



## Market Monopoly Perspectives: Exploring the Relationship Between Service Delivery Quality and Customer Satisfaction Among Public Pension Beneficiaries in Tanzania

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### ABSTRACT

Ideally pension schemes are designed to support employees financially for the purpose of improving their welfare after long decades of their service provision and respective contributions. Fulfilling these obligations by the pensions' schemes have been a subject of discussion. This study aimed to assess the influence of service delivery quality on customer satisfaction in a non-competitive business environment. The study employed a cross-sectional research design with a sample size of 249 pension beneficiaries in Dodoma City. Data were collected through personally administered questionnaires and key informant interviews. The data were analysed through descriptive and inferential statistics. The findings indicate that the quality of service offered by pension services significantly influences customer satisfaction. The findings specifically suggest that 42.6% of customer satisfaction can be explained by quality services related to benefit processing efficiency, while 10.9% of customer satisfaction can be explained by the quality of services related to the amount of benefits offered to pension beneficiaries. It is recommended that the PSSF pension scheme should improve the benefit amount for adequacy, payment fairness, and payment procedure to enhance overall member satisfaction. The scheme should consider reviewing the pension calculation formula as it relates to lower contributions to customer satisfaction.

**Keywords:** Quality, Service delivery, Customers, Satisfaction.

**JEL Codes :** H55, G23, M31, C83

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## 1. INTRODUCTION

The regulations that govern pension schemes have been reviewed from time to time in Tanzania. Recently, the government of Tanzania amended its pension regulations by merging pension schemes that were operating in the public sector (Mwakisisile & Larsson, 2021). Three pension schemes for public civil servants were merged and formed one pension scheme called the Public Social Security Fund (PSSF). The primary purpose of merging these schemes was to improve members' benefits and service provision (Padala, 2020). The merging of the schemes in an actual sense violates the basic business principle of competition that intrinsically and primarily improves customer services (Holm & Ax, 2020).

The merging forces the service provision to resemble the traditional business competitive environment, whereby the business owners invest heavily in improving the service delivery to satisfy the customers. The key services offered by the pension schemes mainly involve distributing pension products to the beneficiaries; the activity is accompanied by support services that include sharing information regarding entitlements and procedures, timeliness and accuracy of benefit payments, responsiveness of customer support, and overall satisfaction ratings (Hallencreutz & Parmler, 2021). Some schemes were also linked with commercial banks, whereby the customers were given some loans based on the amount of pension collected by the schemes. Given the current circumstances characterized by demographic shifts, economic uncertainties, and technological advancements, the importance of customer satisfaction in social security fund schemes has heightened (Khisa, 2023). The service quality provision to beneficiaries has been the topic of discussion that led to the merging of the scheme. Yet the quality status is yet to be revealed, hence the need for this study.

In addition, service provision quality is a concern in this error, whereby providers are employing various technologies to facilitate the delivery. Investing in technology is considered to transform service delivery and production processes, thus improving customer satisfaction in today's world businesses (Hiilamo et al., 2020). The integration of technology not only enhances efficiency but also facilitates accessibility and convenience (Andryuschenko et al., 2022; Lee-Archer, 2023; Shekhawat & Kumari, 2023). However, the efficiency, usage quality, and technology employed may determine or affect such efficiency (Lichtsteiner, 2022; Gennifer, Gerow & Miller, 2021). With this technological shift, it is not clear to what extent the pension beneficiaries' expectations are satisfied. Addressing these expectations necessitates the adoption of customer-centric approaches that prioritize individual empowerment and engagement (Hallencreutz & Parmler, 2021).

Furthermore, the change of management and administration structure is another avenue that brings further discussion to customer service delivery (Nyambane et al, 2022; Ochonogor & Amah, 2021). As far as pension services delivery is concerned, studies have reported bureaucratic inefficiencies, outdated technology systems, inadequate staffing levels, and complex eligibility criteria as key drivers of dissatisfaction among beneficiaries. For instance, it has been observed that funding constraints, political polarization, and legislative barriers have hindered efforts to modernize social security systems and affect customer satisfaction (Perlman et al., 2022). In this puzzling scenario, these pension schemes have stayed with beneficiaries'

funds for decades, especially for those workers with permanent pensionable employment contracts, for whom there are no ideal reasons to delay the service provision.

