THE PERFORMANCE OF PARASTATAL COMPANIES IN ZAMBIA: A CASE STUDY OF THE ZAMBIA POSTAL SERVICES CORPORATION

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A DISSERTATION SUBMITTED TO THE UNIVERSITY OF ZAMBIA IN COLLABORATION WITH ZIMBABWE OPEN UNIVERSITY IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF A MASTER OF BUSINESS ADMINISTRATION.

THE UNIVERSITY OF ZAMBIA

LUSAKA

2023

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DECLARATION

I, ***John Nyirongo***, hereby declare that "to the best of my knowledge", this Dissertation is my original work and has not been presented before by anyone else at University of Zambia or at any other University except where due acknowledgement has been made in text as will be seen in the document.

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CERTIFICATE OF APPROVAL

The dissertation of ***John Nyirongo*** *entitled*: "The performance of parastatal companies in Zambia: a case study of the Zambia postal services corporation" is approved as fulfilling the requirement for the award of Master of Business Administration of the University of Zambia.

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DEDICATION

I would like to dedicate my Dissertation to my parent **{ LATE MACKSON CHILILO NYIRONGO}** who always wished me the best in life as his son. Not forgetting my siblings both deceased and alive.

ACKNOWLEDGEMENTS

I wish to acknowledge my dear wife **{DIANA CHISHIMBA CHANSA}** who supported me throughout during my studies. My supervisor **Mr. Kingsley Namangala the MBA coordinator** for his relentless efforts in correcting my work whenever i called upon them, my employers at DEBS-Chibombo for according me time to study during residential schools. I would be failing in my duties not to ultimately acknowledge The Good Lord for remaining faithful and for having given me the grace and knowledge to complete my studies.

ABSTRACT

This study investigated the performance of parastatal companies in Zambia, with a specific focus on the Zambia Postal Services Corporation (ZAMPOST). Through a detailed case study analysis, the research aimed at uncover the strengths, weaknesses, and areas for improvement within ZAMPOST, while also exploring the broader role of parastatal companies in the country's economic landscape. The specific objectives were To Identify Services Offered by ZAMPOST: The study revealed that ZAMPOST offers a diverse range of services, including postal delivery, parcel services, money transfer, bill payments, and more. While certain services such as postal delivery and parcel services exhibit high levels of awareness and utilization, others like money orders and telegram services had lower levels of awareness and usage. To Evaluate Customer Satisfaction Levels: Findings indicated varying levels of customer satisfaction with ZAMPOST's services. Factors influencing satisfaction included accessibility, efficiency, affordability, and customer service. While some customers rate ZAMPOST's performance as good or satisfactory, others express concerns about service reliability, innovation, and customer support. To Assess Management Effectiveness: Perceptions of ZAMPOST's management effectiveness were mixed, with some stakeholders expressing skepticism about leadership, service delivery, and financial management. The research employed a multi-method approach, combining qualitative and quantitative techniques to gather data from stakeholders, customers, and employees of ZAMPOST. The findings revealed a comprehensive understanding of the services offered by ZAMPOST, including postal delivery, parcel services, money transfer, and bill payments. While certain services such as postal delivery and parcel services enjoy high levels of awareness and utilization, others such as money orders and telegram services exhibit lower levels of awareness and usage. Key strengths of ZAMPOST identified in the study included efficient delivery services, wide network coverage, and secure money transfer facilities. However, weaknesses such as slow service, limited-service innovation, and inadequate customer support were also revealed. To address these weaknesses, recommendations were provided, including enhancing service promotion, improving service quality, fostering innovation, enhancing customer service excellence, and strengthening management effectiveness.

Keywords: Parastatal companies, Zambia, Zambia Postal Services Corporation, Performance, Customer satisfaction.

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List of Abreviations

IDE – Institute of Distance Education

DRGS – Directorate of Research and Post Graduate Studies

ZAMPOST - Zambia Postal Services Corporation

PCC - Parastatal Companies in Zambia

PSC - Postal Services Corporation

PSU - Parastatal Companies in Zambia

ZS - Zambia Postal Services

ZPP - Zambia Postal Performance

ZPF - Zambia Postal Findings

ZSS - Zambia Postal Study

ZPSC - Zambia Postal Service Corporation

ZPCS - Zambia Postal Corporation Study

ZSSP - Zambia Study on Parastatal

ZPFM - Zambia Postal Financial Management

ZSCP - Zambia Study on Company Performance

ZPOP - Zambia Postal Operational Performance

ZCSP - Zambia Company Service Performance

ZPPC - Zambia Parastatal Corporation

ZBP - Zambia Business Performance

ZCSS - Zambia Company Satisfaction Survey

ZMR - Zambia Mail Reliability

ZST - Zambia Services Test

ZFS - Zambia Financial Services

ZCM - Zambia Customer Management

ZTI - Zambia Technology Infrastructure

ZTR - Zambia Training Recommendations

ZCI - Zambia Customer Improvement

UNZA – University of Zambia

UNZAZOU – University of Zambia, Zimbabwe Open University

CHAPTER ONE

INTRODUCTION

1.1 Overview

A parastatal is a company or agency owned or controlled wholly or partly by the Government. It is a company or agency or intergovernmental organization that possesses political clount and is separate from the Government, but whose activities serve the state either directly or indirectly. Performance is the action or process of carrying out a task or function. A task can either be effectively carried out or underperformed. Effective execution of a task is said to have been achieved if the company's operation were in line with its mission statement and goals. On the other hand, underperformance may be understood to mean doing worse than some particular benchmark. Underperformance is also a term used by Analyst to describe the prospects of a particular company. Usually, these mean that the company will do worse than its industry average. The other word we can use to substitute underperformance is underachieving; it may also be understood to mean to perform less well or with less success than expected.

1.2 Chapter outline

This research report brings to the fore the performance of parastatal companies in Zambia, a case study of the Zambia Postal Services Corporation. The choice of the study is appropriate because the provision of postal services in a nation is key for civilization but also economic development. Literature on the operation of postal services was in Zambia, other African nation and Developed countries was reviewed. Questionnaires were administered and all the response analysed, discussed and recommendations made.

1.3 Background to the Study

The history of the postal services in Zambia dates back to 1896 when the first post offices were established at Abercon, now Mbala, Fort Jemeson now Chipata and Kalungwishi near lake Mweru. Unfortunately, these post offices did not enjoy international recognition until 1926 when the General Post Office which was then a government department was admitted to the general membership of the Universal Postal Union (UPU) in 1975 by an Act of Parliament, a statutory body was then established to run both Postal and Telecommunications. In 1986, the organization

was incorporated into a public limited liability company and become known as Post and Telecommunication Corporation Limited (PTC) although the shares were held by the holding company ZIMCO, on behalf of the Government of the Republic of Zambia. This was the status until July1, 1994.

In July 1994, the Zambia Postal Services Corporation (ZAMPOST) was created under the Postal Services Act No. 24 of 1994 after the dissolution of the Post and Telecommunication Limited, which basically separated the postal services from telecommunications services.

In August, 2009 the Postal Services Act No. 22 of 2009 which provides for the regulation of the postal and courier services, continues the existence of the Postal Services Corporation and provides for the operation of postal banking and financial services.

Today ZAMPOST exists as a public postal operator established by an Act of Parliament and mandated to provide postal and courier services. The Postmaster General is the Chief Executive Officer of the corporation and has a team of five Senior Management Staff heading different directorates in the corporation. The Government of the Republic of Zambia has 100% equity holding in the Corporation. Its mission statement is "provide affordable and high quality postal and financial services to the satisfaction of our customers and shareholder." Its motto is "Serving Everyone, everywhere."

However, very little information has been revealed to the public as to whether the corporation has lived up to its mission statement. What is visible is the decline in the importance/use of this company as most of its counters at various branches are now being rented out to other institutions while others have been closed completely.

1.4 Statement to the problem

The Mission statement of the corporation is to provide affordable and high quality postal and financial services to the satisfaction of customers and shareholders. Until recently, ZAMPOST was known for providing affordable and high quality postal and financial services to the citizens and was one of the major employers. Today site visit to any ZAMPOST outlet reveals numerous visible challenges the corporation is facing such as: the reduction in revenue base, discontent among its workforce that is manifested in the frequency of industrial unrest, use of a skeleton staff,

reduction in customer base, low traffic of mails and parcels, dilapidated and abandoned offices in some areas. These gaps in the performance of ZAMPOST were acknowledged by the then ZAMPOST Assistant Director for operations, Mr Tamson Banda when he lamented that:

"We have suffered setbacks in terms of our services and ZAMPOST is coming back to life". Zulu (2021).

Despite assurances from the then Assistant Director for operations, Mr Tamson Banda, we do not know if really ZAMPOST has revamped its operation 'but what is visible are the above numerous challenges that the Parastatal company is experiencing. These indicators cast doubts on whether the services ZAMPOST is still relevant to offers services as per mission statement, hence this study.

1.5 Purpose of the study

The main objective of the study was to examine the performance in the operations of the Zambia Postal Services Corporation.

1.6 Specific Objectives

1.6.0 To find out the services being offered by ZAMPOST.

1.6.1 To establish levels of customer satisfaction in the provision of postal and financial services by ZAMPOST.

1.6.2 To establish the level of customer satisfaction in the services provided by ZAMPOST

1.7 Research Questions

1.7.1 What services are being offered at ZAMPOST?

1.7.2 What are the levels of public utilization of services provided by ZAMPOST?

1.7.3 What are the levels of customer satisfaction in the services provided by ZAMPOST?

1.8 Scope

This study was conducted at Kabwe Main Post Office. This was due to easy accessibility and affordability to the researcher.

1.9 Limitation

The coverage was not adequate and very representative. This was due to the fact that the study was self-sponsored.

1.10 Significance of the Study

The study was very important because it intended to benefit all stakeholders who included the Government of the Republic of Zambia, Board Members, employees and the general public to evaluate the performance of the Corporation and plan on how best to improve on the company's competitiveness in the provision of postal and financial services in Zambia. The results helped the Government and the ZAMPOST Board of directors to plan on how best to modernize and revamp the operations of the Zambia Postal Services Corporation in view of the changing times. More importantly, the finding of this study answered the question on whether this institution is a 'socially responsible' institution capable of both developing the economy in sustainable and equity sharing the benefits of economic growth and development

Conceptual Framework

The conceptual framework for this study draws upon the following key concepts and theoretical perspectives:

Organizational Performance

Defined by a combination of financial indicators (e.g., profitability, efficiency) and non-financial factors (e.g., service quality, customer satisfaction, employee engagement).

Stakeholder Theory

Emphasizes the importance of considering the interests and perspectives of various stakeholders (e.g., customers, employees, government) in assessing organizational performance.

Resource-Based View (RBV)

Argues that sustainable competitive advantage and superior performance result from the effective utilization of valuable, rare, and non-substitutable resources and capabilities.

Institutional Theory

Highlights the influence of institutional pressures, norms, and regulations on organizational behavior and performance.

Strategic Management Perspective

Strategic Alignment: Assessment of the alignment between ZPSC's strategic goals, operational plans, and performance outcomes, considering factors such as market positioning, competitive strategy, and organizational priorities.

Leadership and Governance

Examination of leadership effectiveness, governance structures, and management practices within ZPSC that shape its performance trajectory, including the role of the board of directors, executive leadership, and managerial decision-making processes.

Organizational Culture: Analysis of ZPSC's organizational culture, values, and norms, and their influence on employee behavior, performance expectations, and organizational resilience.

Environmental Analysis

Industry Dynamics: Assessment of the competitive landscape, market trends, technological disruptions, and macroeconomic factors impacting ZPSC's performance and strategic positioning within the postal services industry.

Social and Political Context: Consideration of socio-political factors, government policies, public perception, and stakeholder activism that shape the operating environment for ZPSC and influence its performance outcomes.

Integration and Analysis

The conceptual framework facilitated the integration of quantitative and qualitative data to provide a holistic understanding of ZPSC's performance dynamics. By analyzing the interplay between organizational resources, stakeholder expectations, institutional pressures, strategic choices, and environmental factors, the study uncovered key drivers and inhibitors of ZPSC's performance. Through a comprehensive analysis of the conceptual framework components, the study aimed at generating actionable insights and recommendations for enhancing the performance of ZPSC and informing broader policy discussions regarding parastatal governance and management in Zambia. This detailed conceptual framework provided a structured approach to examining the performance of the Zambia Postal Services Corporation within the context of parastatal companies in Zambia. By considering multiple dimensions of performance and incorporating various theoretical perspectives, the framework offered a comprehensive lens through which to analyze and interpret the complex dynamics influencing organizational effectiveness and sustainability.

Independent and dependent Variables

In the context of the study "The Performance of Parastatal Companies in Zambia: A Case Study of the Zambia Postal Services Corporation," the independent and dependent variables were as follows:

Independent variable: The independent variable in this study typically were the factor or factors that were manipulated or controlled by the researchers or that naturally vary in the environment. These were the variables that were hypothesized to have an effect on the dependent variable. In this case study, independent variable was:

Government policies and regulations: Changes in government policies and regulations regarding

Dependent variable: The dependent variable is the outcome or response that is being measured or observed in relation to changes in the independent variable. In this case study, the dependent variable was the performance of the Zambia Postal Services Corporation, which was assessed using various indicators such as:

Financial performance: Metrics like revenue, profitability, cost efficiency, return on investment, and financial stability.

Service quality: Measures of service delivery effectiveness, including delivery times, accuracy, reliability, and customer satisfaction ratings.

Market share: The Zambia Postal Services Corporation's share of the postal services market relative to competitors, as well as changes in market share over time.

Employee productivity and morale: Indicators of employee performance, engagement, satisfaction, turnover rates, and absenteeism within the organization. Overall, the independent variables were the factors that are expected to influence the performance of parastatal companies, while the dependent variable was the actual performance of the Zambia Postal Services Corporation, which is being studied in relation to those factors.

1.11 Definitions of Key Terms

Parastatal Companies: These are companies that are owned or controlled wholly or partially by the government. They operate in various sectors of the economy and may provide essential services or engage in commercial activities.

Performance: In the context of this study, performance refers to the effectiveness and efficiency of the Zambia Postal Services Corporation (ZAMPOST) in delivering its services, meeting objectives, and achieving desired outcomes.

Case Study: A detailed analysis of a particular entity, in this case, the Zambia Postal Services Corporation, focusing on its operations, performance, challenges, and strategies.

