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Pension Governance, Service Delivery, and Institutional Transparency in Nigeria: Assessing Administrative Efficiency in PTAD

[1]Obasi Michael Ihembuchi; [2]Ibrahim Musa & [3]Kabiru Muhammed

[1]Sustainable Development Centre
University of Abuja, Abuja, Nigeria

[2]Department of Economics
University of Abuja, Abuja, Nigeria

[3]Department of Economics and Development Studies
Federal University, Kashere, Nigeria

ABSTRACT
Efficient pension governance is foundational to public sector accountability and the long-term financial security of retirees. In Nigeria, the establishment of the Pension Transitional Arrangement Directorate (PTAD) marked a significant institutional effort to reform the historically fragmented and fraud-prone Defined Benefit Scheme (DBS). Despite extensive reforms — including digitisation, centralised record management, enhanced verification protocols, and strengthened internal controls — questions remain about the consistency, transparency, responsiveness, and overall effectiveness of PTAD's service delivery systems. This study assesses governance quality, transparency, service delivery efficiency, and institutional accountability in PTAD using a descriptive cross-sectional design. Data were collected from 239 staff members across core administrative units and analysed using descriptive statistics and Spearman's Rank Correlation. Findings reveal generally positive staff perceptions of governance structures, transparency mechanisms, and service delivery processes. Respondents reported adequate internal controls, improved complaint-resolution systems, and strong ICT-driven operational enhancements. However, substantial neutrality levels across several indicators indicate gaps in staff awareness and inconsistencies in communication systems. Correlation results show that governance, transparency, and service delivery operate largely independently, with only a weak but significant association between governance and accountability ($r = .204$, $p < .05$), and a weak negative relationship between service delivery and accountability ($r = [.78].131$, $p < .05$). These results suggest that operational improvements do not automatically strengthen accountability, underscoring the need for integrated reform strategies. The study concludes that while PTAD has made notable progress in pension administration modernisation, strategic reforms are still required to strengthen transparency flows, enhance record harmonisation, deepen digital integration, and improve internal oversight. The findings offer actionable insights for policymakers, administrators, and public-sector governance stakeholders involved in pension reform.
Keywords: Pension Governance, Service Delivery, Accountability, Public Administration and Pension Reform

INTRODUCTION
Public pension administration serves as a cornerstone of social welfare systems, particularly in ensuring the financial security and dignity of retired public servants while bolstering broader national frameworks for social protection. In developing nations such as Nigeria, where economic vulnerabilities and demographic shifts (Ibrahim et al., 2025; Ahmed et al., 2024) heighten the need for robust retirement systems. Pension governance has long been plagued by a range of administrative inefficiencies, including

bureaucratic bottlenecks, fragmented accountability structures, rampant fraud, and protracted delays in benefit disbursements (Akinwale, 2021; Obasi, 2024; Magaji & Musa, 2015). These challenges not only erode public trust but also exacerbate poverty among retirees, who often rely on pensions as their primary income source in a context of limited alternative social safety nets. For instance, prior to the establishment of the Pension Transitional Arrangement Directorate (PTAD) in 2014, Nigeria's Defined Benefit Scheme (DBS) was notorious for systemic irregularities such as the proliferation of "ghost pensioners"--fictitious beneficiaries created through fraudulent records--alongside inaccurate payroll data, lack of verification protocols, and a general absence of oversight mechanisms that allowed corruption to flourish unchecked (Holzmann, 2013; ILO, 2018). This historical backdrop underscored a critical need for reform, leading to the creation of PTAD as a centralised, transparent, and technology-infused administrative entity dedicated to restoring integrity and efficiency in pension management for civil service retirees.

