

BINDURA UNIVERSITY OF SCIENCE EDUCATION

DEVELOPING A FRAMEWORK FOR A DIGITAL CUSTOMER-CENTRIC SERVICE DELIVERY AT THE NATIONAL SOCIAL SECURITY AUTHORITY (NSSA)

BY

TARISAI SANDRA HARAHWA

B251623A

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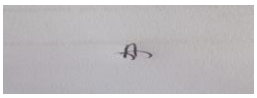
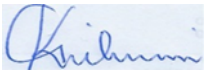
APPROVAL FORM

The undersigned certify that they have read and recommended to Bindura University of Science Education (BUSE) for acceptance a Dissertation entitled **"Developing a Framework for a Digital Customer-Centric Service Delivery at the National Social Security Authority (NSSA)"** by **Tarisai Sandra Harahwa** in partial fulfillment of the requirements for the degree of Master of Leadership and Corporate Governance (MLC)

Student Name Tarisai S. Harahwa Signature:  Date: 22.06.26

Supervisor Name Dr G. Kichini Signature:  Date: 22.06.26



Programme Coordinator Name Signature: …… Date: 28or 06or 2026

External Examiner Name…….. Signature: …… Date: ……

RELEASE FORM

NAME OF AUTHOR: TARISAI SANDRA HARAHWA

STUDENT NUMBER: B251623A

TITLE OF DISSERTATION: DEVELOPING A FRAMEWORK FOR A DIGITAL CUSTOMER-CENTRIC SERVICE DELIVERY AT THE NATIONAL SOCIAL SECURITY AUTHORITY (NSSA)

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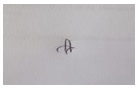
Signature:  **Date**: 22or 06or 26

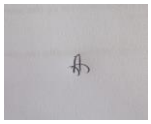
Permanent Address: Plot 1 Martinsthorpe Road, Goromonzi Turn Off, Zimbabwe

E-mail: sandy.harahwa@gmail.com

Cell Number: +263775012124

DECLARATION

I, Tarisai Sandra Harahwa Student Registration Number **B251623A**, do hereby declare that this dissertation is a result of my own investigation and research, except to the extent indicated in the acknowledgments, bibliography, references, and comments included in the body of the report, and that it has not been submitted in part or in full for any other degree to any other university.

STUDENT SIGNATURE  **DATE:22or 06or 26**

DEDICATION

This dissertation is dedicated to my late father, Joseph Harahwa, whose unwavering belief that education is a lifelong journey continues to inspire me. Though he is no longer with me, his words and values remain a guiding light in my pursuit of knowledge.

To my mother, I am deeply grateful for your endless faith in me, your strength, and your constant encouragement. You have been my pillar of support and my greatest cheerleader throughout this journey.

To my sons, George and Troy, this work is for you. May it serve as a source of inspiration and remind you that with determination and belief, anything is possible.

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ABSTRACT

This study developed a framework for digital customer-centric service delivery at the National Social Security Authority (NSSA), Zimbabwe. The study was motivated by the need for public institutions to move beyond the mere adoption of digital platforms towards integrated, responsive and customer-focused service framework. It examined current digital service delivery practices at NSSA, evaluated the extent to which these practices reflected customer-centric service principles, assessed the operational requirements for effective digital customer-centric service delivery, and proposed an appropriate framework. The study was guided by Service-Dominant Logic, Customer Experience Theory and Socio-Technical Systems Theory, and adopted a pragmatist philosophy with an explanatory sequential mixed-methods design. Quantitative data were collected from 150 respondents, including employers, employeesor contributors, pensioners, claimants, frontline customer-service staff and ICT or digital-service staff, while qualitative insights were supported by interviews and document review. Findings showed that NSSA had established digital service channels such as self-service portal, mobile or USSD access and WhatsApp-based interaction; however, customer-centricity remained moderate due to fragmented service journeys, repeated information requests, inconsistent channel integration, limited-service continuity and uneven customer experience. Current digital practices recorded a mean score of 3.38, customer-centric service delivery recorded 3.10, service journey redesign recorded 2.93, and integrated digital channels recorded 2.86. The study concluded that NSSA's major challenge was not the absence of digital tools, but the need to redesign service journeys and integrate channels into a seamless customer experience. The proposed framework is built on four pillars: service journey redesign, integrated digital channels, operational enablement and customer experience monitoring. The study recommends process simplification, improved channel integration, staff capacity development, assisted digital support, service tracking and continuous performance monitoring.

Keywords and phrases: Digital customer-centric service delivery; Digital transformation; Public service delivery; National Social Security Authority NSSA; Customer experience; Service journey redesign; Integrated digital channels

LIST OF ABBREVIATIONS AND SYNONYMS

LIST OF ABBREVIATIONS

CRM - Customer Relationship Management
DV - Dependent Variable
EGDI - E-Government Development Index
ICT - Information and Communication Technology
IV - Independent Variable
NSSA - National Social Security Authority
SADC - Southern African Development Community
SDGs - Sustainable Development Goals
S-D Logic - Service-Dominant Logic
SMS - Short Message Service
SPSS - Statistical Package for the Social Sciences
USSD - Unstructured Supplementary Service Data
UN - United Nations
UX - User Experience
ZIMRA - Zimbabwe Revenue Authority
KPI - Key Performance Indicator
SLA - Service Level Agreement
COVID-19 - Coronavirus Disease 2019
AI - Artificial Intelligence
API - Application Programming Interface
ID - Identification
GovTech - Government Technology

ID - Identification
GovTech - Government Technology

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CHAPTER ONE: INTRODUCTION

1.1 Introduction

This chapter serves as an introduction into the study of designing a framework for digitally enabled customer-centric service delivery at the National Social Security Authority (NSSA), Zimbabwe. Here, the background of the study has been introduced where a funnel approach was adopted moving from global, regional to local; the research problem has been stated; the aim and objectives of the study have been introduced; research questions have been included; assumptions of the study presented; justification of the study; significance of the study; delimitations of the study, limitations of the study; key terms used in the dissertation have been defined; a dissertation outline presented and a chapter summary provided. The chapter provides for a foundation for the dissertation by clearly locating the study within the broader discourse on digital public-service transformation and by clearly spelling out the specific institutional problem which the study aims to address.

The study focused on the NSSA in Zimbabwe as a public institution which services various employers, employee, pensioners, claimants and other customers that need timely and accurate social security services. The NSSA has various existing digital and digitally supported service channels as digital touch points with customers suggesting a move toward modern service delivery. The pertinent question; is whether those digital channels are organized in such a way as to improve on the customers' complete journey. More recent scholars suggest that digital service delivery does not automatically become "customer-centered" merely because an organization now has portals, mobile or messaging platforms. Instead, meaningful service improvement comes from how well services are redesigned around the customer and how successful digital channels enable convenience, continuity, accessibility and responsiveness. (Balbín Buckley & Marquina Feldman, 2024; Pol, Besseling, Timmerman, Van Steenbergen, & Van Grondelle, 2025; Shibambu, 2024).

As such this study seeks to come up with a framework for digital customer centric service delivery at NSSA Zimbabwe beyond disparate use of digital technology to service journey re-design that integrates the digital channels that NSSA currently use to offer service to its customers. The practical value includes providing a means potentially to improve further access to service at NSSA and improve customer experience and in academic terms add knowledge to the available

body of knowledge on how public institutions in a developing-country context can translate their digital transformation into a custom-centered approach. This chapter provides foundational elements of the dissertation: providing a background to the study, statement of the research problem, statement of the aim and objectives, establishing research questions, assumptions, establishing justification, significance, scope and limitations of this research, definitions of key terms used in the study, chapter summaries and the dissertation outline.

1.2 Background to the Study

Digital transformation is a pertinent topic within public administration because governments are being pressured to provide efficient, accessible, transparent and user-friendly (client or citizen-oriented services, responsive to needs). Within this broader transformation agenda, digital customer-centric service delivery refers to the design and provision of public services around the needs, expectations and experiences of users through integrated digital platforms, processes and communication channels. The importance of this phenomenon lies in its potential to improve efficiency, accountability, citizen engagement and service quality, while shifting public institutions away from rigid process-centred arrangements toward more user-focused service framework (Latupeirissa et al., 2024; Weigl et al., 2024).

Therefore, for NSSA, serving employers, employees, pensioners, claimants and other stakeholders who now demand services to be on accessible reliable digital government platforms, the matter is critical. While for example, NSSA has brought in customer facing digital initiatives like Customer Self Service Portal, e-receipts, SMS communication and other efforts to improve its services, such digital initiatives might have not been arranged along a coherent end to end customer journey. Hence the background of the study moves from digital government globally, to regional and then to Zimbabwe and finally to NSSA to show how the research problem evolves from global to narrow developments.

1.2.1 Global developments in digital customer-centric public service delivery

Public service delivery around the world has moved consistently away from paper-based, office-bound and institution-centred systems toward systems of digitally enabled, customer-oriented delivery. Not only this trend involved putting services online, but increased efforts have been focused on redesigning service journeys to allow users to conveniently receive information, submit

claims, make payments, receive updates and manage issues through a single channel. According to the United Nations E-Government Survey 2024, digital government performance has improved globally, with more countries investing in online services, digital infrastructure and citizen-centred administration, although digital divides are substantial (United Nations, 2024). The World Bank also treats accessibility, citizen-centred service design, interoperability, digital identity and complaints handling processes are important characteristics of a developed digital public service (World Bank, 2025).

The average E-Government Development Index (EGDI) has increased from 0.6102 in 2022 to 0.6382 in 2024 and Countries in high EGDI category from 25 in 2014 to 76 in 2024 (United Nations, 2024). This goes to show that digital public service delivery has progressed to be taken into mainstream governance than niche reform. However, this global rate of improvement has not been inclusive enough. Several critical barriers related to digital identity, affordability, infrastructure and last mile usability as more than 850 million people worldwide today lack a foundational identification that is needed for secure digital access to services (World Bank, 2022). As such, such global developments propose that digital transformation is of value, but its usefulness is based upon how well service is designed around the users than of merely digitising service.

1.2.2 Regional trends

Furthermore, at the continental and regional levels, there is growing support from the policymakers that a digital government should be integrated, inclusive and trusted. The African Union' s Digital Transformation Strategy for Africa 2020-2030 identifies digital government as a priority (African Union, 2020:10) and it lays emphasis on the critical role of enabling regulation, digital infrastructure, digital skills, digital identity, cybersecurity, privacy and personal data protection. This is significant because although digital customer-centric service delivery demands more digital platforms and less manual processes, it fundamentally depends on a broader digital ecosystem that ensures services are designed to be relevant, secure, interoperable and accessible by and across all citizens.

Within Southern Africa similar to the international best practice, the SADC digital transformation agenda positions e-government and digital public services similarly as a strategic instrument for

ensuring an efficient state and regional competitiveness; however, impediments are uneven infrastructure and affordability challenges, poor digital readiness of citizens as well as a divide between strategy and implementation (United Nations, 2024). Africa's average EGDI index has steadily improved from 0.4054 in 2022 to 0.4247 in 2024. However, this is still lower than the average global score and other powerful regions like Europe and Asia (United Nations, 2024). These regional trends show that while African public institutions and organisations (APIOs) face pressure to digitalise, they often do so within conditions that complicate inclusion, continuity and service quality and therefore implies the need for a focused framework of customer centric service delivery for Africa public institutions like NSSA.

1.2.3 Local development

In Zimbabwe there are several national policy initiatives that promote digital public service modernisation. These initiatives include Vision 2030 and Smart Zimbabwe 2030 Master Plan and the broader ICT policy environment promote modernization of public sector institutions, adoption of online government services and use of digital technologies to improve service delivery and administrative efficiency (Government of Zimbabwe, 2018; Ministry of ICT, Postal and Courier Services, 2021). Zimbabwe also provides a legal basis for digital trust through the Cyber and Data Protection Act (2021) addressing privacy, data processing and digital secure interactions pertinent to public sector service delivery (Republic of Zimbabwe, 2021).

However, despite ongoing initiatives to expand and upgrade the digital infrastructure in Zimbabwe, connectivity, affordability, digital literacy and institutional fragmentation limit digital transformation (Ministry of ICT, Postal and Courier Services, 2021). The NSSA has gone some way into improving service delivery through a self-service portal, e-receipts, clearance certificates using SMS, a call-centre, using social media, establishing outreach facilities and establishing service standards (National Social Security Authority, 2021a, 2021b, 2023). However still struggle with channel fragmentation, trust issues and creating a seamless customer journey. This provides the context for this research.

1.2.4 Global and regional digital public-service trend snapshot

Table 1.0 Global and regional digital public-service trend snapshot

Indicator	2022	2024	Practical meaning

Global EGDI average	0.6102	0.6382	Continued worldwide improvement in digital government readiness
Africa EGDI average	0.4054	0.4247	Improvement is evident, but Africa remains below the global average
Asia EGDI average	0.6493	0.6990	Faster gains, reflecting stronger digital-service expansion
Europe EGDI average	0.8305	0.8493	Mature digital-government systems remain ahead

Source: United Nations (2024).

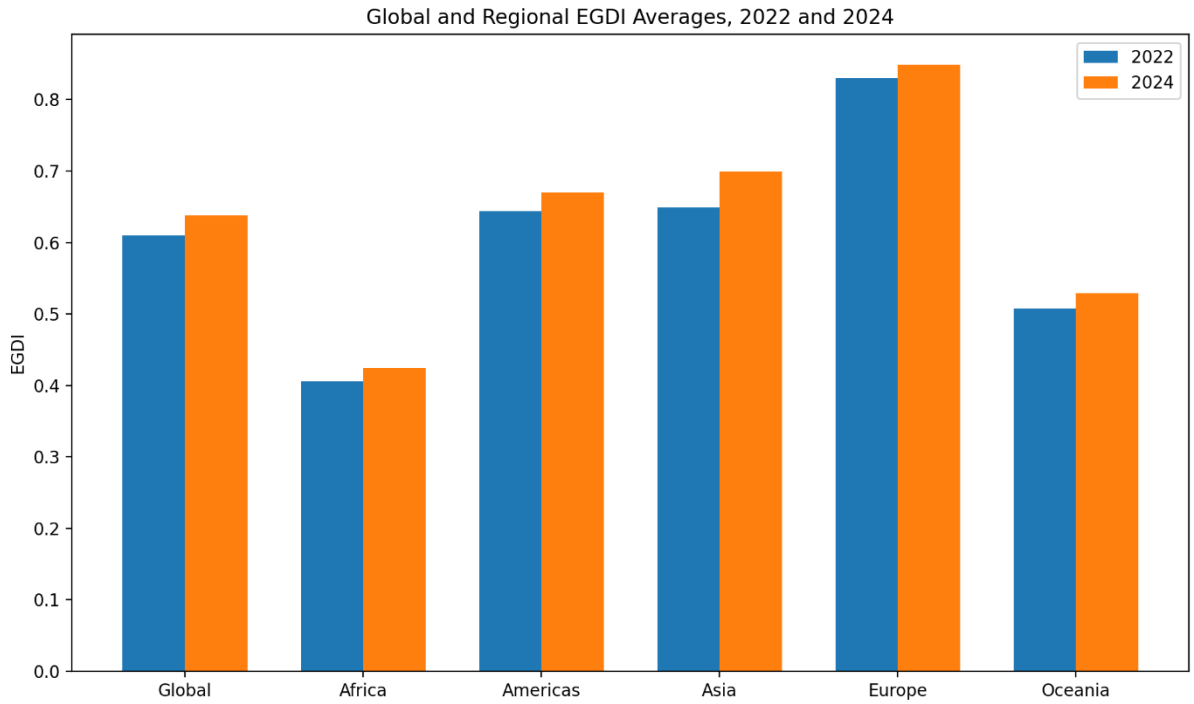

Figure 1.0 Global and Regional EGDI Averages, 2022 and 2024

This diagram shows the comparative movement of digital government readiness across the world and across major regions between 2022 and 2024. The main message from the diagram is that digital public service delivery is improving globally, because the average global EGDI rose from 0.6102 in 2022 to 0.6382 in 2024. In the same period, Africa also improved from 0.4054 to 0.4247, although it remained below the global average and behind regions such as Europe and Asia. In the context of your study, this means that the broader world is moving more strongly toward digital public administration, but African countries are still advancing from a lower starting point, which makes institutional frameworks for digital customer-centric service delivery especially important in African public entities such as NSSA (United Nations, 2024).

The diagram also helps to show that digital transformation is not occurring at the same pace everywhere. Europe remains the strongest-performing region, while Africa's progress, though positive, is slower. In practical terms, this means organizations like NSSA are operating in an environment where digital reform is no longer optional, but where implementation must still deal with infrastructure gaps, affordability challenges, and varying levels of user readiness. So, the diagram supports the argument that NSSA's challenge is not whether digital service delivery

matters, but how to design it in a way that responds to the realities of its institutional and national context (United Nations, 2024; World Bank, 2025).

1.2.5 Change in country distribution across EGDI groups

Table 1.1 Change in country distribution across EGDI groups

EGDI Group	2014	2024	Trend
Very High	25	76	Strong increase
High	62	62	Stable in count, but composition shifted
Middle	74	44	Significant decrease
Low	32	11	Large long-term decrease

Source: United Nations (2024)

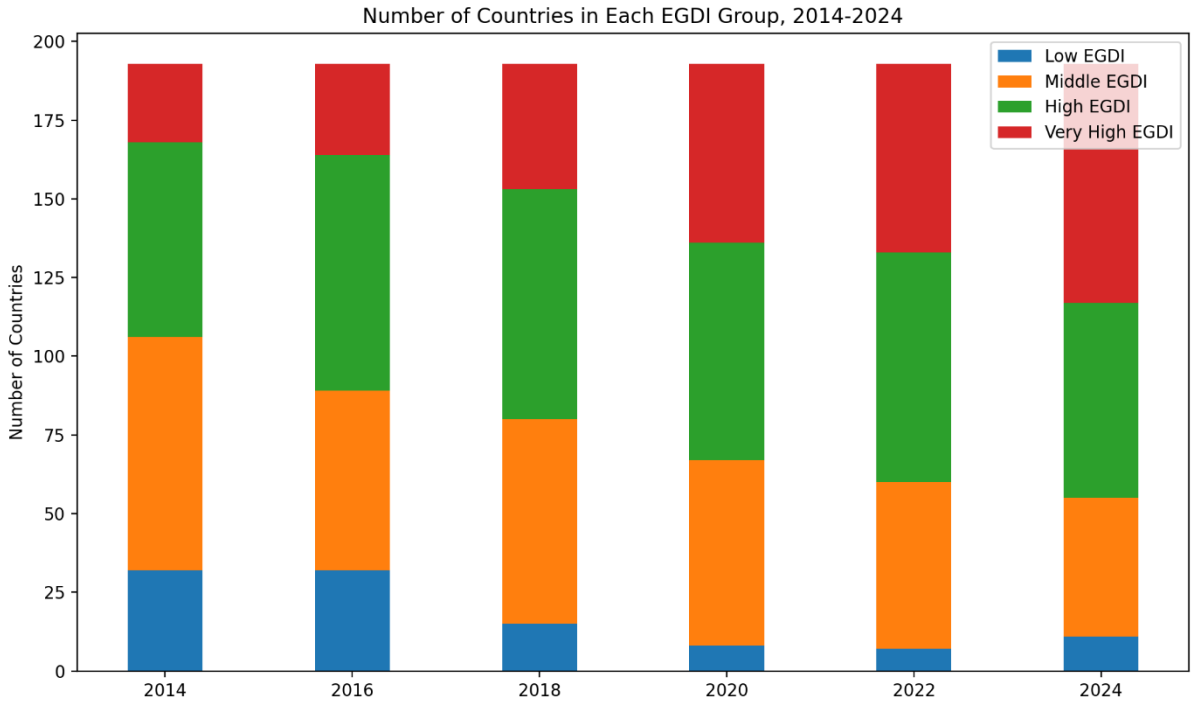

Figure 1.1 Number of countries in each EGDI Group, 2014-2024

In the diagram is seen the comparative movement of digital government readiness all around the world and major regions within the world between 2022 and 2024. The main message from the diagram shows that digital public service delivery is getting better around the world, for example, the global average of the EGDI went from 0.6102 in 2022 to 0.6382 in 2024. However, in the same

period Africa also improved from 0.4054 to 0.4247 but was way below the global average and far behind such regions as Europe and Asia. In your study, this means that while the broader world is moving faster towards digital public administration, African countries are still advancing from a smaller starting point, making institutional frameworks for digital customer centric service delivery especially critical in African public entities such as NSSA (United Nations, 2024).

Additionally, whilst globally digital transformation seems to be advancing at an incredible rate, the diagram also shows that some countries and regions are doing better than others, for example Europe is said to have the greatest advancement whilst Africa (where NSSA is based) is a region of positive but slow progress. Therefore, this helps in showing that although NSSA operate in an era where digital reform is a must, they must also grapple with challenges such as issues with infrastructure, affordability or differing levels of readiness from the users and that whilst it is not a question of 'if' digital service delivery matters, it becomes a question of 'how' can NSSA deliver such services optimally given the reality around them (United Nations, 2024; World Bank, 2025). Therefore, the diagram reinforces the argument around NSSA's challenges around how to apply itself strategically to service delivery issues.