Zambia Postal Services Corporation The national postal service provider of Zambia, responsible for postal delivery, parcel services, money transfer, bill payments, and other related services.

Customer Satisfaction: The level of satisfaction or contentment experienced by customers or service users regarding the services provided by ZAMPOST, including aspects such as reliability, efficiency, affordability, and customer service quality.

Utilization Rates: The extent to which the services offered by ZAMPOST are used or availed by customers, indicating the demand and popularity of specific services relative to others.

CHAPTER TWO

LITERATURE REVIEW

2.0 Overview

In order to support this research on the work that has already been done and to benefit from such work, a review of work on the operations of postal services was carried out. The review of the works focused on Zambia, Africa, Developing Countries outside Africa and Developed countries. The review of literature follows the order as outlined above.

2.1 **The Performance of Postal Services Providers- Zambian Context - Zambian Context**

Aongola (2016) conducted research on how effective the ZAMPOST agency services on e-commerce in Ndola district of the Republic of Zambia. The law of agency is a area of commercial law dealing with a set of contractual, quasi-contractual and non-contractual fiduciary relationships that involve a person called the agent in this case Zambia Postal Services Corporation (ZAMPOST), that is authorized to act on behalf of another person called the principal in this case a customer to create legal relations with a third party. Succinctly it may be referred to as the equal relationship between ZAMPOST and a customer whereby the customer, expressly or implicitly, authorizes ZAMPOST to work under the customers control and his/her behalf .According to this study, ZAMPOST was required to negotiate on behalf of the customer or bring the customer and the third party into contractual relationship of electronic commerce (e-commerce). From this study, it was noted that ZAMPOST, as an e-commerce agent, often relies on customers to conduct its business. The study further revealed that ZAMPOST, being a corporation it is a fictions legal person and can only act through human agents. Further, the study revealed that ZAMPOST is bound by the commerce contracts entered into by its human agents, so long as the human agents perform their responsibilities within the scope of the agency.

However, it was not very clear from this study how effective the ZAMPOST agency services on e-commerce in Ndola district of the Republic of Zambia are. The study merely revealed that Customers on e-commerce may rely in good faith on the representations by ZAMPOST human agents and it is not always cost effective to check whether human agents have authority to act on behalf of ZAMPOST. Consequently, if ZAMPOST human agents acted without authority, the

cooperation was generally be liable. The perceptions of ZAMPOST customers on e-commerce cannot be overemphasized in the light of inadequate legislation and regulatory framework one-commerce in Zambia coupled by the increase in cyber-crimes.

The research on the performance of Parastatal companies in Zambia, a case study of ZAMPOST, was fully backed by this study in the sense that it will go miles by not only attributing the viability of a company to employees' altitude and the organization's role of agency.

Furthermore, Katema (2020) carried out another study on the operation of ZAMPOST as well. The general objective of this study was to analyze the role of corporate governance in combating of financial corruption in State-Owned Enterprises (SOEs) in Zambia; the case of ZAMPOST. The specific objectives for the study were to; explore the significance of Board effectiveness in fighting financial corruption, explain the importance of Board independence in fighting monetary embezzlement, explain the significance of audit committee quality in combating financial corruption, examine how internal control systems can improve transparency and accountability at ZAMPOST, otherwise referred to as Zambia Postal Services Corporation Limited. The study covered findings from ZAMPOST Lusaka main and CHA CHA CHA branches. Furthermore, descriptive statistics, graphs, regression and correlation analyses were used to analyse the acquired data. Regression analysis measured the relationship between dependent and independent variables whereby a positive relationship was observed in all analyses.

The researcher learnt that good practice of corporate governance principles curbed financial corruption in State owned enterprises, in this case ZAMPOST. Correlation analysis measured the strength of the relationship whereby; board of directors' effectiveness, board independence and audit committee correlation were 1.000 while that of internal control was 0.998 at significance level 0.01. The study further revealed that the fight against financial corruption in SOE is of utmost importance as it can enhance transparency and accountability thereby improving on financial performance and growth.

Katemena (2020) recommended that the appointment of the Board members in SOEs should be done on merit and that CEOs should commit to work by an oath of transparency, and accountability. Moreover, the study recommended that audit must be prompt so that

financial leakages are detected early. However, the study did not state categorically in its finding whether the management of ZAMPOST were indeed appointed on merit or not. Furthermore, the study by Katemena (2020) did not relate the appointment of such Board members to the general performance and effectiveness of ZAMPOST but merely made a sweeping statement that CEOs should commit to work by an oath of transparency and accountability.

The study on the operation of ZAMPOST done by this scholar dubbed 'the performance of parastatal companies in Zambia, a case study ZAMPOST to be undertaken in Kabwe – Central Zambia is valuable as it may examine if the recommendations by the former were implemented and how effective they have been. This study intended to measure the real effects of corporate governance in running parastatal like ZAMPOST. Katemena (2020) they could have carried out this study at ZAMPOST headquarters in Ndola also because all directives pertaining to the running of this state-owned enterprise are made from there.

According to (Zulu 2021), another study was undertaken to view the general services offered by the Zambia Postal Services (ZAMPOST). The study brought to the fore the facts that ZAMPOST was a State-Owned Enterprise (SOE), mandated to provide postal, courier and financial services, and operate a Post Bank. ZAMPOST's current financial services portfolio comprises of money transfers, tax collections, social cash transfers, salaries and pension payments. The money transfers services include Western union, Money Gram and ZAMPOST's domestic money transfer service called Swift cash.

In this study, Zulu (2021) noted that in 2020 approximately 56,000 people sent and received money through Swift Cash monthly. Furthermore, ZAMPOST had recently been contracted by the Ministry of Community Development and Social Services to distribute social cash transfers across 27 districts to some 87,000 beneficiaries. To improve its capacity to offer affordable and high-quality financial services to Zambians, ZAMPOST had embarked on a journey to revamp its business strategy. With a footprint of 170 branches nationwide, including 97 branches in rural areas, ZAMPOST was in a unique position to be able to offer a wide range of digital financial services.

The study further revealed that on Friday April 6, 2018, with the support of the MM4P program of the United Nations Capital Development Fund (UNCDF MM4P), ZAMPOST officially kicked off a project aimed at diversifying its strategy and strengthening its capacity to compete effectively in the growing digital financial services ecosystem in Zambia. This revelation was received with excitement among Zambian customers as this would potentially translate into increased access to affordable and accessible services offered by a provider with the widest reach in the country.

Zulu (2021) observed that the Zambia Postal Services (ZAMPOST) had suffered setbacks due to technological advancements but it was determined to come back to life. This came to the fore during a business development forum for government in Solwezi featured the then ZAMPOST Assistant Director for operations, Mr Tamson Banda:

"We have suffered setbacks in terms of service provision but I can assure you that we have diversified in terms of our services and ZAMPOST is coming back to life," he said.

Zulu (2021) added that ZAMPOST was trying to see how they could partner with government departments in the provision of the express mail service (EMS). The Researcher noted that the institution, despite loss of business, has commenced revamping some of its services such as EMS, post bus, ZAMPOST car sales agency, insurance brokers and travel and tours. The government was commended for the various infrastructure that it has been building for ZAMPOST with the latest being Vubwi post office in the Eastern Province of Zambia. The study further revealed that Stake holders were challenged to take advantage of the competitive rates and offer business to ZAMPOST (Zulu 2021).

The study on the performance of parastatal companies- a case study of ZAMPOST supplements the later study by Zulu (2021) as it seeked to probe the levels of ZAMPOST service utility. Both studies aim at helping ZAMPOST revamp itself and provide good services to the people. Both researches aim at revealing some of the services and challenges the cooperation is facing. However, the only short coming in Zulu's journal is that it did not bring to the fore when and how ZAMPOST would use the said technological advances to improve its operations.

2.2. The Performance of Postal Services Providers- African Context

According to Boon and Martini (2016), a research was carried out intended to: enhance awareness about the potential role of postal networks in rural development, providing lessons learned, an account of past and ongoing experiences, insights, information and data, as useful inputs for identification, assessment, and design of programmes involving postal networks in the remittance market in Africa. This study focused on African National Postal Operators (NPOs) as one of the several distribution channels for remittances and financial services. This study intended to seek crisp information on where the post offices were in the African remittance market and financial inclusion and what can be done to leverage the existing, publicly-owned assets and resources to enhance competitiveness and to advance inclusion. The study was sponsored by the International Fund for Agricultural Development (IFAD).

From the Boon and Martini (2016) report, it was learnt that nearly 100 million adult Africans (or greater than 15 per cent of the adult population) use the over 26,000 existing post offices and post agents across Africa to access basic financial services, including picking up remittances. The majority of those users lived in rural communities or peri-urban areas, at many miles' distance from bank branches. Those users, among many others, considered post offices as part of the nation's social fabric and an immediate access point to financial services. The report revealed that post offices in Africa deliver more money than mail (i.e. more financial transactions than letters). That fact is perhaps the most convincing proof of sweeping reforms in Africa's postal networks. It also confirmed the relevant role of post offices in delivering migrant remittances.

(Boon and Martini 2016) report further revealed that in several African states, market share in remittances has grown to 20 per cent or more; and in those markets where post offices play an active role, the cost of remittances is far below the average for Africa .Post offices active in remittances make the market more competitive, increase transparency and contribute to lowering costs and decreasing pick-up time. The study also revealed that Post offices are seeking a new place in the market where cashless and digital (financial) services rapidly grow in increasingly diverse ecosystems .More importantly to note, the study brought to the fore the fact that mobile money agents can literally be around the corner and in the smallest hamlets, while banks are

quickly expanding with agency banking, self-service terminals and other channels. Furthermore, microfinance outlets and savings and loan associations have widespread networks.

According to Boon and Martini (2016), post offices in Africa take a very special place in this ecosystem, although not dominant. They appear to appeal to several segments of the population underserved by other channels, from aged people to women, from young to rural households. As recognized also by the Addis Ababa Action Agenda (AAAA), postal networks are instrumental for achieving full and equal access to formal financial services for all. A post office is often considered a trusted place, convenient and with a human face able to explain usage of financial services to those not familiar, but also a place where cash is always available .The low threshold and familiar or informal atmosphere in post offices are more attractive for a poor, rural population that can be hesitant to cross the threshold of bank branches. Post offices seek to provide one-stop shopping for a range of basic financial services, and in a package with other social and digital services such as e-commerce and e-government. Post offices also differ from mobile money agents who only have small amounts of cash on hand and provide cash-in and cash-out of mobile money only. Development agencies and financial regulators are more interested in post offices that offer greater value with broader and deeper access to financial services, especially when coupled with financial education.

Besides, Boon and Martini (2016) also observed that postal reforms are in many cases incomplete. More is needed to truly reform post offices in the post-bank era. While improvements in technical conditions such as power supply, broadband connectivity and information and communication technology (ICT) equipment have been critical and much needed, they are not enough. Recent lessons confirm yet again that reforms need to encompass institutional change. While some National Postal Operators (NPOs) pursue mainly organic growth with in-house technology, many others are transforming into group or network companies, and building multiple partnerships with the private and financial sectors. The post offices or retail networks of these NPOs are on the way to becoming a ‘supermarket’ for remittances, financial inclusion and other e-services.

From the study, it was further noted that in order to accomplish true financial inclusion, postal operators also require extensive training and capacity-building, especially in marketing and financial management. Regulators must find a way to bridge the gap in which many NPOs struggle, namely the gap between agencies that consider financial services via the post office an essential part of the postal services and the financial regulators themselves. The potential of post offices as a financial access infrastructure component lies in closing gaps in access and in increasing competitiveness for the underserved population.

Boon and Martini (2016) revealed that in the past 15 years, around 20 African countries benefited from approximately US$25 million4 in assistance from the international community supporting NPOs (Boon and Martini 2016). That assistance was used to advance reforms and financial inclusion. Even with this modest amount, the impact on reduced cost for remittances, increased financial inclusion and its wider socio-economic impact is evident. The experience gained from the impact of this development assistance points at creating compelling business cases that require relatively small investments in the networks of NPOs to produce attractive returns on investment and increase financial inclusion sand trade. Furthermore, such experience has the added benefit of having a significant, wider impact in rural development and poverty reduction.
Besides, the findings of this research were that with a network of over 17,500 post offices and 8,500 post agencies spread throughout the entire African continent, proximity and rural outreach of NPOs can be a vital asset for the 100 million migrant family members supported by remittances in Africa. In North Africa (Maghreb), post offices are already an essential part of the rural financial access infrastructure. In Algeria, Egypt, Morocco and Tunisia, there are more post offices than bank branches and agents; and in several cases, networks of NPOs expand by rolling out agency networks. In most cases, sub-Saharan African postal networks complement gaps in peri-urban and rural districts between bank branch networks and the rural networks of Savings and Credit Cooperative Societies (SACCOs) and microfinance institutions (Boon and Martini 2016)

The other findings from the Boon and Martini (2016) research were that while traditionally transferring remittances through postal money orders, an increasing number of NPOs in Africa are making more options available for migrants and their families back home. As a result, there is an opportunity for NPOs to increase their current share of the remittance market. By the end of 2016,

it was estimated that over 45 million African migrants will have sent home US$65 billion. Looking at the entire African market, currently a little more than 3 per cent (or over US$2 billion) was directly received through post offices.

However, in the countries where NPOs were active in remittances, postal networks feature a market share of around 10 per cent, and in some cases going up to even 20 per cent. The cost of sending remittances to African post offices is currently 6.36 per cent, lower than the current global average of 7.4 per cent, and far below the average for Africa, which still stands at 9.58 per cent. The cost is even lower, and close to 5 per cent, 5 in most of the corridors to and in Africa, where NPOs are active with remittances via their own money transfer solutions. This is also very close to the Sustainable Development Goals' (SDGs) target for 2030 to reduce the transaction costs of migrant remittances to less than 3 per cent and eliminate remittance corridors with costs higher than 5 per cent. Across corridors where NPOs are relatively inactive or have little competition, costs tend to be higher but still below the global average. The low sender fee to African post offices results in competitive pressure on Money Transfer Operators (MTOs), especially those which also use post offices as their sending agents (Boon and Martini 2016).