Other drivers of customer dissatisfaction that studies have noted include weak governance and corruption, which consequently undermine efforts to expand social security coverage and improve service delivery (Kimuganyila & Daninga, 2023)(Bennett, 2024; Calumarde et al., 2023). Oliver's (1980) study came up with the Expectancy-Disconfirmation Theory to explain and predict customer satisfaction and dissatisfaction (Elkhani & Bakri, 2012). The theory posits that satisfaction is determined by the discrepancy between customers' expectations and their perceptions of the actual performance or outcomes of a product or service. It suggests that customers form expectations about a service based on past experiences, word-of-mouth communication, and marketing, and then evaluate their satisfaction based on the perceived performance relative to those expectations (Elkhani & Bakri, 2012).

Pension schemes have utilized the theory in designing interventions that improve customer satisfaction; However, despite the proposition and interventions, the problem of poor customer satisfaction persists, with beneficiaries experiencing issues such as delays in benefit payments, inconsistencies in benefit amounts, challenges in accessing information, and dissatisfaction with the overall service provided (Almas, 2019; Kimuganyila & Daninga, 2023; Ngatuni, 2019; Said, 2022). Most of these customer satisfaction studies were conducted during multiple pension scheme times. This study, therefore, sought to address the service quality aspect in relation to customer satisfaction in the error of monopolised pension schemes, whereby only one pension scheme is operating to provide pension service to all public civil servants. The study came up with what worked well or not after merging the pension scheme, as far as customer satisfaction is concerned.

## **2. RESEARCH METHODOLOGY**

A cross-sectional research design was utilized to conduct an in-depth examination of service delivery quality and customer satisfaction within the Public Service Social Security Fund in Dodoma city, Tanzania. This design allowed the analysis of data collected at a single point in time from a specific context, providing a snapshot of the current dynamics, processes, and outcomes of the service quality delivery within the PSSSF organization. It involved the collection and analysis of both qualitative and quantitative data from multiple techniques to generate a comprehensive understanding of the research subject.

### **Study Area**

The study focused on the Public Social Security Fund beneficiaries based at the headquarters in Dodoma, Tanzania (PSSF). PSSF is a sole public servants' pension scheme formed by merging LAPF, PPF, and PSPF. The choice of Dodoma city is based on the fact that the city is the main administrative centre of the merged scheme, making it a crucial location for the public service-related activities of the social security fund. Furthermore, the choice of Dodoma as the study area was justified by the ongoing issue of poor customer satisfaction, as evidenced by client complaints about the services they received (URT, 2023). Additionally, the lack of empirical studies within the unique setting of the Public Service Social Security Fund in Dodoma further justified the selection of this study area.

### Population and Sampling Size

The total population for this study was 689, pension beneficiaries who are receiving services from PSSF headquarters in Dodoma. The selected population was thought to represent public servant pension beneficiaries in the Tanzanian context from a service quality provision perspective by providing a holistic understanding of the dynamics surrounding benefit payments and customer satisfaction within the scheme. The sample size was derived from that population of 659 beneficiaries using Yamane (1967) formula. The formula is given as;

$n = N / (1 + Ne^2)$  Where:  $n$  = sample size,  $N$  = population size of 659,  $e$  = margin of error (0.05)

hence  $n = 659 / (1 + 659 * 0.05^2)$

$n = 249.13$ . A simple random sampling technique was used to select 249 beneficiaries from the larger population to participate in the study. This method ensured that each beneficiary had an equal chance of being selected, allowing for a representative sample to be drawn and providing quantitative data on customer satisfaction levels. In addition, 8 participants were engaged in key informant interviews, which included beneficiaries' association group leaders and the pension scheme management personnel for triangulation purposes.

### Data Collection Methods

A structured questionnaire survey was developed to collect the data from the sampled participants systematically. This questionnaire was crafted based on the guide of an extensive scholarly review, ensuring that it addressed the objective of this study. Questions covered various dimensions, including the types of services offered, satisfaction with benefit payment amounts and service provision manners. The questionnaire administration process was carefully done personally. The exercise involved seeking participants' consent to fill out their information on the questionnaire sheets. Permission was also requested from PSSSF management to access beneficiaries within their premises for questionnaire distribution. The response rate for the returned and correctly filled questionnaire was 100 percent, indicating very high efficiency in data collection. In addition, a key informant interview guide was developed to gather qualitative data from 8 purposefully selected beneficiaries' leaders and the scheme management personnel for deeper insights into participants' perspectives and experiences regarding service delivery.

