

Customer Satisfaction Survey Inception Report

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1. Introduction

1.1 Background

The Retirement Benefits Authority (RBA) is a statutory body founded in 2000 following the enactment of Retirement Benefits Act in 1997 and is mandated to:

- (i) Regulate and supervise the establishment and management of retirement benefits schemes;
- (ii) Protect the interest of members and sponsors of retirement benefits schemes and approve trustees remuneration approved by members during the Annual General Meeting after every three years;
- (iii) Promote the development of the retirement benefits sector;
- (iv) Advise the Cabinet Secretary of The National Treasury and Planning on the national policy to be followed with regard to the retirement benefits sector and to implement all government policies relating thereto;
- (v) Perform such other functions as are conferred on it by this Act or by any other written law.

RBA has been successful in meeting its mandate since its inception. Increased performance in the industry can be matched to improvements in customer service, primarily driven by its service charter, quality management system, performance contract and high level of professionalism and integrity. RBA has in the past done customers satisfaction surveys with a view to gathering key information, putting in place measures to arrest unfavorable practices and institute measures to improve on these areas. The surveys have enabled RBA to identify important areas to its customers and also helped in gathering strategic and tactical advice from its customers. SBO Research has been commissioned to conduct a customer satisfaction survey for RBA for the financial year 2018/2019.

1.2 Scope and Coverage of the Customer Satisfaction Survey

The survey will cover all RBA customers as listed below:

- Suppliers of goods and services to the Authority
- Members of schemes and trustees who have attended retirement planning seminars and other dissemination forums organized by the Authority
- Service providers in the Retirement Benefits Sector (fund managers, custodians, administrators)

- Complainants/enquirers
- Schemes which have had AGMs in the current financial year
- Industry associations (Fund managers association, Association of Retirement Benefits Schemes, Association of Kenya Insurers, Financial Sector Regulators Forum (IRA, CMA, CBK, SASRA)
- Stakeholders who interact with Retirement Benefits Schemes

1.3 Our Understanding

Customer satisfaction surveys are used to capture the idea of measuring how satisfied an organization's customers are with its efforts in service delivery. Good customer service is the lifeline of any organization. Although winning new customers is important, efficient and effective service delivery will help generate loyalty and attract new business. Therefore good customer service is imperative for an organization's development.

Through understanding of customers' satisfaction, RBA will therefore be able to determine the actions required to meet the customers' needs. RBA will also be able to identify its own strengths and weaknesses and chart out future progress and improvement. The customer satisfaction survey will focus on measuring customer perceptions of how well the Authority delivers on its mission, critical success factors, dimensions of the core business and improvement in service delivery or the lack thereof. The survey will also assess the efficacy of the recommendations from the previous survey.

To ensure alignment with the Authority's promises to its customers, we will also measure satisfaction levels in the context of the Authority's customer service charter. All these together with the specific objectives as listed in the Terms of Reference will guide in the computation of service gap levels and an overall customer satisfaction index.

It is therefore in pursuit of improving service delivery to its customers and to be responsive to their needs that the Authority through this survey hopes to gain insights into the perceptions of its service by conducting a customer satisfaction survey and also determine that the customers are being served with staff of high levels integrity by assessing the level of corruption through the corruption perception index of the Authority

Process of Customer Satisfaction Measurements

- a) Identify the aspects responsible for customer satisfaction
- b) Split each aspect into relevant and measurable attributes
- c) Sample selection and identification of respondents
- d) Use an agreed questionnaire to interview respondents on how to evaluate the Authority's performance on the attributes on a scale
- e) Process and analyze data and make recommendations

This inception report highlights the approach and methodology for carrying out this research in line with the objectives and terms of reference.

2. Research Objectives

- a) Establish a composite measure of the level of satisfaction of RBA's customers with its current service by specifically looking at
 - i. Speed of service/product delivery
 - ii. Quality of service/product
 - iii. Accessibility; this will include systems to enable persons with disabilities, minorities, marginalized groups and illiterate citizens to access services. Web based enabled systems e.g. online applications systems, and holding open days
 - iv. Affordability
 - v. Courtesy
 - vi. Adherence to the commitments set out in the Authority's service charter
- b) Establish the level of corruption in the Authority using the Ethics and Anti-Corruption Commission (EACC) guidelines on how to calculate a corruption index
- c) Identify other customer needs

3. Description of the Methodology and Work Plan for Performing the Assignment

3.1 Target

The Authority's customers include all members of the public who offer services to the Authority, are saving for their retirement or have sought information from the Authority. The survey will cover the Authority's major customers within the last one year as follows:

- Suppliers of goods and services to the Authority
- Members of schemes and trustees who have attended retirement planning seminars and other dissemination forums organized by the Authority
- Service providers in the Retirement Benefits Sector (fund managers, custodians, administrators)
- Schemes which have had AGMs in the current financial year
- Industry associations (FMA, ARBS, AKI, FSRF)
- Stakeholders who interact with RBSS
- Complainants/enquirers

3.2 Data Collection Method

Given the objectives of the survey, various methods will be used to obtain the data needed in order to respond to the objectives and TOR of this study. This includes desk research, qualitative approach, quantitative approach and mystery shopping.

3.2.1 Desk Research

The desk study will involve secondary data sourcing. The secondary data review will be done to existing literature to enrich the understanding of where we are coming from and identify the already documented desired and undesired service quality improvement strategies. The documents to be reviewed include.

- International customer reforms best practice
- Previous RBA customer satisfaction survey reports
- RBA strategic documents, e.g., Strategic plan, service charter
- Best practice retirement benefits schemes
- Any other relevant documents

3.2.2 Qualitative Approach

In-depth interviews will be used to gather data needed from the target regarding key issues on satisfaction. This qualitative approach will allow us to explore issues in-depth in a relatively unstructured manner, yielding insight into how people really think and behave and more importantly, invoke the reason 'why'. The main purpose of qualitative research is to find out what is in an individual's mind; emotions, beliefs, intentions and perceptions. This method therefore will help explore the perception, relationships, feelings, emotions and personal memories associated with RBA.

They also help identify soft issues that are very useful in explaining satisfaction levels and subconscious perception of image and service delivery among others while adding value to the research process. In-depth interviews will be used to get qualitative information from key informants on a one-on-one basis. This will involve the use of unstructured interviews aimed at obtaining unrestricted responses on their perception of RBA. It will help identify the key factors influencing satisfaction or dissatisfaction and also identify issues to do with corruption while identifying possible strategies for intervention.

3.2.3. Mystery shopping.

This is whereby the researchers go through the journey personally and identify the services delivered. Our researchers will make visits, write emails and make telephone calls to RBA and document their first hand service experience. This will be gauged against the customer service charter stipulations to assess the level of adherence to the charter.

3.2.4 Quantitative Approach

The quantitative phase aims at quantifying the qualitative data on perception and satisfaction. The data will be gathered through face-to-face interviews, using semi-structured interviews containing many open -ended questions to provide depth and pre-coded questions to provide quantification. Our interviewers will use in-depth probing to gain the required information. Quantitative data will be gathered through face-to-face interviews using semi-structured questionnaires on mobile platforms using two (2) approaches:

a. Computer Aided Telephone Interviews (CATI)

- b.** This technique involves randomly interviewing customers using an existing database. The data is captured online and directly transmitted to a central server at SBO. It is a cost and time efficient approach. A semi structured questionnaire will be used to collect data and the questionnaire will be structured in such a way that the interview will not exceed 20 minutes.

c. Mobile Aided Personal Interviews (MAPI)

This involves face to face interviews with existing customers where by the data is captured electronically on mobile. The questionnaires for intercepts will be standard and limited to a maximum 20 minutes. The data will be analyzed to answer issues raised from the research objectives. This phase will give the aggregate of different response categories as well as breakdown by segment and demographics among others.

