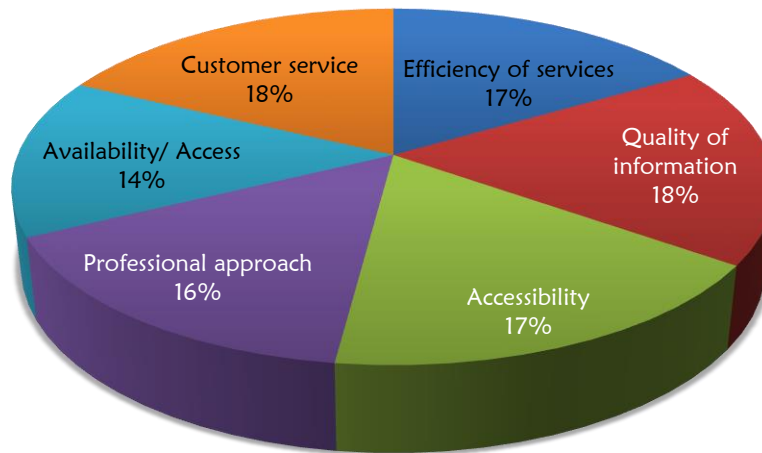


Figure 3.3: Impressive RBA attributes among public/Working Kenyans

Impressive RBA attributes among Scheme Members

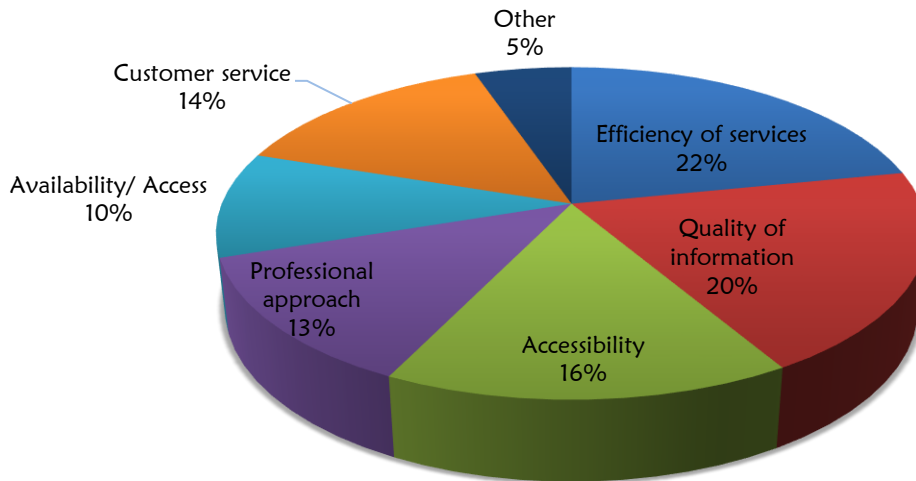


Figure 3.4: Impressive RBA attributes among Scheme Members

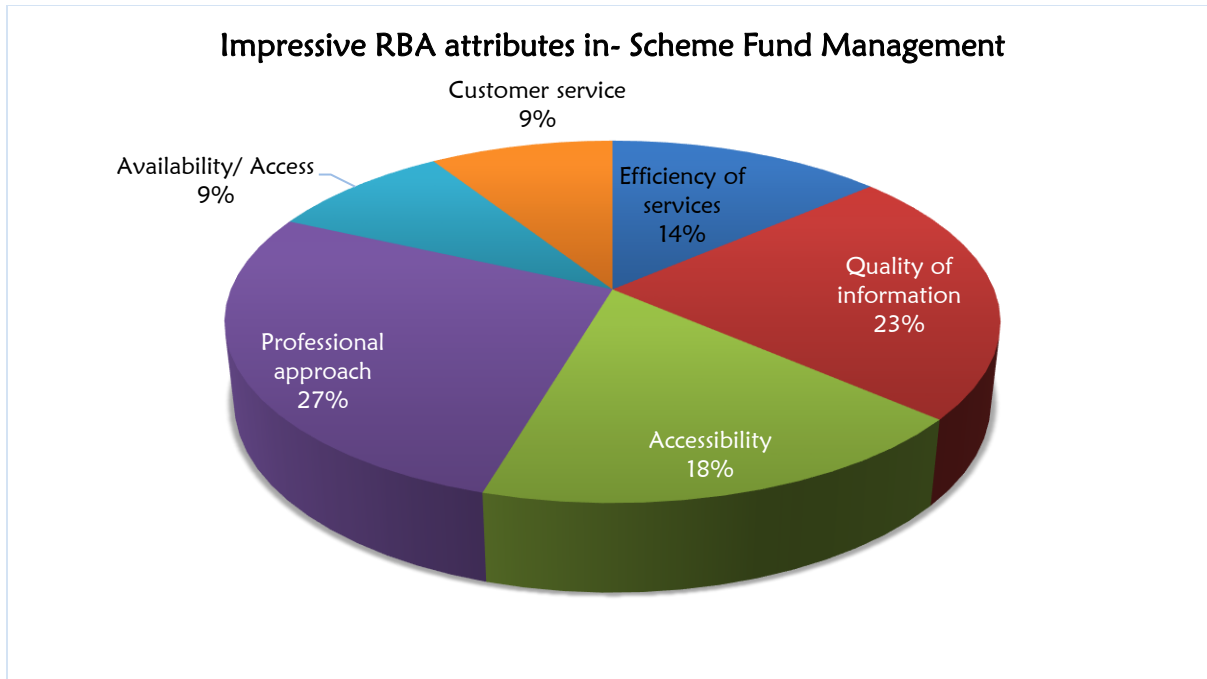


Figure 3.5: Impressive RBA attributes -Scheme Fund Management

3.4.3 The awareness of RBA Mandate among Kenyans

The study sought to find out whether Kenyans were aware of the mandate and roles of RBA. As seen in *Figure 3.6* below, 71% of public working Kenyans are aware that RBA is responsible for the management of retirement schemes in Kenya. Generally, over 50% of all the respondents sampled are at least aware of what RBA mandates are in Kenya. However, more awareness campaigns need to be carried out among the Kenyans in the informal sector to ensure they are aware and can understand the roles of the Authority.

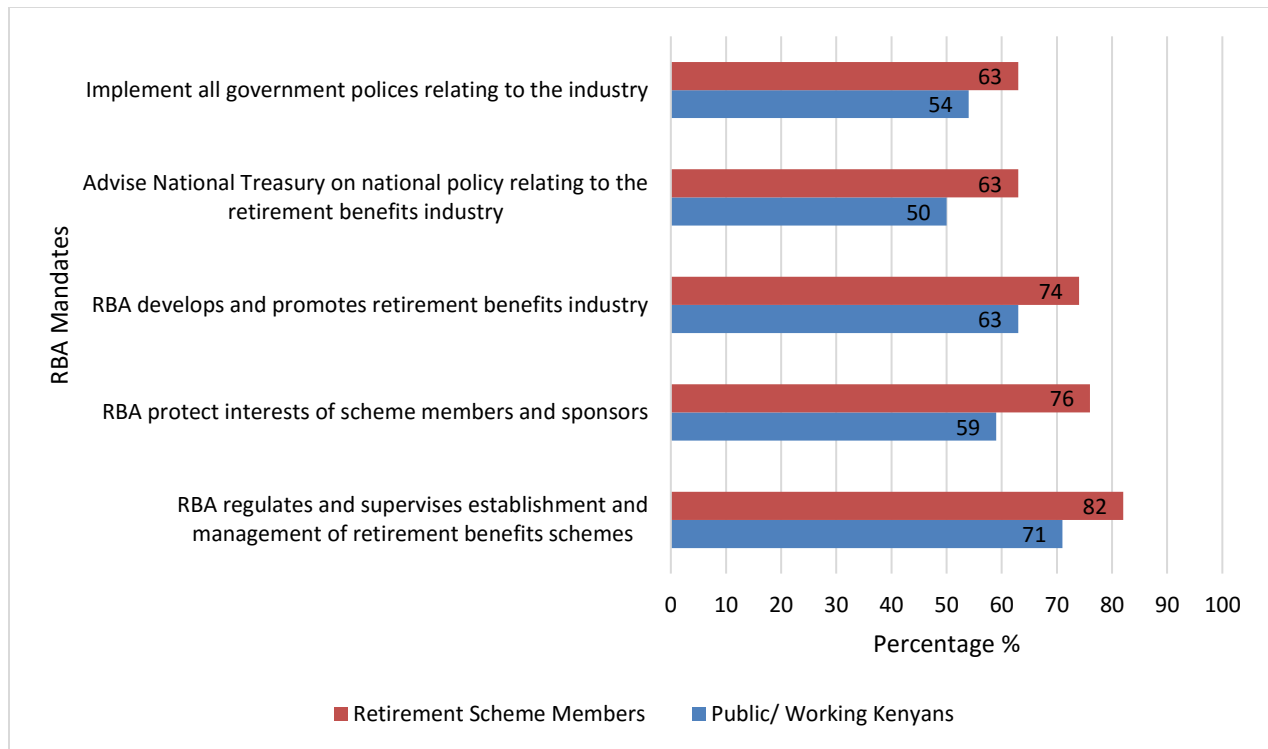


Figure 3.6: Awareness of RBA Mandates

On the other hand, pension scheme members are well conversant with the mandates and roles of RBA as 82% of the members indicated that they were aware that RBA regulates the pension schemes. Seventy-six (76%) were aware that RBA protects their interest in their schemes while also 74% were aware that RBA is responsible for promoting retirement benefits sector.