1.2.6 Zimbabwe and selected comparator countries, EGDI 2024

Table 1.2 Zimbabwe and selected comparator countries, EGDI 2024

Country	EGDI 2024	Group
South Africa	0.8616	Very High
Mauritius	0.7506	Very High
Botswana	0.6118	High
Eswatini	0.6081	High
Namibia	0.6007	High
Zambia	0.5424	High
Zimbabwe	0.4481	Middle

Source: United Nations (2024)

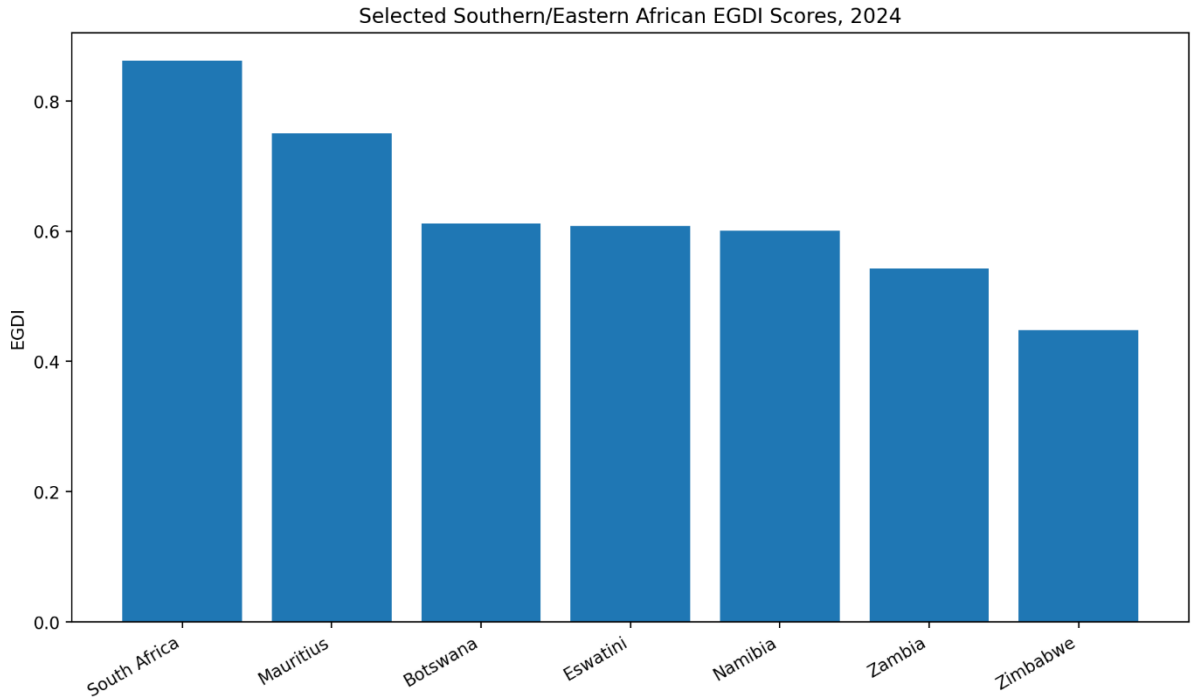

Figure 1.2 Selected Southern or Eastern African EGDI Scores, 2024

This diagram compares Zimbabwe (EGDI score: 0.4481) against comparator countries, such as South Africa, Mauritius, Botswana, Eswatini, Namibia and Zambia, demonstrating that Zimbabwe falls below all of these countries, with South Africa and Mauritius ahead and even closer regional comparisons such as Botswana, Namibia, Eswatini and Zambia being ranked above Zimbabwe. While this does not imply that Zimbabwe has not made progress in terms of digital public service readiness, it demonstrates how far it is from its strong neighbours in the region (United Nations, 2024).

And where NSSA operates, the national environment (Zimbabwe) has a far more embryonic (lower) digital maturity. So, institutional frameworks for customer-centric NSSA service delivery will matter even more where overall national digital preparedness is comparatively lower, that is NSSA cannot assume the existence of similar facilitating conditions as other jurisdictions, even in region 1 (upper). Its digital service-delivery approach has to respond closer to the local realities related to: Access, building of local trust in digital platforms, Usability, Inclusion and interoperability for greater reach, hence framework for digital customer centric service delivery at NSSA a relevant research topic (United Nations, 2024; Ministry of ICT, 2021).

1.3 Statement of research problem

To NSSA, digital customer-centric service delivery seems increasingly important as the Authority serves employers, employees, pensioners, claimants and other stakeholders who want accessible, timely, seamless and responsive services in digital platforms. While NSSA has been introducing digital service channels and making customer friendly interface, the main question is: Are these channels designed around an integrated end-to-end customer journey that reduces customer effort, provides more continuity and leads to a stronger customer experience It is simply no longer about getting your services online in a hurry on separate platforms without ensuring they will improve the customer? S experience of obtaining services from NSSA.

The literature appears divided. One perspective argues that organizations that expand their digital touchpoints and technology enabled interactions can see improved access, improved responsiveness and greater customer value as digital transformation and multichannel service systems flourish (Paiola et al. , 2023; Gao & Su, 2021), whereas another perspective would debate that the mere presence of multiple channels (available) does not necessarily lead to improved service outcomes, due to fragmented (process) integration, inconsistency, repeated information requests, duplication and inconsistent service experience can be undermine customer trust and satisfaction which (Sumrit & Jaroenwanit, 2023; Paiola et al. , 2023) or more recent public-services scholarship argue for coordinated service design, institutional integration and implementation coherence not isolated adoption of digital transformation to see stronger results (Pol et al. , 2025; Alkorbi et al. , 2025).

What is not well discussed in literature is specifically, how a public social security institution, like NSSA, can distil some of the broad insights into a context-relevant framework that effectively blends these digital channels designs with end-to-end customer journey design - as most of the available literature is broad, sector general and does not focus on digital customer centric delivery within public social security institution in developing country context (hence this study). Therefore, the study addresses that gap by presenting an empirical and context - relevant framework for an NSSA to integrate service to deliver a better customer experience and implementation and to further contribute to current understanding of how public sector institutions

use digital customer centric delivery frameworks or customer journey approach to deliver effective customer service

1.4 Aim of the Study

The research goal is to develop a framework for digital customer centric service delivery at NSSA, Zimbabwe.

1.5 Objectives of the study

The main purpose of the study is to propose a framework for Digital Customer-centric service delivery at NSSA, Zimbabwe.

- To examine the current NSSA's digital service delivery practices in Zimbabwe.
- To assess the extent to which NSSA's digital service delivery practices adhere to customer-centric service principles.
- To evaluate the operational requirements for NSSA's digital customer-centric service delivery processes in Zimbabwe.
- To propose a framework for NSSA's digital customer-centric service delivery in Zimbabwe.

1.6 Research Questions

This study will therefore be guided by the following research questions:

1. What are the current digital service delivery practices at NSSA?
2. To what extent do the current digital service delivery practices at NSSA reflect customer-centric service principles?
3. What operational requirements does NSSA need to support digital customer-centric service delivery?
4. How can a digital customer-centric service delivery framework be developed for NSSA?

1.7 Assumptions of the study

The study was founded on several assumptions that enable it to be meaningful and feasible for the purposes of the study. Primarily, it was assumed that respondents drawn from NSSA's internal and external stakeholder groups will provide honest and reasonably accurate information about digital

service delivery process, service, experience and related challenges in operationalisation. Secondly, t it was assumed that the respondents so selected would possess sufficient practical knowledge of NSSA's portal, mobile or USSD interfaces and WhatsApp based interactions and related customer journey challenges to comment meaningfully on the phenomenon under investigation.

Thirdly, it was assumed that digital customer-centric service delivery could be meaningfully investigated through the dimensions of service journey redesign and integrated digital channels selected because these dimensions are aligned to current scholarship on customer experience, service integration and digital transformation in public service settings (Balbín Buckley & Marquina Feldman, 2024; Guenduez, Demircioglu, Mueller, & Cinar, 2025; Pol, Besseling, Timmerman, Van Steenbergen, & Van Grondelle, 2025). Finally, it was assumed that the findings generated from a NSSA setting would enable the development of an adequate practical and contextualized framework for digital customer centric service delivery albeit that it would be institution specific and non-generalisable for universal use (Shibambu, 2024; Szedmák, Varga, & Szabó, 2025).

1.8 Justification of the study

Academically, the study is worthwhile in that there is still a paucity of context-based academic material dealing with digital customer-centric service delivery in the public social-security institutions of especially Zimbabwe and in comparable developing country scenarios: The relevant literature of other researchers provides insights on digital innovations, channel integration and customer experience but it is still too general, transversal or it has not been fully articulated into operational frameworks for complex service mandated public social-security institutions: hence this study provides this bridge and linkage through framing service journey re-designs and integrated digital channels (Haug, Dan and Mergel, (2024), Pol et al, (2025) and Shibambu (2024)).

The practically justifies the study because the NSSA represents a diverse group of stakeholders, including employers, employees, pensioners and claimants, whose expectations about services are influenced by the larger movement towards accessible, responsive and integrated digital public services. While much literature indicates that, public bodies are under increasing pressure to

improve services, respond to citizens' needs and adapt in line with technological change, research implies that many still find it hard to turn fragmented digital initiatives into a joined-up improvement in services (Guenduez et al. , 2025; Yang, Gu, & Albitar, 2024), for that instance, the proposed study is worthwhile as it intends to provide an implementable Framework that will aid NSSA to design their digital services a coordinated and customer focused way.

The justification for this study is rooted in terms of conceptual, practical, institutional and scholarly consideration. From a conceptual standpoint, the motivation for the study comes from the fact that it is a common belief that digital transformation results in customers-centred outcomes only due to the introduction of some 'digital tools'. However, recent literature indicates that in public sector contexts, this is not true (Guenduez et al., 2025; Szedmák et al., 2025). The study is therefore justified by paying less attention to digitisation, but a greater one to digital customer-centric service delivery and focusing directly on setting this structure within a public social-security institution. So, because researchers focus on these matters from a point of considering the redesign around users, integrated into aligned arrangements and supported by institutional alignment.

The study is justified on conceptual, practical, institutional and scholarly grounds. Conceptually, it is motivated by the common assumption that digital transformation, due to the introduction of some 'digital tools', automatically result in customers-centred outcomes, but recent literature indicates that in public sector contexts this is not true Guenduez et al., 2025; Szedmák et al., 2025. The study is therefore justified by paying less attention to digitisation, but a greater one to digital customer-centric service delivery but focusing directly on setting this structure within a public social-security institution. For instance (Guenduez et al., 2025; Szedmák et al., 2025) researchers focus on these matters from a point of considering the redesign around users, integrated into aligned arrangements and supported by institutional alignment.

1.9 Significance of the study

The study is important to consumers and broader stakeholders in the public-sector in that it raises issues of accessibility, responsiveness, convenience, inclusion in service delivery. Studies of digital public-service delivery have shown that through digital channels, access can be widened and the quality of public service can be improved but these benefits were often undermined where digitalisation was piecemeal or not attuned to the user's needs (Haug et al., 2024; Shibambu, 2024).

This study is therefore significant in that it provides grounded practical lessons for improvement in service responsiveness through integrated digital channels than piecemeal digitalisation for a public institution In Zimbabwe. Finally, the study is important to scholarship because it contributes grounded evidence from a public social-security setting and may provide a framework that may be tested refined or adapted in future studies in related institutional contexts (Guenduez et al., 2025; Pol et al., 2025).

The study is also important to employees and operational units as it may provide insight into how the portal, mobile or USSD and WhatsApp channels operate together or are intended to operate within one service pathway. Literature on omnichannel service delivery emphasizes that where channels are coordinated with the user journey, service performance improves, while fragmented channels lead to increased duplication, confusion and fragile continuity of service (Balbín Buckley & Marquina Feldman, 2024; Gao & Huang, 2021). Thus, this study may also enable NSSA staff and service teams to appreciate the contribution of their functions to the overall service journey experienced by customers and how coordinating operations can improve both service quality and institutional efficiency.

The significance of the study lies, primarily, in its possible contribution to NSSA management and policy determination. Literature on public sector digital transformation has increasingly shown that stronger service outcomes arise when institutions look beyond isolated technology adoption and move to coordinated service design through internal alignment and value creation. In this regard, the study can provide NSSA management with evidence-based guidance on how to prioritize digital initiatives that genuinely uplift actual customer journey as opposed to merely expand disparate technologies (Guenduez et al., 2025; Pol et al., 2025; Yang et al.,2024).

1.10 Delimitation of Study

This study is limited in conception to digital customer-centric service delivery at NSSA but not to other organisational outcomes of overall organisational financial performance, actuarial sustainability, enterprise risk management or overall institutional improvements at all. It focuses on the areas of service journey redesign and integrated digital channels as the main areas of design interest, largely on the basis that recent work on digital transformation in the public sector argues that studies about service improvement are more analytically usable when they are confined within

a particular service-value stream than across every aspect of organisational performance (Alkorbi et al, 2025; Szedmák et al, 2025). This is largely to ensure the study remains focused on how customers at NSSA can access service better, with more convenience, responsiveness, experience and continuity through the redesign of digital service than the overall performance of the entity as a whole.

The study is also delimited to a focus on the self-service portal, mobileor USSD access and WhatsApp-based interaction as customer-facing digital channels, with an emphasis on current and prospective touchpoints through which Customers start, follow-up and complete their service interactions; this decision being made in acknowledgment of how omnichannel literature suggests channel-integration analysis is most valuable when anchored to a delimited set of interconnected touchpoints than an open multitude of platforms (Gao & Su, 2021; Paiola et al. , 2023; Buckley et al. , 2024) and does not attempt to cover each and every digital technology, communications user interface or a future platform NSSA may choose to carry out. From a geographical and institutional point of view, the study is delimited to NSSA's institutional contexts in Zimbabwe and to service environments and categories which are able to testify on the service delivery processes as well as customer experience on the availability of current digital channels and preferred channels in relation to NSSA as an institution than to any other public organisation; in so doing acknowledging again how recent studies on digital transformation in African and public sector context suggest the efficacy of particular solutions often depends on their appropriateness for local conditions and institutional capacities (Baloyi, 2025; Mangai, 2025; Engkus, 2025).

The study's timeframe also limits the study to the 2021 to 2025 period. This period is appropriate because it broadly captures NSSA's specific strategic and operational environment, following the Authority's 2021-2025 strategic plan and service-delivery reforms. NSSA's public documents also report the rollout and strengthening of initiatives like the self-service postal, automation of selected processed, the use of SMS, its call-centre function and other reforms to improve customer service, making 2021-2025 the most relevant period for examining current state of digital customer services and for future redesign priorities (NSSA, 2021; NSSA, 2023). Limiting the study in such a way helps to tie the study to the newest recent development and user needs in relation to the state of NSSA's digital customer services than use old developments that may not be a true reflection of the current position.

Finally, the methodological delimitations extend to the respondents, documentation and process evidence focusing on service journeys, customer interaction patterns and digital-channel utilisation, precluding a comprehensive systems-engineering audit of backend architectures and of internal administrative activities unrelated to customer-facing service delivery because the research purpose is to develop a framework to improve the delivery of digital customer-centric service and not to make a full technological or organisational audit of NSSA and since such delimited approach is in line with recently published public-sector digital-transformation studies (e.g. Szedmák et al. , 2025; Engkus, 2025), which all narrowed the inquiry to aspects of the institutional practice most relevant to the service problem-focus in question.

1.11 Limitations of Study

I expect some limitation which may hinder gathering important information from my respondents, thus my study will be restricted limited in terms of resources mainly some operations internal data, respondents and the rate through which I can capture institutionalized processes. However, these will be addressed though data triangulation. Again, because it is social research, other respondent may give socially desirable answers related to services and systems. Although, I will minimize bias, there will always inherent bias for example with an NSSA employee on issues about quality.

Further a lack response bias may exist where respondents fear criticizing service deliveries or digital delivery systems or of the system and quality of their departments when they speak of NSSA directly. In most organizational behaviour survey designs, respondents may give answers and responses which appear to be acceptable to sound safe and protected. This will be overcome through giving an emphasize on confidentiality, trust, voluntary participation and impartiality and also neutrality in wording and framing questions in my research instrument. Where appropriate a triangulation of the questionnaire responses, direct interviews and documentary or process evidence will also be applied. (Koo, 2025; Polas et al., 2025).

High nonresponse or uneven response levels and different willingness or availability of interviewees across various groups: The persons which I try to interview, some will be too busy to comment or unwillingor unavailable. Thus, leading to uneven contribution from various departments or clientele sectors. Recent researches indicated robustness of empirical results are influenced tremendously by nonresponses since participants differ from non-participants. I will try

to pursue follow-up sessions, be flexible on scheduling and target a proportion response from various sectors; thus, findings should be interpreted with caution (Rhodes et al. (2025).

Secondly and related closely to the first the study results are not necessarily generalizable. Context-specific to NSSA, its findings, being a case study, cannot be generally inferred that results can be applied to all organizations, this means external validity in social research might be low. This cannot be said if you have interviewed a reasonable size of the sample. On balance, I think the limitation is reasonable since findings do not aim to be generalised across all institutions, sectors or countries, at least with this study and should be interpreted specifically for the NSSA since the objective is to device a framework pertinent to the institutions service environment. (Alkorbi et al. (2025); Szedmák et al. (2025)

A final limitation is that institutional processes and digital service arrangements may be in transition as the research is conducted such that certain observations could be of a system less than completely settled in its operations. As is typically the case with public-sector digital and transformation processes, it is iterative and shaped by ongoing administrative adaptation, which can make it hard to obtain a fully settled picture in each period. This limitation will be addressed by clearly defining the study period, documenting the context of NSSA digital service development in which data were gathered and interpreting findings as about NSSA' s operations at the specific time of observation than necessarily to all conditions in the future (Shibambu, 2024; Guenduez et al., 2025).

1.12 Definitions of key terms

1. Operational requirements - refers to the organisational, human, process and technological conditions required for effective delivery of digital customer-centric services. In this study, it covers such items as staff capacity, process alignment, system interoperability, governance support, user capabilities and infrastructure adequacy (Guenduez et al., 2025; Alkorbi & Alrwais, 2025).
2. Customer experience - refers to the sum of perceptions, responses and evaluations that service users form across the full sequence of their interactions with an organisation. In this study, customer experience is reflected in how users assess the accessibility, convenience, clarity, responsiveness and continuity of NSSA's digital and digitally

supported services (Lemon & Verhoef, 2016).

3. Integrated digital channels - refers to the extent to which different customer-facing digital touchpoints operate in a connected and coordinated way. In this study, it refers specifically to NSSA's portal, mobile or USSD access and WhatsApp- based support functioning as mutually reinforcing channels that allow customers to move across touchpoints with consistency and continuity (Balbín Buckley & Marquina Feldman, 2024; Gao & Huang, 2021).

Redesigning the service journey means reorganizing service steps to follow the entire customer path, from the first interaction through to the problem's conclusion. This contrasts with organizing these steps around isolated internal departments. Specifically, our work here involves simplifying processes, cutting down on redundant information, clarifying service stages, minimizing delays caused by transfers between teams and ensuring better connection across the whole service experience. We use this term to highlight the process improvement aspect inherent in providing customer-focused digital services (Lemon & Verhoef, 2016; Szedmák et al., 2025).

Digital customer-centric service delivery involves creating and offering services, either directly through digital means or with digital assistance. The core principle behind it is placing the needs, expectations and experiences foremost for those using the service. In this research, the term characterizes how NSSA delivers its services, considering aspects like ease of access, convenience, how promptly issues are addressed, uninterrupted service flow and the overall customer impression. It is more than just having digital tools available; it focuses on whether these digital methods genuinely enhance the customer's journey through the service (Pol et al., 2025; Shibambu, 2024).

1.13 Dissertation outline

Chapter Four dives into the empirical findings, offering analysis and interpretation. Both quantitative and qualitative outcomes are scrutinized against the study's objectives. These results are then explained within the context of the conceptual and theoretical framework established. Following this, Chapter Five delivers the study's summary, conclusions and recommendations. It synthesizes the main findings, articulates the conclusions drawn, introduces the suggested framework for digital customer-centric service delivery at NSSA and puts forth suggestions for

policymakers, practitioners and onward research. This organizational pattern aligns with standard dissertation structures. It also ensures a sensible progression: the problem is identified, literature is reviewed, an empirical investigation is conducted and finally, a framework is developed alongside concluding remarks (Kaushik & Walsh, 2019).

Chapter Three explains the research methodology to be used in this study. It discusses the research philosophy, research design, population of the study, sampling techniques, sample size, data collection methods, validity and reliability, trustworthiness of qualitative data, data analysis procedures and ethical considerations. The chapter therefore explains how evidence would be generated to answer the research questions.

Chapter Two explains the literature relevant to the study through discussing the conceptual framework of the study, the theoretical framework of the study and empirical literature around the objectives of the study. The chapter then identifies the knowledge gap in existing literature to explain how the present study attempts to cover such gap.

This dissertation comprises five chapters. Chapter One presents an introduction and orientation to the study and in it are discussed the background to the study, the statement of the research problem, the aim, objectives and research questions of the study, the assumptions of the study, the justification of the study, the significance of the study, the scope of the study, the limitations of the study, definitions of key terms as well as the chapter summary of the chapter. The role of the chapter was for orienting the study and setting up the need for the research.