Globally, pension governance frameworks are underpinned by core principles of transparency, accountability, financial prudence, and operational efficiency, which are deemed indispensable for fostering sustainable pension systems that can withstand economic shocks and demographic pressures (Barr & Diamond, 2009; OECD, 2021). Effective governance not only safeguards pension funds from mismanagement but also cultivates trust among retirees, thereby enhancing the overall credibility of pension institutions and encouraging broader participation in retirement savings schemes (Allen et al., 2021). In the Nigerian context, PTAD has spearheaded a series of transformative reforms, including the deployment of biometric verification systems to authenticate pensioners, the digitisation of pension records for streamlined data management, the implementation of real-time complaint-handling platforms to address grievances promptly, and the automation of benefit payments to minimise human error and delays. These initiatives represent a significant leap toward modernising pension administration, aligning Nigeria with international standards and potentially reducing the fiscal burden on the government by curbing leakages. However, despite these advancements, persistent challenges continue to impede full effectiveness, such as difficulties in harmonising disparate pension records across federal and state levels, inadequacies in communication systems that leave pensioners uninformed, sluggish responsiveness to beneficiary queries, and suboptimal coordination with complementary entities like the National Pension Commission (PENCOM) (PENCOM, 2023). These issues highlight the gap between technological adoption and practical implementation, where reforms may excel in theory but falter in execution due to resource constraints, training deficits, or entrenched bureaucratic inertia.

This study delves into staff perceptions of PTAD's governance effectiveness, service delivery quality, transparency levels, and overall system accountability, drawing on empirical data to illuminate internal dynamics. Staff members, who are integral to various facets of pension administration--including administrative oversight, beneficiary verification, financial controls, information and communications technology (ICT) operations, and direct service provision--offer invaluable insights into organisational capacity, operational constraints, efficiency metrics, and governance quality (Casey & Dostal, 2018; Dabla-Norris & Rhee, 2021; Ismail et al., 2025). Their perspectives are not merely anecdotal; they reflect the lived realities of implementing reforms on the ground, revealing how internal processes influence external outcomes. For example, frontline staff dealing with pensioner complaints may perceive governance as strong in policy terms but weak in practice due to understaffing or outdated tools, providing a nuanced lens on institutional performance. By prioritising staff perspectives, this study bridges the gap between macro-level reforms and micro-level experiences, offering a holistic assessment to inform targeted interventions.

Consequently, the investigation centers on four pivotal dimensions of pension administration within PTAD: (1) Governance and accountability mechanisms, encompassing the structures that ensure fiduciary responsibility and regulatory adherence; (2) Transparency and information disclosure, focusing on the accessibility and clarity of pension-related information to stakeholders; (3) Service delivery efficiency, evaluating the speed, accuracy, and user-friendliness of processes like benefit calculations and payments; and (4) Institutional responsiveness and oversight, examining how PTAD addresses feedback, monitors performance, and adapts to emerging challenges. Through this multidimensional analysis, the findings provide evidence-based insights to fortify Nigeria's public pension administration, align it with global

best practices, and ultimately enhance the welfare of retirees in a rapidly evolving socio-economic landscape. This research contributes to the broader discourse on pension reform in developing countries, emphasising the role of internal perceptions in driving sustainable change and underscoring the need for continuous evaluation to prevent regression into pre-reform inefficiencies.

Literature Review

Conceptual Review

IPension Governance

Pension governance constitutes the foundational framework of institutional arrangements, rules, and oversight mechanisms designed to guarantee the fair, transparent, and efficient stewardship of pension funds (Holzmann & Hinz, 2005). At its core, it involves a multifaceted array of elements, including robust internal controls to prevent irregularities, stringent regulatory compliance to align with national and international standards, comprehensive audit systems to detect and rectify discrepancies, fiduciary responsibilities that prioritise the interests of beneficiaries, and accountability mechanisms that hold administrators answerable for their actions. Strong governance is not merely a procedural formality; it is the bedrock of credibility, fostering public confidence and ensuring that pension funds are managed with prudence and foresight. For instance, in the context of PTAD, governance manifests through policies that mandate regular audits of pension disbursements, ethical codes for staff conduct, and collaborative frameworks with external regulators such as PENCOM to mitigate risks, including fraud and mismanagement. Empirical studies, such as those by the World Bank, illustrate how weak governance in pension systems can lead to fund depletion and social unrest, as seen in cases where opaque decision-making eroded trust in institutions (World Bank, 2020). By contrast, effective governance in PTAD could involve scenario planning for economic downturns, ensuring that pension assets are diversified and protected against inflation or market volatility, thereby safeguarding retirees' long-term security.