However, on advice of national treasury on policy formulation and implementation of government policies, only 63% were aware. This means that more awareness needs to be done on policy among the retirement scheme members.

3.5 CUSTOMER CONFIDENCE

One of the main objectives of the study was to identify the factors engendering and influencing customer confidence levels in the retirement benefits sector. Respondents were requested to identify factors that could be affecting or influencing their willingness to be members of the existing pension's schemes in Kenya. The following findings were made:

3.5.1 Service delivery

Service delivery is an important element in determining customer confidence. Poor service delivery and lack of transparency may often lead to loss of trust and confidence from customers. As shown in table 3.3 below, 67% of the working Kenyans and 69% of the schemes felt that RBA was transparent in conducting its regulatory activities in managing pension schemes.

Sixty-nine percent (69%) of the working Kenyans believed that RBA needs to improve their services while 72% of the scheme members also felt that RBA had continuous concern in improving their services. This maybe accrued due to the various reasons given earlier ranging from delayed services, corruption, implementing policies and bribery issues.

Table 3.3: Service delivery

Parameter	Public/ Working Kenyans	Retirement Scheme Members
RBA is transparent in its regulatory activities of retirement benefits sector	67	69
RBA has continuous concern in improving the retirement benefits sector	69	72

3.5.2 Customer Care

Taking good care of customers and ensuring their satisfaction is the key to success of any organization. Caring about customers and showing through service delivery gives a high return, on effort and other resources invested. According to *Cook (2010)*, customer loyalty is essential to the long-term financial success of any business, but with more choices than ever before, customers today have high expectations of the products and services they need.

To continue to meet and even exceed these high expectations, there is need for top notch customer services in place and good customer care. The study sought to understand how RBA customers felt about the services offered by the Authority. According to the results, 69% of the working Kenyans believed that RBA understood the needs of the Retirement Sector while 72% of the scheme members were of a similar opinion.

When asked about the challenges experienced in the Retirement Benefits Sector, over 68% of working Kenyans and 69% of Scheme members of both categories of respondents believed that RBA had done enough to address the challenges experienced in the Sector.

On the security of retirement benefits money, 69% of the Working Kenyans felt that RBA had done enough to protect retirement savings while 73% of the Scheme members supported it in protecting their savings in their schemes.

Table 3.4: Customer care services at RBA

Parameter	Public/ Working Kenyans	Retirement Scheme Members
RBA understands the needs of the Retirement Benefits Sector and provides an enabling environment for it to thrive	69	72
RBA adequately addresses challenges experienced in the Retirement Benefit Sector	68	69
RBA protects my retirement benefits and related interests	69	73

3.5.3 Products and Services

RBA's major role entails regulation of the Retirement Benefits Sector. Sixty nine percent (69%) of the working Kenyans and 72% of the retirement benefit scheme members feel that RBA has put in place sufficient regulations for protecting their pension benefits as shown in table 3.5 below:

Table 3.5: RBA products and services

Product initiatives	Public/ Working Kenyans	Retirement Scheme Members
RBA has put in place adequate policies and regulations protecting my retirement benefits.	69	72
RBA adequately enforces laws in the Sector to protect my retirement benefits	68	74
RBA initiatives have impacted positively on the Retirement Benefits Sector	70	72
RBA effectively regulates the Retirement Benefits Sector	69	70

3.5.4 Information Sharing

Information shared with customers is essential so that they can be able to understand the Organization. Wrong information may be creeping into the organization due to unclear instructions and expectations, poor listening skills, unreliable data, lack of collaboration among team members, etc. One of the

leading communication issues involves teams and departments operating in silos and not sharing relevant information.

Respondents were asked whether RBA provided adequate information that in turn helped them in decision making. Sixty-seven percent (67%) and 68% for working Kenyans and scheme members respectively agreed that information shared by RBA was helpful during decision making. On the other hand, 66% of Working Kenyans and 68% of scheme members felt that public education campaigns that had been carried out by RBA had helped them in learning about the pension schemes sector. The table 3.6 shows the importance of information sharing as perceived by Kenyans.

Table 3.6: Information sharing by RBA

Parameter	Public/ Working Kenyans	Retirement Scheme Members
RBA provides adequate information needed in making my retirement benefits decisions	67	68
Public education campaigns have impacted positively in promoting Retirement Benefits Sector	66	68

3.5.5 Brand Saliency on customer confidence

According to *Romaniuk and Sharp (2004)*, Brand saliency reflects the quantity and quality of the network structures that customers hold about the brand i.e., the prominence of a brand in a customer’s memory. The survey sought to find out how well the RBA brand resonated in the customers memory. Sixty-five percent (65%) of working Kenyans and 68% of the Scheme members indicated that they were well conversant with RBA mandates.

When asked if they know of any Kenyan worker who desired to join RBA, over 60% of both respondents’ categories indicated that they knew at least one person who wished to join a pension scheme regulated by RBA. Notwithstanding, 66 % of working Kenyans and 67% of Scheme members also indicated that they knew of a Kenyan who was a member of a Pension scheme regulated by RBA and they were satisfied.

Table 3.7 Brand saliency

	Public/ Working Kenyans	Retirement Scheme Members

I am well conversant with RBA and its mandate in Kenya	65	68
I know of a Kenyan worker[s] who desires to join a pension scheme that would be regulated by the RBA	64	67
I know of a Kenyan worker[s] who is a satisfied member of a pension scheme regulated by the RBA	66	67

3.5.6 Brand Mindshare on customer confidence

When the customers have more confidence towards a brand, they tend to develop resistance against other competing brands. This means higher loyalty from the customers. Seventy percent (70%) for both respondents' categories indicated that whenever they heard the word "*pension*", mentioned they could only think about RBA. The table 3.8 below shows brand mindshare as indicated by respondents.

Table 3.8: Brand mindshare

Parameter	Public/ Working Kenyans	Retirement Scheme Members
When the word "Pension" is mentioned RBA immediately comes to my mind	70	70
I am and/or know of a friend[s] in my social/professional networks who are passionate about RBA and its work in Retirement Benefits development in Kenya,	65	66

3.5.7 Brand Interest and customer confidence

According to the results, 62% of working Kenyans and 66% of the Scheme members interviewed were of the view that RBA had been receiving a lot of interest from Kenyans. Furthermore, 61% working Kenyans and 64% Scheme members) had friends or they knew someone who follows RBA on social media platforms. The table 3.9 below shows the brand interest from Kenyans.

Table 3.9: Brand interest

	Public/ Working Kenyans	Retirement Scheme Members
RBA has been receiving a lot of interest from Kenyan workers in my social/professional networks	62	66

I have and/or I know of a Kenyan worker who has been following RBA in its social media account[s]	61	64
---	----	----

3.5.8 Customer Confidence index

The overall customer confidence index for working Kenyans was 67% while that among retirement scheme members was 69%. (Refer to 1.5 for details on calculation of the indices)

The degree of confidence was measured on five-point *Likert scale* (1-5) or as a percentage on the individual parameter(s), which was then aggregated into composite perception indices as shown in table 3.10.

Table 3.10: Customer confidence Index

Parameter	Index (%)	
	Public/Working Kenyans	Retirement Scheme Members
Service delivery	68	71
Customer care	69	71
Products and services	69	72
Information	67	68
Brand saliency	65	67
Brand interest	61	64
Average	67	69

3.6 RBA BRAND

3.6.1 RBA Brand Awareness

The respondents were asked to indicate if they were aware of the RBA brand, the services offered and whether they were proud to be associated with RBA. Over 70% for both categories indicated that they could easily identify the RBA Logo when they saw it anywhere.

On the services offered by RBA, 69% of the Working Kenyans indicated that they were aware while 74% of the pension scheme members indicated that they were aware of RBA services. This shows that Pension Scheme members are more conversant with RBA activities than the public/working Kenyans who mostly are in the informal sector.

When asked whether they were proud to be associated with RBA, 68% of the working Kenyans were proud to be associated with the Authority while 72% of retirement scheme members were also proud to be associated with RBA as shown in Figure 3.7 below.