1.14 Chapter Summary

The chapter introduced the study and nestled it within the bigger topic of digital public-service transformation. It brought out the background to it using a funnel approach from global developments to regional trends then to the local Zimbabwean and NSSA setting. The problems and purpose, aim, objectives, research questions, assumptions, justification, significance of the study, delimitations, limitations of the study and definitions of terms as well as a dissertation outline were provided. The chapter has shown that digital customer centric service delivery is an important and timely issue for NSSA, but the key issue is not merely that of digital adoption and that there is a needs to redo the services with the customer journey in mid as well as integrating the digital channels into one. The next chapter presents the literature review which will provide the conceptual, theoretical and empirical foundations for the study.

CHAPTER TWO: REVIEW OF LITERATURE

2.1 Introduction

This chapter reviews literature relevant to the study on developing a framework for digital customer-centric service delivery at NSSA, Zimbabwe. The review is organized around the conceptual framework, theoretical framework, and empirical literature aligned to the objectives of the study. The purpose of the chapter is to establish what is already known about digital customer-centric service delivery, service journey redesign, integrated digital channels, and the operational conditions that shape service outcomes in public institutions. It also seeks to identify the knowledge gap that justifies the present study.

The literature reviewed in this chapter is guided by the main objective of the study, which is to develop a framework for digital customer-centric service delivery at NSSA, Zimbabwe. The discussion therefore focuses on three key areas. First, it examines how digital service delivery and customer-centricity are conceptualized in the literature. Second, it reviews the theories that explain how customer value, service experience, and organizational alignment shape digital service delivery outcomes. Third, it reviews empirical studies in line with the first three specific objectives of the study, namely current digital service delivery practices, the extent to which those practices reflect customer-centric principles, and the operational requirements for digital customer-centric service delivery (Haug, Dan, & Mergel, 2024; Pol, Besseling, Timmerman, Van Steenbergen, & Van Grondelle, 2025; Shibambu, 2024).

This chapter is important because literature review is not merely a summary of what other authors have written, but a critical process of locating the present study within existing knowledge. By examining agreements, debates, and unresolved issues in prior studies, the chapter helps clarify the intellectual basis of the research problem and shows how the current study extends what is already known. In that regard, the review provides both a scholarly foundation and a directional guide for the empirical investigation that follows in later chapters. It also helps ensure that the proposed NSSA framework is built not on assumption, but on evidence and reasoned engagement with prior knowledge (Guenduez, Demircioglu, Mueller, & Cinar, 2025; Yang, Gu, & Albitar, 2024).

2.2 Conceptual Framework

The conceptual framework for this study is derived directly from the topic, Developing a Framework for Digital Customer-Centric Service Delivery at NSSA, Zimbabwe. The framework positions digital customer-centric service delivery as the dependent variable, because it is the main outcome the study seeks to explain and ultimately improve. It is influenced by two independent variables, namely service journey redesign and integrated digital channels. The framework further recognizes that this relationship operates within the operational context at NSSA, which includes user capability, staff capacity, process alignment, and digital infrastructure. These contextual factors do not form the central explanatory variables of the study, but they shape the environment within which the two main predictors affect service delivery outcomes.

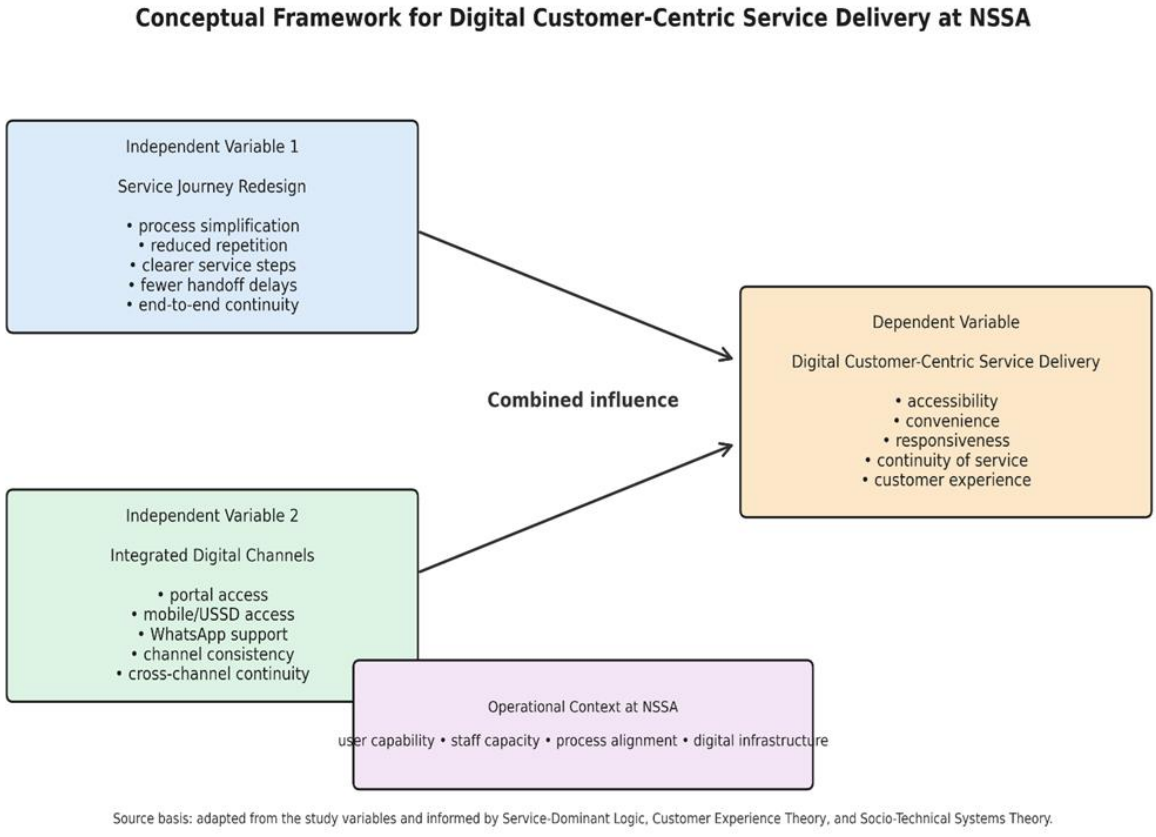

Figure 1: Conceptual framework for digital customer-centric service delivery at NSSA.

The first independent variable, service journey redesign, refers to the restructuring of NSSA services around the full customer journey rather than around fragmented internal functions. As

shown in the diagram, this variable is represented through process simplification, reduced repetition, clearer service steps, fewer handoff delays, and end-to-end continuity. In the context of this study, this means that NSSA's service processes should be organized in a way that allows customers to move from the beginning of a service request to its completion with less confusion, less duplication, and fewer interruptions. This variable connects strongly with Objective One, which seeks to examine the current digital service delivery practices at NSSA, because it requires the study to establish whether present service arrangements are fragmented or journey oriented. It also connects with Objective Three, which seeks to assess the operational requirements for digital customer-centric service delivery, because redesigning the service journey requires attention to process bottlenecks, workflow coordination, and practical institutional conditions.

The second independent variable, integrated digital channels, refers to the degree to which NSSA's main customer-facing digital platforms work together as a connected service system. In the diagram, this variable is represented through portal access, mobile or USSD access, WhatsApp support, channel consistency, and cross-channel continuity. In practical terms, this means that customers should be able to begin an interaction through one channel, continue through another, and still receive consistent information and service continuity. This variable is closely related to Objective One, because the study must first identify what digital channels currently exist and how they are functioning, and to Objective Two, which evaluates the extent to which NSSA's current digital practices reflect customer-centric service principles. If channels are not integrated, customers may still experience delays, repeated information requests, inconsistent communication, and inconvenience, even if the channels themselves are available.

The dependent variable, digital customer-centric service delivery, is the desired outcome of the study. In the diagram, it is expressed through accessibility, convenience, responsiveness, continuity of service, and customer experience. These indicators capture the extent to which NSSA's service delivery is actually experienced by users as customer focused. In other words, the study assumes that digital service delivery becomes more customer-centric when services are easier to access, more convenient to use, more responsive, more continuous across touchpoints, and more satisfactory from the customer's perspective. This variable is central to Objective Two, since the study must evaluate whether existing practices reflect these principles, and it is also the ultimate focus of Objective Four, which seeks to propose a framework for improving this outcome.

The arrows in the diagram show the combined influence of service journey redesign and integrated digital channels on digital customer-centric service delivery. This means that the study does not treat the two independent variables as isolated influences. Rather, it assumes that better customer-centered outcomes are most likely when NSSA both redesigns the service journey and integrates its digital channels. If the service journey is redesigned but the channels remain disconnected, customer experience may still be weak. Likewise, if digital channels are available but the underlying service process remains fragmented, customer-centricity may still not be achieved. The framework therefore reflects the study's core argument that meaningful digital customer-centric service delivery depends on the joint effect of process redesign and channel integration.

The lower section of the diagram introduces the operational context at NSSA, comprising user capability, staff capacity, process alignment, and digital infrastructure. These factors help explain why the same digital initiative may produce different outcomes in practice. For example, even when portal, USSD, and WhatsApp channels are available, weak staff capability or poor process alignment may reduce service responsiveness and continuity. Similarly, limited user capability or weak digital infrastructure may reduce accessibility and convenience. This contextual layer is especially relevant to Objective Three, because it draws attention to the practical institutional requirements that must be addressed if the proposed framework is to be workable and sustainable at NSSA.

Overall, the diagram shows that this study is structured around a clear causal logic. Service journey redesign and integrated digital channels are the two main explanatory dimensions. Digital customer-centric service delivery is the outcome to be achieved. The operational context at NSSA shapes how effectively independent variables can influence dependent variables. In relation to the study objectives, the framework helps organize the inquiry in a logical sequence: first, the study examines current practices; second, it evaluates how far those practices reflect customer-centric service principles; third, it assesses the operational requirements for improvement; and finally, it proposes a framework for digital customer-centric service delivery at NSSA. In this way, the conceptual framework provides the bridge between the research problem, the objectives, the variables, and the eventual interpretation of findings.

Table 2.2: Conceptual Framework for Digital Customer-Centric Service Delivery at NSSA

Variable Category	Study Variable	Operational Definition	Dimensionsor Indicators	Measurement Focus	Interpretation of Relationship
Independent Variable 1	Service Journey Redesign	The reorganization of NSSA service processes around the full customer journey so that service users move from request initiation to completion through simplified, connected and less fragmented steps.	Process simplification; reduced repetition; clearer service steps; fewer handoff delays; end-to-end continuity	Extent to which NSSA services are structured around seamless customer flow rather than internal functional silos	A higher level of service journey redesign is expected to improve digital customer-centric service delivery by reducing customer effort, duplication, delays and service discontinuities.
Independent Variable 2	Integrated Digital Channels	The extent to which NSSA's customer-facing digital platforms function as a coordinated and connected service system.	Portal access; mobileor USSD access; WhatsApp support; channel consistency; cross-channel continuity	Extent to which customers can access, continue and complete services consistently across multiple digital touchpoints	A higher level of digital channel integration is expected to improve digital customer-centric service delivery by enhancing consistency, convenience, responsiveness and continuity across service channels.
Dependent Variable	Digital Customer-Centric Service Delivery	The extent to which NSSA's digital services are experienced by customers as accessible, convenient, responsive, continuous and satisfactory.	Accessibility; convenience; responsiveness; continuity of service; customer experience	Level of customer-centered performance reflected in user experience and perceived quality of digital service delivery	This is the outcome variable of the study and is expected to improve when service journey redesign and integrated digital channels are strengthened.

Contextual Variable	Operational Context at NSSA	The institutional and environmental conditions within NSSA that shape the effectiveness of service redesign and channel integration efforts.	User capability; staff capacity; process alignment; digital infrastructure	Availability of institutional readiness and support conditions for successful implementation of customer-centered digital service delivery	A stronger operational context is expected to support the positive effect of the independent variables, while a weaker context may limit the achievement of desired service delivery outcomes.
Combined Relationship	Joint Effect of the Independent Variables	The complementary influence of service journey redesign and integrated digital channels on digital customer-centric service delivery.	Interaction between redesigned workflows and linked digital service platforms	Degree to which both process redesign and channel integration work together to support service improvement	The framework assumes that the strongest improvement in digital customer-centric service delivery occurs when both independent variables are implemented together within a supportive operational context.

(adapted from Service-Dominant Logic, omnichannelor customer journey integration literature, and Socio-Technical Systems Theory) (Vargo & Lusch, 2017; Neslin et al., 2022; Newcastle University, n.d.).

Table 2.2 presents the conceptual framework of the study in tabular form by outlining the key variables, their operational definitions, dimensions, measurement focus and expected relationships. The table shows that digital customer-centric service delivery is the dependent variable because it represents the main outcome the study seeks to explain and improve at NSSA. This outcome is influenced by two main independent variables, namely service journey redesign and integrated digital channels. Service journey redesign focuses on restructuring service processes around the customer journey to reduce fragmentation, repetition and delays, while integrated digital channels focus on ensuring that NSSA's portal, mobile or USSD, and WhatsApp platforms work together as a coordinated service system. The table further indicates that these two variables are expected to have a positive and complementary relationship with digital customer-centric service delivery. This means that improved customer-centered outcomes are more likely

when NSSA simultaneously redesigns its service processes and integrates its digital channels. The table also recognizes the operational context at NSSA, including user capability, staff capacity, process alignment and digital infrastructure, as an important contextual condition shaping the effectiveness of the main relationships. Overall, the table translates the conceptual framework into a structured analytical form and shows that the study assumes that improved digital customer-centric service delivery depends on the combined effect of process redesign, digital integration and supportive institutional conditions.

2.3 Theoretical Framework

This study is informed by Service-Dominant Logic, Customer Experience Theory, and Socio-Technical Systems Theory. These theories are used together because the phenomenon under investigation involves customer value creation, customer perceptions across service journeys, and the alignment of organizational and technological systems.

The overarching theory for the study is Service-Dominant Logic, developed by Vargo and Lusch. Service-Dominant Logic argues that value is not simply produced by the organization and delivered to passive recipients; instead, value is co-created through interaction between the service provider and the customer (Vargo & Lusch, 2004, 2017). In the context of this study, this theory is highly relevant because digital customer-centric service delivery at NSSA is not merely about providing online tools. It is about how employers, employees, pensioners, and claimants interact with NSSA through digital channels to obtain meaningful service value. The strength of this theory lies in its ability to explain why service delivery should be organized around the customer rather than around internal institutional convenience. However, its weakness is that it does not sufficiently explain how customers experience multi-touchpoint journeys or how internal systems must be aligned to support those experiences.

That weakness is addressed by Customer Experience Theory, particularly as articulated by Lemon and Verhoef. This theory proposes that customer experience is shaped by the cumulative responses that arise across the full journey and across multiple touchpoints over time (Lemon & Verhoef, 2016). The theory is relevant to this study because the second objective seeks to evaluate the extent to which NSSA's digital service delivery practices reflect customer-centric service principles. Customer Experience Theory helps explain why accessibility, convenience, responsiveness,

continuity, and clarity are central to service evaluation in digital environments. Its strength is that it explains the user side of service delivery in detail, especially across channels and stages of interaction. However, its weakness is that it says less about the organizational and technical arrangements that make positive service experiences possible.

The third theory, Socio-Technical Systems Theory, originally associated with Trist and Bamforth, addresses that operational gap. The theory argues that organizational performance depends on the alignment of social and technical systems rather than on technology alone (Trist & Bamforth, 1951). In this study, the theory is particularly relevant to the third objective, which seeks to assess the operational requirements for digital customer-centric service delivery at NSSA. It explains why digital channels may fail to produce better customer outcomes when they are not supported by aligned workflows, capable staff, reliable infrastructure, and effective coordination. The theory's strength lies in explaining the implementation environment of digital service delivery. Its weakness is that, on its own, it does not sufficiently explain customer value or subjective customer experience. Taken together, however, the three theories provide a robust foundation for the study by explaining value creation, customer experience, and organizational alignment in an integrated way (Vargo & Lusch, 2004, 2017; Lemon & Verhoef, 2016; Trist & Bamforth, 1951).

The use of multiple theories is therefore not a weakness in this study, but a deliberate strategy for theoretical completeness. Service-Dominant Logic explains the service philosophy underlying customer-centered value creation, Customer Experience Theory explains how service is perceived across touchpoints and journeys, and Socio-Technical Systems Theory explains the organizational conditions necessary for digital service systems to perform effectively. Together, these theories provide a strong interpretive lens for understanding why digital public services may succeed or fail in producing customer-centered outcomes. This integrated theoretical approach is particularly suitable for NSSA, where the challenge is not only to introduce digital tools, but to align service logic, customer experience, and operational systems into one coherent framework (Guenduez et al., 2025; Pol et al., 2025).

2.4 Review of Empirical Literature

2.4.1 Digital service delivery practices in public institutions

Recent empirical literature shows that public institutions are increasingly adopting digital service delivery practices to improve accessibility, efficiency, responsiveness and citizen engagement. The United Nations (2024) notes that digital government has become a central feature of public administration across all 193 United Nations Member States, while the World Bank (2022; 2025) emphasises that GovTech reforms are increasingly concerned with online public service delivery, digital citizen engagement, universal accessibility and citizen-centred design. This suggests that digital service delivery is no longer viewed merely as the computerisation of government functions, but as a broader transformation of how public institutions organise, deliver and monitor services. Haug, Dan and Mergel (2024) similarly found that digitally induced change in the public sector has expanded significantly, although the depth and success of transformation varies across organisations. Their findings show that some public institutions use digital tools to transform internal processes and service interactions, while others only add digital technologies to existing bureaucratic systems without fundamentally changing service delivery arrangements. Yang, Gu and Albitar (2024) also found that digital transformation can improve governmental efficiency, but this effect is stronger where digital systems are embedded across departments and operational processes rather than implemented as isolated technological interventions.

In this regard, current digital service delivery practices in public institutions must be assessed not only in terms of the availability of digital platforms, but also in terms of how such platforms are incorporated into daily operations, service workflows and customer interaction points. For NSSA, this implies that the study must first examine the existing digital arrangements, including the self-service portal, mobileor USSD access, WhatsApp-based support and other digital communication channels, before determining whether these practices support integrated, responsive and customer-centric service delivery.

Studies on African public sectors reveal a comparable trend: growth coupled with significant hurdles during implementation. Shibambu (2024) observed that while digital government services in South Africa have progressed, substantial obstacles persist concerning access, ongoing service capabilities and organizational preparedness. Likewise, Mangai and Ayodele (2025) posit that digital projects hold the potential to bolster accountability alongside greater efficiency in public

service provision, but this is contingent upon the implementation being buttressed by organizational coherence and well-defined operational logic. Such observations directly inform the initial aim of this research, underscoring the necessity of first scrutinizing the National Social Security Authority's (NSSA's) present digital service delivery methods before formulating any actionable framework.

A crucial takeaway from existing research is the distinction between simply having digital channels and effectively delivering digital services. Government agencies might have websites, online portals, text message services or messaging apps. However, the actual usefulness, ease of access and applicability of these tools for citizens can vary dramatically. This observation holds significant weight for the NSSA, underscoring the need to view its digital touchpoints-such as the self-service portal, mobile and USSD interfaces and WhatsApp support-not merely as technological assets but as functional routes for accessing services. Consequently, empirical studies advocate for a diagnostic framework that commences with an investigation into the digital methods currently in place and their real-world application (Haug et al., 2024; Shibambu, 2024; Yang et al., 2024).

The literature also highlights a crucial factor: the sector in which digital service practices operate shapes them. Unlike in purely commercial settings, public institutions delivering digital services frequently bear responsibilities for fairness, broad availability, being answerable and overall administrative credibility. Consequently, any analysis of current digital service operations should consider not just the existence of digital platforms themselves, it must also assess how these platforms uphold public-service duties and cater to a spectrum of users. This aspect carries weight within the NSSA's operational sphere. Why? Because that institution serves a diverse clientele, encompassing employers, contributors, individuals receiving pensions and those making claims. Each of these groups can possess distinct requirements, varying levels of service urgency and different aptitudes with digital technologies. Thus, the existing scholarship advocates for a thorough evaluation of current practices that is finely attuned to their specific context, instead of a broad-strokes judgment of digital uptake (Haug et al., 2024; Mangai & Ayodele, 2025; Shibambu, 2024).

2.4.2 Customer-centricity in digital service delivery

When we look at empirical research about customer-centricity in digital service delivery, it becomes clear that digital transformation does not inherently mean a focus on the customer. Some research suggests that multichannel and omnichannel setups can enhance customer value. This happens by providing more ways to connect and offering greater flexibility in how customers interact. For instance, Gao and Huang (2021) discovered that integrating channels had a beneficial effect on customer loyalty within omnichannel settings. They found this was due to increased customer engagement and better relationship results. Additionally, Balbín Buckley and Marquina Feldman (2024) observed that smoother integration among various channels elevates the overall omnichannel customer experience, largely because customers appreciate consistency and a unified feel across all their interactions.

On the other hand, a different strand of research contends that simply having numerous digital channels does not automatically guarantee better customer outcomes. Evidence indicates that if service journeys remain disjointed, customers might still face a redundant need to provide information repeatedly. They could also receive conflicting answers and experience a lack of seamless progression between different interaction points. Pol et al. (2025) point out that while customer experience is increasingly influencing digital shifts in public services, actual improvements only occur when digitalization is paired with a deliberately coordinated approach to service design. Likewise, Szedmák et al. (2025) determined that digital transformation efforts in public services yield more significant benefits when technology implementation is integrated into reshaped service processes, than being approached as a standalone administrative change.

