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Evaluating the Continuity of Usage of Online Platforms in Record Management Post Covid-19 Pandemic at the National Pension Scheme Authority (NAPSA)

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DEDICATION

To our family and friends, without their patience, understanding, support, love, and their dedicated partnership to the success of our lives, the completion of this work would not have been possible.

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APPROVAL

This report of Brenda soko, Abigail Kashimba and Sharon Chisenga Kabamba has been approved as a partial fulfilment of the requirements for the award of the degree of Bachelor of Arts in Library and Information Science by the University of Zambia

Signed: Date:

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ABSTRACT

The aim of the study was to evaluate the continuity of usage of online platforms in records management in the covid-19 era at the National Pension Scheme Authority. The objectives of the study was to determine the user friendliness of online platforms, to establish ways the institution uses to users and to establish the challenges in the usage of online platforms.

The study adopted a descriptive study design. The study was conducted among NAPSA clients and employee who are actively engaged with online platforms and records managements. The respondents were purposively selected and data collection was done using a structured questionnaire. Data was analyzed using SPSS version 20 and Microsoft Excel version 16.

The study findings revealed usage of online platforms was relatively high from both clients and NAPSA employees. It was further revealed that the online platforms were user friendly with a response rate of 62.5%. However, the results indicated that online platforms do not enable NAPSA employee complete tasks on time and the workers are less productive using online platforms. Overall, it was discovered that NAPSA workers are somehow satisfied with the online platforms. The study also revealed that NAPSA conducts trainings and provides user manuals to workers and clients on the usage of online platforms. It was however revealed that theses trainings are not sufficient due to lack of training instructors, lack of ICT infrastructure and lack of proper ICT policy. The findings also showed that in-house training is mostly done in IT departments than in records department. The major challenge faced by clients was slow internet speed while employees indicated that lack of training instructors as a major challenge. Lastly, the results showed that NAPSA takes a lot of time rectifying problems with online platforms.

The study concluded that online platforms being used at NAPSA but much needs to be done to make them efficient. The study recommended that the institution conducts regular training workshops to its workers and clients.

Key words: *Online platform, NAPSA, ICT, Covid-19*

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CHAPTER ONE: INTRODUCTION

1.0 Introduction

In the modern world, almost every aspect of life requires the use of Information and Communication Technologies (ICTs). ICTs provide ways in which people and organizations create, store, access and disseminate information faster than how it was done in the past. They involve the use of communication devices or application, including: television, mobile phones, computers, satellite systems, radio and Personal Data Assistants (PDAs) (Harrington, et al., 2020). These ICTs not only have encouraged easy communication, they have also led to various innovations in technologies. These innovations have led to the creation of various online platforms such as social media platforms like Facebook, WhatsApp and education learning platforms like Moodle. Unlike the oldest form of ICTs which happened only between two individuals, modern innovations in ICTs have led to the communication ability between two or hundreds of people all communicating at once (Huth, et al., 2017). These communication innovations have come to be known as online platforms.

An online platform therefore, is a digital service that eases interactions between two or more distinctive but interdependent sets of users (whether organizations or individuals) who interact through the service via the internet (Auškāps, et al., 2021). They have been known as the modern-day drivers of innovation playing a pivotal role in the world's digital society and economy. In the last decade, they have been responsible for increasing consumer choice, improve efficiency and competitive across different industries. Online platforms involve a wide range of websites and application plus online marketplaces, social media, creative content outlets, application stores, price comparison websites, platforms for the collaborative economy as well as search engines (Evans, 2013). Online platforms share key characteristics. These include the use of information and communication technologies to facilitate interactions between users, the collection and use of data about such interactions, and network effects. These network effects make use of platforms who have the highest number of users that are most valuable to other users (European Commission, 2021).

The benefits of online platforms have been unfathomable. They have aided employees work at their own pace, even remotely. The benefit that has stood out more during the covid-19 pandemic

which has devastated much of the world economies. During the pandemic, much of the world economics have gone into lockdown which forced many services to be offered online using these online platforms. Other benefits are that they augmented consumer choice and convenience, improved efficiency and competitiveness of many organizations and have enhanced civil participation and in the way record management is done (European Commission, 2021).

Record management has been defined as the management and administrations of records (either paper or digital) (Alwi, et al., 2013). It involves steps such as the creation, usage, storage, disseminations and guidance on the disposal of these records. Various organizations generate large numbers of records and have adopted various ways in which they manage their records and National Pension Scheme Authority (NAPSA) is no exception. Therefore, the focus of this paper was to evaluate the continuity of usage of online platforms in record management during the covid-19 pandemic at the national pension scheme authority.

1.1 Background to the study

In February of 2000 the National Pension Scheme Authority (NAPSA) was established by the National Pension Scheme Act no. 40 of 1996 of the Laws of Zambia. This followed the closure of the Zambia National Provident Fund (ZNPF) after the responsible Act under which it was formed was repealed (National Pension Scheme Authority, 2018). NAPSA was established to deliver income security against the risk arising from retirement (death and invalidity with a focus on adequacy of benefits and monthly receipt of pension in a better way than the repealed ZNPF. NAPSA has achieved this through the payment of different kinds of benefits to its members.

Currently, NAPSA is the official custodian and manager of the assets of the ZNPF. This means that NAPSA is managing all the funds contributed to the ZNPF and has continued paying benefits to eligible members of that scheme as they qualify for the same. NAPSA has 28 operational offices across the country in various towns and districts. The Authority also operates monthly mobile offices in places where there is no physical presence and recently customer care offices were introduced and will be established in places such as shopping malls and at work premises such as in mining areas in order to provide services at the convenience of the members, employers and general public (National Pension Scheme Authority, 2018).

Some of the key responsibilities of NAPSA are; registration of employers and employees, collection of contributions, enforcement of compliance, and investment of funds not immediately required for payment of benefits, processing of claims and payment of benefits and education of members. NAPSA is financed through contributions at a total of 10 percent of employee's gross earnings capped at 4 times the National Average Earnings and this contribution is shared at 5% employer and 5% employee. Registration with NAPSA is done by the employer representative who completes an employer registration form, and also ensures that workers complete member registration forms (National Pension Scheme Authority, 2018).

Benefits payable under NAPSA include; Retirement, Invalidity, and Survivors Pension. Individuals who do not qualify for a pension are paid a lump sum. The funds collected are invested in order to grow the reserve fund and investments are done in accordance with the approved investments guidelines and asset allocation rules.

NAPSA has been one of the organizations in Zambia that has invested significantly in the Information and communication technologies which has seen the transformation of the institution from paper-based to ICT-based public service organizations. Because of this, the organization in 2019 was voted as the Best overall company of the year 2019 in the implementation of ICTs in service delivery (NAPSA, 2019). Though the usage and adoption of ICTs has improved significantly, most of these innovations started in the last decade, specifically between 2012 and 2020. During this period, one of the online platforms which the institution has developed is the e-collection. This e-collection is an e-commerce enabled online platform for filling monthly returns and payment of pension contributions which was developed in 2016. Through this platform digital records are created, updated and stored in an online database. The benefit of the online platform encompasses; error free contribution assessments, automated email and SMS reminders, served time and costs and have been more convenient (National Pension Scheme Authority, 2016). The other online platform introduced in 2016, was the eNAPSA which enabled the online return submission and over the counter payments

In 2020, the institution developed the e-benefit. The e-benefit is an online portal used for submission of different types of benefit claims and renewal of pension life certificates. By using this platform, a retired individual can submit their claims from the comfort of their homes or offices

by using a mobile phone or computer with internet. This two, has enables the creation, update and storage of records (National Pension Scheme Authority, 2020). To spread the net wider, in 2021, the institution launched the mobile payment platform for the self- employed. This platform allows self-employed informal sector workers registered under NAPSA to make social security contributions to NAPSA from anywhere within Zambia using a mobile phone (National Pension Scheme Authority, 2021).

1.2 Statement of the problem

According to Mulauzi, (2020), modern technologies have become the foundation for process improvement and increased accuracy, effectiveness and efficiency in most organization today and record management is one area in which the use of technology has become inevitable. Regardless of the method used record management is still about providing accurate, reliable and trusted information that can be useful in the future.