Service Delivery

Service delivery in pension systems encompasses a broad spectrum of operational activities critical to beneficiary satisfaction, including precise benefit computation based on accrued entitlements, efficient payment processing to avoid delays, responsive customer support for inquiries and grievances, thorough verification activities to authenticate claims, and the timely resolution of complaints to maintain stakeholder engagement (World Bank, 2020; Nejo et al., 2025). Efficient service delivery is paramount for upholding retirees' welfare, as it directly impacts their financial stability and prevents hardship, such as retirees resorting to informal loans or reducing consumption due to payment lags. In Nigeria's pension landscape, service delivery challenges have historically included manual processing errors and inadequate infrastructure. However, PTAD's reforms — such as automated payment systems — aim to address these challenges by integrating digital tools that enable real-time tracking and updates. For example, a retiree in a rural area might benefit from mobile-based verification, reducing the need for physical travel and enhancing accessibility. Research underscores that high service delivery efficiency correlates with lower administrative costs and higher beneficiary satisfaction, as evidenced by OECD reports on pension systems in advanced economies where streamlined processes have minimised fraud and improved equity (OECD, 2021). Within PTAD, this could extend to training programs for staff to handle complex cases, such as recalculating benefits for pensioners with interrupted service records, ensuring that service delivery not only meets basic needs but also adapts to diverse beneficiary profiles.

Concept of Transparency

Transparency in pension administration entails providing accurate, timely, and comprehensible information about benefits, procedural guidelines, regulatory obligations, and institutional decisions, thereby empowering stakeholders to make informed choices and hold administrators accountable (OECD, 2021). It serves as a bulwark against fraud by illuminating hidden practices, bolsters trust through open communication and promotes accountability by making decision-making processes visible (John et al., 2025). In practice, transparency at PTAD might involve publishing annual reports on fund performance, maintaining accessible online portals for pension status checks, and disclosing investment strategies to reassure beneficiaries about the security of their contributions. Without it, as seen in pre-PTAD eras,

misinformation can proliferate, leading to disputes or exploitation by intermediaries. Studies highlight that transparent systems, such as those in Scandinavian countries, have higher participation rates and lower corruption levels, demonstrating how disclosure fosters a culture of openness (Allen et al., 2021). For PTAD, enhancing transparency could include multilingual communication materials to cater to Nigeria's diverse linguistic groups, ensuring that jargon-heavy disclosures do not marginalise rural or less-educated pensioners.

Institutional Accountability

Institutional accountability requires pension administrators to justify their decisions, adhere to regulatory frameworks, and remain accountable to retirees, oversight bodies, and the broader public (Patton, 2015). It acts as a deterrent to corruption, a catalyst for trust-building, and a promoter of administrative equity, ensuring that actions align with ethical and legal standards (El-Yaqub et al., 2024; Magaji et al., 2025). In the Nigerian pension sector, accountability is reinforced through mechanisms such as independent audits and whistleblower protections, which PTAD employs to investigate irregularities, such as unauthorised payments. For example, if a staff member identifies a discrepancy in records, accountability protocols would mandate reporting and corrective action, preventing escalation. Global evidence from the ILO indicates that accountable institutions experience fewer scandals and higher stakeholder engagement, as accountability fosters a sense of responsibility that transcends individual roles (ILO, 2018). At PTAD, this could involve performance evaluations tied to accountability metrics, such as the resolution rate of grievances, to incentivise proactive governance and responsiveness.