The ongoing discussion surrounding this topic bears directly on the study's second goal: gauging how much NSSA's digital service provision actually aligns with customer-focused service standards. Research indicates that customer-centricity is not just about having digital options, but about those options genuinely enhancing ease of access, convenience, promptness, Seamlessness across interactions and the general experience for users. What is notably scarce in academic work is concrete evidence specific to public social security organizations, those operating in developing nations. Thus, this research fills a significant void by examining customer-centricity within NSSA's internal digital service operations (Balbín Buckley & Marquina Feldman, 2024; Gao & Huang, 2021; Pol et al., 2025).

Existing research indicates customer-centricity transcends mere technical capability, representing instead a service ethos communicated through design, the calibre of interactions and adaptability to user requirements. Practically, patrons assess service based not solely on a system's digital nature, but on its capacity to decrease their exertion, expedite time, offer transparency and help issue resolution with negligible annoyance. Consequently, gauging NSSA's customer-centricity necessitates an examination of actual service encounters, not just digital accessibility. This study, therefore, is ideally situated to offer insights by investigating the extent to which customer-centric principles are manifest or absent, within the operational realities of NSSA's digital interfaces and service pathways (Lemon & Verhoef, 2016; Pol et al., 2025; Szedmák et al., 2025).

2.4.3 Operational requirements for digital customer-centric service delivery

Recent empirical research increasingly highlights that effective digital delivery of customer-focused services hinges on operational contexts that extend beyond mere front-end systems. A contributing argument from Guenduez et al. (2025) suggests that digital innovation surfacing within the public sector is contingent upon strategic direction setting, systemic readiness, functional capability development and appropriate implementation alignment. Alkorbi and Alrwais (2025), engaging in related discussions, observed that the transformation towards digital government necessitates robust coordination, substantial organizational backing, persistent dedication-factors far more crucial than a straightforward technological rollout. Taken together, these scholarly observations imply a significant enhancement in digital service provision when institutions prioritize addressing the fundamental operational underpinnings of service design, than concentrating solely on their digital interfaces.

Proceeding with this line of inquiry, Szedmák et al. (2025) introduced further findings, indicating that public sector digital transformation yields greater efficacy when digital systems are thoughtfully interwoven with inherently redesigned operational processes. Such integration signifies that the spectrum of operational prerequisites encompasses not only technological infrastructure and digital platforms but also a fundamental reworking of workflow structures, diligent staff preparation, careful process harmonization, the establishment of clear service benchmarks, along with well-defined internal accountability frameworks. These collectively articulated findings bear direct import for the third objective guiding our present investigation: namely, striving to evaluate the multifaceted operational requisites attendant to delivering digital

customer-centric services through the NSSA. Crucially, this body of research bolsters the proposition that digital channels, in isolation, will inevitably fall short of achieving genuinely customer-centered results, if the foundational service processes remain stubbornly disjointed.

It is frequently noted in academic discussions that operational needs go beyond mere technical aspects. Issues like governance, the quality of service culture, user assistance, along with organizational learning, are also central. Both Shibambu (2024) and Mangai and Ayodele (2025) observe that the effectiveness of digital reform within public bodies frequently falters due to poor coordination between institutions and inadequate execution skills. Applying this to the NSSA situation, the operational demands for delivering customer-focused digital services would likely encompass making systems work together seamlessly, defining service routes more clearly, building staff expertise, providing user support and ensuring better alignment of internal processes. Consequently, existing research underscores the importance of evaluating operational needs within a specific context instead of resorting to universal models for digital transformation, as highlighted by Alkorbi & Alrwais (2025), Guenduez et al. (2025), Mangai & Ayodele (2025) and Szedmák et al. (2025).

Empirical evidence further suggests that specific operational criteria should be seen as foundational necessities for sustainability. Even if a digital project seems to thrive initially, it might falter in delivering enduring customer advantages. This can happen if employees lack the necessary skills to manage it, if governance structures prove inadequate or indeed if redesigned processes fail to become permanent practices. This insight holds considerable value for the current investigation, whose objective extends beyond discerning present barriers. It aims to contribute to a practical structure empowering NSSA for sustained enhancement of its services. Therefore, the existing research supports a perspective that goes beyond a simple assessment of channel performance. It emphasizes the more profound institutional capacities essential for delivering customer-focused digital services over the long term (Guenduez et al., 2025; Mangai & Ayodele, 2025; Shibambu, 2024).

2.4.4 Summary of knowledge gap in existing literature

Contemporary scholarship prominently features discussions on digital public service delivery, customer-centricity, service journey redesign and integrated channels. Scholars largely concur that digital service provision needs greater accessibility, responsiveness, integration and a user-centric

approach. Furthermore, growing evidence suggests that disjointed internal processes, inadequate channel coordination and flawed operational alignment risk negating the intended outcomes of digitalization. These observations bolster this study's core assertion: achieving digital customer-centric service delivery necessitates more than simply having digital tools in place (Guenduez et al., 2025; Pol et al., 2025; Szedmák et al., 2025).

Still, considerable work is needed. For starters, most past research has been broad and covered multiple sectors, giving little focus to public social-security organizations. Additionally, few studies investigate customer-focused digital services within Zimbabwe's public sector. The literature also seems to discuss redesigning service journeys and unifying digital channels individually, not as parts of a single, cohesive structure. Furthermore, it offers scarce direction on adapting these ideas for specific contexts like an institution such as NSSA, which contends with varying levels of digital readiness, organizational intricacies and varied user demands. This study, therefore, seeks to fill those voids by investigating present approaches, gauging how customer-focused services are, evaluating what is operationally necessary and finally, crafting a framework specifically designed for NSSA's operational landscape (Haug et al., 2024; Shibambu, 2024; Yang et al., 2024).

A methodical concern further highlights the prevailing knowledge deficit. Much published research either discusses digital transformation vaguely or assesses certain technologies. Crucially, these assessments rarely connect systematically to the customer's experience or with the overarching logic of the service journey. Such an approach complicates the extraction of a practical institutional framework from existing work. Our current investigation tackles this limitation by unifying service journey re-engineering, the integration of digital channels and operational necessities into a single analytical framework. By taking this integrated approach, the study aims to progress from siloed understanding toward a more cohesive, institutionally applicable contribution for scholarly and practical advancements in delivering public services digitally (Balbín Buckley & Marquina Feldman, 2024; Guenduez et al., 2025; Pol et al., 2025).

2.5 Chapter Summary

This chapter canvassed the existing research pertinent to the development of a framework for digital customer-centric service provision at NSSA, Zimbabwe. It first laid out the conceptual underpinnings of the investigation. This showed how redesigning the service journey and

employing integrated digital channels emerge as the principal factors explaining digital customer-centric service delivery. Subsequently, the theoretical framework was explored. That section illustrated how Service-Dominant Logic, Customer Experience Theory and Socio-Technical Systems Theory, when considered together, offer insights into customer value creation, the overall service experience across various interaction points and the necessary internal adjustments for effective digital service provision.

Moreover, the chapter delved into empirical studies that aligned with the initial three research aims. It confirmed a discernible growth in digital service delivery within public organizations. Importantly, it was found that achieving customer-centricity requires more than just making a variety of channels available. Operational necessities, including process harmonization, staff expertise, the necessary infrastructure and established governance structures, were highlighted as critical for any successful digital transformation. The literature survey also pinpointed a deficiency in research concerning the creation of context-specific frameworks for public social-security bodies, within the Zimbabwean setting. Consequently, the subsequent chapter will detail the research approach adopted to gather the evidence needed to address this identified gap and fulfill the study's objectives.

This chapter, when considered in its entirety, illustrates that the proposed research is both relevant and essential. Existing scholarship underscores the significance of digitizing public services, yet it also reveals that achieving a high level of digital maturity will not by itself ensure outcomes that are centered around the customer's needs. A more defined comprehension is needed; we must understand how service progressions, digital avenues and operational circumstances interconnect within a particular organizational setting. It is precisely this understanding that the current study aims to provide concerning NSSA of Zimbabwe.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explained the way in which the study described in the subsequent chapters was conducted - the study of developing a framework for digital customer - centric service delivery within the National Social Security Authority in Zimbabwe. The researcher philosophical position was stated, followed by the research design, research approach, population and sampling techniques and processes which were conducted for data collection and analysis. It addressed how validity, reliability and trustworthiness were to be ensured ethical issues. This chapter showed that the rigorousness by which such evidence could address answers to those research questions for its purpose.

NSSA and the customer-focused concepts on services and determine the changes necessary for this purpose as well as propose a possible structure to work with at the NSSA situation. Therefore, the methods chosen not only produced useful quantified information of what was happening, but what more was to follow: explanation of what organization factors, what processes and what technologies caused the happenings on which. For thus chosen, the research paradigm would then be best fit the characters of research problem, the theoretical structures intended and also the different types of requirements on evidence that emerge from what the study aimed to do (Dawadi, Shrestha, & Giri, 2021; Kaushik & Walsh, 2019).

By tying together, the literature reviewed in chapter two to the research chapter (chapter four), this chapter represents the crucial link. The review undertaken in chapter two revealed that redesigned service routes, the usage of digital channels and the environment affected the outcome or the overall digital customer centric service delivery. Hence this chapter elaborated upon the exact methods and research procedure followed to investigate the aforesaid within NSSA. In this manner the research findings are connected clearly and logically to both, the main research problem as well as the conceptual and theoretical frameworks discussed earlier.

3.2 Research Philosophy

Pragmatist has been engaged because the purpose of this research was more to do with understanding the current reality of digitally delivered services by NSSA and building a working framework instead of mere use 0f abstract theories to explain a phenomenon. Pragmatist says, the value of research lies in its solving real live problem. It also suggests, selection of method depends on how well it gets answers to the questions you 're asking. As such a problem-centered, solution driven and setting sensitive research would best be anchored from p pragmatic lens and hence. (Kaushik & Walsh, 2019)

The choice of methodology suited the nature of the research objectives. The early objectives relating to NSSA's existing digital service delivery and how this compare with those considered to be customer-focused imply a direct need for measuring and comparing the evidence thus it necessitates a strong quantitative element. However, examination of requirements for customer-oriented digital service requires qualitative input. Knowledge about workflows, limitations, staff skills and service blockage's needs of be generated through qualitative input. Therefore, a qualitative approach is also required. Furthermore, the goal to develop a framework meant that the project would combine these into one output. The framework connects measurable service tendencies together with a clear understanding of the context on the organization's needs for service delivery.

I think pragmatism is helpful in research like this because it eliminates the need to confine oneself strictly to belief that is either positivist or interpretivist. It kindly permits the use of quantitative methods for measurement and qualitative methods for contextual understanding. It therefore fosters a climate of methodological pluralism necessary to work that is robust analytically & useful precisely in the environment of NSSA' operation. It is when one sets an aim to not just to discover an issue at organization, but actually to solve it by drawing a framework beginning with drawing ground-up framework related to local context that researchers need pragmatism more badly than ever before.

3.3 Research Design

In this research, a concurrent mixed-methods design was adopted, combining quantitative and qualitative approaches within the same general phase of the study. This design was considered appropriate because the study sought to generate both statistical and explanatory evidence on the

status of digital service delivery at NSSA and the extent to which such services reflected customer-centric principles. Quantitative data were used to measure respondents' perceptions of existing digital service practices, customer-centricity, service-centricity redesign and digital channel integration, while qualitative data were used to obtain deeper explanations of the operational requirements, institutional challenges and practical conditions needed to support digital customer-centric service delivery. The concurrent mixed-methods design therefore enabled the researcher to compare, complement and triangulate quantitative findings with qualitative insights, thereby producing a more comprehensive understanding of how NSSA can develop a framework for digital customer-centric service delivery.

Once these patterns had been identified, qualitative study became essential for explaining their emergence and the structural or technological or administrative aspects that influenced them (Dawadi et al. , 2021).Research problem with an evaluative and solution focus meant that explanatory sequential design was suited as during quantitative stage the researcher could establish measurable patterns how service users rated NSSA accessibility, convenience, continuity and responsiveness in terms of interaction on the various digital channels offered. In the qualitative phase it would be possible to explore the reasons for the patterns from the perspectives of managers, ICT personnel, frontline staff selected service users to explore the issues relating to system integration, workflow bottlenecks, lack of co-ordination etc redesign considerations. This therefore meant that there was a logical progression from description and evaluation to explanation and framework development.

The design was also fit for purpose as it pertained the practical component of the study. A study aimed at designing a framework focused client centred digital would not therefore only result in descriptive numbers or disjointed stories but link outcomes which could be measured of the service delivery and the reasons as in why things were done the way they would be done and why were other things left. In explanatory sequential the next stage follows from conclusions of the first stage and therefore was suited for a study in with an aim to move from current modus of operations development of a framework designed to bring solid working institution and working method.

3.4 Research Approach

This study adopted a concurrent mixed-methods research design, which involved the collection and analysis of quantitative and qualitative data within the same general period of the study. Mixed-methods research was appropriate because the study required both numerical measurement and contextual explanation to understand digital customer-centric service delivery at NSSA. The quantitative component used structured questionnaire data to measure respondents' perceptions of current digital service delivery practices, customer-centric service principles, service journey redesign and integrated digital channels. This allowed the researcher to generate descriptive statistical evidence, including frequencies, percentages, means and standard deviations, on the extent to which NSSA's digital services were accessible, convenient, responsive and continuous. The qualitative component used key informant interviews and document review to obtain deeper explanations of the operational requirements, organisational conditions, process challenges and institutional factors affecting digital customer-centric service delivery. The two forms of data were analysed separately and then integrated during interpretation so that quantitative patterns could be compared, explained and supported by qualitative insights. This concurrent mixed-methods design therefore strengthened the study by enabling triangulation, improving the completeness of the findings, and supporting the development of a practical framework for digital customer-centric service delivery at NSSA.

The quantitative aspect serves the study's first and second objectives. These goals demand structured information about contemporary digital service channels, their utilization rates and how customers perceive factors like ease of access, convenience, promptness, consistent service and overall experience. These elements can be translated into quantifiable metrics using structured surveys. The qualitative method, however, aligns more directly with the third objective, which focuses on evaluating the operational prerequisites for delivering customer-centric services digitally. This objective calls for close examination of service operations, daily workflows, staff perspectives, issues with system integration and user challenges-all best explored through interviews and examination of existing documents.

Using a mixed-methods approach makes sense here. The planned framework needs more than just one kind of evidence to be sound. If we relied solely on quantitative data, we might show the scale

of service issues. However, we would not fully explain why these problems exist. On the other hand, depending only on qualitative insights risks offering detailed explanations that do not reveal how common certain problems are throughout the entire institution.

What makes mixed methods powerful for this study is its ability to merge broad reach with deep insight. The quantitative stage contributes breadth, while the qualitative stage provides its depth. This complementary combination results in a final framework grounded in a more thorough grasp of NSSA's digital service landscape (Kaushik & Walsh, 2019; Dawadi et al., 2021).

3.5 Population of the Study

Because the subject researched touches upon both service producers and service recipients within NSSA's digital service landscape, the population for this inquiry is indeed multifaceted. Internally, it encompasses managers overseeing both service provision and digital shifts, alongside ICT and digital service teams and customer-facing employees who directly engage with both end-users and the necessary systems. Externally, the group includes employers, individuals contributing to or receiving benefits, retirees and those filing claims-all interacting with NSSA services, whether purely online or through channels augmented by digital means. This broad inclusion made sense, given the aim to grasp what makes digital, customer-focused service delivery tick, not just from the viewpoint of service recipients, but also from those tasked with its conception, oversight and execution.

Staff working within the organization hold valuable operational and strategic knowledge about workflow design, how best to integrate various channels, where service bottlenecks occur and the progress of digital transformation initiatives. Middle management should contribute insights on policy direction, the establishment of service standards and understanding the NSSA's broader institutional priorities. Those in Information and Communication Technology (ICT) roles are essential for clarifying matters of interoperability, the existing infrastructure, any technical limitations and the functional capabilities of digital platforms. Crucially, front-line customer-service employees offer a vital perspective shaped by their constant interaction with the public, allowing them to detail precisely where customers frequently face delays, are asked to repeat information, experience a lack of continuity in service or struggle to navigate unclear service

pathways. Consequently, these distinct groups are fundamental to grasping both the organizational and technical facets involved in delivering customer-centric digital services.

It is equally important to consider the external population because assessing customer-focused service delivery meaningfully really requires understanding it from the viewpoint of the people actually using it. Employers typically interact with the NSSA concerning registration, ensuring compliance and matters related to their contributions. Meanwhile, employees or contributors deal with the NSSA about their records, getting statements and seeking clarification on services; pensioners and claimants, on the other hand, engage with the Authority about benefits, following up on claims and obtaining support. It is probable that these distinct groups will have unique service experiences, differing needs and varying degrees of digital proficiency. Consequently, involving them in the study enables us to capture the wide range of NSSA's service interactions and evaluate whether digital service delivery is experienced uniformly across the major categories of stakeholders.

To achieve the aims of this research, the target population will be selected from specific NSSA service settings within Zimbabwe, encompassing the primary internal and external stakeholder groups directly tied to digital service delivery. This population framework aligns well with the study's objectives, equipping the researcher to collect data on existing practices, customer focus and operational demands from those most directly involved in the subject being examined.

3.6 Sampling Methods and Procedure

Both the quantitative and qualitative parts of the multi-stage sampling required use of both probability and non-probability sampling methods respectively for the following reason; a reasonable representation of the categories of stakeholders for systematic study of digital service delivery system and customer centrality contributing element was required in during the quantitative stage whilst for the qualitative there was need for information rich respondents who could in detail explain operational problems, reform needs and prevailing institutional realities. Stratified sampling coupled by stratified random walk was used for the quantitative phase hence the reasons for the approach and for purposeful or stratified was to accommodate convenience by getting relevant information with little input (money, time and energy); such information rich

respondents were likely to give quality data with deeper insights required during the qualitative part. Hence for the quantitative phase, the study made use of Stratified Sampling combining with Purposive Sampling for the Qualitative Phase. When considering which sampling to apply, it was ensured that there a balance is maintained during the research in terms of how representative of population, accuracy and precision is of respondents. The beginning of the quantitative element was to break down the population into relevant groups; as a result, the following subgroups were formed; employers, employees , pensioners claimants and front-line customers' services staff, lastly-ICT or digital staff. The major reason to stratify was mainly due to the heterogeneous nature of the population since all categories above had different experience and impact with digital service delivery from NSSA and in some-cases different perception. Thus, it ensured no main stakeholders were forgotten and that both user side and provider side relations formed part one of the study. After the division of strata respondents were to then follow a simple or random procedure depending on the existence of a sampling frame or a list for that Group.

The sample for quantitative part accounted for 150 respondents, categorised into the six main categories as follows; 30 as employers, 30 as employee or contributor, 30 as pensioners, 30 as claimants, 20 as frontline customer service staff and 10 as ICT or Digital Service Staff. This was appropriate as it tried to provide balanced coverage to the main service user communities, apart from ensuring that the study takes into consideration institution or organisation aspect of the digital service delivery. More allocation to specific user categories could be due to more focus on 'customer-centric service delivery' but the two staff categories can also provide substantial information from service development or maintenance and operation perspectives.

The selection for the quantitative phase's sample was conducted in an organised manner, following these steps. First the researcher obtained the lists or registries or enumeration workable frames from the NSSA using these to select from the records available per region and delivery service point lists. Secondly the researcher stratified the whole population by the different six specified categories and lastly was allocated amongst each the numbers expected and from these respondents were selected either by randomly from the actual lists using simple and or or a systematic manner in an organised way where there were registers or enrolment lists or where there was a 'live' stream of participants such as customers frequenting NSSA, selected using an interval approach wherever possible, without causing disruptions to working arrangements, ensuring that every category was

represented fairly, so as that sample was not taken too much from one area and too little had been taken from others.

A qualitative sample of 15 key informants was selected using purposive sampling. The sample comprised 3 managers, 3 ICT and digital services staff, 4 frontline service staff and 5 service users drawn from the main NSSA client categories. The size of 15 participants was considered adequate because the qualitative component of the study was not intended to achieve statistical representation, but to generate detailed explanations, contextual insights and practical evidence to complement the quantitative findings. The number was also manageable within the time and scope of the study while still allowing the researcher to include the major groups directly involved in, or affected by, digital customer-centric service delivery at NSSA. Managers were included because they were expected to provide strategic and policy-level insights on service delivery priorities, institutional readiness and governance issues. ICT and digital services staff were selected because of their technical knowledge of NSSA's digital platforms, system integration challenges and digital-service infrastructure. Frontline service staff were included because they interact with customers daily and therefore understand operational bottlenecks, service delays, repeated information requests and customer complaints. Service users were included to provide direct evidence on customer experience, accessibility, convenience, responsiveness and continuity when using NSSA's digital services. The selected sample was therefore sufficient for obtaining information-rich qualitative data on the operational requirements, service journey challenges and digital channel integration issues needed to support the development of a digital customer-centric service delivery framework for NSSA.

The above logic also applied to qualitative sampling, that is, once the quantitative data had been collected and preliminary analysed, the researcher focused on where more explanation was needed, for example poor scores in service continuity or satisfaction in movement across channels meant poor integration; the subjects that could shed light on these issues were thus especially picked. These subjects were therefore purposively selected. The qualitative stage builds on the findings of the quantitative data to illustrate what it may mean in terms of interpreting it further. This strengthens the explanatory sequential design of having the qualitative phase informed by the results of the quantitative data. Thus, the total intended sample for both phases of the study was 165, that is, 150 quantitative respondents and 15 qualitative key incumbents. The sampling strategy

was rational in that it suited the aim and the study design because stratified sampling served to produce a balanced picture of current digital service-delivery practices and customer experience, whereas purposive sampling provided in-depth explanation necessary to illuminate practical requirements to provide the necessary ingredients for an adequate support framework.