However, during Covid-19 pandemic a lot of Zambian institutions have faced a lot of challenges in delivering basic services to their customers. According to the business report by Ministry of Commerce, Trade and Industry (2020), Covid-19 has caused a number of challenges to organization with the most significant challenges being loss of customers rated at 77.3 % of the total responding organization. The report indicated that these challenges will continue to affect organizations that still rely on paper records and who do over-the-counter service delivery.

The consequence of non-usage of online platforms during the covid-19 pandemic will be linked with a prominent risk of business closures and seizures of service delivery. Seizure of service delivery will imply no revenue collection and to an organization like NAPSA monthly returns and payment of pension contributions will seize completely. A need therefore arises to evaluate the continuity of usage of online platforms in record management post covid-19 pandemic at the national pension scheme authority

1.3 General objective

The general objective of the study is to evaluate the continuity of usage of online platforms in record management post covid-19 pandemic at the national pension scheme authority.

1.4 Specific objectives

i. To determine how user friendly the online platforms are for staff members and the clients.
ii. To establish ways the institution is using to educate its clients and staff members on the proper usage of the online platforms for records availability and retrieval, in order to get desired results.
iii. To establish the challenges in the usage of Online platforms

1.5 Research Questions

i. How user friendly are the online platforms for staff members and the clients?
ii. What are the ways the institution is using to educate its clients and staff members on the proper usage of the online platforms for records availability and retrieval, in order to get desired results?
iii. What are the challenges associated with the usage of online platforms?

1.6 Significance of the Study

This research is intended to evaluate the continuity of usage of online platforms in record management post covid-19 pandemic at the national pension scheme authority (NAPSA). It is regarded that the findings of the study will stimulate greater improvements in the way in which record management services are provided using various online platform. Secondly, the findings of the study will help NAPSA and all institutions involved in record management to find suit ways that should be adopted and implemented to ensure that record management services are enhanced.

1.7 Ethics

When undertaking this research, ethical consideration will highly be observed, the respondents will not be forced to take part in the research, therefore this research will be based on voluntary participation of respondents. This research will ensure that there is privacy and confidentiality of the information received, in that it will avoid using real names of respondents, but instead replace them with aliases. In order to assure the respondents that this research is primarily based on academic work, a research consent will be obtained from the library and information department

at the University of Zambia. In order to protect both the researchers and participants, the respondents will be sensitized on the purpose of the study and the intended usage. Furthermore, works done by other scholars will be acknowledged during the course of this research.

1.8 Definition of Key Terms

Information and Communications Technology: A technology used to handle communications processes such as telecommunications, broadcast media, intelligent building management systems, audiovisual processing and transmission systems, and network-based control and monitoring functions (McCutcheon, 2008).

Online Platform: A digital service that eases interactions between two or more distinctive but interdependent sets of users who interact through the service via the internet (Alwi, et al., 2013)

Record: Something constituting a piece of evidence about the past, especially an account kept in writing or some other permanent form (Khalil, et al., 2015).

Record Management: The administration and supervision of paper or digital records regardless of format (Khalil, et al., 2015).

1.9 Summary

The chapter started by providing an overview about ICTs, and online platforms and record managements. The chapter further presented the background to the study by explaining the origin and developments of the institution were the research will be conducted. Under the background of the study, the chapter explained the various types of online platforms that NAPSA uses and when the institutions started adopting these online platforms. Also discussed was the research problem which worth investigating. The research objectives and questions to be answered in this research were provided in this chapter. In conclusion, the chapter explained the significance of the study and provided ethical considerations that the research will follow.

CHAPTER 2: LITERATURE REVIEW

2.1 Overview

The chapter will present the literature review from different journals articles. The importance of literature review is not about regurgitating what other scholars have written about the topic but to provide a creative organization of historical and contemporary work that helps to frame and build arguments supporting the phenomena in question. The review in this chapter will be guided by the following themes; user friendliness of online platforms, ways institution uses to educate clients and staff members on the usage of the online platforms and the challenges institutions face in using online platforms.

2.2 User friendliness of online platforms.

Sharma & Lijuan (2015) investigated the user friendliness of e-commerce websites in online platforms and their contribution on e-business promotion. The online survey questionnaire was designed and was administered via a survey portal provided by Nepal Telecom in Nepal, where interested online users could connect to the portal. Out of the 549 questionnaires returned 63.4 per cent of them were of the view that the e-commerce website was more user friendly by having easy to navigate functionalities that enhanced the quality of online services and sustained the provision of e-commerce while the rest indicated otherwise. The study concluded that the extent to which e-commerce websites and services help in attracting potential consumers, encouraging first-time purchases and retaining repeat purchases largely depends on how user friendly the e-commerce website is. The study made recommendations that future studies should utilize the expectation–disconfirmation paradigm to measure online service quality and customer satisfaction.

In a similar case, Kayode, Tella, & Akande (2018) examined ease-of-use, user-friendliness, and cloud computing adoption for Web-based service in academic libraries in Kwara State, Nigeria. Specifically, the study identified the types of cloud computing adopted for delivering Web-based services; examined the user-friendliness of cloud computing; identified the benefits of cloud computing; examined the ease-of-use of cloud computing and established the relationship between ease-of-use and user-friendliness and adoption of cloud computing for delivering Web-based services; and identify the challenges encountered by academic libraries in their adoption of cloud

computing for delivering Web-based services. The study adopted a survey design using a sample of thirty-five (35) librarians drawn through the total enumeration method from three library insitutions in Ilorin, Kwara State. Data were collected through a questionnaire and collected data were analyzed using frequency count and percentages. The hypotheses of the study were tested using the Pearson Product Moment Correlation (PPMC). The findings demonstrate that respondents confirmed the ease-of-use and user-friendliness of cloud computing for delivering Web-based services in libraries. The findings also reveal that cloud computing is flexible and not vulnerable to computer breakdowns and loss of data; easy to integrate existing work with the cloud-based services, saves time, and enables the accomplishment of tasks more quickly. The study recommends based on the findings that libraries should be provided with a reliable source of powers as backup against epileptic power supply with a strong Internet connection and broad bandwidth to further support the adoption of cloud computing in libraries in Kwara State, Nigeria.

Somewhat different, the study by Chingumbe & Haabazoka (2019) aimed at explaining the factors affecting the adopting of Ecobank mobile banking service through out Zambia. The study was done using mixed method research through telephone interviews and secondary research. The sampling method used was purposive sampling. Non enrolled customers provided feedback to the reasons for non-adoption of mobile banking, dormant customers provided information as to why they had stopped using the service and the challenges that they experienced. The results of the study showed that many customers faced challenges with the platform due to its complexity and was not user friendly. The outcome of the study reviewed that customers registering for the banking service using mobile phone numbers were not captured in the system and were not linked to their accounts. In addition, reviewed that due to complexity of the platform, customer's faced additional challenges on Ecobank mobile banking with regards to pin resets, failed bill payments and transfers, failure to link alternative number to Mobile Banking App and failed mobile banking activations. The conclusion of this was that customers had very limited product information on mobile banking and the platform was not user friendly to customers because they failed to do even the basic banking transactions. The researcher recommends an integrated Marketing Communications Strategy in order to create product awareness. The on-boarding process should include registration at account opening, self-service options for account linkage to mobile banking and pin resets, increased cash-in and cash-out options through strategic partnerships.

Most of the studies presented in this section focused on the user friendliness of various online platforms offered by different organizations. Literature on how user friendly the online platforms are in relations to stuff was not considered. The study explores this discrepancy in literature.