### Data Analysis

Both qualitative and quantitative data analysis techniques were employed. For the case of qualitative data, the content analysis technique was employed; the technique involved several steps: First, organizing and transcribing the recorded information, analyzing in terms of emerging themes, and interpreting as per the study objective. Before transcription, initial codes were generated by highlighting significant phrases and sentences that related to the research questions. Third, these codes were organized into categories that captured the recurring themes or concepts across the data. Fourth, the categories were reviewed and refined to ensure they accurately reflected the data and were distinct from one another. Finally, the themes were interpreted and analysed to draw meaningful insights about the participants' views on service delivery and customer satisfaction at PSSSF.

The quantitative data analysis utilized descriptive statistics, including frequencies, percentages, mean, and standard deviation, to summarize the respondents' key characteristics and basic customer satisfaction. Furthermore, the multiple regression model was employed to examine the relationships between the predictors of quality service delivery (benefit payment amount and benefit processing efficiency) against customer satisfaction. The formula for multiple linear regression is:

$$y = \beta_0 + \beta_1 X_1 + \dots + \beta_n X_n + \epsilon$$

- $y$  = the predicted value (dependent variable (beneficiary satisfaction))
- $B_0$  = the y-intercept (value of y when all other parameters are set to 0)
- $B_1 X_1$  = the regression coefficient ( $B_1$ ) of the first independent (predictor) variable ( $X_1$ )

Since the two predictors had sub-predictors, the two sets of multiple regressions were separately conducted as per the number of sub-predictors (that is, predictors of benefit payment and predictors of benefit processing efficiency), and the conclusion of the relationship was based on separate sub-variable regression. Before conducting the regression, its key assumptions were first tested. The tested assumptions include the normal distribution assumption, whereby its findings indicated strong adherence to the normal distribution assumption. The shape of the histogram closely resembles a bell curve, suggesting that the residuals are symmetrically distributed around a mean of approximately 0. The majority of residuals cluster around the mean, with fewer residuals occurring in the tails, further supporting the normality assumption. The second assumption tested was multicollinearity, whereby the Variance Inflation Factor and tolerance values indicated no significant multicollinearity.

### Validity and Reliability

The reliability test was conducted using the Cronbach Alpha coefficient. The test results are presented in Table 1, which demonstrates that all study variables exhibit high internal consistency, as indicated by their Cronbach's Alpha values. Benefit payment amount, with seven items, achieved a Cronbach's Alpha of 0.840, while benefit processing efficiency, also measured by seven items, recorded the highest reliability score of 0.881. Pension beneficiary satisfaction, assessed using eight items, showed a reliability coefficient of 0.834. Since all values exceed the commonly accepted threshold of 0.70, the results confirm that the measurement instruments used for each variable were reliable and suitable for further statistical analysis. Content validity was employed to ensure the tool measured or assessed what was supposed to be assessed.

**Table 1. Reliability Test Results**

| Variable                      | Number of Items | Cronbach Alpha |
|-------------------------------|-----------------|----------------|
| Benefit payment amount        | 7               | 0.840          |
| Benefit processing efficiency | 7               | 0.881          |
| Beneficiary Satisfaction      | 8               | 0.834          |

**Source: Field Data (2024)**

Ethical procedure was observed in all steps of undertaking this research study. The review literature was obtained from reputable sources, and those quoted in this study were well acknowledged in the list of references. Furthermore, the data collection involved obtaining

permission from the responsible authority. The consents for those respondents who participated in this study were first requested, and their information that was meant to be private was kept confidential.

### 3. FINDINGS AND DISCUSSION

#### Socio-demographic characteristics of the respondents

This section provides an in-depth analysis of the respondents' characteristics involved in this study at PSSSF. The study assessed age and gender as the characteristics that were thought to shape the study findings and are directly relevant to this study. These demographic factors are essential for identifying patterns, trends, and correlations that could impact customer satisfaction levels within PSSSF. Table 2 presents the age distribution of study participants, showing that the majority fall within the 36-55 years age group, accounting for 45.0% of the respondents. This is followed by the 18-35 years age group, which makes up 32.1% of the participants, while those above 55 years represent 22.9%. These age demographics have significant implications for the study, as they reflect that the pension scheme does not only focus on providing service to the retired persons but also to the ongoing civil servants. It further implies that the satisfaction of the age categories may not be the same since each age category has its own service demand.