3.7 Data Collection Methods and Procedure

The collected data met the required objectives, explanatory sequential mixed methods model design and sample size of 165 (150 being the quantitative sample and 15 qualitative, key informants). The study therefore collected data through a two-phased, related in their objective's manner. Phase yielded quantitative evidence about present digital service delivery practices and to what extent they reflected customer-centric service principles while Phase two yielded qualitative evidence, to explain the realities, service bottlenecks, impediments and rework behind the results in Phase one. Such a sequencing was befitting since the study did not merely seek to measure current service conditions at NSSA but also sought why they existed as well as how these could be improved through an implementable framework. Methodology used included the questionnaire for data collection, which was designed to capture all aspects of digital service emphasizing the extent that facility reflected customer-centric service principles as well as issues of affordability and accessibility could be resolved. Data, which was measurable on the existence, accessibility, use, consistency, responsiveness, continuity and convenience of NSSA's digital service Channels mainly referring portal, mobile or USSD facilities as well as WhatsApp based interaction was therefore supplied by the respondents via that tool.

The way the questionnaire was administered is first, the researcher sought ethical institutional approval to reach appropriate groups of population or respondents and access their services in one environment. The second step involved the identification of the respondents as per sampling procedure stated above within each selected stratum. The third was the administration of the questionnaire. Physically or electronically, to the external service users (employers, contributors, pensioners and claimants) at the NSSA service points and by appointment and were possible or to selected internal (at NSSA departments) frontline staff and ICT staff. At administration, the researcher clarified the purpose of the of the instrument to the respondents. This was to assist the

respondents in case clarification might be needed by without interfering with their answers. The checked questionnaires were then ready for coding and entering.

Objective one of the questionnaires dealt with establishing the type of digital service delivery system that was available and its function. This was crucial for knowing if the self-service portal, mobile and USSD access and WhatsApp were available and operating in the way that NSSA professed or at least in a functional way that such access points are expected to perform. Thus, this provided an insight of field service delivery and did not have to solely take on institution position and information provided about their digital service delivery systems existence or non-existence. This data provided a baseline from which customer centricity and framework needs were based. Objective two centred around customer centred service. The questionnaire generated quantitative data in the form of degree to which NSSA showed customer centric characters the provisioning to provision of digital service. Issues where issues of accessibility, convenience, responsiveness (that is how quickly NSSA responded to client), service consistency (provision same quality service to customers at all times or to all customers), service communication, (that is use simple to understand language) and service delivery experience were ranked in Likert. Clients were requested and shown in different instances whether clients kept being asked the same question or responding same answer to similar question previously answered were measured, also instant responses were also of concern, ease by which digital channels to be used could be alternated with or between, as well as the experience at

3.8 Data Analysis Methods and Procedure

The data obtained of quantitative responses was analysed using statistical package such as SPSS: the data were first prepared by being coded, entered the computer program and proof-read to check for any errors. Any missing values or inconsistencies were checked as were possible outliers. All these aspects were vital: a well organised accurate database would provide the sound foundation for the analysis that would then be performed. The next stage comprised descriptive statistics, using frequencies, percentages, means and standard deviations. These methods were suitable for answering the question posed by firstly examining the distribution of responses made on aspects concerning the provision of digital services and the extent to which these services conformed to customer service philosophy, as is stated in the first two aims of the study.

Some of the quantitative data points that were analysed in the study included responses from Likert scales about the ease of use of the portal or USSD or WhatsApp, how often the customer would be asked to repeat information at various channels, how quick the responses from the services received were, how seamlessly service would occur from switching across channels when interacting with NSSA etc. From this information the researcher went on to calculate the means of these variables and thus come up with aggregated scored that were used to score the main constructs being assessed in the study. Therefore, a high mean response score which, for e. G denoted the existence of good service continuity among these constructs for instance, implied good channel integration whilst low scores indicated fragment services etc. This was adequate since this type of analysis gave a quantitative representation of how NSSA' s overall digital service was performing at the time.

Quantitative analysis progressed with both correlation analysis and regression analysis if the underlying assumptions allowed for such. Correlation aided the study in comprehending direction and strength of linkage between redesign of service journey, integration of digital channels, customer-centric approach to digital services on one hand and adoption and usage on the other. Regression if performed could also have shed some light up to what extent changes in the independent variables could account for change the dependent variable. Since the study in not only about discovering what the present condition of services is like but a lot about linkage as proposed in the conceptual framework so statistical analysis such as the two will perform a crucial role in the study. After the quantative analysis has been conducted, qualitative analysis will be done on information collected through interviews and documents using thematic analysis. Recordings of the interviews will all be transcribed and the researcher goes in deep into these by repeatedly reading them. They will be coded and consolidated into categories and the study identifies themes that are directly related to the study's objective three. Documentary will be analysis in conjunction with themes identified from the interviews. The conclusion of the two previous stages will be synthesis of both qualitative and quantitative research where themes from interviews will be explained and clarified with statistical information as gleaned from thematic analysis of survey data. The study proposed framework should therefore be supported with both quantifiable study and rich contextual studies.

3.9 Research Validity, Reliability and Trustworthiness

Instrument development, expert review, pilot testing ensured validity of the quantitative data in the study. Items on the questionnaire on (1) redesigning the service journey (2) the integration of digital channels and (3) a digital customer- centric service deliver approach were all developed from the conceptual framework and operational definitions of the variables used.

The content validity of the instrument was thus reinforced as it reflected what the study sought to measure. The questionnaire was also reviewed by experts in research methods and individuals who also had expertise in digital service delivery and public administration with the intention to remove any imprecise statements, ambiguity, overlapping questions or double-barrelled questions.

A pilot test was also performed on respondents not selected for the study but with similar characteristics to them. The instrument was tested on clarity, sequence, timing of the questions as well as interpretability of the survey results. Reliability of the scales was also tested through Cronbach' s alpha. Reliability scores were assessed prior to conducting the formal surveys and after the pilot test and should internal consistency have been improved through removing an item than this was changed or removed. Cronbach's alpha was used to measure reliability of responses before pilot and after the survey. The data collected was analysed to determine the reliability in every section. A low value meant changing the questions to ensure reliability of data in every section. Furthermore, standard administration procedures, consistency of coding and cleaning of data guaranteed reliability of the data.

In terms of credibility of the qualitative research, the researcher attempted the following. The first was to ensure that the participants chosen to be interviewed had working knowledge about the researched topic. The second was triangulation, where interviews were corroborated with documents. Other sources prior survey feedback within NSSA and archived NSSA reports were utilised. As regards transferability the researcher ensured collection of thick descriptive data through observation and interviews. Record was also made of the context within which NSSA operates and categories of persons interviewed. With regards to dependability, the researcher attempted outlining clearly what was done with the raw data- from notes, interviews to transcripts, that the findings and the themes, could be understood, confirmed and that these could be followed

step by step by readership towards establishment of findings. Confirmability of data was ensued through reflexive note-taking and grounding findings and interpretations to actual evidence from transcripts, documents and notes. Member checking, that participants interviewed commented on authenticity of their intentions were employed selectively.

3.10 Ethical Considerations

Because the study concerned human participants and services, institutions and shortcomings of a public sector organisation then several ethical issues arose that ought to be examined. Firstly, there was informed consent. Participants were informed of the kind of study it was, how the data proposed to be used and that they may pull out at any time without penalty, as people might feel, due to them being service users (who might fear that not participation could affect their services) or staff (who would fear closer scrutiny because they had highlighted some issues about the running of services), could affect their services or jobs accordingly. Each participant signed a disclaimer to this effect. The second ethical issue was confidentiality (Sapsford, 1999). This was of paramount importance because some talked of negatives which could affect their position or service users. Thus, participants were encouraged to talk freely under the proviso that their source would not be revealed by the researcher except if arranged so beforehand and that any data obtained would be de-personalised. The identity codes were removed once the data was collected and the direct data of the transcripts and questionnaires destroyed after the analysis if quotes were made in written format their origin was unrevealed.

The issue of imbalance of power and subtle coercion, especially for the interview subjects who are junior staff or service user, as interview situation is often within the area where NSSA's command resides, is handled with care by separation of participation experience and other service procedures and managerial influence. The interviewees are also informed of the right to refuse to answer any question and discontinue with interview process. The issue of protection from harm including discomfort from personal or sensitive questioning with a risk of feeling expose of their own beliefs and apprehension about fear of offence should they make critical comment about the prevailing system was solved by using only questions concerned with only the information relevant to the objectives of study and of none of intrusive questioning. The researcher integrity concerning the issues related with seeking official institutional permission prior to gaining information,

information access strictly to authorized documentation and honest and non-overselling of the interpretation, have all been addressed accordingly.

3.11 Chapter Summary

This chapter contained the research methods for the study which explored that developing a framework for the digital customer-centric service delivery at NSSA Zimbabwe. It explained the underpinning philosophy which was pragmatist in relation to the aims. The design was explanatory sequential mixed methods adopted for the purpose of ensuring that all the objectives were met and for a framework to be generated for improving the customer services. It explained the population, sample methods and procedures, data collection method and instruments, data analysis methods, validity and reliability, trustworthiness for qualitative data and the ethical considerations guiding the study. This methodology helped answer the problem statement as well as conceptual framework; it was adopted in the research study (O'Leary, 2017). Quantitative method would be used to generate evidence relating to figures about the current practice relating to the digital service delivery and customer centricity in NSSA, by the same means qualitative methods would be used to explain deeply the operational requirement circumstances which were involved in coming up with a means of developing framework for NSSA to be able to find pragmatic solution.

CHAPTER FOUR:

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

The analysis and interpretation of the questionnaire data captured in the Excel dataset of 150 responses corresponding with the intended quantitative sample distribution of 30 employers, 30 employees or contributors, 30 pensioners, 30 claimants, 20 frontline customer-service staff and 10 ICT or digital-service staff to examine perceptions on customer-centric digital service delivery at NSSA, Zimbabwe as contained in the quantitative phase measures current digital-service delivery practices, current state of customer centricity at NSSA, customer service journeys redesign and integrating digital channels consistent with the structure for this chapter followed an objective by objective structure in maintaining the golden thread of the study, staring with some discussion of descriptive statistics followed by analysis of data and results which addressed Objective One, Objective Two, Objective Three and Objective Four. The discussion of results refers to comparing results with empirical literature reviewed in chapter two that determines consistency in support or extension and contradictions associated with digital customer-centric service delivery, omnichannel and public-sector digital-transformation issues.

Throughout this chapter, diagrams and tables are clearly captioned, marked, labelled, numbered and for the sources of figures and the tables in this chapter are based on the questionnaire survey dataset used in this chapter. The qualitative interpretation of this chapter is based on open-ended questionnaire used in this chapter and not the detailed separate interviews transcripts. Throughout this chapter, diagrams and tables are clearly captioned, marked, labelled, numbered and for the sources of figures and the tables in this chapter are based on the questionnaire survey dataset used in this chapter. The qualitative interpretation of this chapter is based on open-ended questionnaire used in this chapter and not the detailed separate interviews transcripts.

4.2 Descriptive Statistics

Descriptive statistics were used to summarize the profile of respondents and the general response patterns in the questionnaire data. The analysis focused on respondent category, gender, age group,

frequency of interaction with NSSA services, and mean scores for the major constructs in the conceptual framework. Frequencies and percentages were used for categorical variables, while means and standard deviations were used for Likert-scale variables.

Table 4.1: Respondent Category Distribution

Respondent category	Frequency	Percentage
Employer	30	20.00
Employeeor Contributor	30	20.00
Pensioner	30	20.00
Claimant	30	20.00
NSSA Staff (Frontline)	20	13.30
NSSA Staff (ICT)	10	6.70

Source: Survey data (2026), n=150.

Table 4.1 shows that the study captured both service-user and service-provider perspectives. The four major service-user categories each accounted for 20.0% of the sample, while frontline customer-service staff and ICT or digital-service staff accounted for 13.3% and 6.7%, respectively. This distribution is appropriate because the study focuses mainly on customer-centric service delivery while still including staff perspectives required to understand operational and technical issues.

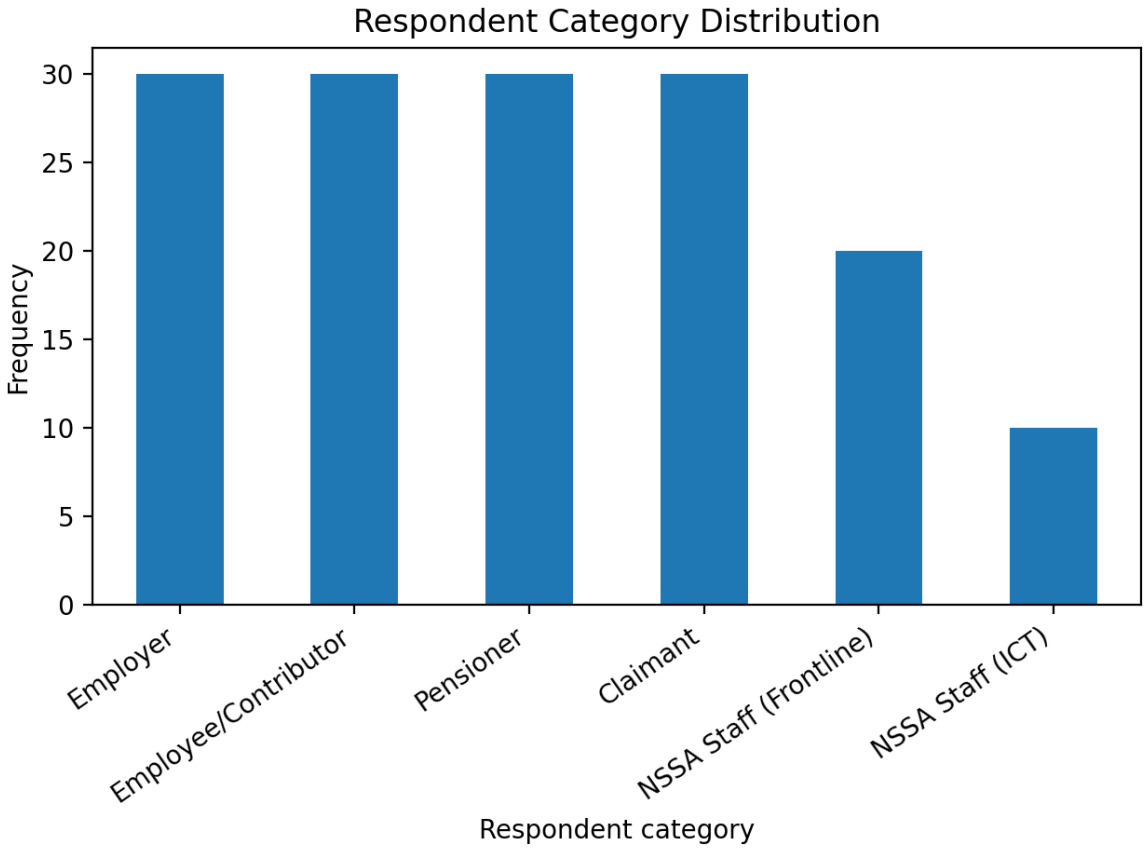

Figure 4.1: Respondent Category Distribution

Source: Survey data (2026), n=150.

Table 4.2: Gender Distribution

Gender	Frequency	Percentage
Male	57	38.00
Female	40	26.70
Prefer not to say	53	35.30

Source: Survey data (2026), n=150.

Table 4.2 indicates that male respondents constituted the largest identifiable group at 38.0%, followed by respondents who preferred not to disclose gender at 35.3%, and female respondents at 26.7%. The relatively high proportion of respondents who preferred not to disclose gender reinforces the importance of confidentiality and ethical handling of participant information.

Table 4.3: Age Group Distribution

Age group	Frequency	Percentage
18–30	18	12.00

31–45	50	33.30
46–60	50	33.30
61+	32	21.30

Source: Survey data (2026), n=150.

Table 4.3 shows that the largest respondent groups were those aged 31-45 and 46-60, each representing 33.3% of the sample. Respondents aged 61 years and above constituted 21.3%, while those aged 18-30 represented 12.0%. This distribution is useful because NSSA serves both working-age contributors and older pensioners, making age variation relevant to digital access and service experience.

Table 4.4: Frequency of Interaction with NSSA Services

Frequency of interaction	Frequency	Percentage
Very frequently	50	33.30
Occasionally	73	48.70
Rarely	27	18.00

Source: Survey data (2026), n=150.

Table 4.4 shows that most respondents interacted with NSSA services occasionally or very frequently. This implies that the majority of participants had enough exposure to NSSA service processes to provide meaningful responses about digital service delivery, customer experience, and channel use.

4.3 Current Digital Service Delivery Practices at NSSA

This section presents findings for Objective One, which sought to examine the current digital service delivery practices at NSSA, Zimbabwe. The analysis focused on whether NSSA provides services through digital channels, whether mobile or USSD access is available, whether WhatsApp support exists, whether digital services are easy to access, and whether respondents regularly use digital platforms.

Table 4.5: Current Digital Service Delivery Practices

Item	Mean	Standard deviation
NSSA provides services through a digital portal	3.33	0.91
NSSA services are accessible via mobileor USSD	3.42	0.98

NSSA provides support through WhatsApp	3.40	0.91
Digital services are easy to access	3.29	0.89
I regularly use NSSA digital platforms	3.46	0.92

Source: Survey data (2026), n=150.

Table 4.5 shows that respondents moderately agreed that NSSA has digital service delivery practices in place. The highest-rated item was regular use of NSSA digital platforms, with a mean of 3.46, followed by mobile or USSD access at 3.42 and WhatsApp support at 3.40. The lowest-rated item was ease of digital access, with a mean of 3.29. This suggests that although digital channels are recognized, accessibility remains weaker than availability.

Table 4.6: Current Digital Practices by Respondent Category

Respondent category	Current digital practices
Employer	3.56
Employeeor Contributor	3.43
Pensioner	2.83
Claimant	3.11
NSSA Staff (Frontline)	3.96
NSSA Staff (ICT)	4.02

Source: Survey data (2026), n=150.

Table 4.6 shows that ICT or digital staff recorded the highest mean score, followed by frontline staff. Pensioners recorded the lowest mean score, followed by claimants. This points to a perception gap between those who administer or understand the systems and those who experience them as service users. From a customer-centric perspective, this matters because service success should be evaluated not only by whether platforms exist, but by whether different user categories can access and use them effectively.

4.4 Customer-Centricity of NSSA Digital Service Delivery Practices

This section presents findings for Objective Two, which sought to evaluate the extent to which NSSA's digital service delivery practices reflect customer-centric service principles. The analysis focused on convenience, timeliness, ease of channel switching, repetition of information, service clarity, expectation fulfilment, and overall satisfaction.

Table 4.7: Customer-Centric Service Delivery Indicators

Item	Mean	Standard deviation
NSSA digital services are convenient to use	3.02	0.86
I receive timely responses when using digital channels	3.05	0.88
I can move between channels without difficulty	3.11	0.87
I do not need to repeat information across channels	3.12	0.91
NSSA services are clear and easy to follow	3.14	0.95
NSSA digital services meet my expectations	3.05	0.85
Overall, I am satisfied with NSSA digital services	3.20	0.87

Source: Survey data (2026), n=150.

Table 4.7 shows that customer-centric service delivery was rated at a moderate level. The highest-rated item was overall satisfaction, with a mean of 3.20, followed by service clarity at 3.14. The lowest-rated item was convenience, with a mean of 3.02. These results show that respondents were not strongly dissatisfied, but the findings also do not indicate strong customer-centricity.

Table 4.8: Customer-Centric Service Delivery by Respondent Category

Respondent category	Customer-centricity
Employer	3.14
Employeeor Contributor	3.15
Pensioner	2.82
Claimant	2.85
NSSA Staff (Frontline)	3.59
NSSA Staff (ICT)	3.37

Source: Survey data (2026), n=150.

Table 4.8 indicates that frontline staff rated customer-centric service delivery highest, followed by ICT or digital service staff. Pensioners and claimants rated this construct lowest. This suggests that NSSA's digital customer-centricity is uneven across stakeholder groups. The lower scores among pensioners and claimants are significant because these groups may require more support, clarity, and continuity when interacting with NSSA services.

4.5 Operational Requirements for Digital Customer-Centric Service Delivery

This section presents findings for Objective Three, which sought to assess the operational requirements for digital customer-centric service delivery at NSSA, Zimbabwe. The analysis focused on the two main explanatory variables in the conceptual framework: service journey redesign and integrated digital channels. These variables are important because Chapter Two positions them as core influences on digital customer-centric service delivery.

4.5.1 Service Journey Redesign

Table 4.9: Service Journey Redesign Indicators

Item	Mean	Standard deviation
NSSA service processes are simple and easy to follow	2.88	0.83
There is minimal repetition of information	2.89	0.94
Service steps are clearly defined	3.01	0.90
There are few delays between service stages	2.93	0.87
Services are continuous from start to finish	2.95	0.87

Source: Survey data (2026), n=150.

Table 4.9 shows that the overall mean for service journey redesign was 2.93, which is slightly below the neutral point of 3.00. This indicates that respondents did not strongly agree that NSSA's service journey is simplified, continuous, and free from repetition or delays. The highest-rated item was clear service steps, while the lowest-rated item was process simplicity.