3.3 Sampling

The sample will be selected through stratified random sampling to ensure representativeness of customer category. Stratified sampling refers to a type of sampling method where the researcher divides the population into separate groups, called strata. A probability sample is then drawn from each group using the simple random sampling method. In this research, RBA customers will be categorized into different strata based depending on where a customer belongs as shown in table1. Respondents will be selected using random numbers. The following is the sample distribution for customers.

Table 1: Sampling Frame

| Customer Category | Current Customers 2018/2019 | In-depth Interviews | Quantitative (CAPI & MAPI) |
|--|--------------------------------|------------------------|-------------------------------|
| Trustee of licensed retirement benefit scheme who have interacted with RBA in the past 12 months | 2000 | - | 300 |
| Suppliers | 40 | - | 30 |
| Members of schemes who have attended retirement planning seminars/ whose RBA has attended AGM | 2000 | - | 300 |
| Complainants/ Enquirers | 40 | - | 30 |
| Custodians | 11 | - | 11 |
| Fund managers | 24 | 4 | 20 |
| Administrators | 31 | 1 | 30 |
| Industry associations | 5 | 5 | - |
| TOTAL | 4151 | 10 | 721 |

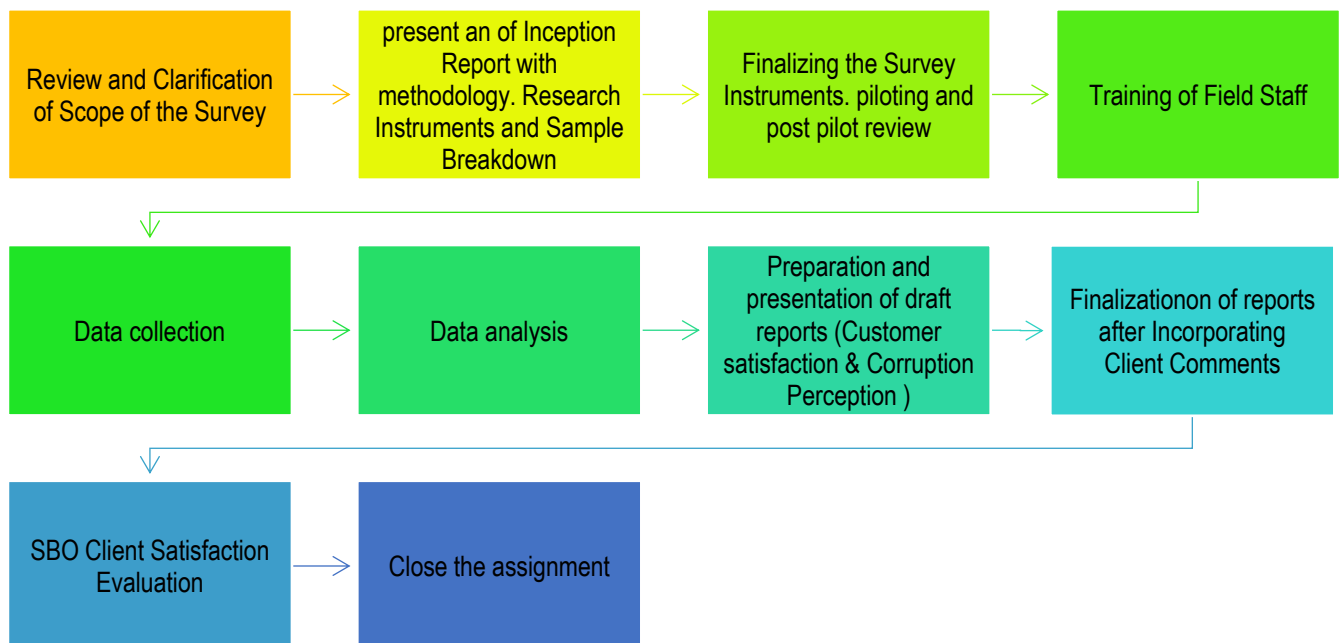
The sample for this survey is 721 interviews among customers/stakeholders. We consider the sample proposed in this study as realistic for a customer satisfaction survey. This sample has a precision of +or – 4% margin of error at 96 % confidence interval which is acceptable for a satisfaction study. The precision level is based on the simplified table below.

| Sample Size | 2000 | 1500 | 1000 | 900 | 800 | 700 | 600 | 500 | 400 | 300 | 200 | 100 | 50 |
|-------------------|------|------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| % Margin of error | 2 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 5 | 6 | 7 | 10 | 14 |

Source: <http://www.research-advisors.com>

3.4 Survey Execution Plan

Based on the scope of work and our understanding of your needs, we propose to approach the assignment in the following steps representing specific tasks:



3.5. Data collection tools

The following methods will be used in data collection

(a) Computer Aided Telephone Interviewing (CATI) Platform

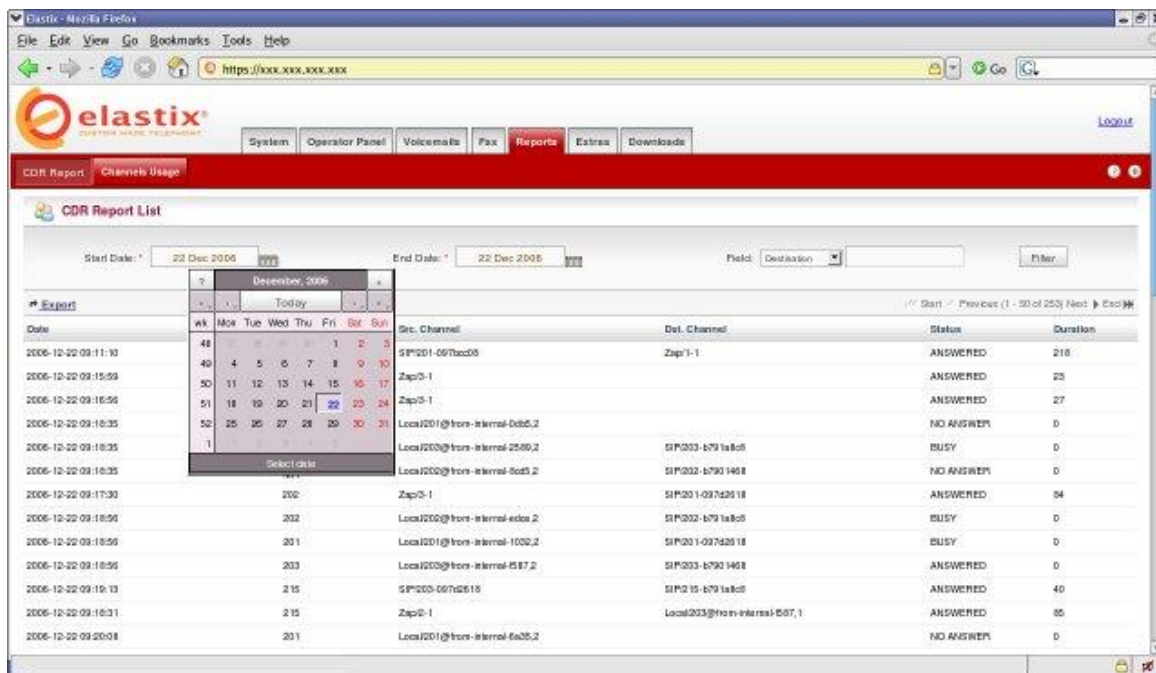
SBO has recently invested in a revamped CATI technology & center



Advantages of the new call center

- ❖ Clients can listen into live conversation at the comfort of their desk
- ❖ Keeps a history of calls recordings- up to six months (subject to space availability)
 - ❖ Can hold up to 500GB
- ❖ Keeps the call logs
 - ❖ Successful calls
 - ❖ Unsuccessful calls
 - ❖ Call length etc.