2.3 Ways institution use to educate clients and staff members on the usage of the online platforms.

Otaghsara, Mohsen, & khalili (2012) explored the way the institute of water and power unit in Iran conducts in-house training of its stuff concerning online platforms. The purpose of the study examined the impact of in-house training in learning, improving or upgrading the worker's IT. The study reviewed that the institutions would carry out periodical workshops which were scheduled in intervals of 6 months and whenever there is a systems upgrade, management would immediately institute workshops. The study's conclusion was that in-house training yield positive results and helps to boost worker's morale and hence higher job satisfaction, increase in level of knowledge and skills. The study recommended the institutions to have a blend of in-house training and out-of-house training process to fully optimize the worker's performance and knowledge concerning other potential platforms the institution may deem necessary. The second recommendation was that education process of ICTs (online platforms) should be considered in the planning process

To help Cattle producers adopt the computer-based technology of Personal Data Assistant for use in their operation, the Ohio State University (2009) (OSU) extension developed a program entitled "Handheld Data Management for Beef Cattle". The OSU frequently conduct a two-day intensive training to increase the proficiency of cattle producers in using a handheld computer to manage the data from their operation. The goal was to improve the producer's record keeping ability and eventually assist with management task. During these two-day training, participants are taught a variety of ways to use a handheld computer which could be a useful tool in their operations. The trainings which usually involve 50 or more participants indicated that 99% of the participants would be willing to use a handheld computer for record keeping/data management on their farm. After a two-day workshop, follow-up surveys are mailed to participants one year after the training. The response to this survey was 70%. OSU reported that one year after program, 83 percent of the respondents still found the training valuable or very valuable. The handheld computer was

found to be useful or very useful by 63 percent of the participants and the same percentage found the handheld computer easy or very easy to use. Sixty-eight percent of the participants indicated they use the handheld computer either daily or weekly.

Gascó, Llopis, & González, (2017) did an E-learning case study and explored the influence of Human Resource management in Information Technology (IT). The study specifically aimed at the training policy at, by means of the experience in this field of a Spanish telecommunications firm, Telefonica. The study went into more depth exploring the characteristics of the training model designed by firm to face new environments, the online platforms used, the actions which have had most impact, the disadvantages and the success factors that have been detected trying to grow an E-learning company. The results of the study revealed the following successful factors in a training policy: flexibility in time management for training; active participation by trainers; the establishment of control mechanisms that guarantee that the training really occurs; the creation of quality content; the promotion of interactive elements among trainers, among students and with each other; the use of standardized and developed online platforms and the gradual implementation of these experiences. The study concluded by noting that maintaining progress in the use of E-learning as a way of adapting the training process to the new E-business culture should continue to evolve. They following recommendations were given: Telefonica should keep moving forward in the use of E-learning as a way to adapt the formative process to the new E-business culture. In this sense, the firm should permanently work on the implementation of new functionalities for the online platforms which will provide services that, apart from being even more sophisticated, can be integrated with other Human Resource management corporate applications: strengthening of synchronous training and collaborative learning, module-based design of educational contents and formative actions, more decentralized service administration new support services for tutors.

It can be observed from the studies above that much emphasis was given to the training of staff/ workers in organization no literature addressed the training measure implemented to educate clients in the usage of these online platform. This gap in literature will be explored in this study.

2.4 The challenges institutions face in using online platforms.

Mkokweza & Phiri (2016) set to establish the challenges faced by organizations regarding Enterprise Resource Planning (ERP) systems usage as an online platform. The study focused on

three organizations which they labelled as Company A, B and C for confidentiality: one of which is from the private sector and the other two are from public sector in Lusaka. The study used a qualitative methodology to determine the challenges of ERP Platform and the study captured the difficulties encountered during usage and these included; lack of local expertise, inflexible systems, erratic internet services, user errors, network failure, return on investment not quantified, integration issues, lack of system audit trails, and organizations suffer serious time and/or cost overruns in ERP usage. The study concluded the challenges faced in the usage of the platform can hurt many businesses despite the software having a lot of capabilities. The study recommended organizations using such platforms to invest in ICTs trainings, employee network redundancies to avoid network failures and customize the platform.

Mahundu, (2015) sets out to answer the following central research question: what are the challenges of the Central Admission System (CAS) as an e-Governance platform initiative in improving undergraduates' admissions service delivery and quality assurance in Tanzania's higher education institutions? The focus of the study was on Tanzania's higher education institutions where the CAS is being implemented. The study was informed by data collected through interviews and documentary analysis. The result reported that a digital divide, resistance to change by some higher education institutions (HEIs), poor ICT skills, the costs of internet services, unreliable electricity supply, and inadequate IT experts continue to frustrate the objective of improved admissions service delivery and quality assurance. The study concluded by saying the effectiveness of the software is solely dependent upon the trainings of the individuals in charge of the platform. The major recommendation of the study was the need for further training so as they can be able to interact with the system more effectively.

Similarly, Kizza, (2012) explored some of the major challenges banks faced in using cashless online platforms in Akure, Odo state in Nigeria imposed on them by the Central Bank. The result of the study revealed that poor communication network infrastructure of the nation; erratic power supply among others were found to be major challenges to the full usage of online of this online platform. The study further discussed that other challenges that came with the system was that the software was copyrighted and subscription fees were relatively expensive. Due to the sophisticated software, it required trained personnel to update and maintain. The study concluded that for cashless transactions to fully succeed, banks must be given degrees of freedom to generate and

embrace other forms of online platforms more especially those concerned with mobile phones. The paper recommended improvement in communication facilities, improvement in electricity supply, capacity building and massive deployment of alternative payment systems as panacea to these problems.

From the literature presented in this section, only the challenges with regards to staff has been explained leaving a gap regarding the challenges the institutions face with regards to their clients. This research gap will be explained in this study

2.5 Summary

The chapter has presented studies regarding the research problem the researcher is working on. The sections of the chapter were guided by themes and under each them, three studies were presented. The studies reviewed explained the user friendliness of online platform, ways institutions use to educate their staff and client and the challenges they face in the utilizations of online platforms.

CHAPTER 3: METHODOLOGY

3.0 Overview

The chapter presented the various techniques that were used by the research to the research problem at hand. The chapter indicated the types of study design adopted, the target population, sampling method, data collection method and the method of data analysis.

3.1 Research Design

The study adopted a descriptive study design. The descriptive research study design is meant to provide a clearer picture of a situation or phenomenon as it naturally occurs and it asks questions such as: who, what, where, when and how (Kothari, 2004). Under this design, the researcher had no control over the variables but acquires only factual and systematic characteristics of data to be used in averages, frequencies and other similar statistical calculations. This a descriptive research design was used basically because of its ability to capture the status quo of the continued use of Online platforms in record management post covid-19 at NAPSA without manipulating any variable whatsoever.

3.2 Total Population

The target population for the study were all personnel in the IT and Record management departments and NAPSA clients. The rationale behind this these two department is that they have personnel who participate in the handling and management of records at NAPSA. NAPSA clients on the other hand the people who interact with these online records. The IT department is also of interest for the fact they are responsible for the creation and maintenance of online platforms that are used in the provision of records services to clients.

3.3 Sample Size

The sample size for the study is 20. The sample size is drawn from clients and personnel working in the IT and Records management department. Due to the small population, the research will use all elements of the entire population as the sample size.

3.4 Sampling Procedure

The study adopted a non-probability sampling method called purposive sampling. Purposive sampling was used in research for the identification and selection of information rich cases for the most effective use of limited resources (Bhattacherjee, 2012). The main objective of purposive sampling is that it enabled the researcher to choose those elements which are meant for fulfilling the research objective.

3.5 Data Collection instruments

The research used questionnaires as a means of data collection. A carefully semi-structure questionnaire was given to consenting participants in order to allow for feedback. The questionnaires contained both closed and open-ended questions and each participant was required to fill in the questionnaire themselves. The target participants were literate and familiar with English therefore the questionnaire was written in English language.

Primary and not secondary data was used in this study. Primary data refers to the collection of required data by the researcher specifically for their own purpose and study.

3.6 Data Analysis

The study relied on the use computers to process the data because of their accuracy and efficiency in data processing. The study used the Statistical Package for Social Sciences (SPSS) version 20 and Microsoft Excel 2016. These computer software's were used because the research contained quantitative data and help in the generation of graphs, tables and charts to explain the findings.

3.7 Summary

The chapter presented the research methodology that will be used in this research. Among the things which have been explained is the research study design which anchored the study hand. Other techniques of research methodology such as study population, sample size and sampling procedures, data collection methods and data analysis method were also explained.