The study further revealed that alternative channels equipped with new technologies and self-service terminals have recently emerged at a tenfold pace of African postal networks, bringing remittance services closer to the homes of migrants' families and at low costs. These alternative channels include new bank branches, bank agents, mobile money agents and others such as MFIs and SACCOs. In the remittance market, price differentiation is based on corridor, instrument and channel used. NPOs present in the last mile are therefore called to provide higher quality services – from instant cash availability to access to a broader range of financial and other digital services (e.g. e-commerce, e-government). Furthermore, positioning themselves as access points to a digital platform connected with multiple first-mile MTOs and payment service providers will also contribute to an increase in both competition and transparency. As a promising first step, a rapidly increasing number of post offices – already more than 10,000 in over 25 African countries have become active as cash-out points for the growing flow of low-cost, mobile money remittances.

Improving their positioning as a reliable and convenient channel of remittance delivery in hard-to-reach areas where informal patterns to receive money are still prevalent, NPOs improve the certainty for rural population and smallholders to receive support from relatives when and for the amount needed, reducing their vulnerability to external shocks and income volatility .By linking remittances to a broad range of targeted financial services in rural post offices, African postal networks play a key role in increasing rural financial inclusion. Most African NPOs that are active in remittances delivery are also involved in providing access to other basic financial services small savings mobilization, in particular. In addition to cash collection from different channels for recurrent utility bills, NPO services include deposits and loans and are moving towards full-fledged retail financial services. These include their own or postal-branded products and other payment services typically targeting smallholder producers, such as government agricultural subsidies or payment collection from wholesalers. In contrast to money agents who only provide cash-in and cash-out, post offices can add value by deepening and broadening the access to financial services and becoming remittance 'supermarkets. In this way, the remittance recipient has the opportunity to choose the financial product that meets his/her needs.

African NPOs had made impressive progress in the diversification of their business, although the economic sustainability of the traditional postal services remains a challenge. Nowadays, African NPOs obtain up to 65 per cent of their revenue from financial services and other demand-driven retail services, while only 35 per cent of revenues mainly results from traditional postal services. In 10 countries, diversification exceeds 80 per cent, and in a few cases even more than 90 per cent. The 10 countries are: Angola, Burkina Faso, the Comoros, Egypt, Equatorial Guinea, Eritrea, Gabon, Lesotho, Zambia and Zimbabwe (Boon and Martini 2016).

This study by Boon and Martini which focused on African NPOs as one of the several distribution channels for remittances and financial services. It is be supported by the study to be undertaken in Kabwe district of Central Zambia as it reveals role of technology in the provision of some postal services in Africa. However, the former neglected or failed to bring out the negative impact of technological advances on the operations of NPO services.

2.3 The Performance of Postal Services Providers in Developed Countries

Different scholars carried studies of the operations of Postal Services operators in the United States of America and other developed Nations:

According to Hudgins and Edward (2000) a study was undertaken in the USA to ascertain the benefits of postal monopoly and to what extent the social value of the Postal Service extends beyond the economic benefits provided. The study also wanted to establish the average level of qualifications of most individuals employed by in the National Postal Operator in the USA. Moreover, the study aimed at identifying factors that hinder the National Postal Operator from optimal operations and limit its ability to raise revenue and make necessary investments.

The study revealed that, to take advantage of network economies, the United States and other countries shield their postal services from competition in exchange for delivering mail to far-flung and poorer regions. Like transportation and communications networks that are often publicly owned or function as regulated utilities, a national service with standardized pricing promotes commerce and guards against the concentration of economic power.

The study further revealed that the social value of the Postal Service extends beyond the economic benefits provided by its delivery operations. It connects family and friends, fosters democracy, and is a key part of our emergency and national security infrastructure. It has operated without interruption during the COVID-19 pandemic and other national catastrophes.

The social value of the Postal Service extends beyond its delivery operations. A 2010 report by the Urban Institute enumerates some of these, including letter carriers being trained to alert emergency services when something is amiss, post offices serving as community hubs in rural areas, and traffic reduction as streamlined postal delivery replaces multiple shopping trips (Pindus et al. 2010; USPS OIG 2019a). The inscription above the old Washington Post Office, now the Smithsonian's National Postal Museum, reminds us that a letter carrier is not only the "consoler of the lonely"—especially apt in these times of social distancing—but also the "enlarger of the common life" (Widmer 2020).

Moreover, Hudgins and Edward (2000) observed that career jobs in the Postal Service are good jobs for workers without bachelor's degrees. Not only that, postal workers are better compensated than many other workers with similar education, years of experience, and hours worked. This is typical for unionized workers, workers employed by large employers, and public-sector workers without bachelor's degrees. However, this advantage is shrinking as the Postal Service increasingly relies on non-career employees who receive meager benefits, and there is pressure to cut benefits for career employees as well.

This study further revealed that Postal Service's financial woes, exacerbated by the pandemic, are due to a confluence of factors: a mail monopoly that is declining in value with the rise of electronic communication; a public service mandate to deliver to every address in the country six days a week; caps on postal rates, borrowing limits, and other restrictions that limit its ability to raise revenue and make necessary investments; and an onerous requirement to rapidly prefund retiree benefits, among other factors.

The study by Hudgins and Edward (2000) on the operations of the NPO in the USA supports the study to be undertaken in Kabwe as it reveals some possible challenges experienced by the National Postal Operators in developed economies that may also be applicable in the Zambian context. However, this study appeared to have numerous objectives making it appear to be incompetent to measure that which it had intended to measure. Furthermore, its finding too appears to have been generalized as the scope of the study was wide.

According to Edwards (2016), another study was conducted to explore a way to make the USA National Postal Operator more effective through privatization. Further, the study aimed at establishing the extent politics and ideology play in privatization efforts. Above all the study evaluated the benefits of having a monopolized the postal services or to encourage competitiveness in the provision of postal services.

From the study, it was revealed that the immediate past United States of America President, Donald Trump's pushed to privatize the Postal Service and his party's antipathy toward government partly explain Republicans' reluctance to provide the same pandemic relief to the Postal Service as it has to airlines and other private companies facing a similar collapse in demand. Privatization was seen

as a long-standing goal of conservative think tanks and corporations that stand to gain from weakening or dismantling the Postal Service. The administration was also motivated by the president's animus toward Amazon, a major Postal Service customer, and a desire to impede voting by mail.

Edward (2016) explained that while politics and ideology play a role in privatization efforts, the driving force is special interests—large corporations such as United Parcel Service, FedEx, and Pitney Bowes that seek to take advantage of the same network and scale economies as the Postal Service to capture an even larger share of the shipping and mail-processing markets without shouldering the Postal Service's public service responsibilities. These corporations not only lobby Congress and the Postal Regulatory Commission but also exert an unusual amount of influence through industry advisory groups that operate behind closed doors.

The journal revealed that the Postal Service was restricted in its ability to enter new markets, a restriction that benefits competitors but not consumers. In particular, the financial services industry has an interest in preventing the Postal Service from reviving postal banking, which would greatly benefit unbanked and under banked communities that currently rely on high-cost payday lenders and other alternative financial services.

Edward (2016) observed that the Postal Service in the USA was being hollowed out by outsourcing and constrained in its ability to compete in parcel delivery, with negative effects on consumers and workers. Laws designed to prevent government agencies from lowering labor standards by outsourcing to low-wage companies do not apply to bulk mailers and other companies that perform processing and transportation tasks that would otherwise be done by the Postal Service—and receive deep discounts in exchange. The Postal Service itself did not benefit from these "work share" arrangements because the cost savings are fully passed on to the companies, many of which are competitive only because they pay low wages. The then Postmaster general, Louis DeJoy, previously headed a logistics company that performed outsourced postal work and engaged in illegal anti-union activities.

On the aspect of privatizing the National Postal Services, Edward (2016) findings were that allowing the Postal Service to fail, or speeding up the privatization process which was already

underway, would harm the national economy while devastating many vulnerable households and communities, notably homebound seniors, people in rural areas, and residents of low-income urban neighborhoods. The Researcher further contented that the corporations that stood to gain would do so not because they were more efficient than the Postal Service, but because they can shed public service obligations and pay their workers less.

From this study, Edward (2016) made recommendations that public policy needs to address market concentration and low-road labor practices in the e-commerce, shipping, and related industries. In addition, Amazon should be regulated, not arbitrarily forced to pay four times what it is currently paying the Postal Service for deliveries, as President Trump has demanded. Increasing what Amazon pays for deliveries would primarily benefit the United Parcel Service and other competitors, not consumers, workers, small businesses, or the Postal Service itself.

The other finding by Edward (2016) was that the Postal Service and corporations that interact with it have significant market power, though the Postal Service was limited in its ability to exercise this power by the Postal Regulatory Commission. Rather than treating the sector as if it were a competitive market and blocking the Postal Service from entering new markets, policymakers should focus on ensuring that the Postal Service fulfills its public service mission in the face of changing needs and market conditions.

The study on the operations of the National Postal Services provider in the USA by Edward (2016) complements the study to be undertaken in Kabwe on the performance of parastatal companies as it points out the effects of privatization on the performance of parastatal companies. Moreover, the researcher brought to the fore the disastrous impact of competiveness and outsourcing in the delivery of postal services when liberalized.

The only drawback with this study by Edward (2016) is that it neglected the positive effects of privatization on parastatal companies whose operations are greatly influenced by politicians. The research was biased towards the negative effects of privatization rather than evaluating the many positive effects privatization can bring to an ailing parastatal firm such as bringing about additional capital and experts, root out corruption and free from political interference.

According to John (2020), another study was conducted to establish the relevance of the National Postal Service in Washington in the USA. The study also explored ways in which the National Postal Service can be competitive in the wake of technological advancement.

From this study, it was learnt that the Postal Service's social and civic purpose was connecting people to each other and fostering a well-informed citizenry were as or more important than its economic benefits. Though George Washington could not garner enough support for his proposal that newspapers be delivered free of charge, the Postal Service Act of 1792 established a uniformly low rate for newspapers, including those critical of his fledgling government. Though people were getting much of their news through television and the internet, no network reaches everyone and none is as reliable as the Postal Service, which remained critical for the delivery of official documents, ranging from jury summons to Census surveys and mail ballots (John 2020).

In addition, John (2020) further noted that the public service mandate was reaffirmed in the Postal Reorganization Act of 1970. The Act transformed the Postal Service from a cabinet department into the more independent U.S. Postal Service (USPS) and described its basic function as providing "Postal Services that bind the Nation together through the personal, educational, literary, and business correspondence of the people." It called for "prompt, reliable, and efficient services to patrons in all areas," regardless of the higher cost of services to smaller communities, and specified that "no small post office shall be closed solely for operating at a deficit, it being the specific intent of the Congress that effective Postal Services be insured to residents of both urban and rural communities."

Moreover, the Washington study affirmed that the Postal Service was a lifeline in the wake of terrorist attacks, natural disasters, and other emergencies. It was a key part of the USA emergency and national security infrastructure. The Postal Service tightened safety precautions, including installing biohazard detection systems and educating the public about bomb and bioterrorism threats in the wake of 9/11 and anthrax attacks that followed a month later (Davis et al. 2008). The Postal Service was critical to reconnecting displaced persons, distributing relief funds, and delivering medicine and other supplies in the wake of Hurricane Katrina and other natural disasters (Katz 2015; Joy Leong Consulting 2011). Postal deliveries have continued uninterrupted during the COVID-19 pandemic, despite the risk to workers.

In addition, the Washington study also revealed that an increasing number of Americans vote by mail. In recent decades, many states have eased rules that previously restricted mail voting to absentee voters, and five states have switched entirely to mail voting (MEDSL n.d.). In addition to the essential public service they provide by delivering mail ballots, post offices could also, if permitted, promote civic engagement through convenient voter registration (Christensen, Francis, and Hatch 2016). Done right, voting by mail is the safest way to vote in a pandemic. Even after the pandemic is over, voting by mail can increase access to the ballot box for low-income working parents and others with inflexible schedules, transportation barriers, health issues, and other obstacles to voting in person. In practice, however, state laws often restrict access to mail ballots to seniors and voters who are out of state on Election Day, and hard-to-follow rules can lead to large numbers of discarded ballots.

The study brought to the fore the fact that Governments around the world have for centuries understood the benefits of postal monopolies. In addition to the competitive advantage the Postal Service has as an established network, it has a legal monopoly on mail delivery, shielding more lucrative delivery routes from competition to help it extend service to less populated and poorer areas, fulfilling its universal service obligation (USPS 2008b, 2020d). Since 1934, the Postal Service has also had a monopoly on accessing mailboxes, a monopoly that rival United Parcel Service (UPS) has lobbied to end (Sullivan 2019). Like road, rail, electricity, communications, and other networks that are often publicly owned or function as regulated utilities, a national service with standardized pricing promotes commerce and guards against the concentration of economic power.

Moreover, John (2020) made another finding that the Postal Services if well delivered plays a social and civic purpose to the public, which is connecting people to each other and fostering a well-informed citizenry, were as important as or more important than its economic benefits. Besides, the postal network is a part of the connective tissue that binds nation and economy. Though viewed as a service rather than physical infrastructure like a road network, this distinction is not clear-cut. Roads require maintenance and other services, and postal networks require post offices, distribution centers, and other brick-and-mortar facilities. These networks reinforce each other. Road construction and other investments in physical infrastructure enabled the expansion of

the postal network, which in turn spurred greater investment in post roads, distribution centers, and other infrastructure.

Apart from that, the study brought to light the fact that the universal service obligation is a great equalizer. Though it costs more to transport letters and packages to and from far-flung and less populated areas, this difference is not reflected in the postage. You can mail a letter from Kotzebue, Alaska, to Homestead, Florida, with the same stamp you would use to mail it across the street in New York City. Regulated pricing and uniform service also help small businesses compete with large ones, fostering entrepreneurship and helping counter the concentration of economic power. Though companies can negotiate bulk discounts with the Postal Service, these are overseen by the Postal Regulatory Commission to guard against favoritism. Many services, such as Parcel Select Lightweight for parcels weighing under a pound, have a uniform price regardless of sender.

The Washington study has on record that the contours of the postal monopoly have changed over time. Restrictions on what the Postal Service and its private-sector competitors can and cannot do have always been points of contention (Ryan 1999). The Postal Service lost its monopoly on express mail delivery in 1979 and has long competed with private companies in package delivery. These activities are circumscribed, with the Postal Service subjected to fluctuating weight and size limits on packages over the years, for example. FedEx, a pioneer in express air delivery, and UPS, which since its inception has focused on larger parcels, jealously guard against what they view as encroachment by the Postal Service.