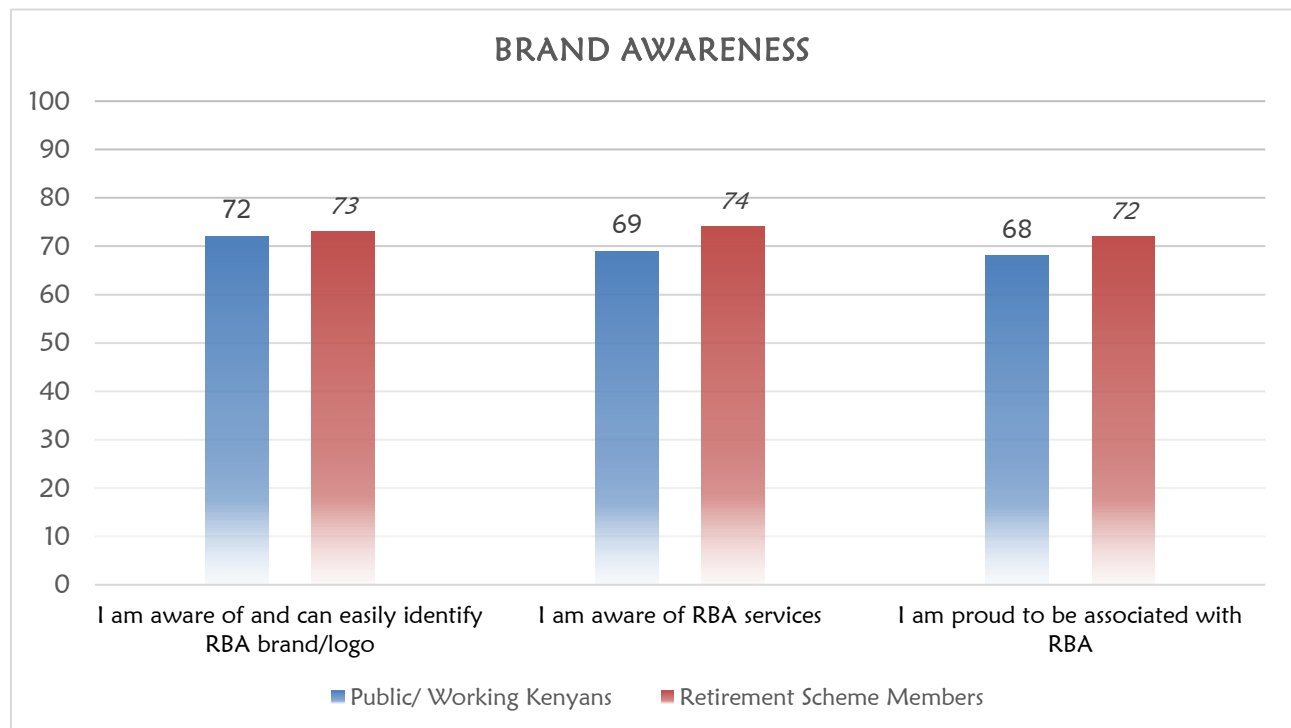


Figure 3.7: Brand awareness

3.6.2 Brand recognition

The study further sought to find out how easily the respondents could identify and recognize the RBA brand in posters, adverts and bill boards. Sixty-five (65%) of the working Kenyans interviewed indicated that they could easily recognize the RBA Logo.

Table 3.11: RBA Brand recognition

Parameter	Public/ Working Kenyans	Retirement Scheme Members
I have seen RBA Posters, Billboards and posters in Nairobi and/or other towns of Kenya	65	89

3.6.3 RBA brand strength

A healthy brand means customers and stakeholders have trust and confidence in the services offered and can easily recognize it or easily associate with the brand. The study sought to find out how RBA brand is perceived by working Kenyans to determine how visible the brand is among the populace. When asked whether the mere mention of RBA elicits confidence in them, 68% and 71% of public/working Kenyans and scheme members respectively agreed. Over 60% of respondents from both the respondents' categories agreed that when they heard RBA being mentioned, it elicited trust in the organization's staff integrity.

Over 60% of working Kenyans and about 71% of scheme members agreed that they had trust and confidence that their pension savings were in good hands whenever RBA was mentioned. This shows that respondents can easily associate and identify RBA with the utmost trust that their savings are in good hands and they shall be able to comfortably access them during retirement.

Table 3.12: RBA Brand Strength

Parameter	Public/ Working Kenyans	Retirement Scheme Members
The mere mention of RBA elicits confidence in organization's handling of workers retirement matters,	68	71

The mere mention of RBA elicits trust in the organization's staff integrity,	68	69
The mere mention of RBA elicits trust that workers retirement benefits in Kenya will be safe under its watch	69	71
The mere mention of RBA elicits overall satisfaction with staff's mastery and knowledge and overall championing of workers' favorable retirement' policies in Kenya	65	71

3.6.4 Social responsibility

Corporate Social Responsibility (CSR) which is the relationship between RBA and the communities within its environs or where it domiciles has an important aspect in determining customer confidence and brand recognition among the populace.

The study sought to find out whether the respondents were aware of any CSR activities undertaken by RBA that have impacted on their lives one way or the other. In this regard, 59% of the working Kenyans said that they were aware of a CSR activity that had taken place within their local environ as shown in the table 3.13 below:

Table 3.13: RBA Corporate Social Investment

Parameter	Public/ Working Kenyans	Retirement Scheme Members
CSR		
I am aware of RBA CSR activities	59	65
Community involvement		
I am aware of a community initiative[s]/programme[s] sponsored by RBA	57	60
I am aware of a community initiative[s]/programme[s] associated with RBA	59	60
General perception about RBA		
Generally, RBA is well perceived among Kenyans	64	66

Fifty-seven percent (57%) of working Kenyans and 60% Scheme members indicated that they were aware of community initiatives that had been sponsored by RBA.

Respondents were also asked their general perception about RBA with regard to the CSR activities undertaken. Over 60% of the respondents sampled indicated that RBA was well perceived among them as it had undertaken good initiatives that had impacted on their lives however, it was noted that the respondents could not identify any initiative.

3.6.5 RBA on Media: Print/Electronic/Broadcast

The study sought to find out how RBA had been fairing in the Media in terms of coverage and publicity. Over Sixty percent (60%) of both respondent categories indicated that they had recently watched or read an article or program in the Kenyan media houses. The table 3.16 below shows response indices.

Table 3.16: RBA brand on the Media

Parameter	Public/ Working Kenyans	Retirement Scheme Members
In the recent past [2017- to date] I have read/seen an article[s] by the RBA in the Kenyan print media/dailies,	61	65
In the recent past [2017- to date] I have watched a TV programme[s] sponsored by the RBA in the Kenyan Media/TV Houses,	63	67
In the recent past [2017- to date] I have watched a TV programme[s] on RBA in the Kenyan Media/TV,	64	67
Generally speaking, RBA has in the past three [3] years been receiving favorable press coverage in Kenya's print/electronic/TV	63	66

3.6.6 RBA brand Social Media Influence

Social media platforms have been the core of most business interactions in the modern world. According to *Kaplan and Haenlein (2010)* social media has many advantages as it helps connect businesses to consumers, develop relationships and foster those relationships in a timely manner and at a low cost. Ranging from advertisement, handling customer complaints, and customer interactions among others has been easier through use of the social media platforms.

Sixty-two percent (62%) of the working Kenyans and Sixty –Five (66%) of the scheme members indicated that in various social media platforms they belong to, once or twice RBA has come up in their various discussions. Notwithstanding,

61% of the working Kenyans also indicated that the discussions on RBA has been positive whilst 59% of the scheme members also felt the same.

On similar accounts, it was also noted that 57% and 58% of working Kenyans and Schemes members respectively felt that RBA has been interacting with them well on social media platforms. The Authority also responded to their concerns and complaints in timely manner.

Table 3.17: RBA on Social Media Platforms

Parameter	Public/ Working Kenyans	Retirement Scheme Members
RBA has been mentioned in various social media groupings I belong to {WhatsApp, Facebook, Instagram, Twitter]	62	66
In the social media groupings I belong to, RBA has been receiving good coverage,	61	59
I have in the past three [3] years interacted with RBA through its social media account[s]	57	58
In the past three [3] years RBA has been actively using its social media account[s] to inform and/or respond to concerns raised,	58	62

3.6.7 RBA Fame among Kenyans

The study also sought to find out how popular RBA was among respondents and how they perceived it. How famous it was among Kenyans in terms of service delivery in the pension industry. From table 3.18 below, over 64% of both respondents indicated that RBA was famous in Kenya and was well known by a good number of people.

Table 3.18: RBA fame amongst Kenyans

Parameter	Public/working Kenyans	Retirement Scheme Members
Overall, I consider RBA to be famous in Kenya	64	69

3.6.8 RBA Brand perception among Kenyans

When asked if they had heard or seen something negative about RBA, the respondents gave the following reasons which have been captured in table 3.19 below:

Table 3.19: Respondent's views on RBA publicity

What negative publicity have you heard about RBA?
Bribery issues if you would like to get your benefits promptly
Complaints from clients due to pending pension funds/ Complaints of not getting the benefits easily
Complicated process of receiving benefits
Corruption and embezzlement of funds in the industry/ Corruption in RBA Management
Corruption, considered to be for the old, weak legal structure, loss of documents
Delays in: compensating the beneficiaries; customer services; and processing of payments
Delivery of the funds to the next of kin
Document Losses, Low capacity building
Unnecessary delays when making payments
Fears of massive benefits erosion
I have heard reports from my parents that they usually do not remit the benefits
I have heard that it doesn't benefit members
Inadequate policies and regulations
Ineffective pension scheme companies
Its somehow complicated i.e. some common <i>Mwananchi</i> cannot understand how it works
Not actively fighting for retirees and not communicating with the retirees
People don't receive their contributions from NSSF/ Poor customer services
RBA will take long time before they reimburse my funds
Regulations not followed
Retired members in the retirement scheme are being delayed their savings
Retirement benefits cannot be utilized while you are under age
Takes long for one to get the benefits. Not sure about their services
RBA does not strongly protect the benefits of retired workers
Not everybody benefits from RBA when they retire
People are not trusting RBA Management
People save through RBA yet they do not get their benefits after they retire
Members' savings are used by the Government to do other functions
The money doesn't benefit the common citizen
The process is tiresome with no end products

3.6.9 Brand Awareness Index

The overall brand index among the public/working Kenyans and retirement scheme members was 63% or and 68% respectively as shown in table 3.20 below:

Table 3.20: Brand awareness index

Brand Parameter	Index%	
	Public/ Working Kenyans	Retirement Scheme Members
Brand Awareness	70	73
Brand Strength	68	71
Social responsibility	59	65
General Perception	64	66
Brand Recognition	65	81
Brand Mindshare	68	68
Print Media/Electronic/TV brand adverts	62	65
Community Involvement	58	60
Social Media Presence	60	61
Fame	65	67
Average	63	68

3.6.10 Retirement Scheme Performance

The study also sought the respondents' opinion on performance of retirement benefits service providers in the last 3 years. Scheme members were asked to evaluate their Schemes on various satisfaction parameters. The results were as indicated in table 3.21 below. Overall, satisfaction level of members with performance of their Schemes was averaging 68%.