Table 4.10: Service Journey Redesign by Respondent Category

Respondent category	Service journey redesign
Employer	3.11
Employeeor Contributor	2.90
Pensioner	2.77
Claimant	2.63
NSSA Staff (Frontline)	3.27
NSSA Staff (ICT)	3.24

Source: Survey data (2026), n=150.

Table 4.10 shows that frontline staff and ICT or digital-service staff perceived service journey redesign more positively than customer groups. Claimants recorded the lowest mean score,

followed by pensioners. This is important because claimants and pensioners often require timely, clear, and continuous service support. Their lower ratings suggest that these groups may experience greater journey friction.

1.5.2 Integrated Digital Channels

Table 4.11: Integrated Digital Channel Indicators

Item	Mean	Standard deviation
NSSA digital channels are well integrated	2.90	0.89
Information is consistent across all digital channels	2.74	0.79
I can switch channels without losing progress	2.87	0.93
Digital channels support each other effectively	2.93	0.87

Source: Survey data (2026), n=150.

Table 4.11 shows that the overall mean for integrated digital channels was 2.86. The weakest item was consistency of information across channels, with a mean of 2.74. This suggests that users may receive different or insufficiently connected information depending on whether they use the portal, WhatsApp, USSD, or another touchpoint.

Table 4.12: Integrated Digital Channels by Respondent Category

Respondent category	Integrated digital channels
Employer	2.99
Employeeor Contributor	2.92
Pensioner	2.67
Claimant	2.60
NSSA Staff (Frontline)	3.17
NSSA Staff (ICT)	3.05

Source: Survey data (2026), n=150.

Table 4.12 shows that frontline staff rated channel integration highest, while claimants and pensioners rated it lowest. This indicates that the groups with higher service dependency may experience the greatest difficulty with channel continuity. A genuinely customer-centric service model must therefore work effectively for users who require support most.

1.5.3 Open-Ended Responses on Operational Challenges

Table 4.13: Main Challenges Faced by Respondents

Challenge	Frequency
Difficulty switching from WhatsApp to portal	22
No major challenge experienced	19
Need to repeat information across channels	18
Networkor connectivity challenges	16
Limited awareness of available digital services	15
Inconsistent information across channels	15
Some users need assistance to use digital platforms	14
Delayed responses after submitting requests	12
Portal sometimes slow or unavailable	10
Unclear service steps	9

Source: Survey data (2026), n=150.

Table 4.13 shows that the most frequently mentioned challenge was difficulty switching from WhatsApp to the portal, followed by the need to repeat information across channels and network or connectivity challenges. These results reinforce the quantitative finding that digital channel integration is weak. The findings also show that digital access challenges are not purely technical; they include awareness, user capability, responsiveness, and service-process clarity.

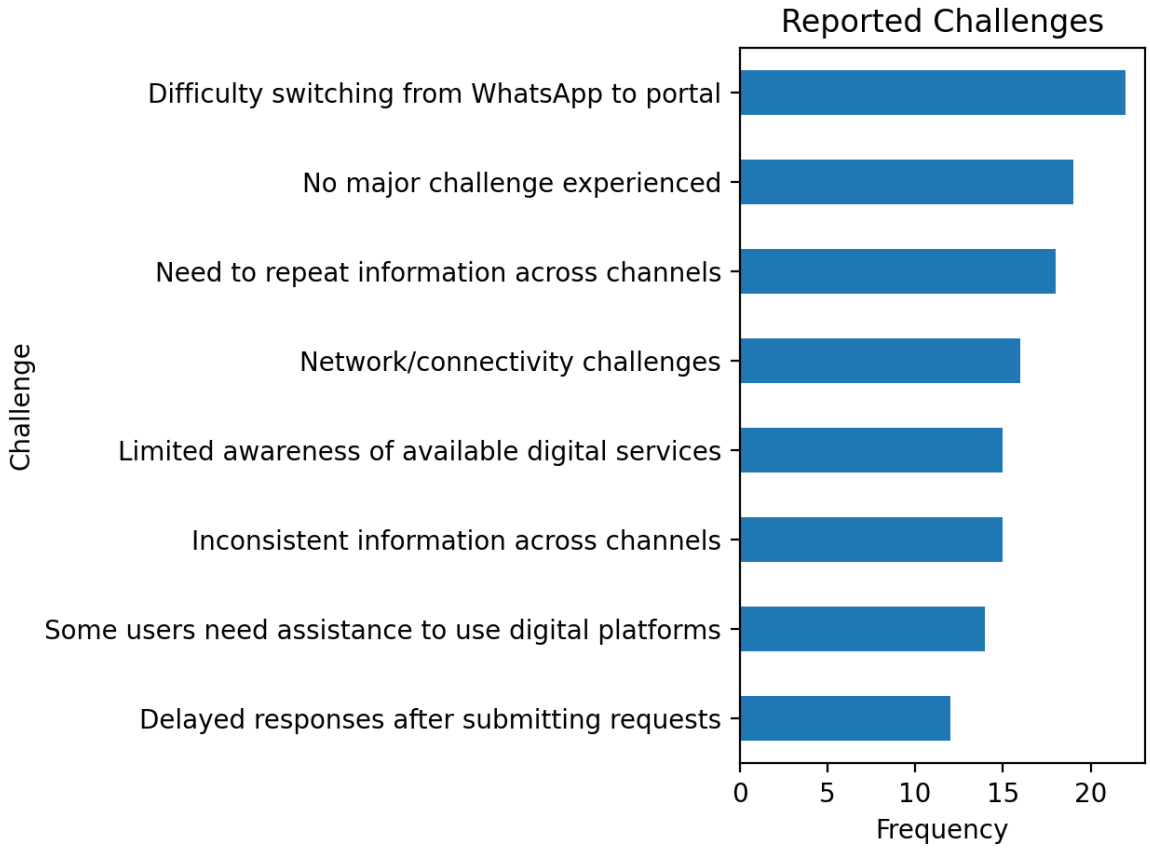

Figure 4.2: Most Frequently Reported Challenges

Source: Survey data (2026), n=150.

Table 4.14: Suggested Improvements from Respondents

Suggested improvement	Frequency
Strengthen staff training on digital service support	19
Provide clearer step-by-step service guidance	19
Improve public awareness of digital services	17
Provide assisted digital support at service points	16
Improve system uptime and accessibility	16
Integrate portal, USSD and WhatsApp into one service journey	15
Send status updates through SMS or WhatsApp	15
Reduce repeated information requirements	14
Improve response times and escalation tracking	10

Create a single case-tracking reference number	9

Source: Survey data (2026), n=150.

Table 4.14 shows that the most common suggestions were strengthening staff training and providing clearer step-by-step service guidance. Other important suggestions included improving public awareness, providing assisted digital support, improving system uptime, and integrating portal, USSD, and WhatsApp into one service journey. These findings show that the operational requirements for digital customer-centric service delivery at NSSA include staff capacity, customer guidance, system reliability, and channel integration.

4.6 Proposed Framework for Digital Customer-Centric Service Delivery at NSSA

This section addresses Objective Four, which sought to propose a framework for digital customer-centric service delivery at NSSA, Zimbabwe. The proposed framework is based on the quantitative findings, open-ended responses, and the conceptual framework presented in Chapter Two.

Table 4.15: Overall Construct Mean Scores

Construct	Mean	Standard deviation
Current digital practices	3.38	0.54
Customer-centric service delivery	3.10	0.41
Service journey redesign	2.93	0.44
Integrated digital channels	2.86	0.46

Source: Survey data (2026), n=150.

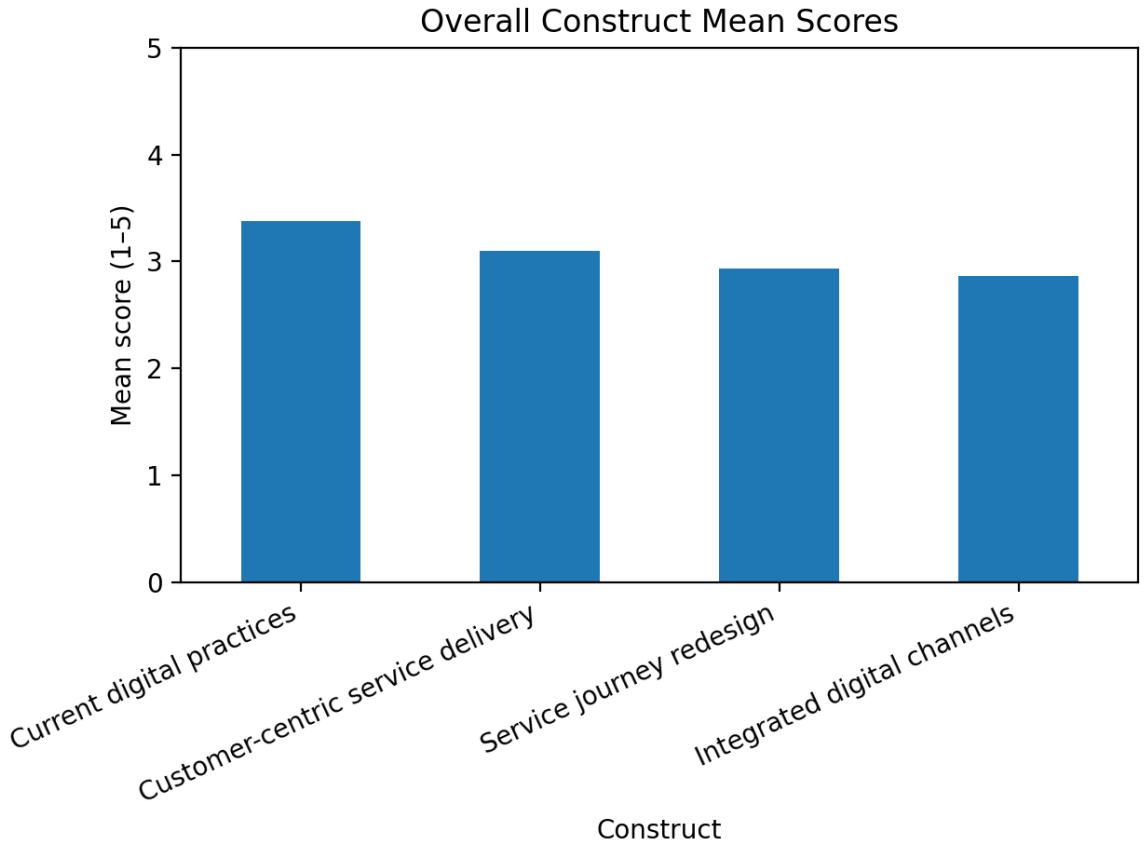

Figure 4.3: Overall Construct Mean Scores

Source: Survey data (2026), n=150.

Table 4.15 and Figure 4.3 show that NSSA's current digital service delivery practices are moderately established, with an overall mean of 3.38. However, customer-centric service delivery was weaker at 3.10, while service journey redesign and integrated digital channels recorded lower means of 2.93 and 2.86, respectively. These results indicate that NSSA has moved toward digital service delivery, but the customer experience remains constrained by weak process redesign and insufficient channel integration.

Table 4.16: Proposed Framework Components Based on Findings

Framework pillar	Evidence from findings	Proposed improvement
Service journey redesign	Mean score below neutral for simplicity and repetition	Simplify processes, reduce duplication, clarify service steps

Integrated digital channels	Weak information consistency and channel switching	Integrate portal, USSD, and WhatsApp into one service pathway
Operational enablement	Open responses highlighted staff training, assisted support, and system uptime	Strengthen staff capacity, provide assisted digital desks, and improve system availability
Customer experience monitoring	Customer-centricity mean remained moderate	Track satisfaction, turnaround times, escalation, and service continuity

Source: Survey data (2026), n=150.

The proposed framework therefore responds directly to the empirical findings. It does not assume that digitalization alone will improve service delivery. Instead, it argues that digital customer-centric service delivery at NSSA requires the combined strengthening of redesigned service journeys, integrated digital channels, and operational support systems.

4.7 Relationship Between Study Variables

Correlation and regression analysis were conducted to examine the relationship between the conceptual framework variables. The analysis focused on the association between service journey redesign, integrated digital channels, current digital practices, and digital customer-centric service delivery.

Table 4.17: Correlation Analysis of Main Study Variables

Relationship	Pearson correlation
Service journey redesign and customer-centric service delivery	0.26
Integrated digital channels and customer-centric service delivery	0.28
Current digital practices and customer-centric service delivery	0.47
Service journey redesign and integrated digital channels	0.18

Source: Survey data (2026), n=150.

Table 4.17 shows positive relationships among the main study variables. The relationship between current digital practices and customer-centric service delivery was moderate. Service journey redesign and integrated digital channels had weaker but positive relationships with customer-centric service delivery. This means that customer-centric service delivery tends to improve when digital practices, service journey redesign, and channel integration improve.

Table 4.18: Regression Analysis Predicting Customer-Centric Service Delivery

Predictor	Coefficient	Standard error	t-value	p-value
Constant	1.91	0.27	7.13	<0.001
Service journey redesign	0.20	0.07	2.73	0.007
Integrated digital channels	0.21	0.07	3.06	0.003

Source: Survey data (2026), n=150. Model summary: R^2=0.122; Adjusted R^2=0.110; F=10.180; p<0.001.

Table 4.18 shows that both service journey redesign and integrated digital channels positively and significantly predict digital customer-centric service delivery. Service journey redesign had a coefficient of 0.200, while integrated digital channels had a coefficient of 0.212. The model R^2 value of 0.122 indicates that the two predictors explain approximately 12.2% of the variation in customer-centric service delivery. This suggests that while the two predictors are important, other contextual factors such as user capability, staff capacity, digital infrastructure, and process governance also matter.

4.8 Discussion of Results

The findings of this study support the argument in Chapter Two that digital public service delivery should not be equated with the mere existence of digital channels. The results showed that NSSA's current digital practices had a moderate overall mean, indicating that digital channels are present and used. However, service journey redesign and integrated digital channels scored lower. This supports the literature reviewed in Chapter Two, which argues that digital transformation becomes effective only when technology is embedded in redesigned workflows and integrated service systems.

The findings also support empirical literature by Gao and Huang (2021), Balbín Buckley and Marquina Feldman (2024), and Pol et al. (2025), which emphasizes that channel integration is central to customer experience. In the NSSA dataset, information consistency across channels and switching channels without losing progress recorded comparatively weak scores. These results show that NSSA's digital channels may exist, but users do not yet fully experience them as a unified service system.

The study further supports the argument that customer-centricity is not only a technological issue, but also a service design and operational issue. Open-ended responses showed that respondents wanted clearer step-by-step guidance, staff training, assisted digital support, improved system uptime, and a single integrated service journey. These findings confirm literature reviewed in Chapter Two, which states that digital transformation requires organizational readiness, staff capability, workflow redesign, and institutional coordination.

The findings do not strongly contradict literature; rather, they mostly reinforce and contextualize it. However, the study adds a new institutional perspective by showing how these issues appear in a Zimbabwean social-security institution. The novelty of the study lies in demonstrating that NSSA's digital customer-centric service delivery challenge is not primarily the lack of digital channels, but the need to integrate existing channels into a coherent customer journey supported by operational readiness.

The regression findings also add useful empirical support to the conceptual framework. Both service journey redesign and integrated digital channels had statistically significant positive effects on customer-centric service delivery. However, the relatively low R^2 value suggests that the final framework should not focus only on these two variables. It should also include contextual enablers such as staff capacity, user capability, infrastructure reliability, and process governance, which were already identified in the conceptual framework.

4.9 Chapter Summary

This chapter presented and interpreted findings from the Excel-based questionnaire dataset of 150 respondents. The descriptive statistics showed that the sample included employers, employees or contributors, pensioners, claimants, frontline customer-service staff, and ICT or digital-service staff. The analysis confirmed that NSSA has made progress in establishing digital service delivery channels. However, customer-centric service delivery was only moderate, while service journey redesigned and integrated digital channels recorded weaker mean scores.

The objective-by-objective analysis showed that NSSA's digital service environment is present but not yet fully customer-centered. The major weaknesses relate to service journey complexity, information inconsistency, channel switching, repetition of information, and limited support for some user categories, particularly pensioners and claimants. Open-ended responses confirmed the

need for staff training, clearer guidance, assisted digital support, system uptime, and integration of portal, USSD, and WhatsApp into one service pathway.

The chapter also presented correlation and regression results, which showed that service journey redesign and integrated digital channels positively and significantly influence customer-centric service delivery. The findings therefore support the proposed framework and demonstrate the need for NSSA to move from fragmented digital availability toward a more integrated, journey-based model of digital customer-centric service delivery. The next chapter presents the summary, conclusions, recommendations, and areas for further research.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The current chapter is primarily an assemblage of summary of findings, conclusions, recommendations, suggested areas for further studies, references and appendices arising from the quantitative results collected via google questionnaire on 150 respondents at NSSA. It should also be noted that from the previous chapters, the research problem and a literature review on digital public-service delivery transformation, customer experience management and how to redesign the service quality and integrate diverse digital channels that provides a customer centric service delivery were established.

To maintain the golden thread of the dissertation, the summary of findings and conclusions were broken down to meet the requirements of the four objectives. Recommendations have then been put across not merely as an assemblage of recommendations, but it has made into proper Education 5.0 compliant and this is the practical implementation of linking research evidence, innovation, service improvement and practical public value for the benefit of NSSA and all its stakeholders.

5.2 Summary of Study Findings

The study sets out with four objectives. These are to assess current practices of delivering digital service at NSSA, to establish to what extent these practices are customer-centric, to establish operational requirements for digital customer-centric service delivery and to propose a framework for digital customer-centric service delivery at NSSA, Zimbabwe. The quantitative analysis involved 150 responses, that were distributed across employers, employees or contributors, pensioners, claimants, frontline customer service staff and ICT or digital-service staff.

5.2.1 Objective One: Current Digital Service Delivery Practices at NSSA

The first objective sought to examine current digital service delivery practices at NSSA. It found that NSSA currently has in place digital solutions offering a self-service portal, as well as a mobile or USSD access option, WhatsApp support and other channels supported by some form of digital

service (mostly linked to web-based communication but for which no specific training was mentioned). The general current digital service delivery practices scored 3.38. This shows that the respondents viewed the status as moderate, meaning they know digital solutions exist and are in place, but they do not experience these as seamless nor consistently smooth and easily accessible.

The lowest score in current digital practices was found for the Pensioners (mean score 2.83) as well as Claimants (mean score 3.11). This suggests issues related to access or problems in usability for these groups. Highest scores in perceptions related to the current practices were found in ICT or Digital Staff (mean score of 4.02) and Frontline Staff (3.96).

5.2.2 Objective Two: Customer-Centricity of NSSA Digital Service Delivery

The second objective was to understand the extent to which NSSA's digital service delivery practices are characterised by customer-centric service. The finding was that the mean score on customer-centric digital service delivery is 3.10. This indicates a medium degree of customer centricity since the items were rated slightly above the middle of 1 and 5 (the Likert scale). This is because the items convenience, timeliness of response, ease of switching channels, clarity about services, expectations and overall satisfaction received modest positive ratings just above Neutral. The results show that the digital services are not rejected but also not fully experienced as customer centred. This means that groups mostly dependent upon these services may not experience digital channels as convenient as staff think they are. The implication is that digital customer centricity must be interpreted from users' perceptions and not necessary from NSSA. Additionally, it was found that customer-centric service delivery is rated highest amongst frontline staff with 3.59 and lowest rated among pensioners and claimants at 2.82 and 2.85 respectively. This means these two segments have a below average customer centricity among themselves.

5.2.3 Objective Three: Operational Requirements for Digital Customer-Centric Service Delivery

The third objective sought to establish the operational requirements that NSSA need to adopt to deliver the digital customer-centric service. Service journey redesign and integrated digital channels emerged as key operational requirements. The two mean scores for service journey redesign and integrated digital channels were 2.93 and 2.86 that are below the current digital

practices mean, inferring that the NSSA has opened digital channels more than it has redesigned processes and integrated digital touchpoints at its disposable into one coherent service journey. The open-ended responses from the questionnaire are consistent with the quantitative results in that respondents cited challenges such as having to jump from WhatsApp to portal and back again, repeated information across channels, poor network and connectivity with various digital channels, insufficient knowledge about available digital services by NSSA clients, different messages across channels as well as delays to responses once a service has been requested.

Suggested improvements include staff training and coaching for NSSA clients, simpler step-by-step guidance on how to submit a claim or how to inquire about their contributions, awareness campaigns, assisted digital, improved system uptime, integration of USSD-portal-WhatsApp to enhance service, SMS updates on claim progress or inquiry as well as reduction of repeated information requirements and a single tracking and reference number for each case.

5.2.4 Objective Four: Proposed Framework for Digital Customer-Centric Service Delivery

The fourth objective sought to propose a framework for Digital Customer Centric service delivery at NSSA. It should comprise not only the introduction of more digital platforms, but also combine service journey redesign, integrated digital channels, operational enablement and continuous customer experience monitoring. The regression showed that both service journey redesign and Integrated digital channels are positive and significant predictors of Digital Customer Centric service delivery. Service journey redesign had a coefficient of 0.200 (p=0.007) and Integrated digital channel (0.212, p=0.003). While the variables matter with a model explaining 12.2 percent of variation in digital customer-centric service delivery, the broad contextual factors which include staff capacity, user capability, infrastructure, governance and process alignment, should form part of the solution.