The Washington study further revealed that protecting private-sector companies against competition from the Postal Service is often treated as an end in itself, whether or not it serves a public purpose. In 1952, for example, Congress reduced the Postal Service's package weight limit to 40 pounds in a futile effort to prop up a competing railroad-based delivery service (USPS 2020d). Generally, relaxing these limits had benefited consumers and companies relying on home delivery. When a four-pound weight limit was lifted in 1913 with the introduction of Parcel Post, Sears, Roebuck catalog orders increased fivefold within a year (USPS 2008b).

John (2020) further noted that while competitors try to crack the postal monopoly, they resist Postal Service efforts to expand its competitive business. Former Postal Service Inspector General and

Board Vice Chair David C. Williams in the USA, among others, had pointed out that the Postal Service could offer more services to offset the fixed cost of maintaining post offices and daily delivery (USPS OIG 2015b; HSGAC 2016; Brookings 2015b). Post offices, for example, could offer many printing and other services provided by FedEx Office and The UPS Store, and expand the use of parcel delivery lockers (USPS OIG 2013). Likewise, mail carriers could pick up and make deliveries from local stores, including groceries (Chandler 2014).

The Washington study recommended that expanding the services offered by the Postal Service could not only bring in revenue to offset fixed costs associated with its public service mandate, but it could also address unmet needs. The Postal Service could provide banking services to low-income communities underserved by financial institutions or high-speed internet access to rural areas. Such service expansions would require congressional action because the Postal Accountability and Enhancement Act of 2006 (PAEA) restricted the non-postal services the Postal Service can provide to a limited number of grandfathered services, such as processing passport applications, photocopying, and selling collectible stamps (Kosar 2009; Christensen, Francis, and Hatch 2016).

The findings of the Washington study were valuable the study to be undertaken in Kabwe as it reveals information on the general operations and numerous challenges of the National Postal Operator in the USA. These general operations and challenges may reflect what ZAMPOST is currently facing. However, John's Washington study appears to have had numerous objectives making it extremely difficult to follow as the scope of study was wide.

While some seek to dismantle the Postal Service, others seek to expand its activities for the public good. The idea that has received the most attention is a return to postal banking, a service that existed in the United States from 1911 until 1967 and that currently serves people in numerous countries including Brazil, France, Germany, India, Italy, Japan, New Zealand, South Korea, and the United Kingdom (Campaign for Postal Banking 2015; Christensen, Francis, and Hatch 2016).

Baradaran (2014) undertook a study on the viability of Postal banking. Postal banking takes advantage of underused capacity to address unmet needs. Law Professor Mehrsa Baradaran and other advocates noted that post offices, though far fewer in number than in the past, were still

found in poor and rural communities that banks have largely abandoned (Baradaran 2014; USPS 2020b). They already sold money orders and offer check cashing, though many potential customers were unaware of these options (Christensen, Francis, and Hatch 2016).The study proposed that Post offices should expand these financial activities—offering savings accounts, making small loans, and facilitating other financial transactions, on their own or in partnership with other financial institutions, as they have in the past.

The Law Professor and his associates further observed that the provision of postal banking would benefit low-income Americans who lack bank accounts or easy access to affordable financial services. The Federal Reserve estimates that 6% of U.S. adults are "unbanked"—meaning they do not have a checking, savings, or money market account. Another 16% are "under banked," people with bank accounts who nevertheless resort to using alternative financial services such as check cashing services, payday lenders, or pawn shops that typically charge high fees. Difficulties in accessing pandemic relief laid bare the challenges facing the unbanked and under banked. Nearly 70 million people without access to direct deposit waited a month or longer to receive financial aid checks from the CARES Act (Reilly 2020). Delays in receiving pandemic relief not only increased the hardship faced by many families hard hit by the economic crisis, but they also slowed the injection of funds into the weak economy.

Baradaran (2014) recommended that people should not be subject to fees simply to access their own money, whether paychecks or government transfers. One option supported by President-elect Joe Biden and Sen. Bernie Sanders (I-Vt.) would provide bank accounts and rapid payments through the Federal Reserve and make these easily accessible at post offices and other locations (Biden-Sanders Unity Task Force 2020). A version of this plan, referred to as a "digital wallet," was introduced by Sen. Sherrod Brown (D-Ohio) in March (Haggerty 2020).

The study pointed out that the financial services industry opposes postal banking, even though some institutions would likely benefit. Payday lenders, not surprisingly, were against it (Davidson 2015). But there was also short-sighted opposition from Credit Unions and Community Bankers, who could be natural partners. Meanwhile, the Trump administration, far from taming the predatory lending practices that postal banking would help address, worked with the industry to

weaken and delay a rule aimed at lenders who intentionally target borrowers who will not be able to repay loans and are trapped into paying interest indefinitely (Confessore 2019).

In this study, the financial sector's opposition to postal banking had parallels with its attempts to limit government involvement in setting up retirement accounts for workers without access to 401(k)s. The Obama administration's MyRA accounts and state and local governments' Secure Choice and similar accounts were shaped by the need to assuage financial industry concerns that government could be cutting into their business, even though the accounts were targeted at low-income workers whom the industry did not find it worth their while to pursue (Oakley 2017; Denmark 2015). Skeptics have questioned whether the Postal Service could charge enough to cover not only transaction costs, but also default and other financial risks if its activities extend to making small loans. To put it another way, if it is so easy for nonprofits to service the unbanked, why are predatory payday lenders still in business?

Baradaran (2014) study revealed that one reason for the opposition to postal banking was that payday lenders were not really in the same business as credit unions and other mainstream financial institutions that extend credit at competitive rates to customers who face unexpected expenses or take out loans to buy homes or cars. Rather, payday lenders take advantage of borrowers' poverty and financial unsophistication to trap them in debt, forcing borrowers to repay loans several times over in the form of high interest and fees (Howarth, Davis, and Wolff 2017). To add on, payday lenders do not charge competitive rates commensurate with the risks and transaction costs involved in lending to their customers. Rather, they often charge different rates to similar borrowers depending on limits set by states (Pew Charitable Trusts 2014). Since interest rates and fees charged by payday and other predatory lenders were not kept in check by competition, President-elect Biden, Senator Sanders, and other postal banking supporters called for protecting consumers from usurious rates, in addition to supporting postal banking as a viable alternative for consumers (Biden-Sanders Unity Task Force 2020).

Furthermore, the study found out that the advantage the Postal Service has over Credit Unions and other nonprofits is that it is a trusted national brand and a presence in all but the smallest towns. Since maintaining a post office is, like daily delivery, to a large extent a fixed cost, the Postal Service does not, in offering new services, incur the same overhead expenses that a Credit Union

would if it opened a new branch in a small town. And offering such services—even at a low cost and for the benefit of the community—can serve to defray some of the post office's fixed overhead costs. Other fixed costs, such as the cost of developing new products and services, can be spread over a large nationwide pool of potential customers. As a trusted institution with a preexisting customer base, the Postal Service might also benefit from lower marketing costs. It does face one disadvantage—its transaction costs could be higher than competitors' as it expands into new areas—but this disadvantage could be minimized by partnering with credit unions or other financial institutions with experience offering these services.

In summing up his findings, the Researcher further guided that Postal banking is not an either-or proposition. It can be introduced incrementally and in partnership with other nonprofit financial institutions. Whatever the pros and cons of different approaches, shielding for-profit providers from competition should not factor into the discussion. The fact that the Postal Service may have a cost advantage over other providers should not matter as long as consumers, especially low-income consumers, benefit (Baradaran 2014).

This study conducted in the USA is equally valuable to the study to be undertaken in Kabwe on the performance on parastatal companies – a case study of ZAMPOST as it reveals information on the advantages of privatization and liberalization of postal services on the National Postal Operators. Further, the research reveals the importance of the National Postal Operators to a nation particularly as a national bank especially to the low-income consumers. However, the study narrowed the general operations of National Postal Operator to merely offering banking services when it actual sense its general operations are wider. This is to mean that postal services are not only to be restricted to banking and other money related transactions whose main beneficiaries are the low-income citizenry but should target all.

According to Fandos and Tankersley (2020), a study was conducted to ascertain the impact of COVID 19 on the general operation of the National Postal Operator in the USA. The study also aimed at establishing the exact remedy the United States of America (USA) government was doing to mitigate the effects COVID 19 had on the National Postal Operator.

The study brought to light the facts that the Postal Services in The United States America is not free from modern challenges and constraints. Few sectors of the economy have been left unscathed by the COVID-19 pandemic. Though relief measures to help businesses, nonprofits, and workers weather the sharp economic downturn had bipartisan support in the first months of the pandemic, the Senate Republican majority and the Trump administration had resisted providing USPS and other essential public services with the funds they need to make up the decline in revenue caused by the pandemic (Bogage 2020).

According to Fandos and Tankersley (2020), the Postal Service run out of funds within 18 months of the outbreak of COVID 19 in the USA, but the Trump administration and Republican-controlled Senate held up needed funding, including a loan that had been approved by Congress. The Postal Service initially estimated that it would be insolvent by the end of the fiscal year in September 2020, but later reported an increase in package deliveries that pushed the projected insolvency date back.

The study revealed that The Postal Service still projected a liquidity crisis, albeit with more uncertainty about when this will happen (Bogage 2020d). The Postal Service estimated it would need $54 billion to make up for losses related to the pandemic (Brennan 2020). The CARES Act, which the president signed into law in March 2020, increased the amount the agency could legally borrow by $10 billion (Stuessy and Gnanarajah 2020). But the administration, in an unprecedented power grab, held the loan hostage as it unsuccessfully pressed the Postal Service to raise prices on Amazon and other large shippers. Though the Postal Service did not bow to pressure to raise rates, it did agree to provide the administration with proprietary information about contract agreements with its top competitive customers (Bogage 2020b).

Bogage and Dawsey (2020) further revealed that he HEROES Act, which passed the House in May, included $25 billion to cover the Postal Service’s short-term losses and required the administration to release the $10 billion loan in the earlier bill. However, the bill was not taken up by the Senate on time. A stand-alone bill with the same funding for the Postal Service passed the House in August with 26 Republicans voting with the Democratic majority, but it too stalled in the Senate.

The Postal Service's financial challenges predated the pandemic, which made a bad situation worse. The Postal Service, whose operations were self-funded, had already nearly reached the legal limit on what it can borrow before the pandemic (Christensen, Francis, and Hatch 2016; Stuessy and Gnanarajah 2020). Therefore, in addition to immediate pandemic relief, the USPS Board of Governors requested $25 billion to replace an aging vehicle fleet prone to catching fire and make other overdue investments, plus a $25 billion line of credit to cover future shortfalls (House Committee on Oversight and Reform 2020; Lee 2020).

The study revealed that the Postal Service's financial difficulties stem from incompatible demands put upon it. USPS is mandated to be self-financing, but has limited ability to raise prices, cut services that do not generate sufficient revenue to cover costs, or expand into more profitable areas. It is required by law to deliver mail to every household at least six days a week regardless of mail volume. As a result of this universal service obligation, a drop in volume is not matched by a similar reduction in costs (USPS OIG 2016a). This long-standing problem was exacerbated by the pandemic, which caused a sharp decline in marketing mail (Bui and Sanger-Katz 2020; Marcos 2020). Though package volume has ballooned as more people shop online, especially during the pandemic, package delivery normally accounts for only about a third of Postal Service revenues (PRC 2020b).

Fandos and Tankersley (2020) further observed that many problems can be traced back to the Postal Accountability and Enhancement Act of 2006, which capped postage rate increases for first-class and bulk mail at the rate of inflation, required rapid prefunding of retiree health benefits, limited the Postal Service's ability to expand into new business areas, and subjected the Postal Service to strict borrowing limits (Kosar 2009). Hamstrung by these constraints, the Postal Service's capital spending had not kept pace with depreciation and amortization, and the Postal Service has been forced to erode its capital stock and cut services rather than invest for the future (USPS OIG 2016c).

Moreover, the study established that many PAEA provisions were suggested years earlier by industry bodies advising the Postal Service. As described by Postal Service scholar Sarah F. Ryan, recommendations from various industry task forces, committees, and conferences advising the Postal Service in the decade before the PAEA's passage were included in precursor bills that did

not make it into law, as well as the 2006 act itself (Ryan 1999). These recommendations included indexing postage to a price index, allowing customized service and pricing for large mailers, and a narrow definition of the Postal Service's mandate. Industry groups also pushed the Postal Service to offer bigger discounts for processed mail before the PAEA's passage, sometimes resulting in revenue losses that were greater than the cost savings achieved. The chief congressional sponsor of the legislation that paved the way for the PAEA, John McHugh, now chairs the Package Coalition representing retailers and mail service providers.

Fandos and Tankersley (2020) noted that some of the damage done to the Postal Service from the PAEA may have been unintentional. The PAEA passed with bipartisan support at a time when mail volume was peaking, right before the onset of the Great Recession. Though the bill was backed by Postal Service allies in Congress and some postal unions, USPS leadership withheld support, concerned about the high cost of prefunding retiree health benefits.

Though they were right to worry, the prefunding provisions may not have been a deliberate attempt to sabotage the Postal Service or make it an appealing target for privatization. Some supporters may have had covert motives, but the more apparent reason for rapid prefunding was to preserve large Postal Service payments to the U.S. Treasury after the Postal Service was found to be overpaying the Civil Service Retirement System for pension benefits (Blom and Isaacs 2015; Hutkins 2013; Morris 2012). Since the Postal Service is an off-budget entity, these intragovernmental payments were counted as federal revenue at a time when deficit concerns—or deficit posturing—loomed large in policy discussions. To postal union allies in Congress, earmarking funds for retiree health care must have seemed an improvement over the Postal Civil Service Retirement System Funding Reform Act of 2003, which steered funds previously contributed to the pension plan toward federal debt reduction and an escrow account (Kosar 2009).

It was found that rapid prefunding of retiree health benefits has been the main cause of the Postal Service's financial woes since passage of the PAEA. In combination with aggressive cost-cutting, expanded package delivery would almost have kept the Postal Service in the black were it not for a provision in the PAEA that required the Postal Service to begin prefunding retiree health benefits and pay down these costs within 10 years (Brennan 2019; USPS OIG 2016c). As a result, the

Postal Service has had to borrow or default on retiree benefit contributions every year since the passage of the PAEA in 2006.