Theoretical Review

Institutional theory provides a lens for understanding how organisations, including pension entities like PTAD, adopt and internalise societal norms, rules, and systems to achieve legitimacy and conformity with prevailing expectations (Scott, 2014). This theory posits that institutions evolve by mimicking successful models, thereby gaining social acceptance and stability. In PTAD's case, the adoption of biometric verification technologies, centralised digital records, and rigorous audit practices reflects an institutional alignment with contemporary public sector governance ideals, such as those promoted by international bodies like the World Bank. For instance, by emulating digitisation trends in global pension systems, PTAD signals modernity and reliability, reducing perceptions of backwardness that plagued the pre-2014 DBS. However, institutional isomorphism can also pose challenges, such as over-reliance on imported technologies that may not entirely suit local contexts, as in Nigeria's intermittent internet access in rural areas. Empirical applications of this theory in pension studies reveal how institutional pressures drive reforms, as in Holzmann's (2013) analysis of global pension transitions, in which countries adopt standardised practices to attract foreign investment and domestic trust.

Principal-Agent Theory elucidates the dynamics of pension administration as a principal-agent relationship, where the government (as the principal) delegates authority to PTAD (as the agent) to manage pension processes on behalf of retirees, who are the ultimate beneficiaries (Barr & Diamond, 2009). Agency problems, including informational asymmetries, inefficiencies, fraudulent behaviours, or misaligned incentives, necessitate robust oversight, monitoring, and transparency to mitigate risks. In Nigeria, this manifests in scenarios where PTAD staff might prioritise administrative ease over beneficiary needs, potentially leading to delays or errors if not checked by regulatory scrutiny. For example, agents (PTAD officials) could exploit information advantages to manipulate records, but accountability mechanisms like audits serve as safeguards. This theory underscores the importance of incentive structures, such as performance bonuses, to align agents' actions with principals' goals. Research in developing contexts, including Nigeria, shows that unresolved agency issues contribute to pension fund mismanagement, as highlighted in Akinwale's (2021) critiques, emphasising the need for contractual clarity and monitoring to enhance fiduciary performance.

Public Service Motivation Theory suggests that employees in public institutions, such as PTAD, are driven by intrinsic motivations to serve citizens effectively, including altruism, a commitment to public interest, and a sense of duty (Perry & Wise, 1990). Staff perceptions of governance and service efficiency are thus pivotal for gauging institutional performance, as motivated employees are more likely to innovate and uphold standards. In PTAD, this could explain why reforms like real-time complaint handling

succeed when staff view their roles as impactful, fostering a culture of responsiveness. However, external factors like low salaries or bureaucratic hurdles might dampen motivation, leading to perceptions of inefficiency. Studies applying this theory to pension systems indicate that high public service motivation correlates with better outcomes, such as reduced fraud and improved beneficiary satisfaction, as employees internalise the societal value of their work (Dabla-Norris & Rhee, 2021). For PTAD, leveraging this theory could involve motivational training programs to reinforce staff commitment and ensure that governance reforms translate into tangible service improvements.

Modernisation Theory advocates the evolution from traditional, manual, and fragmented pension systems toward automated, data-centric technologies, viewing this shift as essential for administrative efficiency (Holzmann, 2013). PTAD's embrace of digitisation, electronic verification, and automated payments exemplifies this trajectory, moving Nigeria away from the analogue DBS toward a streamlined, tech-enabled model. This modernisation not only enhances accuracy and speed but also democratizes access, as digital platforms can reach remote pensioners. However, challenges such as digital divides in infrastructure-poor regions highlight the theory's limitations, in which modernisation may exacerbate inequalities if not paired with inclusive strategies. Global examples, such as Chile's pension digitisation, demonstrate how modernisation boosts efficiency and trust, aligning with ILO recommendations for adaptive systems (ILO, 2018). In PTAD's context, this theory supports ongoing investments in ICT, framing them as pathways to institutional resilience and alignment with 21st-century governance demands.

2.3 Empirical Review

Empirical evidence from various studies underscores the transformative impact of pension governance reforms on transparency, efficiency, and overall system performance. These reforms, often centred on institutional restructuring, digitalisation, and accountability mechanisms, have been shown to mitigate longstanding issues such as administrative inefficiencies, fraud, and stakeholder distrust. This subsection synthesises key findings from global and Nigeria-specific research, highlighting both successes and persistent challenges in pension administration.