The large proportion of respondents in the middle-aged category (36-55 years) suggests that the pension scheme offers services that are of interest to this age category, including maternal product-related services, but also it may signal a strong interest in their social security benefits, given their proximity to retirement planning. The younger age group (18-35 years), representing a third of the participants, indicates that there is also considerable interest among younger individuals, possibly reflecting early engagement in social security planning or employment-related participation. The presence of older respondents (above 55 years) highlights the perspectives of those who are closer to or have already entered retirement, providing insights into the satisfaction levels of individuals directly experiencing benefit payouts. Overall, these age group distributions ensure a balanced perspective across different life stages, making the findings relevant and comprehensive.

**Table 2. Age of Respondents**

| Age Group      | Frequency  | Percentage   |
|----------------|------------|--------------|
| 18 – 35 years  | 80         | 32.1         |
| 36 – 55 years  | 112        | 45.0         |
| Above 55 years | 57         | 22.9         |
| <b>Total</b>   | <b>249</b> | <b>100.0</b> |

*Source: Field Data (2024)*

Table 3 shows the gender distribution of the study participants, with females representing 51.8% and males accounting for 48.2%. This gender distribution indicates a fairly balanced representation of both genders in the study. The slightly higher percentage of female respondents provides a valuable perspective on how gender may influence perceptions and satisfaction levels regarding the PSSSF's service delivery. According to Tanzania pension laws, female civil servants do receive additional pension benefits, which include a birth benefit,

unlike male civil servants. Thus, these higher figures for female civil servants may imply an inclination. Since the differences are not huge, the findings imply balanced gender representation, which helps to ensure that the study's findings are more inclusive and reflective of diverse experiences and viewpoints as far as customer satisfaction is concerned.

**Table 3. Gender of Respondents**

| Gender       | Frequency  | Percent      |
|--------------|------------|--------------|
| Male         | 120        | 48.2         |
| Female       | 129        | 51.8         |
| <b>Total</b> | <b>249</b> | <b>100.0</b> |

*Source: Field Data (2024)*

### The Influence of Benefit Amount on Customer Satisfaction

The amount of benefit received by beneficiaries was assessed using five Likert scale items that address the related service quality status. The base of the assessment was based on the review made by the government after merging the pension schemes. During the merging process, the government of Tanzania witnessed complaints from different employee and workers' associations across the country. The multiple regression model summary results are presented in Table 4.

**Table 4.** Model Summary Results on the influence of benefit amount on customer satisfaction

| R    | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | Change Statistics |     |     |               |
|------|----------|-------------------|----------------------------|-----------------|-------------------|-----|-----|---------------|
|      |          |                   |                            |                 | F Change          | df1 | df2 | Sig. F Change |
| .331 | .109     | .083              | 1.22571                    | .109            | 4.225             | 7   | 241 | .000          |

a. Predictors: (Constant), Adequate Payment amount received, Perceived fairness of payments, Payment adequacy, Timeliness of payments, Transparency in calculation, Simplified process, Reliable payment

*Source: Field Data (2024)*

The results demonstrate a significant relationship between the predictor variables and customer satisfaction at the Public Service Social Security Fund in Dodoma City, Tanzania. The R value of 0.331 suggests a moderate positive correlation. In contrast, the R Square value of 0.109 indicates that approximately 10.9% of the variance in customer satisfaction can be explained by the combined effects of the predictors: adequate payment amount received, perceived fairness of payments, payment adequacy, timeliness of payments, transparency in calculation, simplified processes, and reliable payments. The Adjusted R Square of 0.083 accounts for the number of predictors in the model, suggesting that the predictors have a small but meaningful impact on customer satisfaction.

The significant F Change value ( $F 4.22 (7, 241) = 4.225, p < 0.001$ ) further confirms that the model as a whole is statistically significant, indicating that at least one of the predictors has a substantial effect on customer satisfaction. Therefore, the hypothesis that the benefit payment amount significantly positively affects customer satisfaction is supported by these findings, along with the influence of the other predictor variables.

Furthermore, the specific item regression coefficient results are presented in Table 5. The analysis provides insights into the individual contributions of various predictors to customer satisfaction at the Public Service Social Security Fund in Dodoma City, Tanzania. The unstandardized coefficient for the adequate payment amount received is 0.312, indicating a significant positive impact on customer satisfaction ( $t = 3.695$ ,  $p < 0.001$ ). This suggests that for each unit increase in the payment amount received, customer satisfaction increases by 0.312 units. The transparency in calculation also shows a significant positive effect with a coefficient of 0.150 ( $t = 2.290$ ,  $p = 0.023$ ), implying that greater transparency leads to higher satisfaction. Similarly, the reliable payment factor has a significant positive coefficient of 0.133 ( $t = 2.193$ ,  $p = 0.029$ ), indicating its contribution to enhancing customer satisfaction. Conversely, the predictors perceived fairness of payments, payment adequacy, timeliness of payments, and simplified process did not demonstrate significant effects, as evidenced by their high p-values (0.943, 0.206, 0.733, and 0.707, respectively). Overall, the analysis underscores the critical role of adequate payment amounts, transparency, and reliability in influencing customer satisfaction. At the same time, other factors may require further examination or improvement to enhance their impact.