The system comes with in-built Quality control measures as highlighted above which complement the standard quality control procedures. Below are samples of call logs

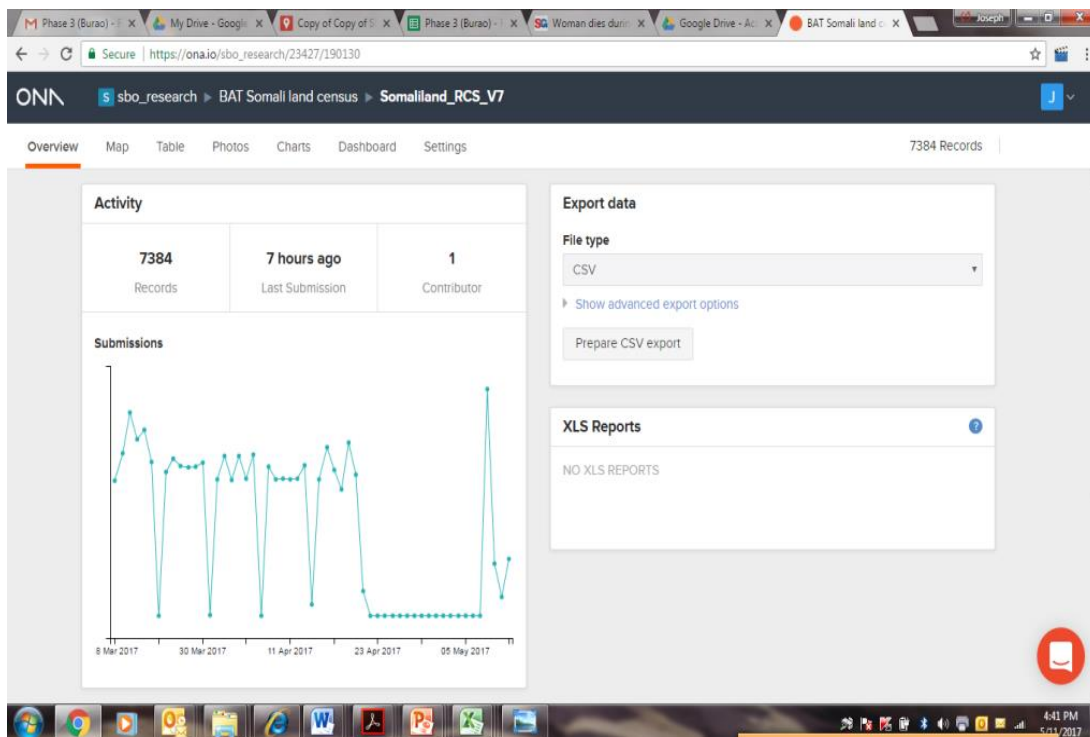


| Date | Time | Src. Channel | Dest. Channel | Status | Duration |
|------------|----------|-------------------------------|-------------------------------|-----------|----------|
| 2006-12-22 | 09:11:10 | SIP201-067acc05 | Zap/1-1 | ANSWERED | 218 |
| 2006-12-22 | 09:15:59 | Zap/3-1 | | ANSWERED | 23 |
| 2006-12-22 | 09:16:56 | Zap/3-1 | | ANSWERED | 27 |
| 2006-12-22 | 09:18:35 | Local201@from-internal-06b5.2 | | NO ANSWER | 0 |
| 2006-12-22 | 09:18:35 | Local202@from-internal-25b6.2 | SIP203-b791a805 | BUSY | 0 |
| 2006-12-22 | 09:18:35 | Local202@from-internal-8d51.2 | SIP202-b7901468 | NO ANSWER | 0 |
| 2006-12-22 | 09:17:30 | Zap/3-1 | SIP201-097d2618 | ANSWERED | 84 |
| 2006-12-22 | 09:18:56 | Local202@from-internal-ec0a.2 | SIP202-b791a805 | BUSY | 0 |
| 2006-12-22 | 09:18:56 | Local201@from-internal-1002.2 | SIP201-097d2618 | BUSY | 0 |
| 2006-12-22 | 09:18:56 | Local203@from-internal-4587.2 | SIP203-b7901468 | ANSWERED | 0 |
| 2006-12-22 | 09:19:13 | SIP203-067d2618 | SIP215-b791a805 | ANSWERED | 40 |
| 2006-12-22 | 09:19:31 | Zap/3-1 | Local203@from-internal-5587.1 | ANSWERED | 85 |
| 2006-12-22 | 09:20:08 | Local201@from-internal-6a35.2 | | NO ANSWER | 0 |

(b) Mobile Aided Personal Interviewing (MAPI)

We will script the questionnaire on an online platform. Each interviewer is able to access the questionnaire on a mobile device and each completed interview is sent to our server. Quality control measures are built into the platform. The quality control measures in this platform are:

- We will record the geo-coordinates to reflect where the work was done as part of the quality control process.
- We will also do back-ground voice recording of certain parts of the data when the interview is taking place (we would normally alert the respondent, but the interviewers will not have knowledge of which parts of the interview are auto-recorded)
- Remote Monitoring. As data collection progresses, SBO Research platform allows for real time monitoring of data, and interviewers activities. The platform also has an interface that allows real time dashboard reports



Benefits derived from the use of technology

- Improved speed of data collection (turn-around time)
- Enhanced efficiency leading to low cost
- More accuracy in data collected (aided routings and data filtering)
- Guaranteed data security
- Instant access to information/survey outcomes
- Improved mechanisms for quality control (geo-fencing, online tracking, audio-recordings of interviews etc.)

3.6. Data Analysis

Data gathered through questionnaires in the quantitative phase will be analyzed through percentages and mean scores using Statistical Package for Social Sciences (SPSS) analysis package while the qualitative data will be analyzed using content analysis.

Cross tabulations will be done for the quantitative data to enable us examine relationships within the data that might not be readily apparent when analyzing total survey responses. Data will be summarized to provide the scores needed to answer the study objectives. The data will be presented in tables, charts and narratives. A customer satisfaction index and a corruption perception index will be computed.

(a) Customer Satisfaction Index

There are various metrics to measure customer satisfaction e.g.

- Customer Satisfaction Score (CSAT)
- Customer Effort Score (CES)
- Net Promoter Score (NPS)
-

In this study, the Customer Satisfaction Score (CSAT) method will be used. Customer Satisfaction Score (CSAT) measures how satisfied or unsatisfied customers are, on average, with products/services or customer

processes of interaction. It is calculated by asking a question, such as "How satisfied were you with your experience?" The responses are measured on a corresponding survey scale, which can be 1 – 3, 1 – 5, or 1 – 10. e.g.

| How satisfied were you with the services rendered? | | | | |
|--|---|---|---|-------------|
| 1 | 2 | 3 | 4 | 5 |
| WORST | | | | BEST |

The customer satisfaction score can be calculated by adding up the sum of all scores and dividing the sum by the number of respondents.