A pivotal study by Allen et al. (2021) examined governance mechanisms in public pension organisations across multiple jurisdictions, employing a mixed-methods approach that combined quantitative data from administrative records with qualitative interviews from pension administrators. Their findings revealed that robust governance frameworks — characterised by independent oversight boards, clear decision-making protocols, and regular performance audits — significantly reduced administrative errors by up to 30% and improved payment timeliness by streamlining approval processes. For instance, in systems with strong internal controls, error rates in benefit calculations dropped markedly, attributed to standardised procedures that minimised human discretion. This study implies that governance reforms not only improve operational efficiency but also foster long-term fiscal sustainability, as fewer errors reduce corrective expenditures. However, Allen et al. (2021) noted limitations in their cross-sectional design, suggesting that longitudinal data could better capture the sustained effects of such reforms.

Focusing on the Nigerian context, Olanrewaju and Eboh (2021) conducted a survey-based analysis of pension administrative reforms, targeting over 500 pensioners in urban and semi-urban areas. Their research demonstrated that reforms, such as the introduction of automated payment systems and decentralised service centres, led to a notable increase in pensioner satisfaction levels, with satisfaction scores rising from 45% to 68% post-reform. Key improvements included faster processing times and reduced bureaucratic hurdles, which were linked to enhanced communication channels between pension authorities and beneficiaries. Nonetheless, the study highlighted enduring challenges, including inadequate inflation adjustments that eroded the absolute value of pensions and poor communication strategies that left many retirees uninformed about their entitlements. Olanrewaju and Eboh (2021) argued that while reforms have addressed procedural inefficiencies, macroeconomic factors like inflation necessitate complementary policies, such as indexed benefit formulas, to ensure equitable outcomes. This work contributes to the literature by emphasising the interplay between governance reforms and external economic variables, advocating for holistic policy approaches.

Further reinforcing the link between pension efficiency and macroeconomic stability, Adebayo and Dada (2020) utilised econometric modelling to analyse data from Nigeria's pension sector over 10 years. Their regression analysis showed that well-managed pension institutions, as measured by governance indices (e.g., transparency scores and audit frequencies), were positively correlated with national development indicators, including GDP growth and investment inflows. Specifically, institutions with high governance quality were found to contribute to economic stability by mobilising long-term savings and reducing fiscal burdens on governments. The study posited that reforms fostering institutional resilience could mitigate risks from economic shocks, such as those experienced during Nigeria's oil price volatility. However, Adebayo and Dada (2020) cautioned that governance alone is insufficient without broader economic reforms, as evidenced by persistent regional disparities in pension coverage. This research bridges pension governance with macroeconomic theory, suggesting that pension systems serve as stabilisers in developing economies, provided strong institutional frameworks underpin them.

The Pension Transitional Arrangement Directorate (PTAD) has been a focal point for empirical evaluations of the impacts of reforms. PTAD's own reports (2022) detail the outcomes of digitised verification processes and centralised record systems, which have drastically curtailed fraud and eliminated ghost pensioners — entities claiming benefits for non-existent or deceased individuals. Quantitative data from PTAD (2022) indicated a 40% reduction in fraudulent claims following the implementation of biometric verification and blockchain-based record-keeping, resulting in annual savings of billions of naira. These reforms exemplify how technological integration within governance structures enhances accountability and efficiency, aligning with broader digital transformation trends in public administration. Nevertheless, the report acknowledges implementation challenges, including initial staff resistance and the need for ongoing training, underscoring the importance of capacity-building to sustain reform gains.

In contrast, Kazeem and Aluko (2022) investigated administrative delays in state-level pension systems, employing a case-study approach in select Nigerian states. Their findings revealed that outdated record systems, often reliant on manual paper-based processes, contributed to delays averaging 6-12 months in benefit disbursements. While national reforms, such as those by PTAD, have improved central operations, decentralised state systems lag due to inadequate funding and infrastructure. Kazeem and Aluko (2022) recommended harmonising state and federal systems through standardised digital platforms to address these disparities, highlighting a governance gap that perpetuates inequities. This study adds nuance to the empirical review by illustrating how reform effectiveness varies by administrative level, calling for more inclusive governance models that account for federalism.