CHAPTER 4: PRESENTATION OF FINDINGS

4.0 Introduction

The information provided in this chapter was based on responses acquired from questionnaires administered to both clients and members of stuff at NAPSA. The response rate among clients was 90% while that among NAPSA employees was also 90%.

4.1 Background information

The study had a total of 18 participants, of which 8 were males (i.e., 5 clients and 3 NAPSA employees) and 12 were females (i.e., 5 clients and 7 NAPSA employees). The majority (80%) of client participants were between the age of 30 years and 39 years while the minority (2%) where below the age of 20 years.

The age group among NAPSA employee that had the highest response rate (68%) was between 20 to 29 years. About 13% of the respondents were below the age of 20 years. The distribution is show below.

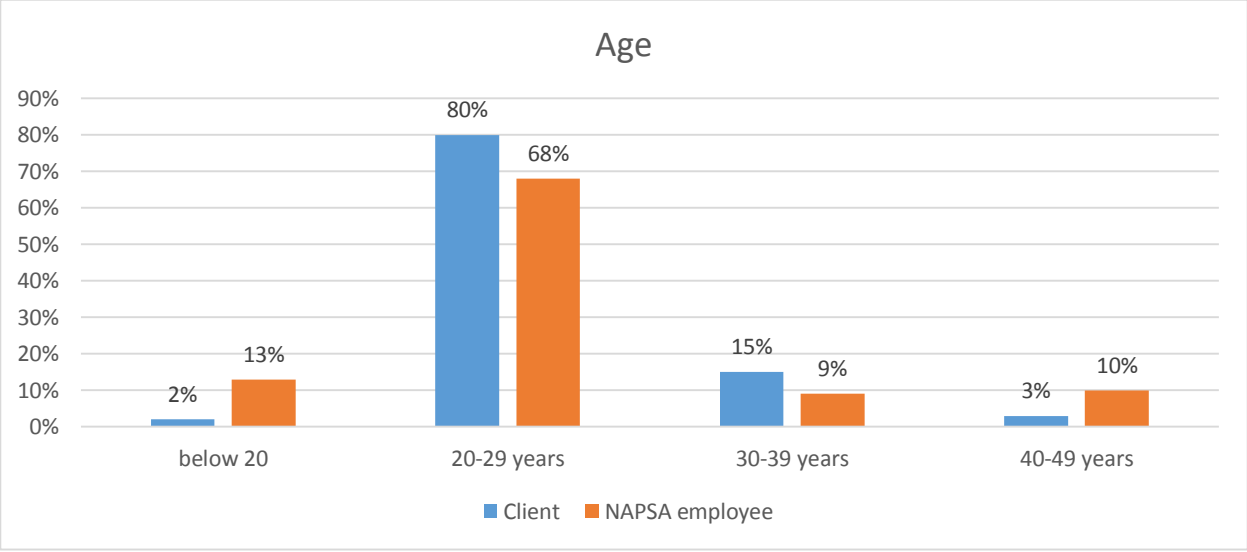

Figure 1: Age of respondents

Respondents, particularly clients were asked to indicate for how long they have been affiliated with NAPSA. The distribution below reveals the responses.

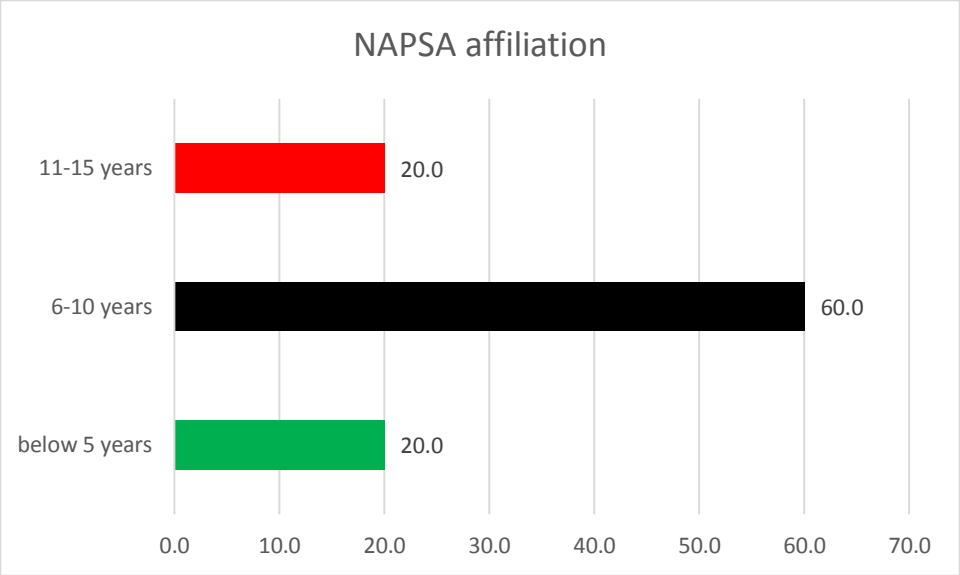

Figure 2: NAPSA affiliation

From the chart above, the majority of the respondents have been affiliated with NAPSA from 6 to 10 years. About 20% of the respondents have been affiliated with NAPSA from 11 to 15 year.

Respondents from NAPSA were also asked to indicate for how long they have worked at the institution and also to indicate there level of education. The frequency table below shows the responses

Table 1: Demographic table

Variable	Frequency (n=10)	Percentage (%)
Work Duration		
Below 5 Years	3	30
6-10 years	4	40
11-15 years	2	20
Above 15 years	1	10

Level of Education		
Grade 12	0	0
certificate	0	0
Diploma	5	50
Bachelor's degree	3	30
Master's degree	2	20
PhD	0	0

It appears the majority (40%) of the respondents have worked at NAPSA between 6 and 10 years while the minority (10%) have worked there for more than 15 years. The majority (50%) of the respondents were diploma holders followed by those with Bachelor's degree with a response rate of 30%.

4.2 User Friendly of online platforms

Clients affiliated with NAPSA were asked if they have used any online platforms when transacting with NAPSA. Results shows that 80% said "yes" while 20% of the respondents said "no". Additionally, those who have used the online platforms where asked to indicate how often they used it. The responses were given below.

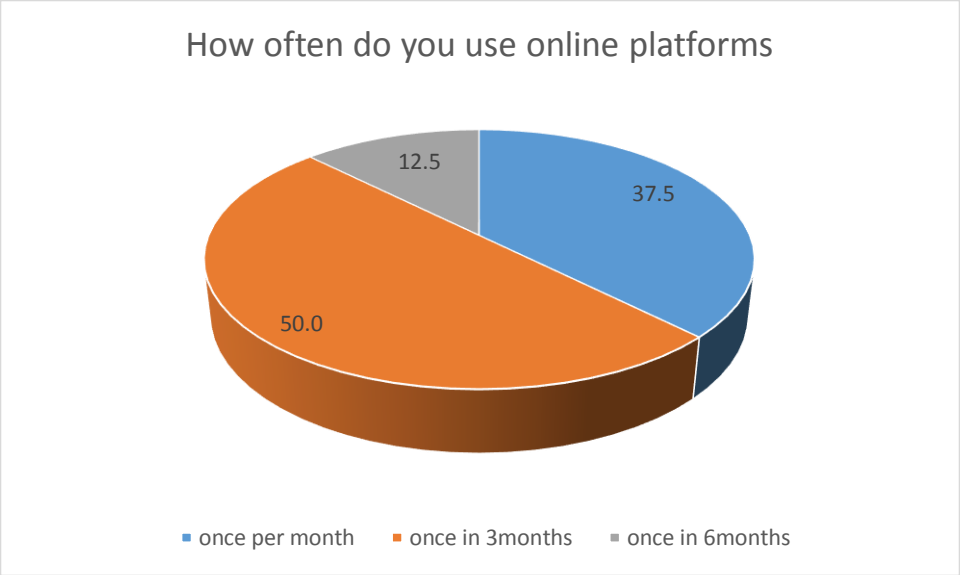

Figure 3: Frequency of usage of online platforms

Results in the pie chart above indicated that the majority (50%) of clients have used the online platform once in 3 months. About 12.5% of the respondents have used it once in 6 months while 37.5% have used the platform once per month.