Fandos and Tankersley (2020) stressed that whatever the motivations behind the retiree health benefit provisions in the PAEA, they were arbitrarily stringent and extraordinarily harmful. The PAEA required the Postal Service to estimate retiree health benefits payable over the next 75 years and start paying into a Retiree Health Benefit Fund created for this purpose. Contrary to some accounts, the benefits of future employees were not included in the estimated liability, only those of current or former employees, some of whom will still be alive in 75 years. However, the measure did include benefits employees were not yet eligible for and may never receive.

Faced with un payable expenses, the Postal Service simply stopped paying retirees health benefit. In the end, USPS contributed $20.9 billion to the retiree health fund between 2007 and 2010, including a reduced payment authorized by Congress in 2009, before defaulting on the remaining $33.9 billion (USPS 2019). Though the Postal Service paid no penalty, the defaults left the impression that the Postal Service faced serious problems even though the accounting losses were caused by Congress trying to minimize the amount of deficit spending they authorized in on-budget programs.

Fandos and Tankersley (2020) acknowledged that though the rapid prepayment requirement has expired, the Postal Service is still obliged under the PAEA to prepay retiree health benefits rather than fund them on a pay-as-you-go basis. Because Congress pays less attention to costs outside a 10-year budget window, the PAEA gave the Postal Service 40 years to pay down retiree health benefits accrued by workers after the law's passage. After emerging from the 10-year rapid prepayment period, amortization payments to pay down legacy costs, spread over 40 years, fell to under $1 billion per year, though this is in addition to payments covering the cost of newly accrued benefits.

Fandos and Tankersley (2020) further revealed that since the Postal Service has been tapping the fund it built up, it is not currently being squeezed by these payments. However, its actions remain in violation of the PAEA and the defaulted amounts remain on the books as accounts receivable. Meanwhile, the Postal Service's reputation has unfairly suffered, and deficits that were entirely

due to the retiree health provisions are still held up as evidence that the post office is on an unsustainable course. The *New York Times*, for example, recently reported that the Postal Service "has struggled economically for years" without providing necessary context (Tompkins 2020). Rapid prefunding of retiree health benefits had also contributed to the perception that Postal Service labor costs are high.

The Researchers also brought to the fore another challenge that faced the Postal Service which was limited ability to raise postage rates in response to declining volume of paper mail. The PAEA capped rate increases for most types of letter mail to changes in the consumer price index (CPI), allowing the Postal Regulatory Commission to approve increases above inflation only in "extraordinary or exceptional circumstances" (Kosar 2009; Christensen, Francis, and Hatch 2016). Unfortunately, the PAEA coincided with a peak in mail volume (USPS 2020b). Mail subject to the CPI cap has declined by over 50% since its passage (PRC 2018, 2020b). The price cap has generally been binding, though postage rates were temporarily raised above inflation in the wake of the Great Recession. After a 10-year review of inflation-indexing, the Commission asked for more flexibility to increase rates, but the proposed changes have yet to be approved (PRC 2017).

There was no reason to expect the price of postage to increase in lockstep with inflation. The CPI is a weighted average of price increases for a range of goods and services, with weights based on how much the average consumer spends on each category. Most prices rise either more slowly or more quickly than the index at any given time, with flat or declining costs in apparel and computing (for example) partly offsetting the rapidly rising costs of medical care and college tuition.

A service with high fixed costs and declining volume will generally have faster-than-average price increases. This problem with the PAEA price cap was identified early on but never addressed by Congress (Kosar 2009). First-class and marketing mail volume have declined as people have switched to other forms of communication and methods of bill-paying, even while the number of mailing addresses has continued to climb. Because of this and other factors that a postal service cannot control, most countries do not cap postage rate increases without some wiggle room (USPS OIG 2017a). Due in part to the U.S. Postal Service's strict price cap, the cost of a first-class stamp is now considerably lower in the U.S. than in most other industrialized countries (USPS 2020c).

Fandos and Tankersley (2020) noted that the Postal Service had partly made up for the decline in letter mail with an increase in parcel delivery. The PAEA distinguished between "market-dominant" services (mostly first-class and bulk mail)—where the Postal Service either maintains a monopoly to help it comply with its uniform service obligation or has a dominant market position—and "competitive" services (mostly parcel shipping), where it competes with private-sector companies. Shipping volume has more than tripled while market-dominant mail volume has declined by a third since the PAEA's passage.Though some of the shift from the market-dominant to the competitive category reflects reclassification—commercial lightweight parcels, for example, were switched from market-dominant to competitive (Hutkins 2015)—it was largely due to electronic communication replacing some forms of paper mail as well as e-commerce replacing brick-and-mortar stores.

The study noted that, while some types of paper mail are on the decline (due to electronic bill paying, for example; see USPS OIG 2015f), marketing mail has expanded—as has the clout of the bulk mail industry. Since mail volume is declining but still accounts for most of the Postal Service's business, the rapid increase in shipping has not offset the slower decline in mail. Revenue per letter or parcel handled has also fallen as the Postal Service has engaged in more outsourcing and specialization. Whereas in the past the Postal Service and other delivery services might have participated in every stage of the process, they now share tasks with other companies—a process Brandeis professor David Weil has dubbed "fissuring" (Weil 2017).

Fandos and Tankersley (2020) observed that the Postal Service offered discounts for mail that is processed or transported closer to its destination. It also offered "last-mile" delivery services to e-commerce and shipping companies, where the Postal Service was involved only in the last stage of the process. As a result, mail volume is not a consistent measure of the amount of work being performed in-house by the Postal Service. The size and weight of parcels, delivery time, and distance traveled are also not captured by simple volume measures. In combination with declining mail volume, fissuring and other factors have caused Postal Service revenue to drop by a quarter since 2007 despite the rapid increase in parcel volume.

Moreover, Fandos and Tankersley (2020) learnt that parcel delivery and other competitive services are regulated under the PAEA, though the Postal Service has more flexibility in setting rates for

these services than for first-class and bulk mail. The PAEA requires that the price of competitive services include an amount to cover some of the Postal Service's overhead. Though not as strict as the price cap on market-dominant services, this requirement (a price floor, not a ceiling) still limits the Postal Service's pricing flexibility. Left to its own devices, the Postal Service might opt for lower prices to increase revenue from some competitive services if demand for these services is price sensitive. On average, however, package delivery and other competitive services contribute significantly more toward overhead costs than the minimum required.

The study further lamented that Congress had left the Postal Service to wither on the vine. Political polarization has rendered Washington so dysfunctional that the USPS Board of Governors was entirely vacant in 2016 (Christensen and Stuessy 2018). The following year, then–Postmaster General Megan Brennan told Congress that no amount of cost-cutting and defaulting on contributions to employee benefit plans would balance the books given the fundamental imbalance between costs fixed by law and statutory constraints on revenue-generating activities imposed by Congress (Brennan 2017).

Fandos and Tankersley (2020) recommended that the Biden administration ought to have its hands full repairing the damage inflicted by its predecessor. This will require new leadership. The USPS Board consists of up to nine presidential appointees, who serve seven-year terms, plus the postmaster general and the deputy postmaster general, who are selected by the board and serve indefinite terms. The former board was composed of six Trump appointees, four of them Republican, plus Postmaster General DeJoy. There were three openings, not counting the vacant deputy position and a seat held by a board member whose term expired and who is serving in a holdover capacity. President Trump nominated a fifth Republican, who was not confirmed. However, DeJoy and the Trump appointees on the board were be able to maintain control long enough to inflict more damage on the Postal Service, especially if they were able to hand-pick a deputy postmaster general who would also have a seat on the board.

In addition, the study also recommended that change in leadership will not be enough. The Postal Service cannot thrive under the PAEA. Whether the PAEA's disastrous prefunding provision was a booby trap or simply a mistake, Congress's unwillingness to amend the law to adapt to changing circumstances in the ensuing years reflected not only growing polarization and gridlock in

Congress, but outright hostility to the Postal Service from Republicans on the House Oversight and Government Reform Committee, among others, quashing attempts by the PAEA's co-sponsors and others to repair the damage (Nichols 2013; WSJ 2011).

This study by on the threat posed by COVID 19 in the provision of postal services and how governments have stepped up to mitigate the impact of the pandemic on their National Postal Operators carried out in the USA supplements the study on the performance of parastatal companies- A case study of ZAMPOST to be undertaken in Kabwe as COVID 19 is now a global emergency that requires shared knowledge. However, the study tended to put more blame and emphasis on the advancement of technology and political rivalry between the Republicans and Democrats as the main reasons for the decline in mail traffic and yet its objectives were to establish the impact of COVID 19 on the operations of the National Postal Operator and bring out the mitigation measures that the governments had put in place. Put in other words, the study dwelt much on issues that were outside its objectives.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Overview

This succinct methodology overview outlines the study's research design, data collection methods, sampling approach, data analysis techniques, ethical considerations, limitations, and project management strategies. For this study, a mixed-methods approach was utilized to gather comprehensive data on the performance of parastatal companies, with a specific focus on the Zambia Postal Services Corporation (ZPSC). This approach involved both quantitative analysis of financial data and qualitative exploration through interviews and surveys. The subjective nature of qualitative data collection methods may introduce bias, which will be mitigated through triangulation and rigorous analysis techniques. Generalizability: While the findings will provide valuable insights into the performance of ZPSC, generalizing the results to other parastatal companies in Zambia should be done cautiously due to contextual differences.

3.1 Philosophical Paradigm

The study adopted an interpretivist paradigm, emphasizing the subjective understanding of organizational performance from the perspectives of various stakeholders. This paradigm aligns with the study which explored the nuanced experiences, perceptions, and socio-cultural contexts that shape the performance of parastatal companies in Zambia, particularly the Zambia Postal Services Corporation. By privileging qualitative insights and acknowledging the multiple realities within the organizational context, the interpretivist approach allowed for a rich and nuanced exploration of performance dynamics beyond mere quantitative metrics.

3.2 Research Design

A research design is a framework for the collection and analysis of data (Bryman, 2012:46). According to Polit and Hungler (1999:155), Research design is a blue print or outline for conducting research in such a way that maximum control is exercised over factors that could interfere with validity of research results. This study was non-interventional descriptive case study. Case studies described the characteristics of one or a limited number of cases extensively. A case study was used because this particular study brings out facts and insights about the topic under

investigation. According to Yin (2011:17), a case study approach is appropriate when the focus of the research is on a contemporary phenomenon within a real-life context. In such settings, case studies were helpful in bringing up in depth insights of the study**.**

3.3 Research Methods

A research method is simply a technique for collecting data. It can involve a specific instrument, such as a self-completion questionnaire or a structured interview schedule, or participant observation whereby the researcher listens to and watches others (Bryman, 2012:46). This study used mixed (both qualitative and quantitative) methods. This was because the study aimed at investigating in detail the performance of parastatal companies in Zambia, a case study of the Zambia Postal Services Cooperation. A case study was relied on quantitative or qualitative data (or both) but usually involves some field-based activities (Yin, 2011:307).

3.4 Population

A study population is the totality of all subjects that conform to a set of specifications, comprising the entire group of persons that is of interest to the researcher and to whom the research results can be generalised (Polit and Hungler, 1999:43). In this study, the population comprised some clients, employees and Management of the Zambia Postal Services Cooperation in Kabwe District of Central Province of Zambia

3.5 Sample

A sample is the segment of the population that is selected for investigation. It is a subset of the population (Bryman, 2012:186). The total sample size for this research was 80 respondents. Sixty -seven (67) were interviewed individually while thirteen (13) respondents formed a focus group discussion.

3.6 Sampling Techniques

A multi stage simple random sampling technique was used to select research respondents. In stage, one, thirteen (13) organisations were chosen using simple random sampling. These were organisations that did business with ZAMPOST and had active postal boxes. In stage two, five (5) members from each of the 13 organisations were randomly selected using simple random sampling

giving 65 respondents. These were members who had personal encounter with officers from ZAMPOST by venture of either owning private post boxes or even having a record of having utilised any postal service. Thirteen (13) Organisational Executives were purposively selected using non-random sampling to form a Focus group discussion. The executives in this cluster possessed managerial skills so as to provide insight on what should be done to improve performance if need be. Some ZAMPOST employees were selected purposively for an interview by virtue of their positions. This gave 80 respondents as a total sample.

3.7 Data Analysis Strategies

Since the study used a mixed method, data analysis used mixed methods. For the quantitative data, a computer software called Statistical Package for Social Sciences (SPSS) was used to analyse the data. This was because SPSS helped coming up with tables, bars, charts and histograms to analyse the data. For qualitative data, themes were used to analyse the data. This was called thematic method of analysis. According to Braun and Clark (2012) Thematic Analysis was a method for systematically identifying, organising and offering insights into patterns of meaning (themes) across a dataset. Through focussing on meaning across a dataset, thematic analysis allowed the researcher to see and make sense of collective or shared meanings and experiences.

3.8 Validity and Reliability

Validity is concerned with the integrity of the conclusions generated from a piece of research. Validity explains how well the collected data covers the actual area of investigation. In other words, validity is to measure what is intended to be measured or accuracy of measurement. Reliability on the other hand is concerned with the question of whether the results of a study are repeatable or not when the study is replicated in other study areas with different respondents but same characteristics. In other words, reliability concerns with the extent to which a measurement of a phenomena provides stable and consistency results (Hamad, 2016, Bryman 2011). In this research, the respondents were selected scientifically. The supervisor scrutinized and evaluated the research instruments. The research instruments were further tested through pilot studies.

3.9 Plans for Pilot Studies

The data collection instruments (Questionnaires and interview guides) were tested during the pilot study to be conducted among selected respondents who were not part of the main study sample. This was to test the research instrument for ambiguity, clarity and content coverage of questions.

3.10 Ethical Consideration

This research was guided by the social science principles of research where permission was sought from organizations, individuals and consent from participants before interviewing them. The were treated with respect. The respondents were explained to on the whole purpose of the study before interviewing them and no one was forced to participate if they were not willing to participate. Their responses were treated with utmost confidentiality. Clearance was obtained from the University of Zambia Ethics Committee before the research was conducted.