**Table 5.** Coefficient Regression results of the benefit amount on customer satisfaction

| Model                            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. | 95.0% Confidence Interval for B |             |
|----------------------------------|-----------------------------|------------|---------------------------|-------|------|---------------------------------|-------------|
|                                  | B                           | Std. Error | Beta                      |       |      | Lower Bound                     | Upper Bound |
| 1 (Constant)                     | .435                        | .581       |                           | .748  | .455 | .710                            | 1.580       |
| Adequate Payment amount received | .312                        | .084       | .254                      | 3.695 | .000 | .146                            | .478        |
| Perceived fairness of payments   | .005                        | .068       | .005                      | .071  | .943 | .129                            | .139        |
| Payment adequacy                 | .068                        | .054       | .081                      | 1.268 | .206 | .175                            | .038        |
| Timeliness of payments           | .025                        | .074       | .022                      | .342  | .733 | .121                            | .172        |
| Transparency in calculation      | .150                        | .065       | .152                      | 2.290 | .023 | .021                            | .278        |
| Simplified process               | .027                        | .071       | .024                      | .376  | .707 | .113                            | .166        |
| Reliable payment                 | .133                        | .061       | .145                      | 2.193 | .029 | .014                            | .253        |

a. Dependent Variable: Beneficiary satisfaction

**Source: Field Data (2024)**

Since the adjusted R-squared is 10.9% the findings imply the pension scheme must review the paid benefit amount to increase its customer satisfaction level. This improvement also includes the associated services that relate to payment amount, including adequacy of the amount paid, observance of the payment timelines, and simplifying the payment procedures.

### The Influence of Benefit Processing Efficiency on Customer Satisfaction

The study also extended the assessment of the service quality to processing efficiency in relation to customer satisfaction. The benefit processing efficiency was assessed using a seven-item scale that reflects processing efficiency quality services, and is presented in Table 6 below.

**Table 1.** Model Summary Results of benefit processing efficiency on customer satisfaction

| R    | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics |          |     |     | Sig. F Change |
|------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
|      |          |                   |                            | R Square Change   | F Change | df1 | df2 |               |
| .653 | .426     | .410              | .98363                     | .426              | 25.594   | 7   | 241 | .000          |

a. Predictors: (Constant), Processing time, Accuracy of processing, administrative complexity, Accessibility of application channels, Communication clarity, Transparency, Adequate information

The model summary results provide compelling evidence regarding the relationship between benefit processing efficiency and customer satisfaction at the Public Service Social Security Fund in Dodoma City, Tanzania. The R value of 0.653 indicates a strong positive correlation between the predictors and customer satisfaction. In contrast, the R Square value of 0.426 reveals that approximately 42.6% of the variance in customer satisfaction can be attributed to the model's predictors: processing time, accuracy of processing, administrative complexity, accessibility of application channels, communication clarity, transparency, and adequate information. The Adjusted R Square of 0.410 suggests that even after accounting for the number of predictors, a significant portion of the variance is still explained. Furthermore, the F Change statistic of 25.594 (with  $df1 = 7$  and  $df2 = 241$ ) and the associated p-value of 0.000 indicate that the model is statistically significant, confirming that the predictors collectively have a meaningful impact on customer satisfaction. Therefore, the hypothesis that benefit processing efficiency significantly positively affects customer satisfaction is strongly supported by these findings.