The researcher then asked respondents from NAPSA to indicate how often they use online platforms in their day to day work.

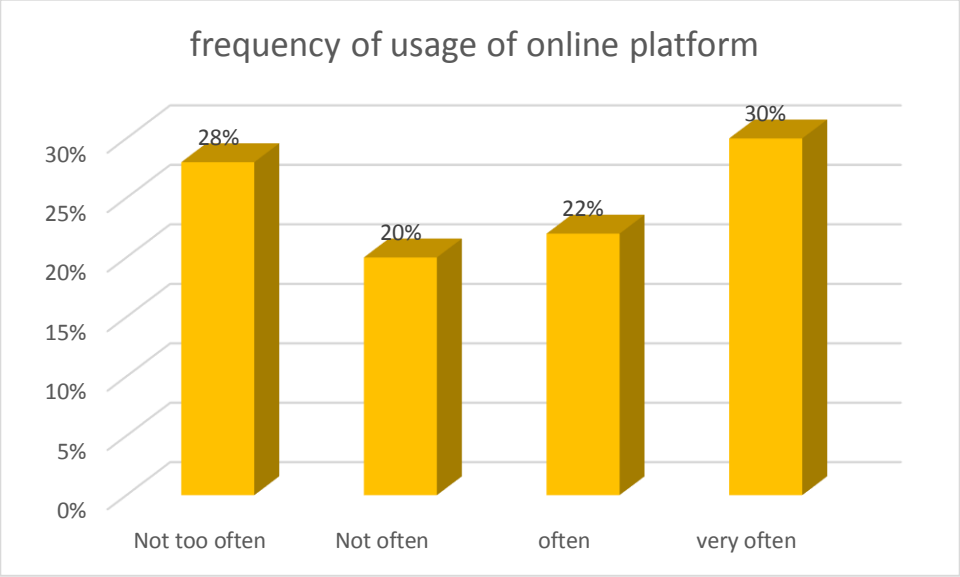

Figure 4: frequency of usage of online platform

The results show that the majority (30%) of respondents from NAPSA very often use the online platforms in their day to day work. However, there was a greater portion (28%) of respondents who indicated that they do not often use the online platforms.

The researcher then asked the respondents to indicate how user friendly the online platforms were. The majority (62.5%) of the client respondents described the user friendly of online platforms as good while 25% of the respondents described it as poor.

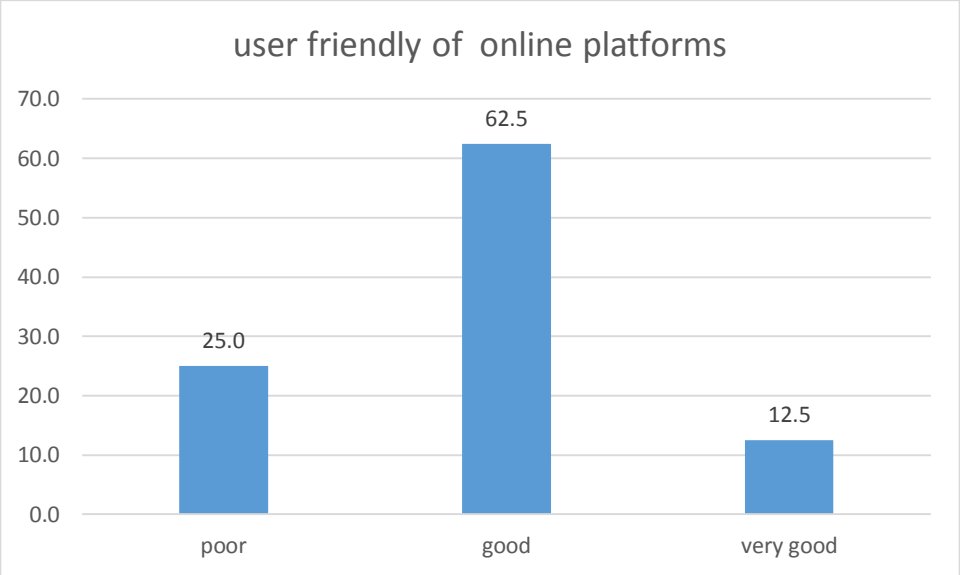

Figure 5: user friendly of online platforms

The researcher then asked the respondents if the online platforms operated 24 hours, 7 days a week. About 75% of the client respondents indicated "yes" while the minority (25%) indicated "no".

The respondent from NAPSA were then asked a series of question to question to indicate their level of agreement or disagreement. The majority (40%) of the respondent agreed that online platforms are simple to use while about 30% indicated otherwise. Additionally, the respondents strongly disagreed that online platforms enable them to complete tasks quickly.

Overall, the majority of the respondents indicated that they are satisfied with the online platforms. The responses to these and other questions are shown in the table below.

Table 2: Likert scale

Online Platforms are simple to use		
	Frequency (n=10)	**Percent (%)**
Strongly disagree	3	30
Disagree	2	20
Neutral	0	0
Agree	4	40
Strongly Agree	1	10
Online platforms enables one to complete tasks quickly on platforms		
Strongly disagree	6	60
Disagree	3	30
Neutral	0	0
Agree	1	10
Strongly Agree	0	0
I think I can become more productive quickly using the online platform		
Strongly disagree	5	50
Disagree	3	30

Neutral	1	10
Agree	1	10
Strongly Agree	0	0
The interface of the platform was pleasant		
Strongly disagree	1	10
Disagree	0	0
Neutral	0	0
Agree	5	50
Strongly Agree	4	40
The organization of information on the system screen was clear		
Strongly disagree	3	30
Disagree	2	20
Neutral	2	20
Agree	2	20
Strongly Agree	1	10
Overall am satisfied with the online platform		

Strongly disagree	0	0
Disagree	2	20
Neutral	0	0
Agree	5	50
Strongly Agree	3	30

4.3 Ways institution is using to educate its clients and staff members on the proper usage of the online platforms

Client respondents were asked to indicate if they get to be provided with manuals and user guides. The majority (87.5%) of the respondents indicated to have been provided with manuals and user guides while 12.5% indicated that online platforms do not comes with manuals and user guides.

The researcher then asked respondents from NAPSA to indicate if at all in-house training is done on the usage of online platforms. The results showed came out relatively the same; with 48% indicating yes while 52% indicating now. The researcher then asked the respondents to indicate how often these in-house trainings are done. It became clearer that 43% of the respondents indicated that in-house training is done whenever there is a software upgrade followed (37%) by the respondents who indicted that training is done every year. The results are shown in the chart below.

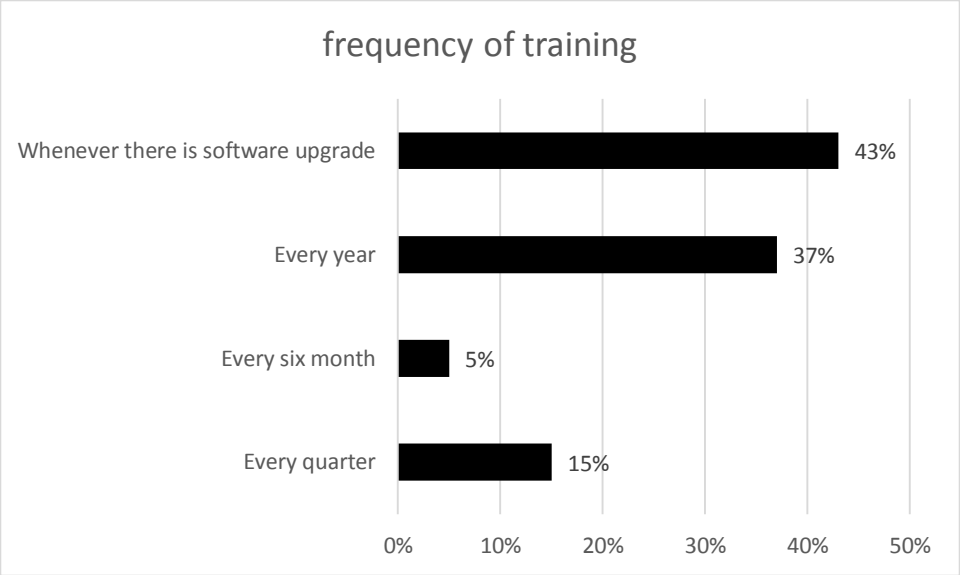

Figure 6: frequency of training

Compared to record management department, it appears in-house training is mostly done in IT department (70%) when there is software update compared to record management department (30%).

