

Effects of Human Resource Factors on Time Management in the Public Pension Industry: A Case Study of the National Pension Scheme Authority (NAPSA)



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ABSTRACT: The public pension industry is a bound time bound industry that exists to pay out timely benefit payments. This study was purposed to examine the effects of human resource factors on time management at the national pension scheme authority (NAPSA) so that there is timeliness and efficiency in the provision of services to the public. Pragmatism philosophy was used to guide the mixed methods particularly the explanation sequential method. Questionnaires and In-depth interviews were used to collect data from the sample of 212 derived based on Yamane formula. The Quantitative data analysis used Multi regression analysis whereas Qualitative data was analysed using thematic analysis. Limitations were identified. The first objective was in line with hypothesis H1 ($\beta = 1.157$, $t = 5.182$, $p < 0.001$) which established a positive correlation and was accepted. Second objective was in line with hypothesis H2 ($\beta = -0.810$, $t = -4.834$, $p < 0.001$) showed a positive correlation and was accepted. The third objective was in line with hypothesis H3 ($\beta = 0.454$, $t = 1.812$, $p > 0.050$ (0.072)) showed a negative correlation and was not accepted. In the first objective the variable extent agreeable to mechanisms to account for one time at work showed a high statistic of 22.5% neutral. These statistics were a strong indicator that accountability of ones at work was not fully in place in various units. The second objective noted that the prevalence of Hr factors scored 54% agreement and the variable how well time management was understood showed 56% agreement. The last objective, which was based on strategies to enhance time management showed that discipline was at 55.5% agreeableness followed by target setting at 54% agreeableness. Implications brought about by the study through the theories used concluded that management had to pay more attention to several human resource factors as failure would lead to time management problems. Further research can be based on how time management has impacted the legal framework of the public pension organization.

KEYWORDS: Human resource factors, Timeliness, Time Management, NAPSA.

1. INTRODUCTORY BACKGROUND

The pension industry in the last two decades has grown so much in Zambia with several pension organizations which are either public or private being on the rise. All these organizations have the task of adhering to timelines in their operations as their members are impatient when it comes to getting what is due to them. Thus, Pension organizations are meant to offer various services such as timely benefits when one loses employment because of ill health, death or just wishes to take up other activities (silungwe, 2017).

NAPSA as of February 2000 became the largest public pension scheme and was to mandatory cover social security for all the employees from the private employers as well as government aided organisations with a few exceptions. Hence, as the years go by the payout ratio has been increasing (NAPSA strategic plan 2022 to 2026). This has created a challenge of time management on the NAPSA employees who must deal with the impatient members of the public as they come to claim their long-awaited benefits. Skidmore (2023) defined time management as the act of someone planning or organizing their time between different activities to maximize their effectiveness. Time management is a product of Time. Time is constant and time management is based on human skills and behavior. Hence, if time management is well-handled some of the specific products it bears are timeliness and efficiency. The aim of the study Hence to address the issues raised, the study took an HR perspective and focused on the various human resource factors and the effects on time management in the pension industry and utilized the National Pension Scheme Authority as a case study.

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1.1. Problem statement

According to the NAPSA Strategic plan (2022 to 2026), it noted that continuous improvement of the quality of work and customer service levels are key to the success of the Authority. However, the National Pension Scheme Authority strategic plan (NAPSA Strategic plan 2017 to 2021) in its customer pillar, had pointed out the Authority's weaknesses, which included delayed benefits payment turn-around time. Furthermore, the NAPSA Strategic plan (2022 to 2026) had also highlighted the bureaucratic procedures in non-routine investments and projects decision making and further emphasized the improvement of turn-around time in benefit payments despite the NAPSA service charter stipulating the need to pay out a normal self-claim within 14 days. This showed that the problem of time management was real and evidenced by bureaucratic procedures, late benefit payment and decision making. In addition, the Authority continued to receive numerous public complaints as exhibited in the suggestion boxes relating to NAPSA failing to adhere to time management. This problem of time management highlighted, in essence, may be attributed to emanating from various factors such as attending to human resource factors despite the HRM putting up various strategies. Literature reviewed had not filled this gap, hence this study. Otherwise, failure to conduct it would lead to continuous public complaints and eventual loss of confidence in NAPSA.