Table 3.21: RBA Performance over the last 3 years.

Parameter	Percentage %
Level of integrity	68
Prudence in investments/fund management	69
Settlement of retirement benefits is prompt	68
Has put in mechanisms for complaints handling	67
Retirement benefits products	68
Management level of adherence to the laws and regulations	69
Mean	68

3.7 Customer services to Service Providers (Scheme Administrators)

Pension schemes are the key players in the pension industry. As such, the study sought to determine how Service providers (Scheme administrators) feel about the services offered to them by RBA and whether RBA has been able to fulfill its mandate effectively. On service delivery, the service providers were satisfied with the current services from the Authority as illustrated in the table 3.22 below.

Table 3.22: RBA services to Pension Service providers

Parameter	Percentage %
RBA effectively protects retirement benefits and related interests	91.2
RBA adequately regulates the Retirement Benefits Sector	91.2
RBA has put in place adequate policies and regulations protecting and promoting the retirement benefits sector.	93.4
RBA adequately addresses challenges experienced in the Retirement Benefits Sector	84.4
RBA adequately enforces laws on our scheme to safeguard members retirement benefits and other Sector stakeholders' interests	80
RBA initiatives have impacted positively on our Retirement Benefits Scheme	85

3.7.1 Customer care

On customer care, Scheme Administrators indicated that they were satisfied with how RBA had handled their customer needs. The table 3.22 below shows customer care practices as perceived by scheme Administrators.

Table 3.22: Customer care and service delivery to Scheme Administrators

Customer care	Percentage %
RBA staff responds to our concerns adequately and courteously	84
RBA understands its customers' needs	87
RBA treats customers with courtesy	89
RBA Managers can be trusted to maintain Schemes' confidentiality	84
RBA Managers are always easily accessible and at hand to solve Schemes' matters/issues?	80
Service delivery	
RBA effectively protects retirement benefits and related interests	91
RBA adequately regulates the Retirement Benefits Sector	91

RBA has put in place adequate policies and regulations protecting and promoting the Retirement Benefits Sector.	93
RBA adequately addresses challenges experienced in the Retirement Benefits Sector	84
RBA adequately enforces laws on our scheme to safeguard members retirement benefits and other industry stakeholders' interests	80
RBA initiatives have impacted positively on our retirement benefits scheme	85

3.7.2 Communication with Service providers (Scheme Administrators)

Scheme Administrators also felt satisfied with the type of communication received from RBA. The Schemes got relevant updates on time (89%), telephone lines (80%), prompt response to email was 93%.

This is tabulated in table 3.23 below:

Table 3.23: RBA communication with service providers

Communication	Percentage %
As a Scheme we get relevant regular retirement benefits updates from RBA	89
Reaching RBA through telephone lines is easy	80
RBA responds promptly to email inquiries	82
We get sufficient information about RBA from its website	93

3.7.3 Products and services

Scheme Administrators also indicated that the type of products and quality of services they got from RBA was satisfactory. Table 3.24 below shows the response of Service providers on the products and services of RBA.

Table 3.24: Quality of products

Quality of Products/Services	Percentage %
RBA products and services are informative,	91
RBA products and services are of superior quality and invaluable to our/my decision-making	83
RBA products and services are reliable	87
RBA develops products and services with its varied stakeholders' needs in mind and thus meets my needs as a stakeholder	80

3.7.4 Complaint handling mechanism

Customer complaint handling is also a critical element in ensuring that customer satisfaction is achieved and customers are retained. Majority of the Scheme Administrators interviewed were satisfied (91%) with the complaint handling mechanism at RBA. It was also noted that RBA complaint handling was clear (89%), complaint response time was satisfactory (87%) while respondents were also strongly satisfied that RBA acknowledged all complaints they received.

Table 3.25: Complaint handling mechanism among Scheme Administrators

Customer complaint Handling	Percentage %
RBA has established a robust complaints handling mechanism	91
RBA complaint handling process is clear	89
RBA responds to complaints within a reasonable time	87
RBA acknowledges the receipt of complaints and informs the complainants on what is being done about their complaint[s].	93
RBA staff do inform the complainant of other complaints redress channels in case the complainant is not be satisfied with the response given.	84

3.7.5 RBA leadership

Seventy-eight (78%) of the Scheme Administrators interviewed felt that RBA was managed by professionals. Similar proportion also indicated that RBA uses effectively uses resources to advance the Retirement Benefits Sector while 82% indicated that RBA had been taking advice they received from stakeholders.

Table 3.26: Management and Leadership

Management and leadership	Percentage %
RBA is a good employer who manages its Human Capital well and has employed qualified personnel with relevant skill sets and placed them in positions where they best utilize their skillsets	78
RBA effectively and judiciously uses public resources at its disposal to advance Kenya's Retirement Benefits Sector	78
RBA acknowledges and takes into consideration advice and challenges from its stakeholders	82

3.7.6 Execution of RBA mandate

Scheme Administrators were satisfied with the manner in which RBA had handled their mandates within the Sector as all the parameters were rated over 85% by the respondents.

Table 3.27: Execution of RBA mandate

Parameter	Percentage
RBA regulates and supervises establishment and management of retirement benefits schemes effectively in line with its mandate	89
RBA effectively protects interests of scheme members and sponsors	87
RBA effectively develops and promotes retirement benefits industry.	89
RBA effectively advises the National Treasury and other government agencies on national policy relating to the Retirement Benefits Sector	87
RBA effectively and efficiently Implement all government polices relating to the industry	87

Scheme Administrators recommended the following to RBA in performing their mandates:

- *Being proactive in issuing guidelines to the Sector*
- *Effectively exercise powers conferred on it to ensure rogue employers remit contributions that have been deducted from the employees and remain unremitted to the scheme*
- *Involve stakeholders before all policies are implemented*
- *RBA should have powers to implement regulations without having to cross the red tape and bureaucracy*
- *Reinstate newsletters to the Sector*
- *More education on the sponsors to know the difference between schemes and sponsors*
- *Some of the proposals especially the policies adversely affect the pensioners. RBA should well protect the interests of members*

3.7.7 RBA initiatives for Service Providers (Scheme Administrators)

Scheme Administrators were asked to state and indicate the level of effectiveness of various initiatives taken by RBA in promoting the Retirement Benefits Sector. These are initiatives that have been undertaken by RBA to the Scheme Administrators in the provision of its mandate. The Scheme Administrators stated the following initiatives:

- **Market conduct supervision:** Market conduct in this case refers to the distribution of sale of policies by different pension providers. Market regulation attempts to ensure reasonable policies and customers are charged fairly.

- **RBA staff country visits:** this refers to the random visits by RBA to various pension Schemes to ensure they conform to the law and provide efficient services to customers.
- **Dispute resolution mechanism:** Part IV of the Retirement Benefits Act of 2017 talks about appeals in case a member of any Scheme is not satisfied with a decision of the Manager/Administrator, Custodian or Trustees of the Scheme. According to the service providers interviewed, RBA had been adequately performing this mandate with no prejudice.
- **Treating customers fairly:** In ensuring its mandate, RBA must ensure that the Treating Customer Fairly Policy and Framework is effectively implemented amongst the service providers.

All the above initiatives were rated 100% by all the nine service providers interviewed.

Other initiatives that did not have favorable rating included:

- Legislative updates
- Products initiatives
- Governance platform,
- Updates on changes
- Industry statistics.

The initiatives as rated by the respondents are indicated in table 3.28 below.