The researcher then asked the client respondents about the frequency with which they receive basic online platform orientation. The results showed that 20% of the respondents indicated that it was a one-off orientation while 80% indicated that they get basic orientations whenever there is system update. On the same, majority (75%) of the respondents indicated "no" they receive regular updates whenever there is a software update while the minority 25% indicated "yes".

The respondents were then asked to describe the training provided by NAPSA. The distribution below shows the responses.

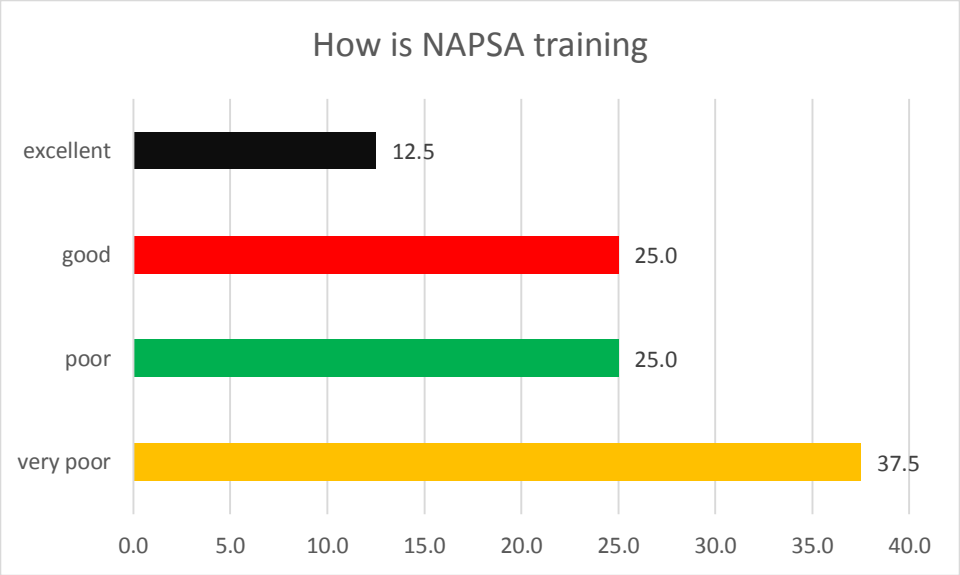

Figure 7: How is NAPSA training

The results show that the training provided by NAPSA is very poor with a response rate of 37.5%. The other portion (12.5%) of the sample indicated that the training provided by NAPSA is excellent

Respondents from NAPSA where asked what should be done to make in-house training more effective. Some of the responses given were;

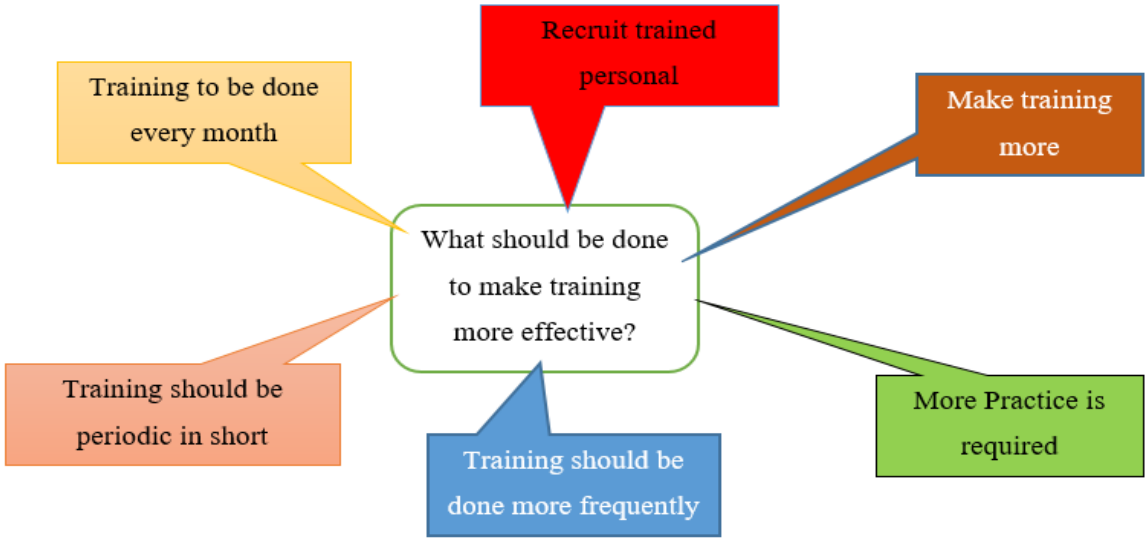

Figure 8: ways of making training effective

Lastly the majority (75%) of the respondent from NAPSA indicated that the overall experience of the training was positive while the minority (25%) disagreed.

4.4 Challenges in the usage of online platforms

Clients were asked if they face challenges when using NAPSA online platforms. About 62.5% of the respondents said "yes" while about 37.5% said "no". Compared to respondents from NAPSA, the results were somewhat different. The majority (69%) of the respondent from NAPSA indicated they do not face challenges with the online platforms compared to 31% who indicated otherwise.

Some of the challenges that client respondents faced are shown in the distribution below.

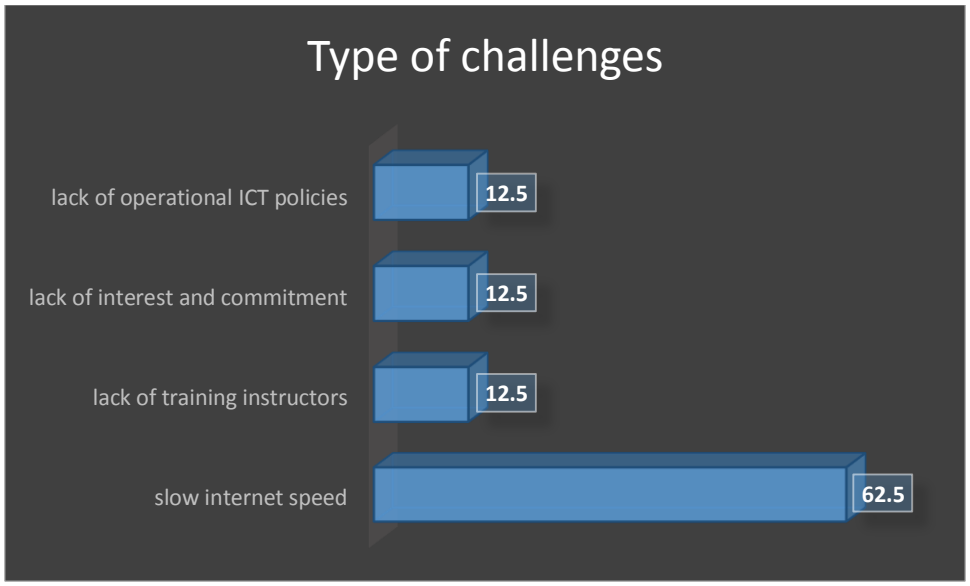

Figure 9: Types of challenges

The Challenge which stood out was slow internet speed with a response rate of 62.5% while lack of commitment from trainers, lack of training instructors and lack of operational ICT policies all had a response rate of 12.5% each.

In contrast, respondents from NAPSA indicated that lack of training personal (26%) and infrastructure (29%) were the major challenges. The responses are shown below.