1.2. Study Objectives

- To examine the effects relationship between human resource factors and time management.
- To investigate human resource factors that employees face in time management.
- To determine human resource factors that can be used to enhance time management

2. LITERATURE REVIEW

2.1. *Effects of Relationship between Human Resource Factors and Time Management.*

According to Armstrong (2016), HRM operates on the various practices which include, resourcing performance management, learning and development, reward management, and employee relations. Cyprus (2023) noted that Human resources factors were those commonly experienced by employers and may have included establishing productivity, recruiting employees, arranging, and carrying out training, and preventing discrimination. A study by Divakaran (2020) also highlighted human resource factors that were termed as challenges that several organizations were likely to face. These Human resource factors identified have affected time management in the public pension industry in various way

2.1.1. Time management

Time management has been defined differently by various scholars. Skidmore (2023) defined time management as the act of someone planning or organizing their time between different activities to maximize their effectiveness. According to the study by Al-Zoubi (2016) Time management is the science of ideal exploitation to time where the priorities go to the tasks according to their importance; it basically depends on concepts of planning, coordination, stimulation, directing, pursue and contact. Zimba (2020) noted the importance of time management in that delayed delivery of orders and failure to execute contracts timely by suppliers resulting in delivery of poor-quality material had a negative impact on the organization.

2.1.2. Relationship between Time Management and Human Resource Factors.

Mupashi (2021) established the following four points that support the relationship between time management and performance such as how lead time management affected the costs of work done by organization, hence a positive relationship between lead time and the quality of work. Mostafa (2021) carried out a study on university students in Palestinian Gaza strip. The results of the study showed that a positive relationship existed between time management and leadership. A similar study by Yuan (2019) showed that time management and learning burn out were positively correlated. Ahmad,(2019) conducted a quantitative study titled Path Relationship of Time Management and Academic Achievement of Students in Distance Learning Institutions. The results of the study showed that a relationship existed between Time management and the academic achievement of distance learning students. Most of the literature reviewed was in line with the relationships of time management in relation to various HR factors such as organization performance, stress, student academics.

2.2. Human Resource Factors that Employees Face in Time Management.

According to Kamwanga (2013) HR factors highlighted included various labor market and governance factors such as inadequate wages and working conditions to attract and retain the much need labor force, and brain drain. Sambur (2024) highlighted that the lack of training and competency development for human resources, as well as the low level of adoption and utilization of information technology in the reporting process were key constraints that affected employee's timeliness. Maposa (2019) noted that some of the factors that hindered time management included complex bureaucracy, unclear lines of communication, mental models in people, lack of an unwritten policy, no rewards of some kind from the organization. Terefe (2023) conducted a study in

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Northwest Ethiopia and established that some of the Human resource factors faced by the health personnel included distractions such as social media, unnecessary meetings, conversation during work hours, unneeded breaks and vacations. Fatuma(2015), revealed the issue of poor attitude towards work, unequal work participation, interruptions by customers and work colleagues. Furthermore, late reporting is due to traffic congestion and failure to prioritize. The study revealed that unnecessary meetings, additional responsibilities are some of the constraints that bring about poor time management. However, it also reviewed that each sector has specific human resource constraints that are industry specific. The study utilized this knowledge to show some level of replicability.

2.3. Human Resource Factors that can be used to Enhance Time Management

Helin (2022) established that one way of overcoming procrastination was by improving time management ability. Ziekye (2016) noted that paying more attention to planning, prioritization, delegation of authority, scheduling and ensuring responsibility is key to time management. Similarly, Harahsheh (2019) revealed that time management strategies such as obligations strategy, time organizing strategy, utilization of the resources, time planning strategy and priorities status had positive influence on the employee productivity Sahito (2017) revealed that for organizations to enhance time management the following should be put in place, working schedules, reviewing outlines, creating related materials, writing notes, and making presentations by allocating time slots appropriately and class discussions on the plan. Eshaghieh (2015) noted that increasing the skills of individual employees in time management by providing in-service training, planning meetings, avoiding paperwork, hiring competent staff, effective communication, and avoiding confusion about assigned roles in delegation, information management and business trips will have the greatest impact on improving the management of staff time. Oliver (2019) concluded that teaching of members of staff in time management was cardinal for acquiring time management skills. In summary this section focused on HR strategies line with HR factors in the quest to enhance time management.