Table 5.1 Summary of Findings by Objective

Objective	Main finding	Interpretation
Objective 1: Examine current digital service delivery practices	Current digital practices mean = 3.38; portal, USSDor mobile and WhatsApp services exist.	NSSA has digital service channels, but they are moderately developed rather than fully mature.

Objective 2: Evaluate customer-centricity	Customer-centric service delivery mean = 3.10; pensioners and claimants rated lower than staff.	Customer-centricity is moderate and uneven across respondent groups.
Objective 3: Assess operational requirements	Service journey redesign mean = 2.93; integrated digital channels mean = 2.86.	Operational gaps exist in process simplicity, information consistency and channel continuity.
Objective 4: Propose a framework	Regression showed positive significant effects for service journey redesign and integrated digital channels.	A model combining redesigned service journeys, integrated channels and operational enablers is required.

Source: Researcher's analysis based on Chapter Four findings.

5.3 Conclusion

They are structured against the objectives and are developed from the empirical study itself, the literature reviewed in chapter two and the theoretical framework of the study. The theoretical framework for the study integrated Service-Dominant Logic, Customer Experience Theory and Socio-Technical Systems Theory. These theories explain that value is co-created through the service interaction (Vargo & Lusch, 2004, 2017), that customer experience is made across the full customer journey (Lemon & Verhoef, 2016) and that the outcome or service outcome is dependent upon people, process and technology (Trist & Bamforth, 1951).

5.3.1 Conclusion for Objective One

The study concludes that NSSA has made noticeable progress toward a digital service delivery style. However, the level of digital practice is still moderate. Digital channels including the portal, mobile or USSD and WhatsApp show that NSSA is on its way toward digital public-services transformation. Nevertheless, the low ratings in pensioners and claimants show that this digital transformation is not enjoyed equally by all the user groups. This reinforces the literature that says public sector digital transformation has to be assessed not only on the existence of platforms but how those platforms work for different users in practice (Haug, Dan & Mergel, 2024; Shibambu, 2024; Yang, Gu & Albitar, 2024).

5.3.2 Conclusion for Objective Two

It was concluded that the NSSA digital service delivery was only moderately customer-centric as many users were facing challenges relating to convenience; response; Clarity and repetition of information as well as continuity amongst channels, the finding that services users were still encountering challenges across the different dimension echoes Customer Experience Theory as the customer experience is an experience across the entire customer journey and not found at a single point of content (Lemon; Verhoef, 2016) in addition it supports empirical literature of similar studies, where the authors concluded that digital transformation does not imply that solutions will be more human or customer-centred thus it is recommended for organisations to ensure their digital channels are developed in a manner that supports the services users based on their expectations and service continuity (Balbín Buckley; Marquina Feldman, 2024; Pol et al. , 2025).

5.3.3 Conclusion for Objective Three

Thus, it can be concluded that a major set of requirements is to ensure that NSSA changes the ways of how services are provided, integrates digital channels together, enhances staff capacity, support citizens to get online but does provide additional support and ensure that the systems are reliable, easy to use and citizens can easily access services and track their requests too. However, the importance of redesigning service journey and integrating different channels but at the same time having low digital channel access indicates a problem which NSSA currently facing. It is not sufficient to simply have a digital offering, if the supporting channels are disintermediated or not designed well together. Hence, this also supports the Socio-Technical Systems Theory that the benefits of the technology will be more when there is the integration with people, practices and organisational systems (Trist & Bamforth, 1951). These also support the findings highlighted in existing public sector digital transformation literature that emphasise the importance of aligning workflow design, interoperability and institutional readiness for effective digital transformation (Guenduez et al., 2025; Szedmák, Varga & Szabó, 2025).

5.3.4 Conclusion for Objective Four

The study concludes that NSSA requires a context-specific digital customer-centric service delivery framework with service journey redesign, digital channel integration, operational enablement and customer-experience monitoring which must shift the NSSA from fragmented digital adoption towards a more coordinated service ecosystem. Therefore, the study contributes to knowledge by showing that, in a public social-security institution, effective customer-centric digital transformation is realised through the combined effect of digital tools, journey redesign, operational readiness and continuous monitoring and improvement thereby strengthening existing literature by converting broad digital transformation theory into a practical institutional format to NSSA.

5.4 Recommendations

The recommendations are presented in form of a model and not a disconnected list of strategies as the survey sought to develop a framework for digital customer-centric service delivery at NSSA. It provides real world innovation in what Education 5.0 will bring, using findings from the survey Education 5.0 compliant and the survey findings to advance public service reform, promote institutional renewal, positively impact communities and to advance practical applicability of knowledge for real-world problems facing NSSA as an institution.

5.4.1 Study Recommendations: Education 5.0 Compliant NSSA Digital Customer-Centric Service Delivery Framework

The proposed solution is the NSSA Digital Customer-Centric Service Delivery Framework. The framework is based on five mutually reinforcing pillars: customer insight and digital diagnostics, end-to-end service journey redesign, integrated digital channels, operational enablement and governance, monitoring and continuous improvement. The pillars contribute to an improved digital customer-centric service delivery, characterised broadly by the accessibility, convenience, responsiveness, continuity and customer experience dimensions of service.

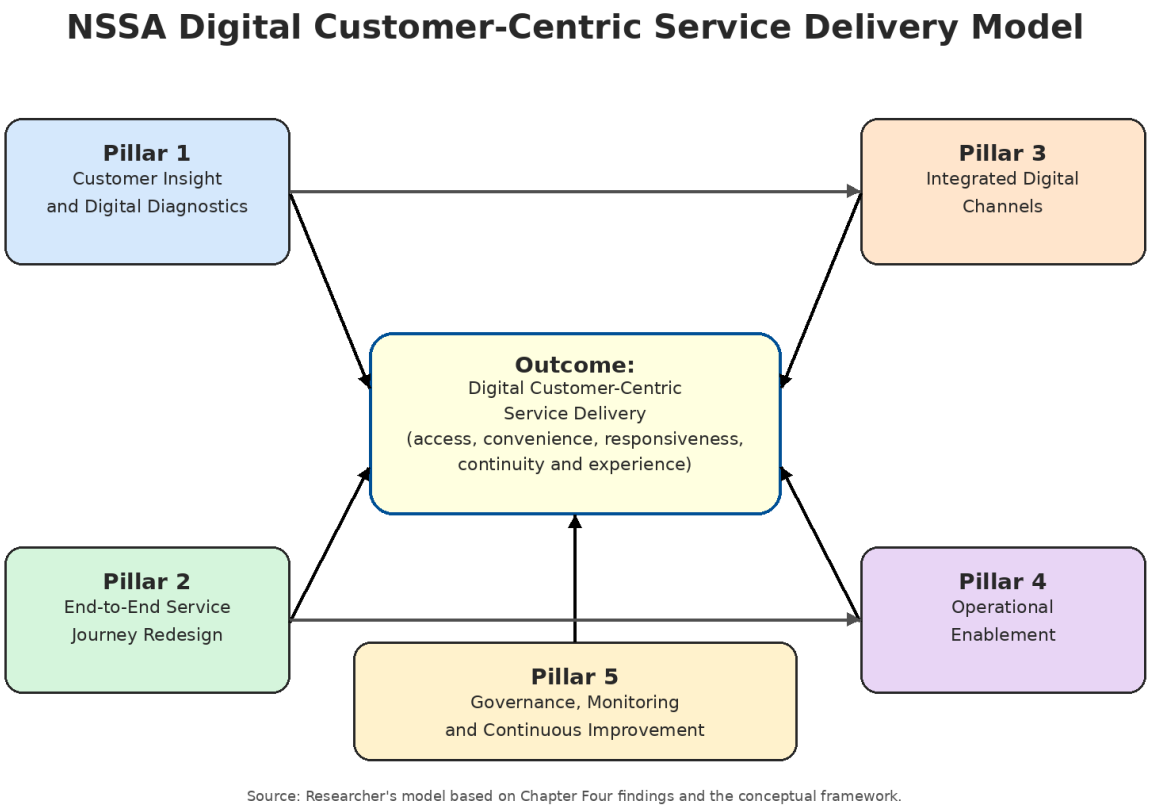

Figure 5.1: NSSA Digital Customer-Centric Service Delivery Framework
Source: Researcher's model based on Chapter Four findings and the study conceptual framework.

Pillar 1: Customer Insight and Digital Diagnostics

NSSA First Pillar: An evidence-based approach to policymaking

NSSA should regularly collect and analyse evidence on customer needs, service pain points, digital access barriers and user experiences. This can be done through regular customer surveys, analyses for reasons for complaints, service usage data and dashboard reporting. The value of this work should be in ensuring that any digital service improvements and innovations are based on evidence than assumptions. This pillar supports components of Education 5.0 (Research and Community-Service) because public-service innovation is based on solving user problems.

Pillar 2: End-to-End Service Journey Redesign

Secondly, redesigning service processes, starting from the customer and finishing with resolution (simplifying steps, fewer repetitions, clarifying service stages, fewer handoff delays, end-to-end perspective). This pillar addresses the weakest findings on process simplicity, repetition and delays. Without this element digital channels can reproduce old process weaknesses in electronic form.

Pillar 3: Integrated Digital Channels

The third pillar will require NSSA to link the self-service web portal, the App or USSD and WhatsApp into one service journey flow. This would mean that a customer would be able to begin an interaction on one channel and be able to pick-up and complete their queries and applications on an alternate platform. This addresses the weakness of lack of integrated digital channels and open-ended finding on difficult to switch channels. This pillar means the customer would experience one product not several fragmented customer access points to NSSA services.

Pillar 4: Operational Enablement

The fourth pillar captures the internal capacity requirement for model to work. It includes staff training capacity and assisted digital desks, system up time, infrastructure and clear escalation and user (pensioners, claimants and vulnerable users) support. Its contribution is to make sure that the model in put to work in NSSA real operating environment. It also aligns to Education 5.0 (for its innovation side and industrialization side - turning research into practical institutional service solution).

Pillar 5: Governance, Monitoring and Continuous Improvement

The fifth pillar, NSSA should establish clear governance for digital services accountability service level standards per query (SFS), case-tracking reference numbers (CTRs), turnaround time (TAT), data protection policy (DPP), feedback loops (FBLs and customer experience indicator (CEIs) review makes sure that delivering customer-centric digital service is sustainable reform than an once off activity. This pillar makes management able to track performance and fine tune its service always.

Table 5.2 Pillars of the Proposed NSSA Digital Customer-Centric Service Delivery Framework

Pillar	Main focus	Contribution to the solution
Customer insight and digital diagnostics	Customer needs, service pain points, usage data and feedback	Ensures that service improvement is evidence-based and user-informed.
End-to-end service journey redesign	Simplified steps, reduced repetition, fewer handoffs and continuity	Removes process fragmentation and improves customer flow from start to finish.
Integrated digital channels	Portal, mobileor USSD and WhatsApp connected into one pathway	Improves consistency, convenience and cross-channel service continuity.
Operational enablement	Staff training, assisted digital support, system uptime and infrastructure	Ensures that the model can be implemented and supported in practice.
Governance, monitoring and continuous improvement	SLAs, dashboards, case tracking, accountability and feedback loops	Sustains performance improvement and institutional learning.

Source: Researcher's model based on empirical findings.

5.4.2 Recommendations for Further Studies

Future studies could measure the effects of the proposed framework in reduced service turnaround times, increased first-contact resolution, increase in complaints closure rates and customer satisfaction once it has been rolled out by NSSA. The current study has built the framework from cross-sectional survey evidence and explanatory analysis than empirical impact evaluation after introduction. A further area for investigation could be the digital inclusion experience of vulnerable NSSA service users for pensioners, claimant, rural residents and those with low digital literacy. Whilst the current study identified differences in user experience, detailed age, location and accessibility focused study in digital exclusion was not conducted. Such a study could assist NSSA in developing targeted assisted digital services and inclusion interventions. A third possible area for further investigation could be a study into the technical interoperability's of the NSSA digital services. The current study was service delivery customer centric and did not explore the backend architecture from a systems engineering point of view. A technical study could focus in data flows, architecture related to the interfaces, cyber security, data protection, case management and system upward turn in more specific detail.

A comparative study of NSSA with other social security or social protection institutions in the SADC Region would also be helpful, to find out if the findings from NSSA are unique to Zimbabwe or reflect regional patterns on digital transformation in the public sector, hence contributing toward theory development for the SADC region and providing material for cross-institutional learning.

Further studies could also compare NSSA with other public social security or social-protection institutions in the SADC region. Such comparative research would show whether the findings from NSSA are unique to Zimbabwe or reflect broader regional patterns in public-sector digital transformation. This would strengthen theory development and support cross-institutional learning.

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Appendices

Appendix A: Structured Questionnaire for NSSA Digital Customer-Centric Service Delivery.

This appendix contains the questionnaire sections used to collect quantitative data from the 150 respondents. The sections cover demographics, current digital practices, customer-centricity, service journey redesign, integrated digital channels and open comments.

Digital Customer-Centric Service Delivery at NSSA – Survey

This questionnaire collects information on digital customer-centric service delivery at NSSA, Zimbabwe. Please answer based on your actual experience. There are no right or wrong answers.

* Indicates required question

Section 1: Demographics

This section collects basic information about respondents for classification purposes.

1. Category of respondent *

Mark only one oval.

- ◯ Employer
- ◯ Employeeor Contributor
- ◯ Pensioner
- ◯ Claimant
- ◯ NSSA Staff (Frontline)
- ◯ NSSA Staff (ICT)

Section 2: Current Digital Service Delivery Practices

Digital service delivery refers to how NSSA provides services through digital channels such as the portal, mobileor USSD, and WhatsApp.

Please indicate your level of agreement using the scale:
1 = Strongly Disagree ... 5 = Strongly Agree

2. NSSA provides services through a digital portal. *

Mark only one oval.

1 2 3 4 5

Stro ◯ ◯ ◯ ◯ ◯ Strongly Agree

3. NSSA services are accessible via mobile or USSD. *

Mark only one oval.

1 2 3 4 5

Stro ◯ ◯ ◯ ◯ ◯ Strongly Agree

4. NSSA provides support through WhatsApp. *

Mark only one oval.

1 2 3 4 5

Stro ◯ ◯ ◯ ◯ ◯ Strongly Agree

5. Digital services are easy to access. * *Mark only one oval.*

1 2 3 4 5

Stro ◯ ◯ ◯ ◯ ◯

Strongly Agree

6. I regularly use NSSA digital platforms. * *Mark only one oval.*

1 2 3 4 5

Stro ◯ ◯ ◯ ◯ ◯

Strongly Agree

Section 3: Customer-Centric Service Delivery

Customer-centric service delivery means services are designed around your needs, convenience, and experience.

Consider:
- Accessibility
- Convenience
- Responsiveness- Continuity across channels Use the same 1–5 scale.

7. Services are convenient to use. *

Mark only one oval.

1 2 3 4 5

Stro ◯ ◯ ◯ ◯ ◯ Strongly Agree

8. Responses are timely. *

Mark only one oval.

	1	2	3	4	5	
Stro	◯	◯	◯	◯	◯	Strongly Agree

9. It is easy to switch between channels. *

Mark only one oval.

1 2 3 4 5

Stro ◯ ◯ ◯ ◯ ◯ Strongly Agree

10. I do not repeat information. * *Mark only one oval.*

1 2 3 4 5

Stro ◯ ◯ ◯ ◯ ◯ Strongly Agree

11. Services are clear. *

Mark only one oval.

1 2 3 4 5

Strongly Agree

*

Stro

12. Overall satisfaction is high. *

Mark only one oval.

1 2 3 4 5

Stro Strongly Agree

Section 4: Service Journey Redesign

Service journey refers to the full process from start to completion of a service.

Focus on:
- Simplicity
- Clarity
- Delays
- Continuity

13. Processes are simple. *

Mark only one oval.

*

	1	2	3	4	5	
Stro	◯	◯	◯	◯	◯	Strongly Agree

14. Minimal repetition exists.

Mark only one oval.

	1	2	3	4	5 *	
Stro ngly Disagree						Strongly Agree

15. Steps are clear. *

Mark only one oval.

	1	2	3	4	5	
Stro ngly Disagree						Strongly Agree

16. Few delays occur. * *Mark*

only one oval.

	1	2	3	4	5
Stro ngly Disagree					

17. Services are continuous. *

Mark only one oval.

	1	2	3	4	5	
Stro	◯	◯	◯	◯	◯	Strongly Agree

Section 5: Integrated Digital Channels

Integrated channels mean NSSA systems (portal, USSD, WhatsApp) work together seamlessly.

Focus on:
- Consistency
- Smooth transitions
- No loss of information

18. Channels are integrated. *

Mark only one oval.

	1	2	3	4	5	
Stro	◯	◯	◯	◯	◯	Strongly Agree

19. Information is consistent. *Mark only one oval.*

	1	2	3	4	5	
Stro	◯	◯	◯	◯	◯	Strongly Agree

20. Switching channels is smooth. *

Mark only one oval.

	1	2	3	4	5	
Stro	◯	◯	◯	◯	◯	Strongly Agree

21. Channels support each other. *

Mark only one oval.

	1	2	3	4	5
Stro	◯	◯	◯	◯	◯

Section 6: Open Comments

Please provide detailed feedback based on your experience.

22. Challenges faced

23. Suggested improvements

Appendix B: Semi-Structured Interview Guide.

This appendix contains the qualitative interview guide aligned to the questionnaire sections and study objectives. It is intended for managers, ICT staff, frontline staff and selected service users.

Research Instruments

Semi-Structured Interview Guide

Section 1: General Understanding

1. How would you describe NSSA's current digital service delivery system?
2. What digital channels are currently in use?

Section 2: Current Practices

3. How effective are NSSA's current digital platforms?
4. What challenges are commonly experienced by users?

Section 3: Customer-Centricity

5. To what extent do NSSA services meet customer needs?
6. Are services accessible, convenient, and responsive?
7. Do customers experience continuity across channels?

Section 4: Operational Requirements

8. What are the major bottlenecks?
9. How well are digital systems integrated?
10. What challenges exist in staff capacity or infrastructure?
11. What improvements are required?

Section 5: Framework Development

12. What should be included in the framework?
13. How can service journeys be improved?
13. How can channels be better integrated?

Section 6: Closing

15. Any additional recommendations?

Appendix C: Document Review Checklist

This appendix contains the checklist used to review NSSA documents, service standards, strategic plans, workflow documents and digital-service evidence.

DOCUMENT REVIEW CHECKLIST

Study Title: Developing a Framework for Digital Customer-Centric Service Delivery at NSSA, Zimbabwe

Purpose of the Checklist

This checklist will be used to systematically review NSSA documents, service standards, strategic plans, workflow documents, digital-service records, and related institutional evidence. The purpose is to identify documentary evidence on current digital service delivery practices, customer-centric service principles, service journey processes, digital channel integration, and operational requirements for digital customer-centric service delivery at NSSA.

Table 1: Document Identification Details

Item	Details
Document title	
Type of document	Strategic plan or Annual report or Service charter or Workflow document or Digital-service guideline or Service standard or Other
Department or source	
Year of publication or use	
Document status	Current or Draft or Archived or Superseded
Reviewed by	
Date reviewed	

Source: Researcher, 2026.

Table 2: Relevance of Document to the Study

Review Item	Yes	No	Not Clear	Notes or Evidence
The document relates to NSSA service delivery.				
The document refers to digital services or digital transformation.				
The document contains information on customer service or customer experience.				
The document explains service processes, workflows, or service steps.				

Review Item	Yes	No	Not Clear	Notes or Evidence
The document provides evidence relevant to portal, mobileor USSD, WhatsApp, or other digital channels.				
The document is relevant to the 2021-2025 study period.				

Source: Researcher, 2026.

Table 3: Current Digital Service Delivery Practices

Review Item	Evidence Present	Evidence Absent	Notes or Extracted Evidence
Evidence of NSSA self-service portal use.			
Evidence of mobile or USSD-based service access.			
Evidence of WhatsApp-based support or communication.			
Evidence of SMS communication or digital notifications.			
Evidence of online forms, e-receipts, clearance certificates, or other digital service tools.			
Evidence of call-centre support or digital customer assistance.			
Evidence of social media or other online customer-engagement channels.			
Evidence showing how customers access digital services.			
Evidence showing the categories of users served through digital channels.			

Source: Researcher, 2026.

Table 4: Customer-Centric Service Principles

Review Item	Evidence Present	Evidence Absent	Notes or Extracted Evidence
Evidence of accessibility standards for customers.			
Evidence of service convenience or simplified access.			
Evidence of service responsiveness or turnaround-time commitments.			
Evidence of service continuity from request initiation to completion.			

Review Item	Evidence Present	Evidence Absent	Notes or Extracted Evidence
Evidence of customer feedback mechanisms.			
Evidence of complaint-handling procedures.			
Evidence of service quality standards or service charters.			
Evidence of customer satisfaction monitoring.			
Evidence of inclusion for customers with limited digital access or digital literacy.			

Source: Researcher, 2026.

Table 5: Service Journey Redesign

Review Item	Evidence Present	Evidence Absent	Notes or Extracted Evidence
The document maps or describes customer service journeys.			
The document identifies service stages from start to completion.			
The document shows process simplification measures.			
The document addresses reduction of repeated information requests.			
The document identifies service bottlenecks or handoff delays.			
The document explains escalation procedures.			
The document provides workflow diagrams or process maps.			
The document shows how service steps are communicated to customers.			
The document shows measures for improving end-to-end service continuity.			

Source: Researcher, 2026.