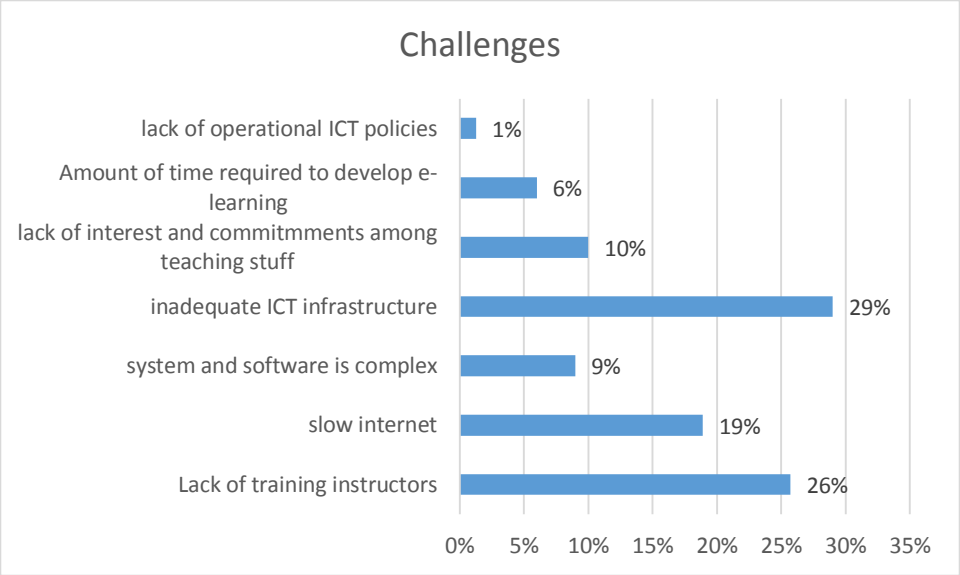

Figure 10: challenges faced

All respondents were then asked to indicate what should be to overcome some of the challenges above. The respondents gave the following responses;

- *Educate illiterate users*
- *Enhance teaching and trainings*
- *Improve the speed of the internet*
- *Provide more information to the public*
- *Remove unnecessary content from the online platforms*

Last client respondents were asked to indicate how long it takes to rectify a problem. The Majority (60%) of the respondents indicated that problems gets rectified in 24 hours while the minority (40%) indicated that it takes less than 12 hours.

4.5 Summary

The chapter presented the findings of the study. It has presented the user friendliness of NAPSA online platforms and the associated trainings that the institution provides. The chapter also presented the challenges faced by both clients and NAPSA employees when using online platforms in records management.

CHAPTER 5: DISCUSSION OF FINDINGS

5.0 Introduction

The chapter will present a discussion of findings based on the findings in chapter four and where necessary, the study will compare the findings of the study to other scholars. The chapter will conclude by providing recommendation.

5.1 Background Information

The number of females recorded in the study was quiet high compared to males. These results may imply that NAPSA has a high representation of women as its employees. Secondly, the high percentage of the respondents were between the age 20 and 29 years. This is in line with the United Nation 2017 report which indicated that 20.8% of the Zambian population is between 15-24 years and 36.7 % between 15-35 years. The report further said Zambia currently has the largest population of young people in its history. Persons below 15 and 18 years constitute 45.5 % and 52.5 % of the total population respectively (United Nation, 2017).

Additionally, the study reviewed that the majority of the respondent had the highest level of tertiary. This result entails that the literacy rates of Zambian population are high and increasing. The findings are similar to what United Nations report on level education levels in Zambia. The report indicated that during the period 2000 to 2011, the absolute number of students in Secondary Education (grades 8 to 12) has doubled increasing since 2000. For females, the transition rate from Grade 7 to 8 was 51.3% in 2001, and rose to 53.9% in 2010. For Grade 9 to 10 the rate stood at 40.9% in 2001 and 44.8% in 2010. Female attendance rates were slightly better at 80% relative to the males at 78% in secondary schools. Overall, the literacy rate at national level stood at 86.75% in 2018 (United Nations, 2018).

5.2 User Friendly of Online platforms

One of the objectives of the study was to determine the user friendliness of the online platforms. The study uncovered that most of the respondents have used the online platforms. These results mean that even in the covid-19 era, online platforms are being used in creation, accessibility and dissemination of records at NAPSA. Compared to clients, results showed that NAPSA employees

very often use the online platforms. This entails those online platforms are actively being utilized in the creation, dissemination, storage and retrieval records.

Respondents were asked to indicate if online platforms were user friendly. The results revealed that the majority of the respondents agreed that online platforms was user friendly. Venkatesh, et.,, (2012) reasoned that for a new technology to be utilized, it must be user friendly and perharps more interactive than the previous technology or method of doing things otherwise users will reject the new technology all together. This response from respondents informs the study that usage of online platforms is based on the fact that it is user friendly. Secondly, there was a portion of the respondents who indicated that the platforms are not user friendly. This many mean that they are find it hard to navigate and use the platforms. These results may not necessarily be attributed to the online platform not being user friendly but probably the respondents lacked proper basic training or had no access to user guides and manuals.

Secondly, respondents were asked to indicate if online platforms enables them to complete tasks quickly. The majority of the respondents disagreed with the assertion. It appears that by using online platform, record management tasks takes longer than usual. This may mean there is latency in the record management at the insitutions and this makes service delivery inefficient especially in this time of covid-19 were the masses are forced to work remotely from home.

The results also revealed that the majority strongly disagreed to the statement that online platforms makes them more productive. This means that NAPSA workers are more productive using legacy methods in records management compared to online platforms. Secondly, because the shift from paper records systems to online platforms came quickly, the majority were not prepared to switch to online platforms and may not have received proper training. This maybe a factor leading to such outcomes. However, the respondents found online platforms interface pleasant and the majority of the respondents indicated that overral they are satisfied with the online platforms. This high level of satisfaction implies that NAPSA employees will keep using online platforms in future may fully embrace the technlogy.

5.3 Ways institution is using to educate its clients and staff members on the proper usage of the online platforms

Respondents were asked to indicate if a user support systems, manuals and user guides is provided. The majority of the respondents strongly agreed to this and the results was the same for clients and NAPSA employees. Hence the factor that has led to the utilization of NAPSA online platforms is that user manuals are provide which they can refer to whenever they want to troubleshoot, use to capture and retrieve information.

Secondly, the results showed that NAPSA conducts in-house training about online platforms. However, this training is done at long intervals and whenever there is a software update. Due to high costs of commercial software, updates usually take longer to be enacted and this may imply that the level of training at the institution is bad and can affect service delivery. Not only that, it was shown that in-house training is biased towards the IT-departments but not towards the records management department. This result was also similar among client respondents who indicated that they receive basic orientation whenever there is software update. This imbalance of training can affect client's service delivery.

Overall, the training provided by NAPSA was found to be very poor. This means that service delivery via online platform is not as effective especially in the covid-19 era. It may imply the institution has not prioritized training of both its clients and workers or it may mean there is no proper policy towards how and when training is to be done.

5.4 Challenge in the Usage of online platforms

Internet speed was a major challenge among client respondents. It appears slow internet is hampering clients from accessing records from the institution remotely. Mambwe (2018) reported that Zambia internet infrastructure has lagged behind from the rest of the world and until now the most of country's internet infrastructure is still operating of 3G internet connectivity when the rest of the world has fully migrated to 4G. The 3G internet connectivity is slow especially during peak hours accessing records online may prove to be a slow process.

Challenges faced by NAPSA worker were lack of training instructors, inadequate of ICT infrastructure and lack of interest and commitment from teaching stuff. Lack of training instructors

imply that IT department is under stuffed and the ratio is in imbalance. Lack of ICT infrastructure implies that current ICT equipment is not robust to support the creation, storage, retrieval and dissemination of much needed records.

Lastly it was determined that problems with online platforms get rectified within 24 hours. Twenty years ago, this would not have been a problem but in today's world even five minutes of systems down time can mean life and death and can lead to massive revenues losses. The fact that it takes hours to rectify problems, the institutions cause a lot of inconveniences to the clients it is saying. NAPSA engages various stakeholder the majority of whom uses e-collections. These long hours it takes to rectify a problem means filling monthly returns and payment of pension contributions is affected for instance. In addition, creation and storage of online databases is slowed down and another real time service can lead loss of man hours.