2.4. Gaps in the Literature

In line with the knowledge gaps, one of the clear gaps noted was that this study was the first of its kind to be done in Zambia and specifically concerning NAPSA. In line with methodological gaps in certain times the sample size was too large that would make data collection and analysis difficult and too small which eliminated the aspect of correlation. In line with the evidence gap it was noted that some studies did not have citations in the statement of the problem. This study filled in all the identified gaps.

2.5. Theoretical Framework

Theoretical frameworks were based on the four theories i.e. Time-Management-Matrix – Steve Covey, Pareto theory and Herzberg two factor.

2.5.1. Time-Management-Matrix – Steve Covey

The Franklins Covey matrix on time management can help one to visualise by engaging the proactive brain in assisting to segment the various tasks ahead. The matrix is key in controlling the time management of employees, hence increasing personal productivity and enhancing the success of the Public Pension industry. The matrix is anchored on four quadrants (Natalia, 2023).

2.5.2. The Pareto Principle Theory (80:20 Rule)

The Pareto Principle was developed by an Italian economist Vilfredo Pareto. In time management, individuals can apply the 80/20 rule to identify and prioritize the tasks that have the most significant impact on their productivity and success. Understanding of this model helps to isolate 20% of tasks that are deemed to be very important to contribute to 80 % of their progress. This reduces the risk of an employee spending time on less important tasks (Majika ,2024).

2.5.3. Frederick Herzberg's Two-Factor theory

Frederick Herzberg, a behavioral scientist, brought about the two-factor theory or the motivator-hygiene theory which stated that some job factors that are responsible for satisfaction while others are responsible for preventing dissatisfaction. Motivational factors are those that contribute to job satisfaction. Hygiene factors are also referred to as maintenance factors as they are required to avoid dissatisfaction (Abdulkhamidova,2021).

2.6. Conceptual framework

The conceptual framework described the relationship between the main concepts of a study. It was arranged in a logical structure to provide a picture or visual display of how ideas in a study related to one another (Grant & Osanloo, 2014).

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Conceptual Framework

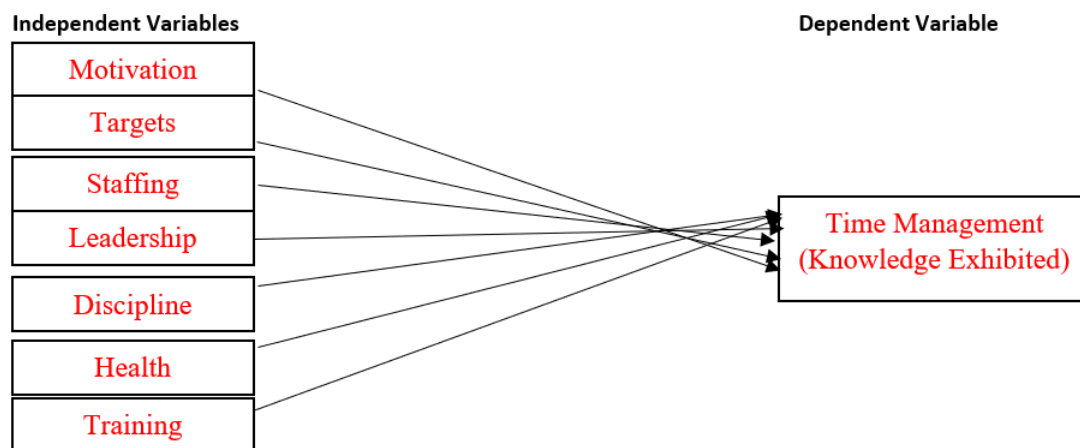


Figure 1: Conceptual framework: Multiple Linear Regression (Multiple regression)

Source: Researcher (2025).

3. METHODOLOGY

3.1. Research Design

This specifies framework of methods and techniques that are going to be used in a logical manner. The study proceeded with the sequential explanatory mixed methods. The explanatory sequential design of MMR emphasizes the quantitative phase, followed by the qualitative phase (Creswell, 2014). According to the HR records, the population target involved 887 members of staff who then worked at the National Pension Scheme Authority countrywide. Bhardwaj (2019) defined sample size as the number of observations in a sample. The study used the Yamane formula to derive at the sample size of 212 employees. The study used simple random sampling with the use of questionnaires and purposive sampling for the interviews.