(b) Corruption Perception Index

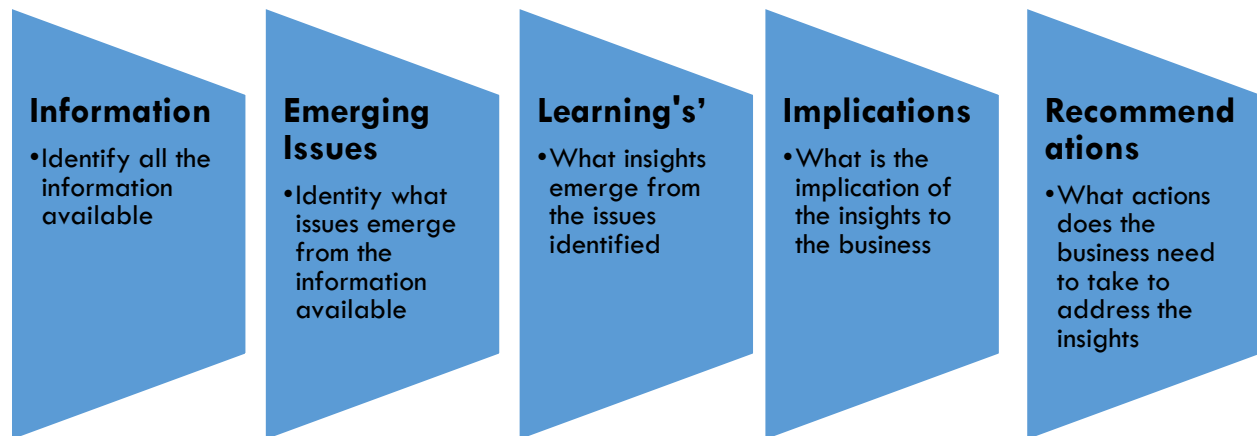
The corruption Perception Index will be obtained using the Ethics and Anti-Corruption Commission guidelines (EACC). The following aspects will be assessed and taken into consideration when computing the overall corruption perception index: *Extent of Corruption Practices, Corruption Pressure, Spread of Corruption and Expectations about the Future of Corruption.*

3.6.1. Data Interpretation

Findings will be related to pertinent information through interpretative analysis. The interpretative process will apply deductive and inductive logic. Once data has been analyzed, the various bits of new information will be related and combined to one another and to other existing information relevant to the study. The data will then be reassembled and synthesized into a form that enables objectives of the study to be accomplished. Qualitative matrices will be used to compare various data sets.

3.6.2. Models for data Interpretation

We go through a detailed process in our analysis and reporting in order to ensure we unearth relevant insights that are relevant and actionable as shown below;



We are keen on unearthing the 'Why' which in itself calls for rigorous data mining

3.7. Quality Control

SBO Research appreciates the significance of this research in making business decisions and formulating strategies for customer value propositions. We understand that the results from the research will provide greater clarity on how RBA can improve their service offering to their customer's thereby meeting their expectations and exceeding their satisfaction. With this recognition, SBO Research commits to apply the highest quality standards in conducting this research.

SBO Research will use computerized programs that control quality through sample management systems to ensure proper case processing and monitoring of appropriate interviewer behavior. These will go beyond the traditional standard quality control procedures due to the significance of the research and the specific quality control measures that will be applied in this research are clearly highlighted in the technical proposal.

The quality control and assurance measures include:

- ♦ Piloting of research instruments before project starts
- ♦ Thorough training and briefing of research team
- ♦ Assurance to respondents of confidentiality of the answers they give
- ♦ Assurance to respondents that the interviewers are working for an independent research organization and not part of RBA
- ♦ Questionnaire editing to determine inconsistencies

- ♦ The field process will be supervised through **accompanying (20%)** of the interviews and **back-checking (30%)** and **100% data entry verification**
- ♦ Client involvement in every stage
- ♦ Involvement of competent and experienced staff in all aspects of the assignment
- ♦ Lateral thinking applied in interpretation and delivery of insights

Interviewers' calibre – SBO Research will use highly qualified and experienced field interviewers who are rigorously trained on research. Prior to data collection exercise, they will undergo a thorough in-house briefing to ensure they achieve the data quality necessary for this survey.

4. Activity (Work) Schedule

(a) Field Investigation and Study Items

Table below presents the activity schedule for the project, indicating the estimated duration in weeks and probable timing of the assignment.

Table 2: Duration of the assignment

| Activity | Wk. 1 | Wk. 2 | Wk. 3 | Wk. 4 | Wk. 5 | Wk. 6 | Wk. 7 | Wk. 8 |
|--|-------|-------|-------|-------|-------|-------|-------|-------|
| Task 1: Inception meeting and instrument design | | | | | | | | |
| Task 2: Pre-test & Finalize questionnaires | | | | | | | | |
| Task 3: In-depth interviews and field work and data collection | | | | | | | | |
| Task 4: Analysis and Report Preparation | | | | | | | | |
| Task 5: Draft Report | | | | | | | | |
| Task 6: Report finalization | | | | | | | | |

(b) Completion and Submission of Reports

The chart presents the Work Activities described above as per the requirements of the TOR. The work will take eight weeks to complete.

Table 3: Work activities schedule

| Report | Due Date |
|---|----------------|
| 1: Inception report | End of week 1 |
| 2. Interim Progress Report | End of week 3 |
| (a) First Status Report | End of week 4 |
| (b) Second Status Report | |
| 3. Draft Report - customer Satisfaction | End of week 7 |
| 4. Final Report - corruption perception | End of week 87 |

5. Deliverable Outputs of the Survey

5.1 Inception Report

This is the inception report which includes the draft questionnaires and other data collection instruments, sample design and size and a detailed work plan.

5.2 Draft Report

SBO Research team will keep in constant touch with the client and will provide draft reports at the end of the seventh week after the project award. Two separate reports (A customer satisfaction report and a corruption perception report) will be submitted to RBA. The reports will contain detailed descriptions of the approach to the research; sample studied, and survey results. The report will also include:

- i. The customer survey results
- ii. A report on the effectiveness of the corruption eradication structures.
- iii. A report on indices to allow future monitoring

5.3. Final Report

SBO Research shall submit final reports (customer satisfaction and corruption perception) detailing the findings of the surveys together with recommendations. The reports will be submitted to RBA after incorporating comments if any received from the RBA on the draft reports. The submission will be within one week of receiving RBA's comments. SBO Research will submit five (5) copies of the approved final reports to RBA together with two (2) copies of CDs containing the final reports. SBO Research will make summarized

presentations of the research findings to selected stakeholders such as key RBA management members for interpretation and clarification.

6. Confidentiality Pledge

SBO Research Limited (the agency) undertakes to:

- i. Keep strictly confidential all information given to it from time to time by the client
- ii. Use the information solely for the purpose of carrying out the work for the client
- iii. Keep strictly confidential all workings and results derived from the commissioned work
- iv. Avoid conflict of interest

APPENDICES

Appendix 1: Questionnaire

| INTRODUCTION |
|---|
| <p>Good morning / afternoon / evening. My name is from SBO Research Limited, an independent market research company based in Nairobi (www.sboresearch.co.ke).</p> <p>We are conducting a survey on the services offered by RBA. I would like to ask you a few questions</p> <p>We encourage you to provide your honest opinion. Your responses will be completely confidential. Kindly answer ALL the questions as honestly as possible. The results will be analyzed and reported collectively. As such no findings will be directly attributed to you as an individual. SBO is bound by Marketing & Social Research Association (MSRA) and ESOMAR Code of Conduct in observing respondent confidentiality</p> |

| PART 1: RESPONDENTS PROFILE |
|-----------------------------|
|-----------------------------|

D1: NAME AND CONTACT DETAILS OF RESPONDENT

| | |
|-------------------------------------|--|
| Name of organization/company | |
| Respondents' name (Optional) | |
| Respondent's Designation | |
| Contact (Tel no) | |

D 2(i): CUSTOMER CATEGORY

| | | | |
|--|---|---------------|---|
| Complainant/ Enquirer | 1 | Custodian | 5 |
| Member of Retirement Benefits Schemes | 2 | Fund manager | 6 |
| Trustee of licensed retirement benefit scheme | 3 | Administrator | 7 |
| Members who have attended RBAs retirement planning trainings | 4 | Supplier | 8 |