5.5 Conclusion

The aim of the study was to evaluate the continuity of usage of online platforms in record management during the covid-19 pandemic at the national pension scheme authority (NAPSA). The study finding revealed that online platforms are being utilized at NAPSA but the frequency of usage from clients was slow compared to workers. It was revealed that some form of training provided by NAPSA are not as effective and do not do much to equip both clients and workers with necessary skills. The results implied that the IT department is not well stuffed and there is no proper ICT policy.

One of the major challenges faced by clients was slow internet connectivity. The major challenges among workers were lack of proper ICT infrastructure, lack of training infrastructure and lack of interest from the teaching stuff.

5.6 Recommendations

Based on the findings, the study recommends that the usage of online platforms should strongly be encouraged. The usage of online platforms is cost effective in the long term and it has the ability to reach out to the masses. With constant lockdowns, the only way records will be accessed, created, updated, stored and disseminated will be through online platforms.

Secondly, there is need for NAPSA to engage in extensive training of both clients and workers. The results showed that major challenges originate from under stuffed IT departments and lack of proper ICT policy.

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APPENDICES

Appendix 1: NAPSA Employee Questionnaire

Questionnaire identification #.....

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF LIBRARY AND INFORMATION

SCIENCE

Dear respondent,

We are students at the University of Zambia pursuing Bachelor's Degrees in Library and Information Science. We are carrying out research on "*Evaluating the continuity of usage of online platforms in record management post covid-19 pandemic at the national pension scheme authority (NAPSA)*". The information needed from you is purely for academic purposes and therefore any information given to us will be treated with maximum confidentiality. Kindly spare a little time to fill this questionnaire. Thank you very much.

Instructions

1. Do not indicate your name in the questionnaire
2. Please answer all questions and if you are not sure of anything, seek clarification from the researcher.
3. Tick (√**)** the answer that best expresses your views and where possible explain.

PART 1: DEMOGRAPHIC INFORMATION

1. What is your gender?

   [ ] Male

   [ ] Female

2. In which age group do you belong?

   [ ] Below 20

   [ ] 20 – 29 years

   [ ] 30 –39 years

   [ ] 40 –49 years

   [ ] Above 50

3. Highest Level of Education

   [ ] Grade 12 Certificate

   [ ] Certificate

   [ ] Diploma

   [ ] Bachelor's Degree

   [ ] Master's Degree

   [ ] PhD

   Other (please specify): ……

4. How long have you worked at the institution?

   [ ] Below 5 years

   [ ] 6 –10 years

   [ ] 11—15 Years

   [ ] Above 20 years

PART 2: USER FRIENDLY OF ONLINE PLATFORM

1. How often do you use online platforms in your day-to-day work?

   [ ] Not too often

   [ ] Not Often

   [ ] Often

[ ] Very Often

2. Using a rating scale from the lowest point of 1 to the highest point of 5, please circle the number that indicates your level of agreement or disagreement with the following statement.

SD = strongly disagree | D = Disagree | N = Neutral | A = Agree | SA = Strongly Agree

No	Statement	SD	D	N	A	SA
i	Online platforms are simple to use	1	2	3	4	5
ii	Enables one to complete tasks quickly on this platform	1	2	3	4	5
iii	I think I can become more productive quickly using the platform	1	2	3	4	5
iv	The Interface of the Platform was pleasant	1	2	3	4	5
v	The organization of information on the system screen clear	1	2	3	4	5
vi	Overall am satisfied with the system	1	2	3	4	5

PART 3: ONLINE PLATFORM TRAINNING

1. Do you undergo/conduct regular training on the usage of the online platforms?

[ ] YES [ ] NO

2. If YES, how regular?

[ ] Every Quarter

[ ] Every Six Months

[ ] Every Year

[ ] Whenever there is a software update or when a new system is introduced.

3. What do you think should be done to make training more effective?

   ……

   ……

   ……

4. The Overall experience of the training is positive

   [ ] YES [ ] NO

PART 4: CHALLENGES

1. Do you face challenges in the usage/ implementation of online Platforms?

   [ ] YES NO [ ]

2. What are some of the challenges you face? (*Multiple responses)*

   [ ] slow internet speed

   [ ] the system and software is complex

   [ ] Lack of Training instructors

   [ ] Inadequate ICTs infrastructure

   [ ] Lack of interest and commitment among the teaching stuff to use the Platforms

   [ ] Amount of time required to develop e-learning content

   [ ] Lack of operational ICTs policies

   [ ] Other (*please specify*) ……

3. What do you think should be done to overcome the challenges identified above?

   ……

   ……

   ……..

Thank You for Your Participation

Appendix 2: Clients Questionnaire

Questionnaire identification #.....

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF LIBRARY AND INFORMATION

SCIENCE

Dear respondent,

We are students at the University of Zambia pursuing Bachelor's Degrees in Library and Information Science. We are carrying out research on "*Evaluating the continuity of usage of online platforms in record management post covid-19 pandemic at the national pension scheme authority (NAPSA)*". The information needed from you is purely for academic purposes and therefore any information given to us will be treated with maximum confidentiality. Kindly spare a little time to fill this questionnaire. Thank you very much.

Instructions

Do not indicate your name in the questionnaire

Please answer all questions and if you are not sure of anything, seek clarification from the researcher.

Tick (√) the answer that best expresses your views and where possible explain.

PART 1: DEMOGRAPHIC INFORMATION

5. Gender?

    [ ] Male

    [ ] Female

6. In which age group do you belong?

    [ ] Below 20

    [ ] 20 – 29 years

    [ ] 30 –39 years

    [ ] 40 –49 years

    [ ] Above 50

7. How long have been affiliated to NAPSA?

    [ ] Below 5 years

    [ ] 6 –10 years

    [ ] 11—15 Years

    [ ] Above 20 years

PART 2: USER FRIENDLY OF ONLINE PLATFORM

1. Have you ever used any online platform when transacting with NAPSA?

    [ ] Yes

    [ ] No

2. If yes to Q1, how often?

    [ ] Once per month

    [ ] twice per month

    [ ] once in 3 months

    [ ] Once in 6months

3. How would you describe the user friendliness of the online platform?

    [ ] Very Poor

    [ ] Poor

[ ] Good

[ ] Very Good

4. Do the online platform operate 24hours 7 days a week?

   [ ] Yes

   [ ] No

PART 3: ONLINE PLATFORM TRAINNING

1. Does the platform come with a manual / user guidance?

   [ ] Yes

   [ ] No

2. Aside from manuals/ user guides, did NAPSA orient or provide any form of training about the usage of the platform?

   [ ] Yes

   [ ] No

3. If yes Q2 above, how frequent do they do they orientation/ training?

   [ ] Once a Month

   [ ] Once in 3 months

   [ ] Once or twice in 6month

   [ ] More than twice in a year

   [ ] It was a one off training

4. Do you receive regular updates whenever there is an upgrade in the software?

   [ ] Yes

   [ ] No

5. How would you describe the training provided by NAPSA?

   [ ] Very Poor

   [ ] Poor

   [ ] Good

   [ ] Very Good

   [ ] Excellent

PART 4: CHALLENGES

4. Do you face challenges when using NAPSA online Platforms?

    [ ] YES

    [ ] NO

5. What are some of the challenges you face? (*Multiple responses)*

    [ ] slow internet speed

    [ ] the system and software is complex

    [ ] Lack of Training instructors

    [ ] Inadequate ICTs infrastructure

    [ ] Lack of interest and commitment among the teaching stuff to use the Platforms

    [ ] Amount of time required to develop e-learning content

    [ ] Lack of operational ICTs policies

    [ ] Other (*please specify*) ……

6. What do you think should be done to overcome the challenges identified above?

    ……

    ……

    ……..

7. Whenever there is a system failure, how long does it take to be rectified?

    [ ] Less than 12 hours

    [ ] In 24 hours

    [ ] In one month

    Other specify……..

THANK YOU FOR YOUR PARTICIPATION