MODERATING EFFECT OF REGULATION ON RELATIONSHIP BETWEEN INFORMATION TECHNOLOGY ON PERFORMANCE OF PENSION SCHEMES IN KENYA

Wellington Kihato Kihunyuro Wamburu,

Ph.D Student Kenyatta University,

Lecturer, Dedan Kimathi University of Technology, Nyeri

Email; kihato@dkut.ac.ke

Dr. James Kahiri

Kenyatta University

Dr. Karanja Ngugi

Jomo Kenyatta University

ABSTRACT

Funded pension systems have in the recent past gained popularity since they contribute to the economic growth of countries worldwide through direct contribution to the GDP. In Kenya, the pension system contributes to an estimated 68% of the total income of retirees and controls wealth estimated at Ksh. 397 billion, the equivalent of 30% of the country's GDP. Pension

schemes in Kenya are associated with loss of billions on money every year and results to low economic development of the Kenyan economy hindering realization of achievement of Vision 2030. This study seeks to

analyze the influence of information technology on performance of pension schemes in Kenya. The study will be guided by four independent variables that is,

employee

IT skills,

IT

policy, top management support and organization resources,

regulation

as a moderating variable and

performance of pension schemes as the dependent variable.

The research will use descriptive research design and the target population will constitute 680 staff from all the registered pension schemes in Kenya. A

stratified sampling technique will be employed

to divide the population into different strata

i.e. top

management, middle level management and low level management.

The study will select a sample of 135 staff members. The instrument of data collection will be a questionnaire which will be self-administered. A pilot study will be conducted to test validity and reliability of the questionnaire. Quantitative and qualitative techniques will be used to analyze data. The collected data will be processed using SPSS computer package, analyzed and presented using frequency tables, bar charts, and pie charts. The study will benefit several stake holders among them the government of Kenya (regulator), the

pension schemes management in that they will

get to know the

influence of information technology on performance of pension schemes in Kenya

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