D2 (ii) APPLICABLE TO LICENSED RETIREMENT BENEFIT SCHEMES ONLY (PRECODE)

| DESIGN OF SCHEME | | TYPE OF SCHEME | | SIZE OF SCHEME- | |
|----------------------|---|----------------|---|-----------------|---|
| Defined contribution | 1 | Provident | 1 | Large | 1 |
| Defined benefits | 2 | Pension | 2 | Small | 2 |
| Hybrid | 3 | | | Medium | 3 |

D 2(iii): APPLICABLE TO SUPPLIERS ONLY

| |
|----------------------------------|
| Type of goods/ services supplied |
|----------------------------------|

D2 (iv) Which departments have you interacted with at RBA in the last one year?

| | | | |
|--------------------------------|----|-------------------------|----|
| Finance | 01 | Research & Strategy | 05 |
| ICT | 02 | Procurement | 06 |
| Legal & Corporate Service | 03 | Others (Specify) | |
| Human Capital & Administration | 04 | | |

PART 2: SCREENER

1) Have you interacted with the Retirement Benefits Authority (RBA) in the last 12 months ? **CIRCLE AS APPROPRIATE**

| | | |
|-----|---|---|
| Yes | 1 | CONTINUE |
| No | 2 | THANK RESPONDENT AND CLOSE INTERVIEW |

PART 3: CUSTOMER SATISFACTION

SECTION A: INTERACTION - ASK ALL

1) a) What mode of communication did you use to contact RBA? - **MULTIPLE RESPONSES**

| | | | |
|-----------------------|---|----------------------|---|
| Telephone | 1 | Postal Mail / letter | 5 |
| Email | 2 | Training | 6 |
| Physical visit | 3 | Social media | 7 |
| Trade fair/Exhibition | 4 | Other (Specify) | |

1) b) Which services were you seeking from RBA? – **MULTIPLE RESPONSES**

| | | | |
|--|---|---|----|
| To request RBA to conduct a training/Seminar | 1 | Inviting the authority to an Annual General Meeting | 9 |
| Enquiring on pension scheme | 2 | Seek approval of services | 10 |
| Filing returns | 3 | Registration as administrator | 11 |
| To renew license | 4 | Apply for an exemption certificate | 12 |
| Enquire on compliance matters | 5 | Make an enquiry on tenders | 13 |
| Registration of trust deeds & rules | 6 | Follow up on payments | 14 |
| Training | 7 | Other (specify) | |
| Make a complaint | 8 | | 9 |

2) How would you rate your overall level of satisfaction with how RBA served you on a scale of 1 to 5 where 1 is “not satisfied at all” and 5 is “Extremely satisfied”

| Not satisfied at all | Dissatisfied | Neither satisfied nor dissatisfied | Satisfied | Extremely satisfied |
|----------------------|--------------|------------------------------------|-----------|---------------------|
| 1 | 2 | 3 | 4 | 5 |

SECTION B: MANDATE – ASK ALL

3) a) Are you aware of RBA's roles and functions

| | | |
|-----|----|---------------------------|
| Yes | 1 | CONTINUE |
| No | 1) | SKIP TO QUESTION 4 |

3) b) How did you get to learn about the roles and functions of RBA? – **MULTIPLE RESPONSES**

| | | | |
|-----------------------------------|---|--------------------------------|----|
| Training | 1 | Newspapers | 7 |
| Word of mouth- | 2 | Posters at RBA | 8 |
| Trade fair, exhibition, open days | 3 | Colleagues at my place of work | 9 |
| Website | 4 | Social media | 10 |
| Radio | 5 | Others (specify) | |
| TV | 6 | | |

4) Would you say that RBA has made reasonable effort to make customers understand its roles and functions?

Yes.....1

No2

- 5) a) On a scale of 1 to 5 where 1 is "Very poor" and 5 is "Excellent" how would you rate the performance level of RBA in executing their roles?

| Very poor | Poor | Average | Good | Excellent |
|-----------|------|---------|------|-----------|
| 1 | 2 | 3 | 4 | 5 |

- 5) Please rate the extent to which you agree or disagree with each of the following statements. Use a 5 point scale, whereby 5 means you agree "to a Very large extent" 4 means you Agree "To a large extent", 3 means you Agree "To some extent", 2 means you agree "To a small extent" and 1 means you "Do not agree at all" with each statement. **CIRCLE AS APPROPRIATE**

| | | Not at all | Small extent | Some extent | Large extent | Very large extent |
|----|--|------------|--------------|-------------|--------------|-------------------|
| a) | RBA regulates and supervises the establishment and management of retirement Benefits schemes | 1 | 2 | 3 | 4 | 5 |
| b) | RBA protects the interest of members and sponsors of retirement Benefits schemes | 1 | 2 | 3 | 4 | 5 |
| c) | RBA promotes the development of the retirement benefits industry | 1 | 2 | 3 | 4 | 5 |
| d) | RBA implements all government policies relating to retirement | 1 | 2 | 3 | 4 | 5 |
| e) | RBA ensures continued excellence in service delivery | 1 | 2 | 3 | 4 | 5 |
| f) | RBA officials/staff members uphold Professionalism, Integrity and Sensitivity to stakeholders interest | 1 | 2 | 3 | 4 | 5 |

SECTION C - IMAGE AND PERCEPTION – ASK ALL

- 7)] State the extent to which you agree or disagree with the following statements about the Retirement Benefits Authority (On the scale of 1 to 5 where 5 is "Strongly Agree" and 1 is "Strongly Disagree" **CIRCLE AS APPROPRIATE**

| | | Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree |
|----|---|-------------------|----------|----------------------------|-------|----------------|
| a) | RBA is an innovative organization/institution | 1 | 2 | 3 | 4 | 5 |
| b) | RBA is involved in corporate social responsibility | 1 | 2 | 3 | 4 | 5 |
| c) | RBA has embraced modern technology in its communication with stakeholders | 1 | 2 | 3 | 4 | 5 |
| d) | RBA embraces international best practices in exercising its mandate | 1 | 2 | 3 | 4 | 5 |
| e) | RBA is an admirable institution/organization | 1 | 2 | 3 | 4 | 5 |
| f) | RBA services meet the needs of its customers/stakeholders | 1 | 2 | 3 | 4 | 5 |
| g) | The RBA brand is visible in the media | 1 | 2 | 3 | 4 | 5 |
| h) | RBA is a credible organization | 1 | 2 | 3 | 4 | 5 |
| i) | RBA is responsive to the development and growth of the Pension Industry | 1 | 2 | 3 | 4 | 5 |
| j) | It is easy to access RBA's services | 1 | 2 | 3 | 4 | 5 |

SECTION D: PERCEPTION OF RETIREMENT BENEFIT AUTHORITY OFFICIALS/STAFF – ASK ALL

8) We would like you to assess your perception of Retirement Benefit Authority officials/staff based on a number of attributes. Please rate each statement below using a 5 point scale, whereby 5 means you “**Strongly Agree**” 4 means you “**Agree**”, 3 means you “**Neither Agree nor Disagree**”, 2 means you “**Disagree**” and 1 means you “**Strongly Disagree**” with each statement. **CIRCLE AS APPROPRIATE**

| Interaction with RBA officials/staff | | Strongly Disagree | Disagree | Neither Agree Nor Disagree | Agree | Strongly agree |
|--------------------------------------|---|-------------------|----------|----------------------------|-------|----------------|
| ATTITUDE | | | | | | |
| (a) | RBA officials/staff treat you with respect | 1 | 2 | 3 | 4 | 5 |
| (b) | RBA staff members provide high quality services | 1 | 2 | 3 | 4 | 5 |
| (c) | RBA staff members are courteous | 1 | 2 | 3 | 4 | 5 |
| (d) | RBA officials/staff are transparent and accountable | 1 | 2 | 3 | 4 | 5 |
| COMPETENCE | | | | | | |
| (e) | RBA officials/staff are knowledgeable in their line of duty | 1 | 2 | 3 | 4 | 5 |
| (f) | RBA officials/staff are proficient in pension issues | 1 | 2 | 3 | 4 | 5 |
| (g) | RBA officials/staff deal with problems/queries effectively | 1 | 2 | 3 | 4 | 5 |
| (h) | RBA officials/staff deal with problems/queries promptly | 1 | 2 | 3 | 4 | 5 |
| (i) | RBA officials/staff upholds firmness and fairness | 1 | 2 | 3 | 4 | 5 |