Table 3.28: Effectiveness of initiatives undertaken for schemes

Initiatives undertaken by RBA	Percentages %
Good governance guidelines	80
Post-retirement medical schemes	80
Mortgage laws	40
Engage with SMEs to join Pension Schemes	40
Engage with contract staff	40
Retirement planning seminars	80
Market conduct supervision	100
Development of regulations	80
Media Advertisement	80
Legislative Updates	20
Products	20
Awareness Section	60
Governance platform	20
Updates on Changes	20
Industry Statistics	20

RBA staff country visits	100
Dispute resolution mechanism	100
Treating customers fairly	100

When asked whether more initiatives should be put in place to ensure the promotion of the Retirement Benefits Sector, respondents stated the following:

- *Continuous Professional Development (CPD) for trustees. Empower industry Associates that represent different stakeholders*
- *Develop Sector-wide performance survey Giving T-shirts or caps to highest pension savers. Involve the boda boda, mechanics, sole traders, small businesses instead of targeting existing Schemes*
- *Lobby for an expanded bandwidth of the tax reliefs on pension benefits at contribution and withdrawal levels upon retirement*
- *Target Jua Kali sector with incentives, support and enhance new initiatives that may increase uptake of savings for retirement. Increase public participation on measures to improve participation in pension matters and legislation*
- *There should be more public sensitization. More tax incentives, increase tax exempt amount to KSh 50,000 p.m.*

NOTE: *The study target population were the ‘**Working Kenyans**’ who were either in pension schemes or non-members but are economically active. Therefore Service Providers (Scheme Administrators) was not used to derive the indices since they were not part of the target population but were used as Key informants for the study.*

CHAPTER FOUR: SUMMARY, CONCLUSION AND RECOMMENDATION

4.1 Introduction

This chapter cover the summary of the Key the findings of the study, conclusion and recommendations.

4.2 Summary of Key Findings

The following findings have been established based on the quantitative data analyzed and provided in the report and also qualitative data from FDGs, literature review, Key Informants and open ended questionnaires. The findings shall provide the basis for all the recommendations in the report.

4.2.1 Expectations of working Kenyans in the retirement benefits sector

- The study established that majority (75%) of working Kenyans who are not members of any pension scheme are willing to join these schemes. The major challenge they are facing in joining these schemes is the general perception on RBA. Working Kenyans are of the view that benefits are very difficult to claim after retirement and the process is delayed by a lot of procedures.
- Some of the working Kenyans as established from the open ended questions analyzed, are of the view that they can only join pension schemes when one is in formal employment (see table 3.19).
- It was also worthy to note that some respondents expect to get their benefits even before retirement meaning they can be allowed to access their funds whenever they want especially during difficult times.

4.2.2 Factors that engenders and influences the confidence in the retirement benefits sector

Gaining and retaining customer confidence in maintaining and sustaining the life of the authority is very important and critical, by considering the competitive circumstances today. During the study, the following factors are considered to be engendering and influencing the confidence levels of Kenyans with the authority:

- Awareness – The study established that some of working Kenyans in the informal sectors are not adequately aware of either the Authority or the mandates of the Authority. As provided in the text, Public/Working Kenyans (29%) indicated that they learnt about RBA through their *website* pages, 20% RBA promotional and CSR activities, electronic and Social Media platforms at 4% while Print Media and Dailies scored 10% each.

Subsequently the study established that between (54-63%) of the public/working Kenyans aware that RBA is responsible for implementing all government policies, advising the national treasury on national policies and protecting interest of scheme members and sponsors. On a positive note, 71% of the public/working Kenyans are well aware that RBA is responsible for supervising all retirement benefits schemes in Kenya which is the most obvious and ultimate purpose for the Authority according to this group. This shows that most Kenyans in the Public/working category are not adequately aware of the Mandates of the Authority.

- Lack of adequate information among working Kenyans. It was observed that some Kenyans compare RBA with NSSF and see them as competitors rather than a regulatory body. As seen in the previous text, there is need for RBA to avail information on every available platform including TVs, magazines, newspapers, social media, and increase CSR activities among others. Only. This will enable people to learn more about the authority.
- As shown in table 3.19 on general perception of RBA among the populace, there is negative attitude that government institutions are corrupt and they can't be trusted with public funds hence most Kenyans who are not formerly employed prefer to invest on other sectors i.e., land, assets, purchase domestic animals etc.
- Poor governance that has led to employers failing to submit employee deductions to pension schemes as also seen in table 3.19. This has also been well evident among scheme administrators as only 2 of the 10 administrators interviewed felt that RBA has done well on governance (Table 3.28).

4.2.3 Customer confidence with the retirement benefits sector

Customer confidence was measured using a number of defined parameters that were put on a five point Likert scale (1-5) which was then used to get the averages for the index provided. The parameters include; RBA service delivery, brand mindshare customer care, RBA products and services, information sharing, brand saliency and brand interest.

The study established that 68% of scheme members felt that RBA has been performing well in terms of the level of integrity in performing their duties, prudence in investments/fund management, prompt settlement of retirement benefits, complaints handling mechanisms, retirement benefits products and adherence to the laws and regulations. However, there are still bottlenecks in settlement of benefits, complaints handling and prudence in investment/fund

management that needs improvement for instance inter-scheme transfer as stated by some of the respondents in the FGDs and key informants.

It was also noted that, only 20% or 2 Scheme administrators out of 10 feel that RBA is doing well in terms of governance in the sector as shown in table 3.28. Governance is an important element in terms of ensuring member benefits and interests are protected such that rogue employers who fail to remit employee deductions are dealt with efficiently. Failure to submit employee deduction has been a major concern amongst those who are employed and are members of various pension schemes. Therefore RBA should ensure this is well taken care of.

The overall customer confidence index for public/working Kenyans was established at 67% while among retirement scheme members 69%. The overall customer confidence was 68%.

4.2.4 RBA brand visibility/Awareness

Brand visibility was also measured using the 5 point Likert scale using a number of parameters that included; brand awareness, brand strength, social responsibility, general perception, brand recognition, existence in print media/electronic/TV/bran adverts, community involvement, social media presence and brand fame.

The study also found out that RBA needs to participate and sponsor more community initiatives. This is because only 58% of public/working Kenyans and 63% of scheme members indicated that they are aware/heard of CSR activities undertaken by RBA (table 3.13). However, it was worthy to note that as much the respondents were aware or heard of initiatives undertaken by RBA, most of them could hardly identify these initiatives other than the ‘*mbao pension plan*’.

The report found out that RBA social media influence among public/working Kenyans is 60% while among the scheme members is 61%. This indicates that RBA doesn’t have much influence on its social media platforms which is one of the most rising platforms of marketing and branding.

The overall brand index among the public/working Kenyans and retirement scheme members were 63% and 68% respectively. The average index was 65.50%.

4.3 Conclusion

The general purpose of the survey was to measure the degree of optimism that Kenyans have in the Retirement Benefits as an indication of future developments in the Retirement Benefits sector. The survey targeted all RBA stakeholders, that is, working Kenyans, members of schemes and pension scheme management.

The study adopted a stratified random sampling technique from which a representative sampling population was drawn. The respondents were contacted on a purely random basis without predetermined list from RBA. Sampling was carried out considering a 95% confidence level at 5% margin of error. The survey also adopted a hybrid of virtual and face-to-face methodology in data collection in view of the Covid-19 pandemic which has caused havoc around the country and the continent at large. Overall, a sample size of 693 was achieved.

Tools for capturing data during the survey were questionnaires, interviews schedule (Focus group discussions), and analysis of secondary data. The data collection tools were tested for validity, efficacy and accuracy before commencing the data collection. The data collected were cleaned and entered in IBM SPSS software and Ms Excel platforms for analysis and reporting.

The contacted sample was 693, consisting of, 352 working Kenyans, 331 scheme members and 10 Service providers. Customer confidence was established to be 67% for public/working Kenyans while 68% for scheme members. On average, customer confidence was 68%. The brand awareness index was established at 63% for public/working Kenyans while for Scheme Members was a 68. The average index for brand was 65.50%.

The study established that there was a great gap in information amongst the working Kenyans even though some individuals who belong to pension schemes had some little information. The study established that most respondents interviewed (29%) among the working Kenyans visited RBA website to get information about RBA. This is still very low with regard to the modern generation who mainly rely on the internet to get information. The study establish that RBA needs to improve its visibility on the available media platforms to improve the information available and to make Kenyans understand its mandate. The study also found out that due to lack of adequate information and also lack of adequate awareness among Kenyans about RBA, there is a blanket judgement from Kenyans that this is a corrupt institution that has been created to swindle Kenyan resources.

The lack of adequate and reliable information among Working Kenyans has casted doubts over the Authority.

The Authority has not been visible enough among Working Kenyans therefore leading to them developing negative attitudes towards the institution.

Scheme members also feel RBA has not active enough in fighting for their stake in their retirement benefits sector. As such, there's need to do more awareness campaigns, use social media platforms and the website to rely information to Kenyans.

4.4 RECOMMENDATIONS

The following recommendations were based on the findings of this report and are in line with the objectives of this study. To improve the confidence level and brand awareness in the sector; RBA needs to consider the following:

Confidence

- 1. Representation during annual general meetings of Pension Schemes**
–Meeting and engaging with members creates an opportunity for pension schemes to educate and sensitize members on retirement matters. Issues like maturity of benefits, access and processing of benefits and inter-scheme transfers, amongst others, can form an important part of such presentations/discussions to ensure members are fully informed of their roles in the industry. Likewise, sharing of materials or write-ups on such matters [if given out during such meetings] can also help address the information gap that seems to exist amongst some scheme members.
- 2. Pension Education Days** - RBA needs to consider having regular pension education days to enlighten members of the public and members of pension schemes alike about the retirement benefits sector and the Authority's role in the Sector. This will go a long way to create awareness and good understanding of the Pension sector amongst members of schemes and the public [particularly where such educational activities are sector/industry/region-specific].
- 3. Strict enforcement of good governance in Pension Schemes** - RBA should enforce good governance of retirement benefit schemes so as to protect the interest of members and sponsors of these schemes. Rogue sponsors who fail to and or delay to remit members' retirement contributions to respective schemes should be penalized. Likewise, management of schemes who engage in corrupt practices or swindle schemes of member contributions should not let go scot free.
According to table 3.11, it is was indicated that there are usually delays for members to access their retirement benefits and this could be a reason why some public/working Kenyans do not prefer joining pension schemes. RBA should continually support scheme members who are experiencing difficulties in accessing their benefits. The Authority should be proactive in addressing challenges experienced by members and clear any bottlenecks which are seen to be enhanced through corruption.
RBA should also ensure adequate information is available to members, such that people who don't understand how the process works and feel

they are being oppressed, are made to understand that only due processes are taking due course.