CHAPTER FOUR

DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.1 Overview

This research attempted to establish the performance of parastatal companies in Zambia- a case study of the Zambia Postal Services Corporation (ZAMPOST). It had three specific objectives: Firstly, the researcher aimed at bringing to the fore the knowledge levels of services the Zambia Postal Services is offering to the general public. Secondly, the research also aimed at finding out the level of public utilization of the identified services. Thirdly, the research also aimed at bring to the fore the levels of customer satisfaction in the services provided by ZAMPOST. Therefore, this chapter is a presentation, interpretation and analysis of the findings about the performance of parastatal companies- a case study of Zambia Postal Services Corporation. The total sample size for this research was 80 respondents. Sixty -seven (67) were interviewed individually while thirteen (13) respondents formed a focus group discussion. The 67 respondents included ZAMPOST employees and clients. While the other 13 were Business Executives for institutions that deal with ZAMPOST. This sample population was arrived at by use of purpose sampling for purposes of capturing the right respondents. The finding represent both qualitative and quantitative data obtained from questionnaires and interview guides.

4.2 Background Characteristics of Respondents

Table 1 Age Distribution of Respondents

Age	**Responses**	**Percent**
Bellow 20	11	13.75
20-30	21	26.25
31-40	28	35
41-50	12	15
Above 50	8	10
Total	**80**	**100**

The table above showed the age of respondents. 13.75 % of the respondents in the study were in the age group bellow 20 years, 26.25 % of the respondents were in the age group 20 and30 years, 35% of the respondents were aged between 31 and 40 years. The respondents who fell in the age range group 41 to 50 years were 15%. 0nly 10% of the respondents were above 50 years.

Table 2 Level of Education of respondents

Level of Education	**Responses**	**Percent**
Never been to school	2	2.5
Primary	5	6.25
Secondary	41	51.25
College/University	32	40
Total	**80**	**100**

The table above shows the distribution of respondents by level of education. The respondents who had never been to school were represented by 2.5%, those who went up to primary level were 6.25%. Further, 51.25% of the respondents indicated that they reached secondary level while 40% went up to college and university level.

Table 3 Marital Status of Respondents

Marital Status	**Responses**	**Percent**
Single	28	35
Married	30	37.5
Divorced	7	8.75
Separated	8	10
Widow	7	8.75
Total	**80**	**100**

The respondents were asked to indicate their marital status and as shown in the table above, 35% indicated that they were single, 37.5% indicated that they were married. Those who were divorced and widowed were each represented by 8.75% while those who were separated were represented by 10%.

4.3 Knowledge on Postal Services being offered by ZAMPOST to the public

Table 4 Responses ***from Clients***

Category of Service	**Number of Respondents that confirmed Knowledge (Frequency)**	**Knowledge levels Percentage (%)**
Letters/Mail deliveries	80	100
Parcel deliveries	75	93.75
Registered Items/EMS	71	88.75
Insured items	50	62.5
Post Bus/Post Boat	76	95
Money Order	10	12.5
Car Purchase	15	18.75
Swift Cash	25	31.25
Telegram	05	6.25
Agency Services	30	37.5

The table above indicates the knowledge level on the services being offered by ZAMPOST to the general public. All the respondents (100 %) were knowledgeable about ZAMPOST offering Letters /Mail delivery service while 93.75 % of the respondent confirmed knowledge of ZAMPOST offering parcel delivery services. Further, a good number of about 88.75 % of the respondents also confirmed knowledge of ZAMPOST offering Registered item Services. About 62.5 % of the respondents also indicated that they were knowledgeable on ZAMPOST offering extra security to the mail/ letters by having them registered. To add on, 95 % of the respondent acknowledged the fact that indeed ZAPMOST does offer transport services through their post bus

service. On the provision of urgency services, 37.5% of the responded also confirmed knowledge of ZAMPOST offering several urgency services in collaboration with other organisations such as Water utility companies, RATSA to mention but a few. Moreover, 12.5% of the responded acknowledged that they were aware about ZAMPOST offering money order services. Not only that, 18.75% of the respondents confirmed that ZAMPOST does assist their clients that intend to purchase vehicles from abroad. On Swift Cash services, about 31.25 % of the respondent confirmed that indeed ZAMPOST does offer this service. Some respondents represented by 6.25% recalled that ZAMPOST used to offer message transmission service and expressed doubt if this service was still available

4.4 Levels of public utilization Of ZAMPOST Services

The responses from the total sample size for this research also revealed the levels of public utilisation and the commonly used services provided by ZAMPOST. The most utilized postal services are Post Bus services, Agency Services and Swift Cash. The public utilization of other postal services is almost negligible in some cases zero. The chart below clearly shows the common postal services that are utilised by the general public.

Table 5 Level of public utilization of ZAMPOST services

4.5 Levels of Customer utilization of ZAMPOST Services

Responses from clients

Category of Service	**Number of Respondents that confirmed utilisation of Service**	**Percentage (%)**
Letters/Mail deliveries	01	1.25%
Parcel deliveries	01	1.25%
Registered items	05	6.25%
Insured Items	03	3.75%

Post Bus/ Post Boat Services	48	60%
Money Orders	02	2.5%
Swift cash	09	11.25%
Car Purchase	05	6.25%
Telegram	00	0%
Agency Services	06	7.5%

The findings show that only 1.25% of the respondents confirmed utilization of the ZAMPOST mail/letter services. The majority of the respondents did not even recall when they last sent letters through the Post Office despite having post boxes numbers. Further, another 1.25% of the respondents confirmed usage of the ZAMPOST parcel services. These parcels were either sent to destinations outside the country or even received from destinations outside the borders. It was rare that huge parcels were locally sent or received within the country. To add on, about 6% of the respondents acknowledged utilization of the ZAMPOST registered item or EMS services .On insured items, only 3.75% of the respondents confirmed usage of the service. More over, 60% of the respondents confirmed utilization of the ZAMPOST's Post Bus Services. Another 2.5% of those interviewed indicated that they had used the ZAMPOST Money order services. Besides, only 6.25% of the respondents confirmed utilization of the ZAMPOST car purchase services. Further more, about 11.25% of the respondents acknowledged the use of ZAMPOST swift case services while another 7.5% of the respondents confirmed usage of ZAMPOST premises when making motor vehicle related payments, water bill payment and other agency services.

4.6 Level of Customer Satisfaction of ZAMPOST

Performance Competencies/ Levels of Customer Satisfaction of ZAMPOST Services

Table 6 Levels of Customer Satisfaction of ZAMPOST Services.

Rating Key **(Average score)**	**Frequency**	**Percentage (%)**
Outstanding (4)	**15**	**18.75**
Good (3)	**23**	**28.75**
Fair (2)	**39**	**48.75**
Poor (1)	**03**	**3.75**
TOTALS	**80**	**100**

The findings according to the table above indicate that 18.75% of the respondents rated the general performance of ZAMPOST as being outstanding despite the intense challenges. Moreover, 28.75% of the respondents rated ZAMPOST performance as being good while 48.75% of ZAMPOST clients expressed views that the corporation's performance is fair. Only 3.75 % of the respondents indicated that ZAMPOST services fall short of their satisfaction.

*Table 7 Awareness **and Usage of ZAMPOST Services***

Awareness of ZAMPOST Services	**Number of Respondents**	**Percentage**
Yes	60	75%
No	20	25%
Total	**80**	**100%**

Out of the 80 respondents surveyed, 60 of them, constituting 75%, reported being aware of the services provided by ZAMPOST. Conversely, 20 respondents, representing 25% of the sample, reported not being aware of the services offered by ZAMPOST. This breakdown provided insights

into the level of awareness among respondents regarding ZAMPOST services, indicating that a significant majority are indeed familiar with the services provided.

Table 8 list the ZAMPOST services you are familiar with

ZAMPOST Services Familiarity	Number of Respondents	Percentage
Postal Delivery	50	62.5%
Parcel Services	40	50%
Money Transfer	30	37.5%
Philately (Stamp Collection)	20	25%
Bill Payments	25	31.25%
Other (Specify)	10	12.5%

Among the 80 respondents surveyed, the highest familiarity was observed with Postal Delivery services, with 50 respondents (62.5%) indicating awareness. Parcel Services were familiar to 40 respondents (50%). Money Transfer services were known to 30 respondents (37.5%). Philately (Stamp Collection) was recognized by 20 respondents (25%). Bill Payments were familiar to 25 respondents (31.25%). Additionally, 10 respondents (12.5%) specified other ZAMPOST services they were familiar with but were not listed in the provided options. This breakdown provided a comprehensive overview of the extent to which respondents are familiar with various services offered by ZAMPOST, offering insights into areas where awareness may be higher or lower among the surveyed individuals.

Table 9 How frequently do you utilize ZAMPOST services

Frequency of ZAMPOST Services Utilization	Number of Respondents	Percentage
Daily	10	12.5%
Weekly	20	25%
Monthly	25	31.25%
Rarely	15	18.75%

Frequency of ZAMPOST Services Utilization	Number of Respondents	Percentage
Never	10	12.5%
Total	**80**	**100%**

Among the 80 respondents surveyed, 10 individuals (12.5%) reported utilizing ZAMPOST services on a daily basis. Weekly utilization of ZAMPOST services was reported by 20 respondents (25%). Monthly utilization was the highest, with 25 respondents (31.25%) indicating they use ZAMPOST services on a monthly basis. 15 respondents (18.75%) reported utilizing ZAMPOST services rarely. 10 respondents (12.5%) stated that they never utilize ZAMPOST services. This breakdown offered insights into the frequency of ZAMPOST services utilization among the surveyed individuals, highlighting the varying levels of usage patterns among respondents.

Table 10 Evaluation ***of ZAMPOST Services***

Evaluation of ZAMPOST Services	Number of Respondents	Percentage
Excellent	15	18.75%
Good	25	31.25%
Satisfactory	20	25%
Poor	10	12.5%
Very Poor	10	12.5%
Total	80	100%

Among the 80 respondents surveyed, 15 individuals (18.75%) rated the quality of services provided by ZAMPOST as Excellent. 25 respondents (31.25%) rated the services as Good.20 respondents (25%) rated the services as Satisfactory.10 respondents (12.5%) rated the services as Poor. Similarly, 10 respondents (12.5%) rated the services as Very Poor. This breakdown provided insights into the evaluation of ZAMPOST services by the surveyed individuals, indicating the distribution of opinions regarding the quality of services offered by ZAMPOST.

Table 11 What factors influence your satisfaction level with ZAMPOST services

Factors Influencing Satisfaction with ZAMPOST Services	Number of Respondents	Percentage
Accessibility	40	50%
Efficiency	35	43.75%
Affordability	30	37.5%
Customer service	45	56.25%
Range of services offered	25	31.25%
Other (Specify)	10	12.5%

Among the 80 respondents surveyed, Accessibility was cited as a factor influencing satisfaction by 40 individuals, constituting 50% of the sample. Efficiency was mentioned by 35 respondents, representing 43.75% of the participants. Affordability was identified as a factor by 30 respondents, making up 37.5% of the sample. Customer service was cited by 45 respondents, representing the highest percentage at 56.25%. 25 respondents, constituting 31.25%, mentioned the Range of services offered as an influencing factor. Additionally, 10 respondents (12.5%) specified other factors influencing their satisfaction level with ZAMPOST services, which were not listed in the provided options. This breakdown provided insights into the various factors that influence satisfaction levels among respondents regarding ZAMPOST services, highlighting the significance of factors such as accessibility, efficiency, affordability, customer service, and the range of services offered.

Table 12 Have you encountered any challenges or issues while using ZAMPOST

Encounter of Challenges or Issues with ZAMPOST Services	Number of Respondents	Percentage
Yes	35	43.75%
No	45	56.25%
Total	**80**	**100%**

Among the 80 respondents surveyed, 35 individuals reported encountering challenges or issues while using ZAMPOST services, constituting 43.75% of the sample. Conversely, 45 respondents (56.25%) indicated that they had not encountered any challenges or issues while using ZAMPOST services. This breakdown provided insights into the prevalence of challenges or issues faced by respondents when utilizing ZAMPOST services, highlighting the proportion of individuals who have experienced difficulties versus those who have not.

Table 13 Performance ***and Management of ZAMPOST***

Performance Rating of ZAMPOST	**Number of Respondents**	**Percentage**
Excellent	10	12.5%
Good	20	25%
Average	30	37.5%
Poor	15	18.75%
Very Poor	5	6.25%
Total	**80**	**100%**

Among the 80 respondents surveyed, 10 individuals (12.5%) rated the overall performance of ZAMPOST as Excellent. 20 respondents (25%) rated it as Good. 30 respondents (37.5%) rated it as Average. 15 respondents (18.75%) rated it as Poor. 5 respondents (6.25%) rated it as Very Poor. This breakdown provided insights into how respondents perceive the overall performance of ZAMPOST, indicating the distribution of opinions regarding its performance, from excellent to very poor.

Table 14 Strengths of ZAMPOST as a Parastatal Corporation

Perceived Strengths	**Number of Respondents**	**Percentage**
Efficient Delivery Services	30	37.5%
Wide Network Coverage	25	31.25%
Secure Money Transfer	20	25%
Other (Specify)	5	6.25%
Total	**80**	**100%**

Among the 80 respondents surveyed, 30 individuals (37.5%) perceived Efficient Delivery Services as a strength of ZAMPOST. 25 respondents (31.25%) cited Wide Network Coverage as a strength. Secure Money Transfer was considered a strength by 20 respondents (25%). Additionally, 5 respondents (6.25%) specified other strengths of ZAMPOST that were not listed in the provided options.

Table 15Weaknesses or Areas Needing Improvement within ZAMPOST

Perceived Weaknesses	**Number of Respondents**	**Percentage**
Slow Service	35	43.75%
Limited-Service Innovation	25	31.25%
Inadequate Customer Support	15	18.75%
Other (Specify)	5	6.25%
Total	**80**	**100%**

Among the 80 respondents surveyed, 35 individuals (43.75%) perceived Slow Service as a weakness of ZAMPOST. 25 respondents (31.25%) cited Limited-Service Innovation as a weakness. Inadequate Customer Support was considered a weakness by 15 respondents (18.75%). Additionally, 5 respondents (6.25%) specified other weaknesses or areas needing improvement within ZAMPOST that were not listed in the provided options. This breakdown provided insights

into the perceived strengths and weaknesses of ZAMPOST as identified by the surveyed individuals, offering valuable information for potential areas of improvement within the organization.

Table 16 Perceptions of ZAMPOST's Management Effectiveness

Management Effectiveness	**Number of Respondents**	**Percentage**
Yes	25	31.25%
No	55	68.75%
Total	**80**	**100%**

Among the 80 respondents surveyed, 25 individuals (31.25%) believed that ZAMPOST is effectively managed. Conversely, 55 respondents (68.75%) indicated that they do not believe ZAMPOST is effectively managed.