9) Please rate the performance of the Retirement Benefits Authority on each of the following. Use a 5 point scale where 5 means **EXCELLENT** and 1 means **VERY POOR**

| ACCESSIBILITY | | | | | | |
|---|-----------|------|---------|------|-----------|----------------|
| | Very poor | Poor | Average | Good | Excellent | Not Applicable |
| Ease of accessibility through the phone | 1 | 2 | 3 | 4 | 5 | 99 |
| Ease of accessibility through the email | 1 | 2 | 3 | 4 | 5 | 99 |
| Ease of accessing RBAs offices | 1 | 2 | 3 | 4 | 5 | 99 |
| QUALITY OF SERVICE | | | | | | |
| RBA provides high quality services | 1 | 2 | 3 | 4 | 5 | 99 |
| Service time is reasonable | 1 | 2 | 3 | 4 | 5 | 99 |
| RBA offers consistent services | 1 | 2 | 3 | 4 | 5 | 99 |
| SPEED OF SERVICE | | | | | | |
| Timeliness in delivery of services | 1 | 2 | 3 | 4 | 5 | 99 |
| Quick response in attending to customers complaints | 1 | 2 | 3 | 4 | 5 | 99 |
| Adherence to the service charter | 1 | 2 | 3 | 4 | 5 | 99 |
| AFFORDABILITY | | | | | | |
| Cost charged for licenses | 1 | 2 | 3 | 4 | 5 | 99 |

10) In your opinion, do you think RBA has done enough to ensure its services are accessible to the following categories of people:

| | YES | NO | Don't know |
|---------------------------|-----|----|------------|
| Visually impaired persons | 1 | 2 | 99 |
| People who cannot walk | 1 | 2 | 99 |
| Hearing impaired persons | 1 | 2 | 99 |
| People who cannot talk | 1 | 2 | 99 |

SECTION E: TRAINING - ASK THOSE TO THOSE WHO HAVE ATTENDED RETIREMENT TRAININGS ONLY

11) Have you received any **training** from RBA?

Yes1

No.....2

PROCEED WITH QUESTIONS 11 b – 11d

SKIP TO QUESTION 12.

| | To what extent were you satisfied with the following? | Not at all | Small extent | Some extent | Large extent | Very large extent |
|------|--|------------|--------------|-------------|--------------|-------------------|
| 11b) | Relevance/usefulness of the training? | 1 | 2 | 3 | 4 | 5 |
| 11c) | Depth of knowledge of trainers about the subject matter? | 1 | 2 | 3 | 4 | 5 |
| 11d) | Quality of the training materials? | 1 | 2 | 3 | 4 | 5 |
| 11e) | Accessibility of the training venues? | 1 | 2 | 3 | 4 | 5 |
| 11f) | Comfort of the training room? | 1 | 2 | 3 | 4 | 5 |

SECTION F: PROCUREMENT - ASK SUPPLIERS ONLY

12) a) Please tell me the extent to which you agree or disagree with each of the following statements with regard to RBA. **USE A 5 POINT SCALE WHERE 1 MEANS STRONGLY DISAGREE AND 5 MEANS STRONGLY AGREE**

| | | Strongly disagree | Disagree | Neither Agree nor disagree | Agree | Strongly agree |
|----|--|-------------------|----------|----------------------------|-------|----------------|
| | PROCUREMENT PROCESS | | | | | |
| A. | The procurement of goods and services at RBA is done in a fair and transparent manner | 1 | 2 | 3 | 4 | 5 |
| B. | All clarifications are addressed satisfactorily in the pre-bid conference | 1 | 2 | 3 | 4 | 5 |
| C. | The advertising process of tenders in the print media and at RBA's website is clear | 1 | 2 | 3 | 4 | 5 |
| D. | There is prompt communication about the outcome of tenders | 1 | 2 | 3 | 4 | 5 |
| E. | The evaluation of bids is done in a transparent way | 1 | 2 | 3 | 4 | 5 |
| F. | The evaluation of tenders is clearly explained to all bidders | 1 | 2 | 3 | 4 | 5 |
| G. | Procurements at RBA are sourced from approved suppliers only | 1 | 2 | 3 | 4 | 5 |
| | PAYMENT | 1 | 2 | 3 | 4 | 5 |
| A. | RBA keeps agreed promises / pays according to agreements | 1 | 2 | 3 | 4 | 5 |
| B. | Payment terms are fair | 1 | 2 | 3 | 4 | 5 |
| C. | Pricing is fair | 1 | 2 | 3 | 4 | 5 |
| D. | RBA provides clear information on all pending payments | 1 | 2 | 3 | 4 | 5 |
| E. | RBA pays its suppliers within reasonable time after delivery and acceptance of goods | 1 | 2 | 3 | 4 | 5 |
| | COMMUNICATION | | | | | |
| | RBA handles suppliers complaints professionally | 1 | 2 | 3 | 4 | 5 |
| | RBA gives prompt feedback to queries raised | 1 | 2 | 3 | 4 | 5 |
| | Bidders are informed the reason why their bids were not successful upon inquiry | 1 | 2 | 3 | 4 | 5 |
| | RECORD KEEPING | | | | | |
| A. | RBA keeps comprehensive records | 1 | 2 | 3 | 4 | 5 |
| B. | Records at RBA are updated | 1 | 2 | 3 | 4 | 5 |
| C. | RBA keeps automated records | 1 | 2 | 3 | 4 | 5 |
| D. | Records at RBA are easily accessible | 1 | 2 | 3 | 4 | 5 |

| PROCESSES | | | | | | |
|--------------|--|---|---|---|---|---|
| | RBA issues LPOs without delay | 1 | 2 | 3 | 4 | 5 |
| | RBA issues clear and simple contracts | 1 | 2 | 3 | 4 | 5 |
| | Written agreements cover all needed issues | 1 | 2 | 3 | 4 | 5 |
| | RBA issues timely contracts | 1 | 2 | 3 | 4 | 5 |
| STAFF SKILLS | | | | | | |
| A. | RBA's staff understand supplier's needs | 1 | 2 | 3 | 4 | 5 |
| B. | RBA's staff are timely in attending to suppliers | 1 | 2 | 3 | 4 | 5 |
| C. | RBA's staff are communicate clearly | 1 | 2 | 3 | 4 | 5 |
| D. | RBA's staff are well informed/ always give correct information | 1 | 2 | 3 | 4 | 5 |
| E. | RBA's staff are professional | 1 | 2 | 3 | 4 | 5 |
| F. | RBA's staff are adequate to handle all suppliers | 1 | 2 | 3 | 4 | 5 |
| G. | RBA's staff give advice in case of problems | 1 | 2 | 3 | 4 | 5 |
| H. | RBA's staff listen to supplier's queries and complaints | 1 | 2 | 3 | 4 | 5 |