4. **Investment guidelines compliance** - whereas RBA continues to provide general guidelines to pension schemes on investments; a number of schemes continues to flout the guidelines/rules. RBA should effectively police schemes to secure member contributions and make follow-ups on the performance of such investments through periodic audit and surveillance. The Authority should upscale its advisement in investment options that will ensure members' contributions are not lost due to poor investment decisions.
5. **Tax reliefs** - RBA should lobby for an expanded bandwidth of the tax reliefs on pension benefits at contribution and withdrawal levels upon retirement. This will be create an additional incentive for more workers to save for their retirement.
6. **Policy** - RBA should strengthen its engagement with stakeholders especially the Schemes Management when formulating and implementing policies impacting the Sector.

Brand awareness

1. **Awareness campaigns and media visibility** - RBA presence on print and social platforms was at 63% which is average and implies that there is room for continuous improvement; consequently, RBA should scale up the Retirement Benefits Sector promotions to enhance and promote awareness. Scaling up promotions in this sector will ensure the public understands the benefits of saving and how to save for their retirement. These campaigns can be revamped through increased social media presence, sponsoring programmes in broadcast media and increasing CSR activities which was also average at 62%.
The use of social media could be used as an effective marketing tool to reach consumers thus improving brand awareness. These measures may include; creating own public timeline, creating multiple accounts and posting tweets regularly and creating own Twitter account for the Authority.
2. **Corporate Social Responsibility** - RBA should be involved in addressing the challenges facing its customers as part of its CSR. For example, it should be seen taking part in addressing the COVID-19 pandemic and

other challenges like floods and drought in the country e.g. provision of hand washing stations and face masks (branded) in schools, bus stations, parks among other common places; and also helping the needy (Elderly) among various initiatives available.

The findings indicated that RBA social responsibility uptake was 62% and community involvement was 59% implying that there room for continuous improvement in these twin areas; hence, RBA should consider scaling up its CSR activities amongst Kenyans to enhance its corporate brand and also raise confidence.

3. **Schemes Governance** - RBA could address concerns raised regarding inconveniences caused by delays in payments of pension benefits once they are due as stipulated by law. Drawing from table 3.11, it was apparent indeed that some of the working Kenyans are of the opinion that sometimes it is very difficult to get benefits.
4. **Awareness** - According to the survey, 66% of respondents interviewed consider RBA as famous in the country. However, there is still more to be done to increase the Authority's coverage in social platforms, print and electronic media, and also participate more in CSR activities to improve the brand strength and recognition among Kenyans especially among the public/working Kenyans.

APPENDIX: DATA COLLECTION TOOL

CUSTOMER CONFIDENCE SURVEY

QUESTIONNAIRE NO. _____

RESPONDENT: RETIREMENT BENEFITS SCHEME MEMBERS

Introduction

Retirement Benefits Authority (RBA) has contracted Millenium Management Consultants Limited (MMCAFRICA) to undertake customer confidence survey. The purpose of this survey is to establish perceived level of customer confidence in RBA and help in improving the levels of optimism and service delivery in the industry. We are therefore requesting you to fill all sections of this questionnaire and return it to MMCAFRICA Officer who will be available for any assistance. Do not indicate your name.

Your response will be treated confidentially.

SECTION A: DEMOGRAPHY

Please indicate your county _____

Retirement benefits scheme name _____

Age

- i. 18 -24 years []
- ii. 25 -34 years []
- iii. 35 -44 years []
- iv. 45 -54 years []
- v. 55 years and over []

Gender

- i. Female []
- ii. Male []

Education Level – Please indicate the highest level of education you have attained?

- i. Primary []
- ii. Secondary Education []
- iii. Diploma []
- iv. Higher Diploma []

- v. Bachelor Degree []
- vi. Postgraduate Degree []

SECTION B: BRAND AWARENESS

How did you first get to know about RBA? (Tick all that apply)

i.	RBA Promotional/CSR activities	
ii.	Print media	
iii.	Electronic/social media	
iv.	RBA website page	
v.	Broadcast media e.g. TV and Radio	
vi.	My employer	
vii.	Friend/Business associate	
viii.	Others (specify)	

What can you say RBA is known for?

What impresses you about RBA? (Tick all that apply)

- i. Efficiency of services []
- ii. Quality of information []
- iii. Accessibility []
- iv. Professional approach []
- v. Availability/ Access []
- vi. Customer service []
- vii. Other _____

Please indicate your level of awareness based on RBA Mandate.

AWARENESS OF RBA's MANDATE	AWARE	NOT AWARE
RBA regulates and supervises establishment and management of retirement benefits schemes		
RBA protect interests of scheme members and sponsors		
RBA develops and promotes retirement benefits industry.		
Advise National Treasury on national policy relating to the retirement benefits industry		
Implement all government polices relating to the industry		

Please indicate the extent to which you agree with the following statements about RBA, on a five point Likert scale (1-5). (Where [5] implies strongly agree and [1] implies strongly disagree)

S/N	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
A.	RBA AWARENESS	1	2	3	4	5
	I am aware of and can easily identify RBA brand/logo					
	I am aware of RBA services					
	I am proud to be associated with RBA					
B	BRAND STRENGTH	1	2	3	4	5
	The mere mention of RBA elicits confidence in organization's handling of workers retirement matters,					
	The mere mention of RBA elicits trust in the organization's staff integrity,					
	The mere mention of RBA elicits trust that workers retirement benefits in Kenya will be safe under its watch					
	The mere mention of RBA elicits overall satisfaction with staffs' mastery and knowledge of pensions and overall championing of workers' favorable retirement' policies in Kenya					
C	SOCIAL RESPONSIBILITY	1	2	3	4	5
	I am aware of a RBA CSR activities					
D	GENERAL PERCEPTION					
	Generally, RBA is well perceived among Kenyans					
E	BRAND RECOGNITION	1	2	3	4	5
	I know the RBA logo and can easily identify it from all others					
	I have seen RBA Posters, Billboards and other boards in Nairobi and/or other towns of Kenya					
F	PRINT MEDIA/ELECTRONIC/TV	1	2	3	4	5
	In the recent past [2017- todate] I have read an article[s] by the RBA in the Kenyan print media/dailies,					

	In the recent past [2017- todate] I have read an article[s] about RBA in the Kenyan print media/Dailies,					
	In the recent past [2017- todate] I have watched a TV programme[s] sponsored by the RBA in the Kenyan Media/TV Houses,					
	In the recent past [2017- todate] I have watched a TV programme[s] on RBA in the Kenyan Media/TV,					
	Generally speaking RBA has in the past three [3] years been receiving favourable press coverage in Kenya's print/electronic/TV					
	Generally speaking RBA has in the past three [3] years been receiving unfavourable/negative press coverage in Kenya's print/electronic/TV					
G	COMMUNITY INVOLVEMENT	1	2	3	4	5
	I am aware of a community initiative[s]/programme[s] sponsored by RBA					
	I am aware of a community initiative[s]/programme[s] associated with RBA					
H	SOCIAL MEDIA PRESENCE	1	2	3	4	5
	RBA has been mentioned in various social media groupings I belong to {WhatsApp, Facebook, Instagram, Twitter}					
	In the social media groupings I belong to, RBA has been receiving good coverage,					
	In the social media groupings I belong to RBA has been receiving unfavourable/negative coverage,					
	I am familiar with RBA's social media account[s] as in [1] above,					
	I have in the past three [3] years interacted with RBA through its social media account[s]					
	In the past three [3] years RBA has been actively using its social media account[s] to inform and/or respond to concerns raised					
I	FAME	1	2	3	4	5
	Overall, I consider RBA to be famous in Kenya					

What negative publicity have you heard about RBA?

Moving forward what do you think RBA must do to improve on its image?