Table 6: Integrated Digital Channels

Review Item	Evidence Present	Evidence Absent	Notes or Extracted Evidence
Evidence that portal, mobileor USSD, and WhatsApp channels are coordinated.			
Evidence that customer information is shared across channels.			
Evidence that customers can move between channels without restarting the process.			
Evidence of consistent information across digital channels.			
Evidence of a single customer record or case reference number.			
Evidence of integrated case tracking or query tracking.			
Evidence of automated status updates across channels.			
Evidence of cross-channel escalation or follow-up mechanisms.			
Evidence of interoperability between digital platforms and internal systems.			

Source: Researcher, 2026.

Table 7: Operational Requirements for Digital Customer-Centric Service Delivery

Review Item	Evidence Present	Evidence Absent	Notes or Extracted Evidence
Evidence of staff training for digital service delivery.			
Evidence of ICT infrastructure supporting digital services.			
Evidence of system uptime, reliability, or availability standards.			
Evidence of internal process alignment.			
Evidence of governance structures for digital service delivery.			
Evidence of data protection, privacy, or cybersecurity controls.			
Evidence of customer support for users with low digital capability.			
Evidence of assisted digital support at service points.			

Review Item	Evidence Present	Evidence Absent	Notes or Extracted Evidence
Evidence of performance monitoring, dashboards, or service reporting.			

Source: Researcher, 2026.

Table 8: Evidence for Framework Development

Review Item	Evidence Present	Evidence Absent	Notes or Extracted Evidence
Evidence supporting the need for service journey redesign.			
Evidence supporting the need for digital channel integration.			
Evidence supporting the need for stronger customer-experience monitoring.			
Evidence supporting the need for staff capacity development.			
Evidence supporting the need for digital inclusion measures.			
Evidence supporting the need for improved service governance.			
Evidence supporting the need for real-time service tracking.			
Evidence supporting the need for improved turnaround-time management.			

Source: Researcher, 2026.

Table 9: Overall Assessment of the Document

Assessment Area	Strong Evidence	Moderate Evidence	Weak Evidence	No Evidence	Comments
Current digital service delivery practices					
Customer-centric service principles					
Service journey redesign					
Integrated digital channels					
Operational requirements					

Assessment Area	Strong Evidence	Moderate Evidence	Weak Evidence	No Evidence	Comments
Evidence useful for framework development					

Source: Researcher, 2026.

J. Key Observations from the Document Review

Main strengths identified

_____

_____

_____

_____

_____

_____

Main weaknesses identified

_____

_____

_____

_____

_____

_____

Gaps relevant to the study

_____

_____

_____

_____

_____

_____

Evidence to support the proposed framework

_____

_____

Additional comments

Appendix D: Quantitative Data Summary Tables.

This appendix contains additional data tables, respondent distributions, construct means, correlation outputs and regression outputs that support the Chapter Four analysis but are too detailed for the main body of the dissertation.

QUANTITATIVE DATA SUMMARY TABLES

Supporting Tables for Chapter Four Data Analysis and Interpretation

This appendix presents additional quantitative data tables generated from the 150 questionnaire responses used to support the Chapter Four analysis. The tables include respondent distributions, item-level descriptive statistics, construct means, group comparisons, open-ended response summaries, correlation outputs and regression outputs. The tables are included as supporting evidence because some detailed outputs are too extensive for the main body of the dissertation.

Measurement key: Unless otherwise stated, questionnaire items were measured on a five-point Likert scale where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree.

Table A1: Respondent category distribution

Respondent_Category	Frequency	Percentage
Employer	30	20.0
Employeeor Contributor	30	20.0
Pensioner	30	20.0
Claimant	30	20.0
NSSA Staff (Frontline)	20	13.3
NSSA Staff (ICT)	10	6.7

Source: Survey data, 2026.

Table A2: Gender distribution

Gender	Frequency	Percentage
Male	57	38.0
Female	40	26.7
Prefer not to say	53	35.3

Source: Survey data, 2026.

Table A3: Age group distribution

Age_Group	Frequency	Percentage
18–30	18	12.0
31–45	50	33.3
46–60	50	33.3
61+	32	21.3

Source: Survey data, 2026.

Table A4: Frequency of interaction with NSSA services

Interaction_Frequency	Frequency	Percentage
Very frequently	50	33.3
Occasionally	73	48.7
Rarely	27	18.0

Source: Survey data, 2026.

Table A5: Overall construct means

Construct	Number of items	Mean	Std. Dev.	Minimum	Maximum
Current Practices	5	3.38	0.54	2.2	4.8
Customer-Centricity	7	3.1	0.41	2.14	4.0
Service Journey Redesign	5	2.93	0.44	1.8	4.0
Integrated Digital Channels	4	2.86	0.46	1.75	4.0

Source: Survey data, 2026.

Note: Construct scores were computed as the average of the items forming each construct.

Table A6: Current digital service delivery practices: item-level descriptive statistics

Item	N	Mean	Std. Dev.	Min	Max
NSSA provides services through a digital portal	150	3.33	0.91	1	5
NSSA services are accessible	150	3.42	0.98	1	5

via mobileor USSD					
NSSA provides support through WhatsApp	150	3.4	0.91	1	5
Digital services are easy to access	150	3.29	0.89	1	5
I regularly use NSSA digital platforms	150	3.46	0.92	1	5
Overall construct mean	150	3.38	0.54		

Source: Survey data, 2026.

Table A7: Current digital service delivery practices by respondent category

Respondent category	N	Mean score	Std. Dev.
Employer	30	3.56	0.27
Employeeor Contributor	30	3.43	0.43
Pensioner	30	2.83	0.35
Claimant	30	3.11	0.3
NSSA Staff (Frontline)	20	3.96	0.47
NSSA Staff (ICT)	10	4.02	0.48

Source: Survey data, 2026.

Table A8: Customer-centric service delivery: item-level descriptive statistics

Item	N	Mean	Std. Dev.	Min	Max
NSSA digital services are convenient to use	150	3.02	0.86	1	5
I receive timely responses when using digital channels	150	3.05	0.88	1	5
I can move between channels without difficulty	150	3.11	0.87	1	5
I do not need to repeat information across channels	150	3.12	0.91	1	5
NSSA services are clear and easy to follow	150	3.14	0.95	1	5
NSSA digital services meet my expectations	150	3.05	0.85	1	5
Overall, I am satisfied with NSSA digital services	150	3.2	0.87	1	5
Overall construct mean	150	3.1	0.41		

Source: Survey data, 2026.

Table A9: Customer-centric service delivery by respondent category

Respondent category	N	Mean score	Std. Dev.
Employer	30	3.14	0.34
Employeeor Contributor	30	3.15	0.34
Pensioner	30	2.82	0.34
Claimant	30	2.85	0.31
NSSA Staff (Frontline)	20	3.59	0.3
NSSA Staff (ICT)	10	3.37	0.23

Source: Survey data, 2026.

Table A10: Service journey redesign: item-level descriptive statistics

Item	N	Mean	Std. Dev.	Min	Max
NSSA service processes are simple and easy to follow	150	2.88	0.83	1	5
There is minimal repetition of information	150	2.89	0.94	1	5
Service steps are clearly defined	150	3.01	0.9	1	5
There are few delays between service stages	150	2.93	0.87	1	5
Services are continuous from start to finish	150	2.95	0.87	1	5
Overall construct mean	150	2.93	0.44		

Source: Survey data, 2026.

Table A11: Service journey redesign by respondent category

Respondent category	N	Mean score	Std. Dev.
Employer	30	3.11	0.4
Employeeor Contributor	30	2.9	0.41
Pensioner	30	2.77	0.32
Claimant	30	2.63	0.38
NSSA Staff (Frontline)	20	3.27	0.35
NSSA Staff (ICT)	10	3.24	0.4

Source: Survey data, 2026.

Table A12: Integrated digital channels: item-level descriptive statistics

Item	N	Mean	Std. Dev.	Min	Max
NSSA digital channels are well integrated	150	2.9	0.89	1	5

Information is consistent across all digital channels	150	2.74	0.79	1	5
I can switch channels without losing progress	150	2.87	0.93	1	5
Digital channels support each other effectively	150	2.93	0.87	1	5
Overall construct mean	150	2.86	0.46		

Appendix E: Ethical Clearance and Consent Documents.

This appendix should contain the ethical clearance application, participant information sheet, informed consent form and institutional permission letters once these have been finalised.

RESEARCH ETHICS COMMITTEE

P. Bag 1020

BINDURA, Zimbabwe

Email : rid@buse.ac.zw

BINDURA UNIVERSITY OF SCIENCE EDUCATION [BUSE]

11 June 2026

Tarisai S Harahwa

Bindura University of Science Education

Graduate School of Business

P. Bag 1020
Bindura

Dear Tarisai S Harahwa

RE: INSTITUTIONAL RESEARCH COMMITTEE ETHICAL CLEARANCE-APPROVAL NUMBER: BUSERECor 0205or 2026

Your application for research ethical clearance related to the topic **'Developing a Framework for enhancing customer-centric service delivery through digital integration at National Social Security Authority (NSSA).'** has been approved and allocated approval Number: **BUSERECor 0205or 2026**. You are to quote this approval number for all correspondences inclusive of consent forms and any other documents as and when appropriate. The approval period is as stated below:

Type of Meeting	:	19th Research Ethics Committee meeting
Approval Date	:	11or 06or 2026
Expiry date	:	10or 06or 2027

The project will automatically discontinue on the expiry date. You can apply for renewal three months before the expiry date. The renewal application should be accompanied by a progress report. You are not expected to make any changesor adjustments to the protocol including the consent documents. Any trials involving drugs, devices and biologics require approval of the Medicines Control Authority of Zimbabwe before commencement. All problems to do with the safety of participants must be reported to BUSEREC within three (3) working days.

Upon termination of the study, a report has to be submitted to BUSEREC.

Yours sincerely



BUSEREC CHAIRPERSON

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A Lifelong promise

Head Office, Nssa House, Selous Avenue / Sam Nujoma St
Box CY1387, Causeway, Harare **Fax:** (242) 796320, 799042
Tel: +(242) 706523-5, 706545-8 info@nssa.org.zw
website: www.nssa.org.zw @nssazw

30 April 2026

Tarisai Sandra Harahwa
Plot 1 Martinsthorpe Road
Goromonzi Turn Off
HARARE

Dear Sir

RE: PERMISSION TO COLLECT DATA FROM NATIONAL SOCIAL SECURITY AUTHORITY (NSSA) IN PURSUANCE OF A MASTER'S DEGREE- TARISAI SANDRA HARAHWA

We refer to the above subject and to your letter dated 30 April 2026.

The National Social Security Authority (NSSA), hereby permits you to collect data from it as well as from its contributors as you pursue your academic research on Developing a framework for a digital customer-centric service delivery at National Social Security Authority (NSSA), critical for your Master's degree. We believe that your research will help the Authority to improve in its operations.

We wish you the best.

Yours faithfully,

pp _____
Dr. C. Shava (General Manager)

Appendix F: Turnitin Report

Tarisai Harahwa

Digital Customer Centric Delivery (NSSA)

Research project

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Appendix G:

Appendix H:

Appendix I:

Appendix J:

Appendix K:

Appendix G: COMPARATIVE GOVERNANCE FRAMEWORK

COMPARATIVE GOVERNANCE FRAMEWORK

The comparative governance framework was developed to show how NSSA can govern digital customer-centric service delivery by linking strategic intent, process ownership, channel integration, operational capability and customer-experience accountability.

Table F1: Comparative governance framework for digital customer-centric service delivery

Governance dimension	Traditional or fragmented approach	Customer-centric digital governance approach	Expected contribution to solution
Strategic direction	Digital channels introduced as separate ICT initiatives.	Digital services governed as part of an integrated customer-service strategy.	Aligns digital investments with customer-experience outcomes.
Process ownership	Service units manage isolated steps and handoffs.	End-to-end service owners manage full customer journeys.	Reduces duplication, delays and unclear accountability.
Channel governance	Portal, USSD, WhatsApp and call-centre operate as separate access points.	Channels are coordinated through shared information, consistent messaging and case tracking.	Improves continuity and reduces repeated information requests.
Operational capability	Training and support are uneven across units.	Staff capacity, assisted digital support and escalation procedures are institutionalised.	Strengthens readiness to support customers across digital and physical touchpoints.
Data and systems governance	Systems integration is partial and customer records may not move smoothly across channels.	Interoperability, data protection, single case reference and performance dashboards are prioritised.	Enables consistent information, service tracking and accountability.
Customer-experience accountability	Performance measured mainly by internal outputs and channel availability.	Performance measured through accessibility, convenience, responsiveness, continuity and satisfaction indicators.	Creates continuous improvement based on customer experience evidence.

Source: Researcher-developed comparative governance framework, 2026.

Table F2: Governance roles and responsibilities

Role or actor	Core responsibility	Contribution to customer-centric digital delivery
Executive management	Provide strategic sponsorship, resource allocation and policy direction.	Ensures digital customer-centric service delivery is institutionally prioritised.
Service-delivery managers	Own end-to-end service journeys and monitor turnaround times.	Reduces process fragmentation and improves service accountability.
ICT or digital services	Support systems integration, uptime, data protection and digital-channel functionality.	Provides the technological backbone for integrated digital channels.
Frontline staff	Provide assisted digital support, customer guidance and first-line issue resolution.	Supports inclusion and improves user experience for digitally vulnerable customers.
Customer-experience or monitoring function	Track feedback, complaints, service quality and satisfaction indicators.	Ensures continuous improvement and evidence-based service redesign.

Source: Researcher-developed governance responsibility matrix, 2026.

Appendix H: DOCUMENT ANALYSIS CHECKLIST

DOCUMENT ANALYSIS CHECKLIST

Purpose: This checklist was used to review NSSA documents, service standards, strategic plans, workflow documents and digital-service evidence in relation to the study objectives.

Table A1: Document identification details

Item	Details to be completed
Document title	
Document type	Strategic plan or annual report or service charter or workflow document or digital-service evidence or other
Department or document source	
Year or period covered	
Document status	Current or draft or archived or superseded
Reviewer	
Date reviewed	

Source: Researcher-developed document analysis checklist, 2026.

Table A2: Relevance of document to the study

Review item	Yes	No	Not clear	Notes or evidence
Document relates to NSSA service delivery				
Document refers to digital service delivery or digital transformation				
Document contains customer-service or customer-experience evidence				
Document explains service processes, workflows or service standards				
Document provides evidence on portal, mobileor USSD, WhatsApp or digital-support channels				
Document relates to the 2021-2025 period of the study				

Source: Researcher-developed document analysis checklist, 2026.

Table A3: Document review checklist by study dimension

Study dimension	Documentary evidence to check	Evidence present	Evidence absent	Extracted notes
Current digital practices	Availability and use of self-service portal, mobileor USSD, WhatsApp, SMS, e-receipts, online forms and call-centre support			
Customer-centric principles	Accessibility, convenience, responsiveness, service continuity, customer feedback, complaint handling and inclusion			
Service journey redesign	Process simplification, reduced repetition, clear service steps, handoff delays, escalation routes and end-to-end workflow evidence			
Integrated digital channels	Coordination across portal, mobileor USSD and WhatsApp, information consistency, cross-channel case tracking and interoperability			
Operational requirements	Staff capacity, ICT infrastructure, system reliability, governance, data protection, assisted digital support and performance monitoring			
Framework development	Evidence supporting the need for journey redesign, channel integration, customer-experience monitoring and operational enablement			

Source: Researcher-developed document analysis checklist, 2026.

Table A4: Overall document assessment

Assessment area	Strong evidence	Moderate evidence	Weak evidence	No evidence	Comments
Current digital service delivery practices					
Customer-centric service principles					
Service journey redesign					
Integrated digital channels					
Operational requirements					
Evidence useful for framework development					

Source: Researcher-developed document analysis checklist, 2026.

Appendix I: KEY INFORMANT INTERVIEW GUIDE

KEY INFORMANT INTERVIEW GUIDE

Purpose: The guide was used to collect qualitative evidence from managers, ICTor digital-service staff, frontline service staff and selected service users. It was structured to complement the questionnaire and document review checklist for triangulation.

Table B1: Key informant interview guide

Section	Focus area	Interview questions or probes
1	Introductory questions	What is your role in relation to NSSA service delivery or digital services? How long have you interacted with NSSA service systems?
2	Current digital service delivery practices	What digital channels are currently used by NSSA? Which services are commonly accessed through portal, mobileor USSD or WhatsApp? What strengths and weaknesses have you observed?
3	Customer-centric service principles	To what extent do current digital services improve accessibility, convenience, responsiveness and customer satisfaction? Which customer groups benefit most or least from digital services?
4	Service journey redesign	Are NSSA service steps simple and clear from beginning to completion? Where do customers experience repetition, delays, handoffs or unclear procedures? What workflow changes are required?
5	Integrated digital channels	Do portal, mobileor USSD and WhatsApp operate as connected channels? Can customers move between channels without restarting the process? How consistent is information across channels?
6	Operational requirements	What staff, infrastructure, governance, system reliability, training, data protection and assisted digital-support requirements are needed for customer-centric digital service delivery?
7	Framework development	What pillars should be included in a practical framework for digital customer-centric service delivery at NSSA? How should these pillars work together?
8	Closing question	What final recommendation would you make to improve NSSA digital customer-centric service delivery?

Source: Researcher-developed key informant interview guide, 2026.

Interview administration notes: Participation was voluntary. Respondents were informed about the academic purpose of the study, confidentiality, anonymity and their right to withdraw. Interviews were used to explain and enrich quantitative findings rather than replace them.

Appendix J: NVIVO THEMATIC CODING FRAMEWORK

NVIVO THEMATIC CODING FRAMEWORK

This framework presents the thematic coding structure used to organise qualitative evidence from interviews and document review. The coding framework was aligned to the research objectives and conceptual framework.

Table E1: NVivo thematic coding framework

Parent theme	Child codes	Description of evidence coded	Related objective
Current digital service delivery	Portal services; mobileor USSD access; WhatsApp support; SMS updates; e-receipts; call-centre support	Evidence describing existing digital-service channels and how they are used by NSSA customers and staff.	Objective 1
Customer-centric service principles	Accessibility; convenience; responsiveness; customer satisfaction; inclusion; complaint handling	Evidence showing whether digital services respond to customer needs and improve service experience.	Objective 2
Service journey redesign	Process simplification; repeated information; unclear steps; handoff delays; escalation gaps; end-to-end continuity	Evidence showing whether service processes are organised around complete customer journeys rather than isolated transactions.	Objective 3
Integrated digital channels	Channel consistency; cross-channel switching; case tracking; information sharing; interoperability	Evidence showing whether portal, mobileor USSD and WhatsApp operate as coordinated digital touchpoints.	Objective 3
Operational enablement	Staff capacity; ICT infrastructure; governance; system uptime; data protection; assisted digital support	Evidence on organisational and technical requirements for customer-centric digital service delivery.	Objective 3
Framework development	Service redesign pillar; channel integration pillar; operational support pillar; customer-experience monitoring pillar	Evidence used to develop and justify the proposed framework.	Objective 4

Source: Researcher-developed NVivo coding framework, 2026.

Table E2: Theme-to-theory alignment

Theme	Service-Dominant Logic	Customer Experience Theory	Socio-Technical Systems Theory
Customer-centric service principles	Explains value co-creation between NSSA and service users.	Explains perceptions across service touchpoints.	Links customer outcomes to institutional support systems.
Service journey redesign	Supports service value creation through simplified interactions.	Explains end-to-end service experience.	Requires alignment of people, processes and systems.
Integrated digital channels	Supports value continuity across channels.	Explains consistent cross-channel customer experience.	Requires interoperability and organisational coordination.
Operational enablement	Shows the institutional conditions needed for service value.	Supports reliable service experiences.	Directly reflects socio-technical alignment.

Source: Researcher-developed theoretical alignment, 2026.

Appendix K: PILOT STUDY REPORT

PILOT STUDY REPORT

Purpose: The pilot study was conducted to test the clarity, relevance, sequencing and reliability of the questionnaire and interview guide before the main data collection exercise.

Table C1: Pilot study summary

Item	Description
Pilot objective	To assess clarity of questions, suitability of response options, estimated completion time and reliability of the questionnaire.
Pilot participants	A small group of respondents with characteristics similar to the target population but excluded from the main study.
Instruments tested	Structured questionnaire, key informant interview guide and document review checklist.
Areas tested	Question wording, Likert-scale interpretation, section flow, ambiguity, time taken, relevance to study objectives and ethical clarity.
Main observations	The instrument was generally clear, but explanatory notes were needed before some sections to standardise respondent understanding of key terms.
Adjustments made	Brief explanations were inserted for digital service delivery, customer-centricity, service journey redesign and integrated digital channels. Some questions were simplified for readability.
Outcome	The instruments were considered suitable for the main study after minor refinements.

Source: Researcher pilot study report, 2026.

Table C2: Pilot reliability assessment

Construct	Number of items	Reliability decision	Action taken
Current digital service delivery practices	5	Acceptable for pilot use	Retained with clearer section instructions.
Customer-centric service delivery	7	Acceptable for pilot use	Retained; wording adjusted for clarity.
Service journey redesign	5	Acceptable for pilot use	Retained; examples added through section explanation.
Integrated digital channels	4	Acceptable for pilot use	Retained; wording clarified around channel switching and consistency.

Source: Researcher pilot study report, 2026. Note: final reliability assessment should be updated if official SPSS Cronbach alpha values are available.