3.2. Reliability Test, Validity, and Ethics

According to Lakshmi (2013) Reliability is the degree to which measures are free from error and therefore yield consistent results (i.e. The consistency of a measurement procedure). The Cronbach alpha reliability coefficient was 0.994 which was a good reliability test. Multi linear regression analysis and thematic analysis were used for data analysis. The PI ensured that prior approval from the University of Zambia Ethics Committee for clearance. Furthermore, the participants were pre-informed on the choice to participate in the research without any conditions attached.

4. FINDINGS

4.1. Relationship Between Human Resource Factors and Time Management

Many respondents agreed and strongly agreed that the organization faces significant human resource problems. Specifically, 95 respondents agreed, and 40 strongly agreed, which accounted for 54.9% and 23.1% of the total, respectively. Concerning attendance, most respondents indicated that employees' clock in and out upon reporting to and leaving work. It was noted that 51 respondents, or 29.5%, agreed, and another 51, or 29.5%, strongly agreed that this is the case. Many respondents confirmed that there are procedures in place to account for work time though adherence lagged.

4.2. Human Resource Factors that Employees Face in Time Management.

When assessing the impact of a negative work attitude on time management, many respondents reached a consensus. According to the survey, 76 out of 173 respondents (43.9%) agreed that a poor work attitude influences time management, while an additional 64 respondents (37.0%) strongly agreed. Furthermore, many respondents firmly believed that work-related stress affects their time management. Out of the total, 80 respondents (46.2%) strongly agreed that workplace stress affected their ability to manage time effectively, and 73 respondents (43.2%) also agreed with this statement. The survey also revealed that procrastination was a common behavior in the workplace

4.3. Human Resource Factors that can be used to Enhance Time Management.

Many respondents expressed a neutral stance on the dissemination of time management knowledge. Specifically, 53 out of 173 respondents, or 30.6%, reported having no opinion on the spread of time management expertise. Most participants agreed that discipline is essential for effective time management, with 96 out of 173 respondents, or 55.5%, believed that discipline helped to

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prevent poor time management. Additionally, many respondents felt that training could positively influence attitudes toward time management.

4.4. Multi Regression Analysis

Hypotheses 1: H1: There is a relationship between human resource factors and time management.

The multiple linear regression was employed at 95% confidence intervals. The analysis showed a significant model summary: $F = 251.912$, $p < 0.001$. Adjusted $R^2 = 0.879$, R^2 change = 0.883. The analysis shows that human resource factors had a positive effect on time management ($\beta = 1.157$, $t = 5.182$, $p < 0.001$).

Hypothesis 2: H2: Human resource factors faced by employees influence time management.

The analysis shows that human resource factors faced by employees had a positive effect on time management ($\beta = -0.810$, $t = -4.834$, $p < 0.001$).

Hence, hypothesis 2 was accepted.

H3: Human resource factors can be used to enhance time management.

The analysis shows that human resource factors used to enhance time management had a positive effect on time management ($\beta = 0.454$, $t = 1.812$, $p > 0.050$ (0.072)). Hypothesis 3 failed to be accepted.

Regarding the control variables, the results show that we do not have evidence of gender ($\beta = -0.008$, $t = -0.162$, $p > 0.050$ (0.872)), and years worked in organization ($\beta = -0.130$, $t = 1.227$, $p > 0.050$ (0.222)) on time management.

Further, the analysis shows that there is no problem of multicollinearity as all tolerance values are below 0.300 and positive correlations between dependent variables and independent variables i.e., all values > 0.500 . Hence, hypothesis 3 failed to be accepted.

Table 16: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. Change
1	.940 ^a	.883	.879	.316	.883	251.912	5	167	.000

a. Predictors: (Constant), YearsWorkedInOrganisation, Gender

b. Dependent variable : Knowledge of time management exhibited

5. DISCUSSION

5.1. Relationship between Time Management and Human Resource Factors

Objective 1 had this hypothesis: There is a relationship between human resource factors and time management. Thus, the multiple linear regression was employed at 95% confidence intervals. The analysis showed a significant model summary: $F = 251.912$, $p < 0.001$. Adjusted $R^2 = 0.879$, R^2 change = 0.883. The analysis shows that human resource factors had a positive effect on time management ($\beta = 1.157$, $t = 5.182$, $p < 0.001$). The hypothesis was accepted which meant that there was evidence that HR factors had a positive relationship with time management.