SECTION C: CUSTOMER CONFIDENCE

Please indicate the extent to which you agree with the following statements about RBA, on a five point Likert scale (1-5). (Where [5] implies strongly agree and [1] implies strongly disagree)

S/N	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
A.	SERVICE DELIVERY	1	2	3	4	5
	RBA is transparent in its regulatory activities of retirement benefits sector					
	RBA has continuous concern in improving the retirement benefits sector					
B	CUSTOMER CARE	1	2	3	4	5
	RBA understands the needs of the retirement benefits sector and provides enabling environment for it to thrive					

	RBA adequately addresses challenges experienced in my retirement benefit scheme					
	RBA protects my retirement benefits and related interests					
D	PRODUCTS AND SERVICES	1	2	3	4	5
	RBA has put in place adequate policies and regulations protecting my retirement benefits.					
	RBA adequately enforces laws on our scheme to protect my retirement benefits					
	RBA initiatives have impacted positively on my retirement benefits scheme					
	RBA adequately regulates the retirement benefits sector					
E	INFORMATION	1	2	3	4	5
	RBA provides adequate information I need in making my retirement benefits decisions					
	Public education campaigns has impacted positively in promoting retirement benefits sector					
F	BRAND SALIENCY	1	2	3	4	5
	I am well conversant with RBA and its mandate in Kenya					
	I know of a Kenyan worker[s] who desires to join a pension scheme that would be regulated by the RBA					
	I know of a Kenyan worker[s] who is a satisfied member of a pension scheme regulated by the RBA					

G	BRAND MINDSHARE	1	2	3	4	5
	When the word “Pension” is mentioned RBA immediately comes to my mind					
	I am and/or know of friend[s] in my social/professional networks who are passionate about RBA and its work in Retirement Benefits development in Kenya,					
H	BRAND INTEREST	1	2	3	4	5
	RBA has been receiving a lot of interest from Kenyan workers in my social/professional networks					
	I have and/or I know of a Kenyan worker who has been following RBA in its social media account[s]					

Retirement benefits scheme performance

Please indicate the level of satisfaction/dissatisfaction with your scheme on the following attributes.

S/N	STATEMENT	Strongly Dissatisfied	Dissatisfied	Neutral	Satisfied	Strongly Satisfied
		1	2	3	4	5
	Level of integrity					
	Prudence in investments/fund management					
	Settlement of retirement benefits is prompt					
	Has put in mechanisms for complaints handling					
	Retirement benefits products					

S/N o	STATEMENT	Strongly Dissatisfied	Dissatisfied	Neutral	Satisfied	Strongly Satisfied
		1	2	3	4	5
	Management level of adherence to the laws and regulations					

What would you advice to improve level of satisfaction with the benefit scheme in [14] above?

RBA was established to protect your retirement benefits. In your opinion, what do you think is the future of retirement benefits industry in Kenya?

What challenges are you currently facing in your retirement benefit scheme?

What do you think RBA should do to address these challenges?

Do you have any other additional suggestion(s) that may be used by RBA to improve the retirement benefits sector?

CUSTOMER CONFIDENCE INDEX SURVEY

QUESTIONNAIRE NO. ____

RESPONDENT: PUBLIC/ WORKING KENYANS

Introduction

Retirement Benefits Authority (RBA) has contracted Millenium Management Consultants Limited (MMCAFRICA) to undertake customer confidence survey. The purpose of this survey is to establish perceived level of RBA Customer Confidence and help in improving the levels of optimism and service delivery. We are therefore requesting you to fill all sections of this questionnaire and return it to MMCAFRICA Officer who will be available for any assistance. Do not indicate your name.

Your response will be treated confidentially.

SECTION A: DEMOGRAPHY

1. Please indicate your county _____

2. Age

- i. 18 -24 years []
- ii. 25 -34 years []
- iii. 35 -44 years []
- iv. 45 -54 years []
- v. 55 years and over []

3. Gender

- i. Female []
- ii. Male []

4. Education Level – Please indicate the highest level of education you have attained?

- i. Primary []
- ii. Secondary Education []
- iii. Diploma []
- iv. Higher Diploma []
- v. Bachelor Degree []
- vi. Postgraduate Degree []
- vii. How are you saving for retirement?

5. Are you a member of any of retirement benefits scheme?

Yes []

No []

6. If you are not a member of a retirement benefits scheme in Kenya, would you like to join one if given an opportunity?

Yes []

No []

Reason

SECTION B: BRAND AWARENESS

8. How did you first get to know about RBA? (Tick all that apply)

<input type="checkbox"/>	Print media e.g. daily newspapers, magazines	<input type="checkbox"/>
<input type="checkbox"/>	Electronic/social media e.g. Facebook, twitter, LinkedIn	<input type="checkbox"/>
<input type="checkbox"/>	RBA website page	<input type="checkbox"/>
<input type="checkbox"/>	Broadcast media e.g. TV and Radio	<input type="checkbox"/>
<input type="checkbox"/>	My employer	<input type="checkbox"/>
<input type="checkbox"/>	Friend/Business associate	<input type="checkbox"/>
<input type="checkbox"/>	Public education campaigns	<input type="checkbox"/>
<input type="checkbox"/>	Training/seminar	<input type="checkbox"/>
<input type="checkbox"/>	Others (specify)	<input type="checkbox"/>

9. What do you associate RBA with?

10. What impresses you about RBA services? (Tick all that apply)

i. Efficiency of services []

ii. Quality of information []

iii. Accessibility []

iv. Professional approach []

- v. Availability/ Access []
- vi. Customer service []
- vii. Other _____

11. Please indicate your level of awareness based on RBA Mandate.

AWARENESS OF RBA's MANDATE	AWARE	NOT AWARE
RBA regulates and supervises establishment and management of retirement benefits schemes		
RBA protect interests of scheme members and sponsors		
RBA develops and promotes retirement benefits industry.		
Advise National Treasury on national policy relating to the retirement benefits industry		
Implement all government polices relating to the industry		

12. Please indicate the extent to which you agree with the following statements about RBA, on a five point Likert scale (1-5). (Where 5 implies strongly agree and 1 implies strongly disagree)

S/N	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
A.	RBA AWARENESS	1	2	3	4	5
	I am aware of and can easily identify RBA brand/logo					
	I am aware of RBA services					
	I am proud to be associated with RBA					
B	BRAND STRENGTH	1	2	3	4	5
	The mere mention of RBA elicits confidence in organization's handling of workers retirement matters,					
	The mere mention of RBA elicits trust in the organization's staff integrity,					
	The mere mention of RBA elicits trust that workers retirement benefits in Kenya will be safe under its watch					
	The mere mention of RBA elicits overall satisfaction with staffs' mastery and knowledge and overall championing of workers' favorable retirement' policies in Kenya					
C	SOCIAL RESPONSIBILITY	1	2	3	4	5

S/N	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	I am aware of a RBA CSR activities					
D	GENERAL PERCEPTION					
	Generally, RBA is well perceived among Kenyans					
E	BRAND RECOGNITION	1	2	3	4	5
	I have seen RBA Posters, Billboards and other boards in Nairobi and/or other towns of Kenya					
F	PRINT MEDIA/ELECTRONIC/TV	1	2	3	4	5
	In the recent past [2017- todate] I have read an article[s] by the RBA in the Kenyan print media/dailies,					
	In the recent past [2017- todate] I have read an article[s] about RBA in the Kenyan print media/Dailies,					
	In the recent past [2017- todate] I have watched a TV programme[s] sponsored by the RBA in the Kenyan Media/TV Houses,					
	In the recent past [2017- todate] I have watched a TV programme[s] on RBA in the Kenyan Media/TV,					
	Generally speaking RBA has in the past three [3] years been receiving favourable press coverage in Kenya's print/electronic/TV					
	Generally speaking RBA has in the past three [3] years been receiving unfavourable/negative press coverage in Kenya's print/electronic/TV					
G	COMMUNITY INVOLVEMENT	1	2	3	4	5
	I am aware of a community initiative[s]/programme[s] sponsored by RBA					
	I am aware of a community initiative[s]/programme[s] associated with RBA					
H	SOCIAL MEDIA PRESENCE	1	2	3	4	5
	RBA has been mentioned in various social media groupings I belong to {WhatsApp, Facebook, Instagram, Twitter}					
	In the social media groupings I belong to, RBA has been receiving good coverage,					
	In the social media groupings I belong to RBA has been receiving unfavourable/negative coverage,					

	I am familiar with RBA's social media account[s] as in [1] above,					
	I have in the past three [3] years interacted with RBA through its social media account[s]					
	In the past three [3] years RBA has been actively using its social media account[s] to inform and/or respond to concerns raised,					
I	FAME	1	2	3	4	5
	Overall, I consider RBA to be famous in Kenya					

13. What negative publicity have you heard about RBA?

14. Moving forward what do you think RBA must do to improve on its image?

SECTION C: CUSTOMER CONFIDENCE

15. Please indicate the extent to which you agree with the following statements about RBA, on a five point Likert scale (1-5). (Where 5 implies strongly agree and 1 implies strongly disagree)

S/N	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
A.	SERVICE DELIVERY	1	2	3	4	5
	RBA is transparent in its regulatory activities of retirement benefits sector					
	RBA has continuous concern in improving the retirement benefits sector					
B	CUSTOMER CARE	1	2	3	4	5
	RBA understands the needs of the retirement benefits sector and provides enabling environment for it to thrive					

	RBA adequately addresses challenges experienced in the retirement benefit sector					
	RBA protects my retirement benefits and related interests					
C	PRODUCTS AND SERVICES	1	2	3	4	5
	RBA has put in place adequate policies and regulations protecting my retirement benefits.					
	RBA adequately enforces laws in the industry to protect my retirement benefits					
	RBA initiatives have impacted positively on the retirement benefits sector					
	RBA effectively regulates the retirement benefits sector					
D	INFORMATION	1	2	3	4	5
	RBA provides adequate information I need in making my retirement benefits decisions					
	Public education campaigns has impacted positively in promoting retirement benefits sector					
E	BRAND SALIENCY	1	2	3	4	5
	I am well conversant with RBA and its mandate in Kenya					
	I know of a Kenyan worker[s] who desires to join a pension scheme that would be regulated by the RBA					
	I know of a Kenyan worker[s] who is a satisfied member of a pension scheme regulated by the RBA					
F	BRAND MINDSHARE	1	2	3	4	5
	When the word "Pension" is mentioned RBA immediately comes to my mind					
	I am and/or know of friend[s] in my social/professional networks who are passionate about RBA and its work in Retirement Benefits development in Kenya,					
G	BRAND INTEREST	1	2	3	4	5
	RBA has been receiving a lot of interest from Kenyan workers in my social/professional networks					
	I have and/or I know of a Kenyan worker who has been following RBA in its social media account[s]					