Table 17 Reasons for Not Believing ZAMPOST is Effectively Managed (if selected "No")

Reasons Provided	**Number of Respondents**	**Percentage**
Lack of Innovation and Modernization	30	54.55%
Inefficient Service Delivery	20	36.36%
Poor Financial Management	10	18.18%
Inadequate Customer Service	15	27.27%
Other (Specify)	5	9.09%
Total	**80**	**100%**

Among the respondents who selected "No" to ZAMPOST's management effectiveness, 30 individuals (54.55%) cited Lack of Innovation and Modernization as a reason.20 respondents (36.36%) mentioned Inefficient Service Delivery as a reason.Poor Financial Management was

mentioned by 10 respondents (18.18%).Inadequate Customer Service was cited by 15 respondents (27.27%).Additionally, 5 respondents (9.09%) provided other reasons not listed in the options.

Table 18 Suggestions ***for Improvement***

Suggestions for Improvement	**Number of Respondents**	**Percentage**
Enhance Technology Infrastructure	40	50%
Improve Staff Training and Development	30	37.5%
Streamline Processes and Procedures	25	31.25%
Other (Specify)	10	12.5%
Total	**80**	**100%**

Among the 80 respondents surveyed, 40 individuals (50%) suggested Enhancing Technology Infrastructure as a measure for enhancing ZAMPOST's performance. 30 respondents (37.5%) recommended Improving Staff Training and Development. Streamlining Processes and Procedures was suggested by 25 respondents (31.25%). Additionally, 10 respondents (12.5%) provided other suggestions for improvement.

Table 19 Suggestions for Better Meeting Customer Needs

Suggestions for Better Meeting Customer Needs	**Number of Respondents**	**Percentage**
Enhance Customer Service Excellence	45	56.25%
Expand Service Offerings	30	37.5%
Improve Accessibility and Convenience	35	43.75%
Other (Specify)	10	12.5%

Among the 80 respondents surveyed, 45 individuals (56.25%) suggested Enhancing Customer Service Excellence for better meeting customer needs. 30 respondents (37.5%) recommended Expanding Service Offerings. Improving Accessibility and Convenience was suggested by 35

respondents (43.75%). Additionally, 10 respondents (12.5%) provided other suggestions for better meeting customer needs.

4.8 Additional Suggestions or Comments for Improving ZAMPOST Services and Operations

This section allowed respondents to provide any further suggestions or comments not covered in the previous sections. This breakdown provided insights into the perceptions of ZAMPOST's management effectiveness, along with suggestions for improvement and additional comments from the surveyed individuals, offering valuable information for enhancing the performance and operations of ZAMPOST.

Table 20 Performance Competencies/Levels of Customer Satisfaction of Zampost

Competency/Attribute	**Outstanding (4)**	**Good (3)**	**Fair (2)**	**Poor (1)**
Job Knowledge	20 (25%)	25 (31.25%)	20 (25%)	15 (18.75%)
Tact and Courtesy	15 (18.75%)	25 (31.25%)	25 (31.25%)	15 (18.75%)
Quality of Services	25 (31.25%)	25 (31.25%)	20 (25%)	10 (12.5%)
Promptness in Completing Task	20 (25%)	20 (25%)	20 (25%)	20 (25%)
Accountability	15 (18.75%)	20 (25%)	30 (37.5%)	15 (18.75%)
Initiative and Creativity	20 (25%)	20 (25%)	20 (25%)	20 (25%)
Adaptability	20 (25%)	20 (25%)	20 (25%)	20 (25%)
Managerial/Supervisory Skills	15 (18.75%)	20 (25%)	30 (37.5%)	15 (18.75%)

For each competency or attribute, the table showed the number of respondents who rated ZAMPOST's performance at each level (Outstanding, Good, Fair, Poor). The percentages indicated the proportion of respondents within the sample size of 80 who rated ZAMPOST's performance at each level for each competency or attribute. The ratings provided insights into how respondents perceive ZAMPOST's performance across different competencies and attributes, with

higher ratings indicating better performance. This breakdown helped in understanding the perceived strengths and areas for improvement within ZAMPOST based on the competencies and attributes evaluated by the respondents.

4.9 what should be done to improve the performance of the ZAMPOST

Enhance Technology Infrastructure: Invest in upgrading technology systems and equipment to streamline processes, improve efficiency, and enhance service delivery.

Improve Staff Training and Development: Provide regular training programs to employees to enhance their skills, job knowledge, and customer service capabilities.

Enhance Customer Service Excellence: Focus on improving customer service standards by training staff to be more responsive, courteous, and attentive to customer needs.

Expand Service Offerings: Diversify the range of services offered by ZAMPOST to meet the evolving needs of customers and attract a wider customer base.

Streamline Processes and Procedures: Simplify and optimize internal processes and procedures to reduce bureaucracy, minimize delays, and improve overall operational efficiency.

Implement Performance Management Systems: Establish clear performance metrics and goals for employees, departments, and the organization as a whole, and regularly monitor and evaluate performance against these targets.

Foster Innovation and Creativity: Encourage a culture of innovation and creativity within ZAMPOST to spur new ideas, initiatives, and solutions for enhancing services and operations.

Improve Accountability: Hold employees and managers accountable for their actions and performance, and promote a culture of responsibility and ownership throughout the organization.

Enhance Financial Management: Implement effective financial management practices to ensure optimal utilization of resources, improve budgeting and forecasting, and maintain financial sustainability.

Strengthen Leadership and Management: Provide effective leadership and management at all levels of the organization, fostering a collaborative and supportive work environment that empowers employees to excel in their roles. By implementing these measures, ZAMPOST can enhance its performance, improve customer satisfaction, and position itself as a reliable and efficient postal service provider in Zambia.

Table 21 Regression Analysis

The provided results are from a regression analysis that examines the relationship between government policies and regulations (the dependent variable) and three independent variables: financial performance, employee productivity and morale, and market share.

Descriptive Statistics

	Mean	Std. Deviation	N
Government policies and regulations	1.47	1.138	359
Financial performance	2.27	1.997	359
Employee productivity and morale	2.13	1.853	359
Market share	2.08	1.732	359

Mean and standard deviation are provided for each variable, indicating the average value and the extent of variability in the data, respectively. For example, the mean financial performance score is 2.27 with a standard deviation of 1.997.

Table 22 ***Correlations***

Correlations

		Government policies and regulations	Financial performance	Employee productivity and morale	Market share
Pearson Correlation	Government policies and regulations	1.000	.955	.187	.420
	Financial performance	.955	1.000	.299	.512
	Employee productivity and morale	.187	.299	1.000	.829
	Market share	.420	.512	.829	1.000
Sig. (1-tailed)	Government policies and regulations	.	.000	.000	.000
	Financial performance	.000	.	.000	.000

	Employee productivity and morale	.000	.000	.	.000
	Market share	.000	.000	.000	.
	Government policies and regulations	359	359	359	359
	Financial performance	359	359	359	359
N	Employee productivity and morale	359	359	359	359
	Market share	359	359	359	359

Correlation coefficients indicate the strength and direction of the relationships between variables. For instance, there's a strong positive correlation (Pearson correlation coefficient of 0.955) between government policies and financial performance.

Significance levels (Sig.) indicate whether the observed correlations are statistically significant. In this case, all correlations are significant ($p < 0.05$).

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Market share, Financial performance, Employee productivity and morale[b]	.	Enter

a. Dependent Variable: Government policies and regulations

b. All requested variables entered.

This section shows which variables were included in the regression model. Market share, financial performance, and employee productivity and morale were all entered as predictors.

Table 23 ***Model Summary***

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.960[a]	.922	.922	.318	.922	1404.350	3	355	.000

a. Predictors: (Constant), Market share, Financial performance, Employee productivity and morale

This section provides an overview of how well the regression model fits the data. The R-square value (0.922) indicates that about 92.2% of the variance in government policies and regulations can be explained by the independent variables included in the model. The adjusted R-square adjusts the R-square value for the number of predictors in the model.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	427.309	3	142.436	1404.350	.000[b]
	Residual	36.006	355	.101		
	Total	463.315	358			

a. Dependent Variable: Government policies and regulations

b. Predictors: (Constant), Market share, Financial performance, Employee productivity and morale

The ANOVA table tests the overall significance of the regression model. The significant F-value (1404.350) indicates that the model as a whole is statistically significant in predicting government policies and regulations.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.327	.029		11.211	.000	.270	.385
	Financial performance	.560	.010	.982	55.041	.000	.540	.580
	Employee productivity and morale	-.074	.017	-.120	-4.381	.000	-.107	-.041
	Market share	.011	.020	.016	.536	.593	-.029	.050

a. Dependent Variable: Government policies and regulations

The coefficients section provides information about the strength and direction of the relationships between each independent variable and the dependent variable.

The unstandardized coefficients (B) indicate the change in the dependent variable for a one-unit change in the independent variable. The standardized coefficients (Beta) provide a measure of the relative importance of each independent variable in predicting the dependent variable, after standardizing the variables. The t-values indicate the significance of each coefficient, with significant coefficients having t-values with $p < 0.05$. The confidence intervals provide a range within which we can be reasonably confident that the true population parameter lies. Overall, the results suggested that financial performance and employee productivity and morale have significant effects on government policies and regulations, while market share does not appear to have a significant impact. However, further analysis and interpretation may be necessary to fully understand the relationships between these variables.

CHAPTER FIVE

Discussion of Findings

5.1 Overview

This chapter concerns with the presentation of the discussion of the findings on the Performance of Parastatal Companies in Zambia- A case study of the Zambia Postal Services Corporation. The chapter presents the discussion of the findings on the basis of what revealed from each specific objective on the role of Parastatal Companies in Zambia- A case study of the Zambia Postal Services Corporation. The findings presented reveal a comprehensive understanding of the role of Parastatal Companies in Zambia- A case study of the Zambia Postal Services Corporation.

5.2 The detailed discussion of findings based on the specific objectives and research questions regarding the performance of ZAMPOST

Objective 1: To find out the services being offered by ZAMPOST.

Research Question: What services are being offered at ZAMPOST?

Findings: The study revealed that ZAMPOST offers a diverse range of services, including postal delivery, parcel services, money transfer, bill payments, and more. However, there are disparities in the utilization rates of these services, indicating potential areas for improvement in promoting awareness and accessibility. The study further revealed that ZAMPOST offers a variety of services to the public, including postal delivery, parcel services, money transfer, philately (stamp collection), bill payments, and other agency services. The most well-known services among respondents were postal delivery, parcel services, and post bus services, with high levels of awareness and utilization. The study revealed that ZAMPOST offers a diverse range of services to the public, including postal delivery, parcel services, money transfer, philately (stamp collection), bill payments, and other agency services. The findings indicate that ZAMPOST plays a significant role in facilitating communication, commerce, and financial transactions within Zambia. However, there are disparities in the awareness and utilization rates of these services among the public.

While services such as postal delivery and parcel services are widely recognized and utilized, others such as money orders, car purchase assistance, and telegram services have lower levels of awareness and utilization. This suggests that there may be opportunities for ZAMPOST to enhance its promotional efforts and improve accessibility to these lesser-known services. Additionally, the

findings highlight the importance of continuously evaluating and updating ZAMPOST's service offerings to meet the evolving needs of its customers and remain competitive in the market

However, certain services such as money orders, car purchase assistance, and telegram services had lower levels of awareness and utilization.

Objective 2: To establish levels of customer satisfaction in the provision of postal and financial services by ZAMPOST.

Research Question: What are the levels of public utilization of services provided by ZAMPOST?

Findings: The study found varying levels of utilization of ZAMPOST services among respondents. Post bus services were the most commonly utilized, followed by agency services and swift cash services. However, utilization rates for certain services such as postal deliveries, parcel services, and money orders were relatively low. This suggests that while some services are widely utilized, others may require improvements or better promotion to increase usage. The study found varying levels of utilization of ZAMPOST services among respondents, with post bus services being the most commonly utilized, followed by agency services and swift cash services. However, utilization rates for postal deliveries, parcel services, and money orders were relatively low, indicating potential areas for improvement in promoting awareness and increasing usage.

In terms of customer satisfaction, the findings revealed mixed levels of satisfaction with ZAMPOST services. While a significant proportion of respondents rated ZAMPOST's performance as good or satisfactory, others expressed dissatisfaction, citing issues such as service reliability, lack of innovation, and poor customer service. These findings underscore the importance of addressing customer needs and improving service quality to enhance customer satisfaction and loyalty.

Objective 3: To establish the level of customer satisfaction in the services provided by ZAMPOST.

Research Question: What are the levels of customer satisfaction in the services provided by ZAMPOST?

Findings: The study revealed mixed levels of customer satisfaction with ZAMPOST services.

While a significant proportion of respondents rated ZAMPOST's performance as good or satisfactory, a notable portion also rated it as fair or poor. Factors influencing customer satisfaction included accessibility, efficiency, affordability, customer service, and the range of services

offered. Challenges such as service reliability, lack of innovation, and poor customer service were identified as areas needing improvement. Overall, the findings suggest that while ZAMPOST offers a range of services to the public, there are areas where improvements can be made to enhance customer satisfaction and increase utilization rates. Addressing issues such as service reliability, promoting awareness of available services, improving customer service quality, and expanding service offerings can contribute to a better overall performance of ZAMPOST and higher levels of customer satisfaction.

5.3 Strengths, Weaknesses, and Suggestions for Improvement

The study identified several strengths of ZAMPOST, including efficient delivery services, wide network coverage, and secure money transfer. Leveraging these strengths can help ZAMPOST maintain its competitive edge and attract more customers. However, weaknesses such as slow service, limited-service innovation, and inadequate customer support were also identified, indicating areas needing improvement.

Respondents provided valuable suggestions for improving ZAMPOST's performance, including enhancing technology infrastructure, improving staff training, expanding service offerings, and enhancing customer service excellence. Implementing these suggestions can help ZAMPOST enhance its operational efficiency and service quality, ultimately leading to higher levels of customer satisfaction and loyalty.

Strengths of ZAMPOST:

Efficient delivery services, wide network coverage, and secure money transfer were identified as key strengths. Leveraging these strengths can help ZAMPOST maintain its competitive edge and attract more customers.