On the aspect off the importance of clocking in and out when reporting and knocking off work, the results showed that an equal percentage of employees agreed and strongly agreed with a small number disagreeing with this variable. Results from the qualitative part showed that it was policy for everyone to log in and out of. *"Employees are always given access cards for use."* The results agreed with Harahsheh (2019) who established the need to adhere to the obligations strategy of time management. In relation to human resource factors prevalent in the organisation, it was noted that most of the views of the employees agreed that HR factors were prevalent although a very small number of employees disagreed. Responses from the qualitative analysis also echoed the same sentiment. *No day passes without experiencing a huma resource related concern."* The results agreed with Divakaran (2020) who highlighted that human resource factors were challenges that several organizations faced. This brought in the need for employees to match their day in line with four quadrants of the Steve Covey model.

5.2. Human resource factors that employees face in time management.

The analysis showed that human resource factors faced by employees had a positive effect on time management ($\beta = -0.810$, $t = -4.834$, $p < 0.001$). The hypothesis was accepted. The results on poor attitude towards work being a key cause to poor time management showed that most views of employees agreed and strongly agreed on this variable. The qualitative part also agreed with the effects of poor wok attitude effects. *"Poor attitude does show up though reminders toward it are always sent to avoid it."*

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The results agreed with Adem (2022) who established the lack of interest in deputy heads of public organizations in the utilization of the time management practices. The results aligned well with the Stevey covey model in particular the 4th quadrant that focuses on waste tendencies.

The results on procrastination and time management showed that most views of NAPSA employees agreed and strongly agreed that procrastination is a norm at work. The results were also in agreement with the qualitative results and aligned well with the Steve Covey model, in particular the 4th quadrant which emphasizes the need to avoid waste such as procrastination.

5.3. Human Resource Factors that can be used to enhance Time Management

The analysis showed that human resource factors used to enhance time management had a positive effect on time management ($\beta = 0.454$, $t = 1.812$, $p > 0.050$ (0.072)). Hypothesis 3 failed to be accepted. This meant that there was not enough evidence to show that human resource factors used could enhance time management. The variable results on training effect towards employee time management showed that most views of employees agreed and strongly agreed. The results were also in agreement with the qualitative results. The results agreed with Sambur (2024) who established that lack of training and competency development for human resources affected their timeliness.

6. CONCLUSION AND RECOMMENDATIONS

6.1. Conclusion

The goal of the study was to analyze factors related to human resources and their effect on time management in the management and disbursement of pension funds to beneficiaries. The study has established the existence of human resource issues in this regard. There are notable delays in the disbursement of funds on account of misprioritization of tasks, negative work attitudes and unnecessary bureaucracies. These aspects are contrary to the establishment of the scheme and need due attention to ensure timeliness and expedition in the processing and disbursement of such funds in line with the prescribed timeframe. There is need to put in place a rigorous performance management system which will track every employee's work targets and achievement for commensurate reinforcement.

6.2. Recommendations

Based on the findings and conclusions of the research, the following measures were recommended based on each objective:

- 6.2.1. The variable extent agreeable to mechanisms to account for one time at work showed a high statistic of 22.5% neutral and 20.8% disagreed and 8.1% strongly disagreed. These statistics were a strong indicator that accountability of ones at work was not fully in place in various units. Hence HRM needed to take an introspection across the departments/units to find solutions on how to address this issue in the quest to improve time management. The possible solution was to come up with a questionnaire addressing this concern which was to be attended to by the employees to get a clearer understanding.
- 6.2.2. The variable extent agreeable that procrastination affected time management showed a high statistic of 46.8% agreeableness. This informed the PI that HRM should find solutions to assist employees to avoid the habit of procrastination in the quest to improve time management. One way could be weekly meetings through sensitizing employees about the dangers of procrastination and its impact on organizational performance.
- 6.2.3. The variable extent agreeable that discipline can enhance time management showed a statistic of 55.5% agreeableness which meant that a great focus on this variable by HRM can improve the time management amongst the employees. One of the measures HRM could focus on was to study the kind of disciplinary measures enforced by other institutions that are successful with time management.

6.3. Future Research

The future research should focus on the analysis of time management and its effect on the legal framework of the public pension organizations.

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