16. In your opinion what are some of the outstanding achievements of the retirement benefits sector in Kenya?

17. In your opinion, what are the challenges faced by retirement benefits sector in Kenya?

18. What solutions do propose to address the challenges in [17] above?

19. What do you see as the future of retirement benefits sector in Kenya and RBA?

20. In your opinion what additional recommendations do you give to RBA to improve Kenya's retirement benefits industry?

CUSTOMER CONFIDENCE SURVEY

QUESTIONNAIRE NO. ____

RESPONDENT: RETIREMENT BENEFITS SCHEME/FUND MANAGEMENT

Introduction

Retirement Benefits Authority (RBA) has contracted Millenium Management Consultants Limited (MMCAFRICA) to undertake confidence survey. The purpose of this survey is to establish perceived level of RBA Customer Confidence and help in improving the levels of optimism and service delivery among customers. We are therefore requesting you to fill all sections of this questionnaire and return it to MMCAFRICA Officer who will be available for any assistance. Do not indicate your name.

1. Your response will be treated confidentially.

2. Please indicate scheme name _____

3. Indicate scheme type
 - i. Provident Fund []
 - ii. Pension Scheme []
 - iii. Provident Fund and Pension Scheme []
 - iv. Other (Specify) _____

4. What impresses you about RBA? (Tick all that apply)
 - i. Efficiency of services []
 - ii. Quality of information []
 - iii. Accessibility []
 - iv. Professional approach []
 - v. Availability/ Access []
 - vi. Customer service []
 - vii. Other _____

5. Please indicate the extent to which you agree/disagree with the following statements about RBA, on a five point Likert scale (1-5). (Where [5] implies strongly agree and [1] implies strongly disagree)

S/N	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
A.	RBA SERVICE DELIVERY	1	2	3	4	5
	RBA effectively protects retirement benefits and related interests					
	RBA adequately regulates the retirement benefits sector					
	RBA has put in place adequate policies and regulations protecting and promoting the retirement benefits sector.					
	RBA adequately addresses challenges experienced in the retirement benefit industry					
	RBA adequately enforces laws on our scheme to safeguard members retirement benefits and other industry stakeholders interests					
	RBA initiatives have impacted positively on our retirement benefits scheme					
B.	CUSTOMER CARE	1	2	3	4	5
	RBA staff responds to our concerns adequately and courteously					
	RBA understands its customers' needs					
	RBA treats customers with courtesy					
	RBA Managers can be trusted to maintain schemes' confidentiality					
	RBA Managers are always easily accessible and at hand to solve schemes matters/issues?					
C.	COMMUNICATION	1	2	3	4	5
	As a scheme we get relevant regular retirement benefits updates from RBA					
	Reaching RBA through telephone lines is easy					
	RBA responds promptly to email inquiries					
	We can get sufficient information about RBA from its website					
D.	QUALITY OF PRODUCTS/SERVICES	1	2	3	4	5
	RBA products and services are informative,					
	RBA products and services are of superior quality and invaluable our my decision-making					
	RBA products and services are reliable					
	RBA produces products and services with its varied stakeholders needs in mind and thus meets my needs as a stakeholder					
E.	Statements on Customer Complaint handling	1	2	3	4	5

S/N	STATEMENT	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
0						
	RBA has established a robust complaints handling mechanism					
	RBA complaint handling process is clear					
	RBA responds to complaints within reasonable time					
	RBA acknowledges the receipt of complaints and informs the complainants on what is being done about their complaint[s].					
	RBA staffs do inform the complainant of other complaints redress channels should the complainant not be satisfied with the response given.					

RBA LEADERSHIP

6. Kindly rate the level of satisfaction with RBA leadership on the following parameters. Use a scale of 1-5 (where [5] denotes strongly agree and [1] denotes strongly disagree)

Management and leadership	Strongly Dissatisfie	Dissatisfie	Neutral	Satisfied	Strongly Satisfied
	1	2	3	4	5
RBA is a good employer who manages its Human Capital well and has employed qualified persons with relevant skill sets and placed them in positions where they best utilize their skillsets					
RBA effectively and judiciously uses public resources at its disposal to advance Kenya's retirement benefits industry					
RBA acknowledges and takes into consideration advice and challenges from its stakeholders					

EXECUTION OF RBA's MANDATE

7. Kindly rate the level of satisfaction with RBA in executing its mandate. Use a scale of 1-5 (where [5] denotes strongly satisfied and [1] denotes strongly dissatisfied)

EXECUTION OF RBA's MANDATE	Strongly Dissatisfied	Dissatisfied	Neutral	Satisfied	Strongly Satisfied
	1	2	3	4	5
RBA regulates and supervises establishment and management of retirement benefits schemes effectively in line with its mandate					
RBA effectively protects interests of scheme members and sponsors					
RBA effectively develops and promotes retirement benefits industry.					
RBA effectively advises the National Treasury and other government agencies on national policy relating to the retirement benefits industry					
RBA effectively and efficiently Implement all government polices relating to the industry					

8. What would you advice RBA to do to improve satisfaction level in each of its core mandate above?

9. Please Critique the current RBA's initiatives to grow the retirement benefits industry in Kenya [that you know of] by indicating the level of effectiveness of the initiatives and strategies undertaken by RBA in promoting the retirement benefits industry

Initiative	Very Ineffective	Ineffective	Neither Effective nor Ineffective	Effective	Very Effective

10. Drawing from [8] above, how can RBA enhance the effectiveness of the initiatives you deemed not to be effective?

In light of [10] above what additional initiatives should RBA put in place [in addition to the existing ones] to grow/increase the uptake of retirement benefits industry in Kenya?

11. What other challenges are faced by retirement benefits schemes in Kenya that RBA needs to focus more on?

12. What solutions do propose to RBA in addressing those challenges [as in 10 above]?

13. What do you see as the future of pension schemes in Kenya and RBA?

14. What other negative publicity have you heard about RBA that is or may affect its operations?

15. Moving forward what do you think RBA must do to improve on its image?

16. Overall, taking into consideration Kenya’s 2010 Constitution and Vision 2030 what else do you recommend RBA to do to improve/grow Kenya’s retirement benefits industry?

FOCUS GROUP DISCUSSION GUIDE

INTRODUCTION

(For the MMCL)

- *Introduce self*
- *State the objectives of the survey and explain why the respondents have been asked to participate in the research.*
- *Assure respondents of confidentiality of all information/views they will give.*
- *Inform respondents that only their opinion is required and that there are no right or wrong answers.*
- *Explain the purpose of the tape recorder and switch on the recorder.*

RBA IN GENERAL

- Are you aware of RBA Mandate?
- Do you think RBA has done enough to create awareness of its mandate to the stakeholders and public at large?
- Which areas have RBA fared well in regards to leadership and inching closer to achieving its mandate? Which areas do you feel there are gaps that are yet to be closed?
- How effective do you think RBA protects your interests and the interest of other stakeholders on retirement benefits related matters?
- What initiatives do you think RBA has put in place to grow the retirement benefits sector? How effective are these initiatives? How can RBA improve on the initiatives considered not effective? Or what initiatives can the Authority put in place to help stakeholders gain confidence in the retirement benefits sector to enhance its growth?
- What challenges do you think is faced by the retirement benefits sector and how can they be addressed?

(For each of the above probe for reasons)

RBA IMAGE/IDENTITY

- How has RBA promoted its image amongst its key stakeholders and the general public?
- What attributes in the mandate of the Authority do you identify with most?
Probe for reasons
- Can you discuss the RBA corporate colors and how it contributes to the corporate identity of the Authority?
- Which of the core mandates of RBA do you think stakeholders and members of the public easily identify with and what strategies should RBA employ to counter negative vibes coming out of its stakeholders and members of the public?

- What innovative ways can assist the Authority more in promoting its corporate image?
- In what areas has the RBA failed in terms of creating awareness and promoting brand visibility/ image and how can this be remedied?

COMMUNICATION

- What channels of communication do you think RBA should use most in increasing the number of stakeholders reached?
- In your opinion where is the information gap that you feel RBA should close?
- Is there any information you feel is over communicated and can you say there is an area you feel RBA does not give adequate highlight as far as communicating its mandate is concerned?
- How has RBA fared in communicating through the social media and what impacts does it have on the overall communication strategies at the Authority?
- How has RBA used the website to communicate? Is there anything you feel is not coming clearly in the website?

FINAL COMMENTS/CONCLUSIONS

- What do you see as the future of RBA and the retirement benefits sector in general?
- If you had the opportunity to be the CEO of RBA, what would you implement to delight the stakeholders and grow the retirement benefits industry?

THANK RESPONDENTS AND END SESSION