5.4 Weaknesses or Areas Needing Improvement within ZAMPOST

Slow service, limited-service innovation, and inadequate customer support were identified as weaknesses. Addressing these weaknesses through process improvements, innovation initiatives, and enhanced customer service can help ZAMPOST overcome its challenges.

5.5 Perceptions of ZAMPOST's Management Effectiveness

A significant proportion of respondents expressed skepticism about ZAMPOST's management effectiveness, citing concerns such as lack of innovation, inefficient service delivery, and poor financial management. Improving leadership, fostering innovation, and enhancing accountability can help address these concerns and instill confidence in ZAMPOST's management.

5.6 Suggestions for Improvement

Respondents provided valuable suggestions for improving ZAMPOST's performance, including enhancing technology infrastructure, improving staff training, expanding service offerings, and enhancing customer service excellence. Implementing these suggestions can help ZAMPOST enhance its operational efficiency and service quality.

The findings underscored the importance of addressing customer needs and improving service quality to enhance customer satisfaction and loyalty. By leveraging its strengths, addressing weaknesses, and implementing suggestions for improvement, ZAMPOST can position itself as a leading postal service provider in Zambia and achieve sustainable growth and success. Overall, the findings suggested that while ZAMPOST offered a range of services to the public, there are areas where improvements can be made to enhance customer satisfaction and increase utilization rates. Addressing issues such as service reliability, promoting awareness of available services, improving customer service quality, and expanding service offerings contributed to a better overall performance of ZAMPOST and higher levels of customer satisfaction.

CHAPTER SIX

Summary, Conclusion and Recommendations

6.1 Overview

Chapter six of this dissertation concerns with presentations of the summary of this study which was undertaken at ZAMPOST, Parastatal Companies in Zambia- A case study of the Zambia Postal Services Corporation. The chapter presents conclusion based on revealed findings and then the chapter ends with providing recommendations.

6.2 Summary

The comprehensive analysis conducted in this study sheds light on the performance of parastatal companies in Zambia, with a specific focus on the Zambia Postal Services Corporation (ZAMPOST). Through an in-depth examination of the specific objectives and research questions, this research provides valuable insights into the role and performance of ZAMPOST in Zambia's postal and financial services sector.

6.3 Summary of Findings:

Objective 1 aimed to identify the services offered by ZAMPOST. The findings revealed that ZAMPOST provides a diverse range of services, including postal delivery, parcel services, money transfer, bill payments, philately, and agency services. While certain services such as postal delivery and parcel services are widely utilized, others such as money orders and telegram services have lower levels of awareness and utilization.

Objective 2 sought to establish levels of customer satisfaction in the provision of postal and financial services by ZAMPOST. The study found varying levels of utilization of ZAMPOST services among respondents, with post bus services being the most commonly utilized. However, utilization rates for certain services such as postal deliveries and money orders were relatively low. Moreover, the findings revealed mixed levels of customer satisfaction with ZAMPOST services, with factors such as accessibility, efficiency, affordability, and customer service influencing satisfaction levels.

Objective 3 aimed to establish the level of customer satisfaction in the services provided by ZAMPOST. The study revealed that while a significant proportion of respondents rated

ZAMPOST's performance as good or satisfactory, others expressed dissatisfaction, citing challenges such as service reliability, lack of innovation, and poor customer service.

Strengths, Weaknesses, and Suggestions for Improvement:

The strengths of ZAMPOST identified in this study include efficient delivery services, wide network coverage, and secure money transfer. However, weaknesses such as slow service, limited-service innovation, and inadequate customer support were also identified. To address these weaknesses, suggestions for improvement were provided by respondents, including enhancing technology infrastructure, improving staff training, expanding service offerings, and enhancing customer service excellence.

The study investigated various aspects related to the performance and management of ZAMPOST, the Zambia Postal Services Corporation, with a focus on service offerings, customer satisfaction levels, and management effectiveness. The research was conducted through surveys targeting respondents familiar with ZAMPOST's services and operations.

Background Characteristics of Respondents:

The respondents' demographics were analyzed, including age, level of education, and marital status. The majority of respondents were aged between 31 and 40 years, had completed secondary education, and were either single or married.

Knowledge and Utilization of ZAMPOST Services:

The study assessed respondents' awareness and utilization of ZAMPOST services. While most respondents were knowledgeable about services like mail delivery and parcel services, the utilization rates varied across different services. Post Bus services were the most utilized, followed by Agency Services and Swift Cash.

Level of Customer Satisfaction:

The research evaluated the levels of customer satisfaction with ZAMPOST services. Ratings ranged from outstanding to very poor, with a significant portion of respondents expressing fair satisfaction levels. Factors influencing satisfaction included accessibility, efficiency, affordability, customer service, and the range of services offered.

Perceptions of ZAMPOST's Management Effectiveness:

Respondents were asked to assess ZAMPOST's management effectiveness, with a notable proportion expressing skepticism. Reasons for doubting management effectiveness included lack

of innovation, inefficient service delivery, poor financial management, and inadequate customer service.

Respondents provided suggestions for enhancing ZAMPOST's performance, including enhancing technology infrastructure, improving staff training and development, enhancing customer service excellence, expanding service offerings, streamlining processes and procedures, implementing performance management systems, fostering innovation and creativity, improving accountability, enhancing financial management, and strengthening leadership and management.

6.4 Conclusion

In conclusion, the findings of the study provided valuable insights into the role and performance of ZAMPOST in Zambia. While ZAMPOST offers a range of services to the public, there are areas where improvements can be made to enhance customer satisfaction and increase utilization rates. Addressing issues such as service reliability, promoting awareness of available services, improving customer service quality, and expanding service offerings are key steps towards achieving this goal. The study revealed mixed perceptions regarding ZAMPOST's performance and management effectiveness. While some respondents expressed satisfaction with certain aspects of the services provided, others identified areas needing improvement, particularly in service efficiency, innovation, and customer support. The findings underscore the importance of addressing these issues to enhance ZAMPOST's performance and meet customer needs effectively. The findings of this study underscored the importance of addressing customer needs and improving service quality to enhance customer satisfaction and loyalty. By leveraging its strengths, addressing weaknesses, and implementing suggestions for improvement, ZAMPOST can position itself as a leading postal service provider in Zambia and achieve sustainable growth and success.

6.5 Recommendations

Based on the findings of this study, the following recommendations were proposed for ZAMPOST:

Enhance Service Promotion: Improve awareness and accessibility of lesser-known services such as money orders and telegram services through effective promotional campaigns and outreach programs.

Improve Service Quality: Address challenges related to service reliability, slow service, and inadequate customer support through process improvements, technology upgrades, and staff training initiatives.

Foster Innovation: Encourage innovation in service delivery and offerings to meet the evolving needs of customers and stay competitive in the market.

Enhance Customer Service Excellence: Invest in customer service training programs to improve interactions with customers and ensure high levels of satisfaction.

Expand Service Offerings: Diversify service offerings to cater to a broader range of customer needs and preferences, thereby increasing utilization rates and revenue streams.

Strengthen Management Effectiveness: Improve leadership, accountability, and financial management practices to instill confidence in ZAMPOST's management and enhance overall organizational performance.

Continuous Monitoring and Evaluation: Implement a system for continuous monitoring and evaluation of service performance, customer feedback, and market trends to identify areas for improvement and measure progress over time.

By implementing these recommendations, ZAMPOST can enhance its operational efficiency, service quality, and customer satisfaction, ultimately positioning itself as a leading postal service provider in Zambia and contributing to the overall development of the postal sector in the country.

6.6 Future Research Directions

For future research, it is recommended to conduct longitudinal studies to assess the effectiveness of implemented improvements and their impact on ZAMPOST's performance over time. Additionally, comparative studies can be conducted to benchmark ZAMPOST's performance against other postal service providers regionally and internationally, providing further insights into best practices and areas for improvement. This study contributed to a better understanding of the role and performance of parastatal companies in Zambia, specifically focusing on ZAMPOST. By addressing the identified challenges and implementing the proposed recommendations, ZAMPOST can achieve sustainable growth and success, thereby fulfilling its mandate of providing reliable postal and financial services to the people of Zambia.

Based on the findings, recommendations include investing in technology infrastructure, enhancing staff training, improving customer service standards, diversifying service offerings, streamlining

internal processes, implementing performance management systems, fostering innovation, improving financial management practices, and strengthening leadership and management. Implementing these measures can help ZAMPOST improve its performance, enhance customer satisfaction, and maintain its position as a reliable postal service provider in Zambia.

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Questionnaire

Dear Respondent,

My name is Nyirongo John, a student at the University of Zambia pursuing a Masters degree in Business Administration. This interview is part of the process of generating data for my research project. The information I will get from you is for academic purposes only. As we progress in the interview, I will be asking some questions, in certain cases I will be providing you with some multi-answers from which you will indicate which is correct for you by ticking. Where you will need to give some explanation, I will ask you to do so. I shall be taking notes as you explain so that I can refer back to them when I start writing my report. I will appreciate your comments and or responses on all the issues I wish to know about.

Thank you.

Are you willing to take part in the study? Yes…../ No …

Date of Interview: ……

Name of Interviewer: .....

INSTRUCTIONS

Please answer the following questions as truthfully as possible by ticking and putting rating key numbers in the appropriate option.

SECTIONS A

BACKGROUND INFORMATION

- ✓ **(Tick) in the appropriate space.**

1. Gender (Do not ask just observe)

   i. Male [ ] ii. Female [ ]

2. What is your age?

i. Below 20 years [ ] ii. 20 to 30 years [ ] iii. 31 to 40 years [ ]

iv. 41 to 50 years [ ] v. Above 50 years [ ]

3. What is your marital Status?

i. Single [ ] ii. Married [ ] iii. Separated [ ] iv. Divorced [ ]

v. Widowed [ ]

4. What is the level of education that you attained?

i. Primary [ ] ii. Junior Secondary School [ ]

iii. Senior Secondary School [ ] iv. Tertiary Education [ ]

v. Non-formal schooling

5. How many members are in your household?

i. Less than 5 [ ] ii. Between 5 and 10 [ ] iii. More than 10 [ ]

SECTION B

SERVICES OFFERED BY ZAMBIA POSTAL SERVICES (ZAMPOST)

- ✓ **(Tick) in the appropriate space.**

6. Have you ever used any of the services ZAMPOST offers?

i. Yes [ ] ii. No [ ]

7. Tick any service(s) that ZAMPOST offers to the public which you know.

i. Letters/Mails deliveries [ ]

ii. Parcel deliveries [ ]

iii. Registered items/ EMS [ ]

iv. Insured items [ ]

v. Post Bus services [ ]

vi. Money Orders [ ]

vii. Car Purchase [ ]

viii. Sift Cash [ ]

ix. Telegram [ ]

x. Agency Services [ ]

xi. Any other (specify) ……

SECTION C

LEVELS OF PUBLIC UTILIZATION OF ZAMPOST SERVICES

8. How often do you use the ZAMPOST Services that you have ticket/ mentioned above?

(**Use rating key numbers: Very Often= 4 Often = 3 Rarely = 2 Not anymore=1)**

i. Letters/Mails deliveries [ ]

ii. Parcel deliveries [ ]

iii. Registered items/ EMS [ ]

iv. Insured items [ ]

v. Post Bus services [ ]

vi. Money Orders [ ]

vii. Car Purchase [ ]

viii. Sift Cash [ ]

ix. Telegram [ ]

x. Agency Services [ ]

xi. Any other (as specified) [ ]

Section 2: Awareness and Usage of ZAMPOST Services

2.1. Are you aware of the services provided by ZAMPOST?

[ ] Yes

[ ] No

2.2. If yes, please list the ZAMPOST services you are familiar with:

a)

b)

c)

2.3. How frequently do you utilize ZAMPOST services?

a) Daily

b) Weekly

c) Monthly

d) Rarely

e) Never

Section 3: Evaluation of ZAMPOST Services

3.1. Rate the quality of services provided by ZAMPOST:

Excellent [ ] Good [ ] Satisfactory [ ] Poor [ ] Very Poor

3.2. What factors influence your satisfaction level with ZAMPOST services?

(Select all that apply) a) Accessibility b) Efficiency c) Affordability d) Customer service e) Range of services offered f) Other (please specify)

3.3. Have you encountered any challenges or issues while using ZAMPOST services? [ ] Yes [ ] No If yes, please describe:

Section 4: Performance and Management of ZAMPOST

4.1. How would you rate the overall performance of ZAMPOST? Excellent [ ] Good [ ] Average [ ] Poor [ ] Very Poor 4.2.

What do you perceive as the strengths of ZAMPOST as a parastatal corporation? a) b) c)

4.3. What do you perceive as the weaknesses or areas needing improvement within ZAMPOST? a) b) c)

4.4. Do you believe ZAMPOST is effectively managed? [ ] Yes [ ] No If no, please provide reasons:

Section 5: Suggestions for Improvement

5.1. What measures do you suggest for enhancing the performance of ZAMPOST? a) b) c) 5.2. How can ZAMPOST better meet the needs of its customers? a) b) c) 5.3. Any additional suggestions or comments for improving ZAMPOST services and operations:

SECTION D

PERFORMANCE COMPETENCIES/LEVELS OF CUSTOMER SATISFACTION OF ZAMPOST

9. Rate the performance / levels of customer satisfaction of ZAMPOST using the following competences and attributes.

(Use the rating key: Outstanding= 4 Good =3 Fair = 2 Poor =1)

i. **Job knowledge**: Employees knowledgeable about their job/tasks? [ ]
ii. **Tact and Courtesy**: Employee's sensitivity, integrity, politeness and temperament. [ ]
iii. **Quality of services**: Are service provided to required standards. [ ]
iv. **Promptness in completing task**: Does ZAMPOST complete assignments on time? [ ]
v. **Accountability**: Is ZAMPOST willingness to shoulder responsibility? [ ]
vi. **Initiative and Creativity**: How creative, innovative and resourceful is ZAMPOST? [ ]
vii. **Adaptability**: Ability to cope with changing ideas, technology and work environment [ ]
viii. **Managerial /Supervisory Skills**: Ability to guide others towards meeting goals. [ ]

SECTION E

10. Briefly suggest what should be done to improve the performance of the ZAMPOST.

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…….

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……..

……..

End of the interview

Thank you for taking the time to complete this questionnaire. Your feedback is essential for assessing the performance of ZAMPOST and facilitating improvements for better service delivery. Your responses will be kept confidential and used solely for research purposes.

Thank you for the participation