12) b) Please list the three most important areas you would like to see improved in **RBA's** sourcing and Procurement.

| |
|--|
| |
|--|

12) c) Please list three areas where you feel RBA's sourcing and Procurement is good or better than average.

| |
|--|
| |
|--|

SECTION G: SERVICE CHARTER – ASK ALL

13) a) Are you aware / have you seen RBA's customer service charter?

| | | |
|-----|---|---------------------|
| Yes | 1 | CONTINUE |
| No | 2 | SKIP TO QUESTION 14 |

13) b) How did you get to know about RBA's customer service charter? **CIRCLE AS APPROPRIATE (SINGLE RESPONSE)**

| | | | |
|--|---|------------------------------|---|
| Newspapers | 1 | Website | 6 |
| Radio | 2 | Word of mouth from RBA staff | 7 |
| Physical visit i.e. Posters at RBA's offices | 3 | TV | 8 |
| Social media | 4 | Others (Specify) | |
| Trade fair/Exhibition/Open days | 5 | | |

13) PHYSICAL VISIT TO RBAS OFFICE - ASK ALL

| | | | | | |
|--|--|---------------|---------|-----------|----------------|
| 14) a.) Have you visited RBA offices in the last 1 year (March 2018 to date)? | YES..... 1..... CONTINUE NO 2 SKIP TO QUESTION 15 | | | | |
| 14) b) Had you tried other ways of contacting RBA through other methods before deciding to visit the office? | YES..... 1..... CONTINUE NO 2 SKIP TO QUESTION 14 d | | | | |
| 14) c) To what extent are you satisfied with the alternative arrangement by RBA when you cannot go to RBA offices? | Not satisfied at all | Not satisfied | Neither | Satisfied | Very Satisfied |
| | 1 | 2 | 3 | 4 | 5 |

| | |
|---|---|
| 14) d] During your last visit to RBA, did the person who attended to you give you his or her name? | YES..... 1 NO 2 Can't remember99 |
| 14) e] During your last visit to RBA, was the person who attended to you wearing a name badge? | YES..... 1 NO 2 Can't remember99 |
| 14) f] During the last time you visited RBAs offices; did you have an appointment prior to your visit? | YES1 ASK QUESTION 14 g NO2 SKIP TO QUESTION 14 h |
| 14) g] Thinking of the last time you visited RBAs offices; were you seen/ attended to within 5 minutes of the appointed time? | YES1 NO2 |
| 14) h] During the last time you visited RBAs offices, were you seen/ attended to within 10 minutes? | YES1 NO2 |

| | | | | | |
|---|----------------------|---------------|---------|-----------|----------------|
| 14) i]] Thinking about the last time you visited RBAs office, to what extent are you satisfied with the services you received? | Not satisfied at all | Not satisfied | Neither | Satisfied | Very Satisfied |
| | 1 | 2 | 3 | 4 | 5 |
| | Not satisfied at all | Not satisfied | Neither | Satisfied | Very Satisfied |
| 14) j] Thinking about the last time you visited RBAs office, to what extent are you satisfied with the services you received? | 1 | 2 | 3 | 4 | 5 |
| 14) k] To what extent are you satisfied with the alternative arrangement by RBA when you cannot go to RBA offices? | 1 | 2 | 3 | 4 | 5 |

15) TELEPHONE CALLS- ASK ALL

| | |
|--|--|
| 15) a] Have you ever made a telephone call/ Enquiry to RBA? | YES..... 1..... CONTINUE NO 2 SKIP TO QUESTION 16 |
| 15) b] Was your call answered within 20 seconds? | YES1 NO2 |

- 15) c] During the last time you made a telephone call/ enquiry to RBA, were you directed to the right officer to resolve your issues on your first attempt or were you taken around to other officers?
 Solved on 1st attempt1 **SKIP TO 15 e**
 Taken around to other officers.....2 **CONTINUE**

| | |
|--|-------------------------|
| 15) d] If you were taken around for some time, did anyone take time to explain the delay to you? | Yes1 No2 |
|--|-------------------------|

- 15) f] During the last time you made a telephone call/ enquiry to RBA was your enquiry addressed fully the first time?
 Yes1 **SKIP TO 15 h**
 No, the RBA officer promised to return my call at an agreed time2 **CONTINUE**

- 15) g] Did the RBA officer call you back at the agreed time?
 YES1
 NO2

| | | | | | |
|--|----------------------|---------------|---------|-----------|----------------|
| | Not satisfied at all | Not satisfied | Neither | Satisfied | Very Satisfied |
| | 1 | 2 | 3 | 4 | 5 |
| 15) h] Thinking about the last time you called RBAs office, to what extent are you satisfied with the services you received? | 1 | 2 | 3 | 4 | 5 |

16) E-MAILS AND LETTERS - AK ALL

| | |
|---|--|
| 16) a) Have you ever written a letter or email to RBA? | YES..... 1..... CONTINUE NO 2 SKIP TO QUESTION 17 |
| 16) b) Was your email, letter replied to within 7 working days? | YES1 NO2 |

| | | | | | |
|--|----------------------|---------------|---------|-----------|----------------|
| 16) c) To what extent are you satisfied with the services you received after you wrote the Email/letter? | Not satisfied at all | Not satisfied | Neither | Satisfied | Very Satisfied |
| | 1 | 2 | 3 | 4 | 5 |

17) COMPLAINTS - ASK COMPLAINANTS ONLY

| | |
|--|--|
| 17) a) Have you ever made a complaint related to the running of the running of a retirement benefits scheme or referred by the Commission on Administrative Justice to RBA? | YES..... 1..... CONTINUE NO 2 SKIP TO QUESTION 18 |
| 17) b) During the last time you made a complaint to RBA, was your complaint acknowledged within two (2) working days? | YES1 NO2 |
| 17) b) During the last time you made a complaint to RBA, Did you receive a reply from RBA within seven (10) working days? | YES1 NO2 |

| | | | | | |
|---|----------------------|---------------|---------|-----------|----------------|
| 17) c) To what extent are you satisfied with services you received when you made a complaint? | Not satisfied at all | Not satisfied | Neither | Satisfied | Very Satisfied |
| | 1 | 2 | 3 | 4 | 5 |

18) REGISTRATION AND LICENSING - ASK TRUSTEES ONLY

| | | | | | | |
|--|--|--|---------------|---------|-----------|----------------|
| 18) a) Have you applied for registration of an occupational schemes or individuals scheme in the last 12 months? | | YES..... 1..... CONTINUE NO 2 SKIP TO QUESTION 19 | | | | |
| 18) b) Was registration completed within 90 days after you submitted the required documents? | | YES1 NO2 | | | | |
| | | Not satisfied at all | Not satisfied | Neither | Satisfied | Very Satisfied |
| 18) c) Thinking about the time you applied for registration, to what extent are you satisfied with the services you received From RBA? | | 1 | 2 | 3 | 4 | 5 |
| 18) d) To what extent are you satisfied with cost of licensing levied by RBA? | | 1 | 2 | 3 | 4 | 5 |

19) TRAINING - ASK TRUSTEES ONLY

| | | | | | |
|---|--|---------------|---------|-----------|----------------|
| 19) a) Have you ever requested RBA to conduct member education or pre-retirement training for your scheme members? | YES..... 1.....CONTINUE NO 2 SKIP TO QUESTION 20 | | | | |
| 19) b) Did RBA honor the request? | YES1 NO2 | | | | |
| 19) c) Did RBA conduct the training? | YES1 NO2 | | | | |
| 19) d) Thinking about the time you requested RBA to conduct member education, to what extent are you satisfied with the services provided by RBA? | Not satisfied at all | Not satisfied | Neither | Satisfied | Very Satisfied |
| | 1 | 2 | 3 | 4 | 5 |