Similarly, the coefficient regression results in Table 7 shed light on the specific contributions of various factors related to benefit processing efficiency on customer satisfaction at the Public Service Social Security Fund in Dodoma City, Tanzania. The constant term is 4.169, indicating the baseline level of customer satisfaction when all predictors are at zero. Among the predictors, transparency stands out with a substantial unstandardized coefficient of 0.450 ( $t = 9.945$ ,  $p < 0.001$ ), highlighting its significant positive impact on customer satisfaction. This suggests that increased transparency in processes correlates with higher satisfaction levels. Additionally, communication clarity ( $B = 0.199$ ,  $t = 2.993$ ,  $p = 0.003$ ) and administrative complexity ( $B = 0.162$ ,  $t = 2.621$ ,  $p = 0.009$ ) also show significant positive effects on customer satisfaction. The accuracy of processing ( $B = 0.121$ ,  $t = 2.509$ ,  $p = 0.013$ ) contributes positively, while processing time ( $B = 0.107$ ,  $t = 2.024$ ,  $p = 0.044$ ) is significant but to a lesser extent. The adequate information provided ( $B = 0.140$ ,  $t = 2.378$ ,  $p = 0.018$ ) also plays a significant role. However, the accessibility of application channels does not show a significant effect ( $p = 0.143$ ). Overall, the findings support the hypothesis that benefit processing efficiency significantly and positively influences customer satisfaction, emphasizing the importance of transparency, clarity, and accuracy in processing.

**Table 2.** Coefficient Regression results on benefit processing efficiency on customer satisfaction

| Model                                 | Unstandardized Coefficients | Standardized Coefficients | t     | Sig. | 95.0% Confidence Interval for B |             |
|---------------------------------------|-----------------------------|---------------------------|-------|------|---------------------------------|-------------|
|                                       | B                           | Beta                      |       |      | Lower Bound                     | Upper Bound |
| 1 (Constant)                          | 4.169                       |                           | 9.202 | .000 | 3.277                           | 5.061       |
| Processing time                       | .107                        | .107                      | 2.024 | .044 | .003                            | .211        |
| Accuracy of processing                | .121                        | .131                      | 2.509 | .013 | .216                            | .026        |
| Administrative complexity             | .162                        | .136                      | 2.621 | .009 | .040                            | .284        |
| Accessibility of application channels | .064                        | .074                      | 1.471 | .143 | .150                            | .022        |
| Communication clarity                 | .199                        | .168                      | 2.993 | .003 | .330                            | .068        |
| Transparency                          | .450                        | .538                      | 9.945 | .000 | .539                            | .361        |
| Adequate information                  | .140                        | .118                      | 2.378 | .018 | .024                            | .257        |

a. Dependent Variable: Customer satisfaction

**Source: Field Data (2024)**

Comparing the main quality characteristics of payment amount and payment processing efficiency, the customers are more satisfied with the payment procedure than with the payment amount. This reflects the ongoing debates on pension beneficiary dissatisfaction with the products offered by pension schemes in Tanzania. It should be noted that the pension calculation formula is discussed in the parliament as a bill and approved, followed by the signing of the country's president. In particular, the perceived fairness in the amount of pension offered, payment adequacy, payment timelines, and pay procedure contributed to the dissatisfaction of the customers. This signals that the customer expectation with regard to service offered is moderately addressed, thus giving more tasks to pension schemes to improve their services. This results signal arrogance indicators of market monopoly where there is no competitive environment as the service provider is the sole provider of the services.

The aspect of benefit processing efficiency implies an improved service quality by the pension scheme in Tanzania. The efficiency services are the associated services that accompany the main services of pension product delivery. These support services include processing time, accuracy of processing, administrative complexity, accessibility of application channels, and communication clarity. In this efficiency service, the customer expectations are sufficiently

met, similar to a conventional competitive business environment. The study concurs with the findings by Hiilamo et al. (2020); Andryuschenko et al. (2022); Lee-Archer (2023); Shekhawat & Kumari (2023), who found customer satisfaction under the improved service quality delivery.

The findings further spark the dilemma on the perceived blame made by customers as far as monopoly market customer service is concerned. Though there may be facts on such perceived blame, the findings have justified that there are quality services delivered in such monopoly markets. Since the results have also indicated areas of weakness in service delivery, we argue that monopoly markets are also faced with poor customer delivery services. This suggests a new model to handle customer services in both monopoly markets and competitive markets.

#### 4. CONCLUSION AND RECOMMENDATIONS

The study concludes that the public service pension customers are satisfied with pension processing efficiency and moderately satisfied with pension amounts. With the pension processing efficiency, the satisfaction resembles the business competitive environment, while for the case benefit amount services, the satisfaction level resembles a non-competitive business environment. The study recommends that the service provider improve the amount of pension offered to customers, which improves both the pension lump sum amount and the monthly instalment for the retirees. In the case of the ongoing services, the pension scheme should do the same by improving the amount of the product figures, for instance, birth benefits and loans. The improved benefit amount can only be made by reviewing the pension calculation formula, thus increasing perceived fairness to the pension beneficiaries.

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