SECTION H: ASK ALL

- 20) a) On a scale of 1 to 5 where 1 is "not effective at all" and 5 is "Very effective" how would you rate the effectiveness of RBA in delivering to the level of promise in their service charter?

| Not effective at all | Not effective | Neither effective nor ineffective | Effective | Very effective |
|----------------------|---------------|-----------------------------------|-----------|----------------|
| 1 | 2 | 3 | 4 | 5 |

- 20) b) What suggestions would you make to RBA to make them improve their service delivery?

| |
|--|
| |
|--|

PART 4: CORRUPTION ASSESSMENT: ASK THIS SECTION TO ALL RESPONDENTS

THIS SECTION IS MEANT TO ASSESS WHETHER THERE IS CORRUPTION AT THE RETIREMENT BENEFITS AUTHORITY, ITS INCIDENCE AND MEASURES IN PLACE TO PREVENT IT. THIS SHOULD BE BASED ON YOUR EXPERIENCES

- 21) Do you think there is corruption at RBA

| | | |
|-----|---|---------------------------|
| Yes | 1 | CONTINUE |
| No | 2 | GO TO DEMOGRAPHICS |

- 22) What form(s) or practice(s) of corruption do you associate with RBA? (MULTIPLE RESPONSES - DO NOT READ THE OPTIONS)?

| | |
|---|---|
| Abuse of office | 1 |
| Bribery demand | 2 |
| Extortion | 3 |
| Favouritism | 4 |
| Tribalism/nepotism | 5 |
| Misuse and misappropriation of government resources | 6 |
| Un-procedural tendering | 7 |
| Other (specify)----- | |

- 23) a) At the place or office where service was being offered, did you give a bribe/unofficial payment or a favour in order to get the services (Circle as appropriate)

Yes.....1 (ASK QUESTION 23 b) No.....2 (SKIP TO QUESTION 24)

- 23) b) What made you give a bribe? (Circle as appropriate) (SINGLE RESPONSE- DO NOT READ LIST)

| | |
|------------------------------------|---|
| I voluntarily offered as a token | 1 |
| I usually give to obtain service | 2 |
| Too much delay in service delivery | 3 |
| It was demanded | 4 |
| Others (specify)----- | |

- 24) How would you rate the level of corruption at RBA today? (Circle as appropriate) (SINGLE RESPONSE - (READ LIST)

| | |
|------------|---|
| Very high | 1 |
| Moderate | 2 |
| Low | 3 |
| Don't know | 4 |

25) When rating the level of corruption in RBA, what do you base your assessment on? (Circle all that apply) (MULTIPLE RESPONSES - DO NOT READ LIST)

| | |
|---|---|
| Personal experience | 1 |
| Discussions with relatives and friends | 2 |
| Information from the institution | 3 |
| Information from the media | 4 |
| Information from Kenya Anti Corruption Commission | 5 |
| Information from politicians | 6 |
| Information from a place of worship | 7 |
| Other(Specify | |

26) Compared to 1 year ago, how has the level of corruption changed at RBA? (SINGLE RESPONSE - READ LIST)

| | |
|-------------------|---|
| Increased | 1 |
| Reduced | 2 |
| Remained the same | 3 |
| Don't Know | 4 |

27) What would you attribute your answer in 26 above to:

28) What are your expectations next year in corruption levels? (SINGLE RESPONSE - READ LIST)

| | |
|------------|---|
| Very high | 1 |
| Moderate | 2 |
| Low | 3 |
| Don't know | 4 |

29) How much pressure was exerted on you by public officers of the department you sought services from at RBA t to engage in corruption? (Circle as appropriate)(SINGLE RESPONSE - READ LIST)

| | |
|---------------------------|---|
| A lot of pressure | 1 |
| A fair amount of pressure | 2 |
| A little pressure | 3 |
| No pressure at all | 4 |

30) In your own assessment, how widespread is corruption among the employees of RBA?(SINGLE RESPONSE- READ LIST)

| | |
|---|---|
| Almost all officials are involved in it | 1 |
| Most officials are involved in it | 2 |
| Only a few officials are involved in it | 3 |
| Hardly any officials are involved in it | 4 |
| No official is involved | 6 |
| Don't Know/Not Applicable | 7 |

31) . What suggestions would you make to RBA in order for them to reduce the level of corruption?

32) Any other comment?

PART 5: DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

| Gender | | Age | | Employment Status | | Home Area | |
|--------|---|---------|---|--------------------------------|----|-----------|---|
| Male | 1 | 18 – 24 | 1 | Self – employed | 1 | Rural | 1 |
| Female | 2 | 25 – 34 | 2 | Employed by the public sector | 2 | Urban | 2 |
| | | 35 – 44 | 3 | Employed by the private sector | 3 | | |
| | | 45 – 54 | 4 | Retiree | 4 | | |
| | | 55 + | 5 | Unemployed | 5 | | |
| | | | | Employed by a business | 6 | | |
| | | | | Housewife | 7 | | |
| | | | | Don't Know / Refused | 99 | | |
| | | | | | | | |

THANK YOU VERY MUCH FOR SPARING YOUR TIME TO PARTICIPATE IN THIS SURVEY

Appendix 2: In-depth interview guide

Introduction and warm up

- Introduction of moderator and purpose of study
- Explanation that the discussion is open and there's no wrong answer
- Assurance that the information provided is confidential and will be used only for report writing and that customer details will be kept confidential
- Encourage the respondent to give honest opinions
- Explain the need to use the recorder and seek respondents consent
- Let the respondents introduce self (**their name, organizations they work for and their designation**)

General information on retirement benefits sector

- In your opinion, how is the retirement benefits sector in Kenya performing?
- In what aspects is the sector excelling? In what aspects is the sector doing poorly?

General perception of RBA

- In which areas do you feel RBA has excelled in?
- In which areas do you feel RBA should improve?

Performance of RBA

- In your opinion are the roles/ mandate of RBA understood by stakeholders? Probe - Why
- In your opinion, how well has RBA performed in each of the following:
 - (vi) Regulating and supervising the establishment and management of retirement benefits schemes;
 - (vii) Protecting the interest of members and sponsors of retirement benefits schemes;
 - (viii) Promoting the development of the retirement benefits sector;
 - (ix) Giving advice on the national policy to be followed with regard to the retirement benefits sector;
 - (x) Implementing all government policies relating to the retirement benefits sector

Service quality

- Have you ever had an opportunity to interact with RBA?
- On what aspects did you interact with RBA/ what services were you seeking?
- Which departments did you interact with at RBA?
- How did you contact RBA? – **Probe on physical visit, telephone call, email, letter etc**
- How satisfied would you say you were with the following.....?
 - Courtesy of staff
 - Knowledge of staff
 - Timeliness of service
 - Accessibility
 - Affordability
 - Overall, how satisfied were you with the services rendered by RBA?

Corruption

- ✓ Have you ever experienced integrity issues when dealing with RBA?
- ✓ What was the specific incident?
- ✓ Which departments were you dealing with when the issues came up?
- ✓ Did you report the incident?
- ✓ To whom did you report the incident? How/ what channels did you use to report the incident?
- ✓ What measures were taken?
- ✓ Have you heard of other forms of corruption at RBA? Which forms of corruption?
- ✓ Where did you hear about them?
- ✓ Which departments are most prone to corruption at RBA?
- ✓ What suggestions would you give to reduce corruption at RBA?

Desired Improvements

- ✓ In your opinion, are there areas in which RBA should improve on? **Which ones?**
- Any other comments?

THANK YOU VERY MUCH FOR SPARING YOUR TIME TO PARTICIPATE IN THIS SURVEY