Transparency emerges as a cornerstone of accountability in pension governance, as evidenced by international and local studies. The Organisation for Economic Co-operation and Development (OECD, 2021) analysed pension systems in 35 countries, emphasising that timely disclosure of financial statements, operational metrics, and audit results builds institutional trust and deters corruption. Their comparative analysis showed that countries with mandatory transparency protocols experienced higher stakeholder engagement and lower incidences of mismanagement. In the Nigerian context, Obasi (2024) evaluated PTAD's transparency initiatives, such as public dissemination of payment schedules and independent audit reports, through content analysis of official publications and stakeholder surveys. The study found that these measures boosted confidence among pensioners and investors, with trust indices improving by 25% over three years. Obasi (2024) argued that transparency not only enhances accountability but also facilitates evidence-based policy adjustments, though challenges like data privacy concerns and limited digital access in rural areas remain. This aligns with institutional theory, which posits that transparent governance reduces information asymmetries and strengthens legitimacy.

Despite these advancements, empirical research persistently identifies gaps in pension coverage and communication. The International Labour Organisation (ILO, 2018) global report on social protection highlighted that in low- and middle-income countries such as Nigeria, pension systems often exclude informal-sector workers and rural populations, with coverage rates as low as 10-15%. In Nigeria, this manifests as inadequate sensitisation campaigns, resulting in low awareness and low uptake of benefits. The ILO (2018) advocated for integrated strategies, including community outreach and digital literacy

programs, to bridge these divides. These findings suggest that while governance reforms have improved efficiency for existing beneficiaries, broader systemic issues — such as fragmented institutional coordination — hinder equitable service delivery. Overall, the empirical review illustrates a trajectory of progress driven by reforms, yet underscores the need for adaptive, inclusive governance to address macroeconomic, technological, and social challenges.

Identified Gaps in Literature

Despite the wealth of empirical insights into pension governance reforms, the literature exhibits several critical gaps that limit a comprehensive understanding of Nigeria's pension landscape, particularly within the Defined Benefit Scheme (DBS) administered by PTAD. These gaps stem from methodological biases, narrow scopes, and insufficient theoretical integration, hindering the development of holistic policy recommendations. This subsection delineates these gaps in detail, drawing on the empirical review to contextualise their implications, and positions the current study as a response to them.

First, there is a notable absence of staff-based assessments in Nigerian pension studies. Most research, such as that by Olanrewaju and Eboh (2021) and Obasi (2024), predominantly evaluates pension performance from the perspectives of pensioners or external stakeholders, relying on surveys and satisfaction metrics. This external focus overlooks the internal dynamics of pension administration, including staff experiences, workloads, and operational challenges. For instance, while reforms like PTAD's digitisation have reduced errors, little is known about how these changes affect frontline employees, such as increased training demands or job satisfaction. This gap is significant because staff perspectives are crucial for understanding implementation barriers and fostering sustainable reforms, in line with human resource management theories that emphasise employee buy-in to organisational change. Without staff-centric analyses, studies risk presenting an incomplete picture, potentially overestimating reform successes by ignoring internal resistance or capacity constraints.

Second, there is insufficient evaluation of the interactions between governance quality and service delivery efficiency. Existing literature, including Adebayo and Dada (2020) and Kazeem and Aluko (2022), often treats governance and service delivery as separate constructs, with limited empirical exploration of their causal linkages. For example, while strong governance mechanisms are linked to reduced fraud (PTAD, 2022), few studies quantitatively assess how governance variables — such as board independence or audit frequency — directly influence administrative outcomes, such as processing times or error rates. This omission hinders the application of service delivery theories, which argue that governance structures must align with operational processes to achieve efficiency. In the Nigerian DBS context, where administrative delays persist, this gap prevents nuanced insights into the effectiveness of reform, potentially leading to policy recommendations that fail to address root causes.

Third, the literature lacks comprehensive empirical evaluations of PTAD-specific reforms, particularly regarding internal operations. Studies like Allen et al. (2021) and OECD (2021) provide broad frameworks, but Nigeria-focused research, such as Olanrewaju and Eboh (2021), offers only partial assessments of PTAD's initiatives, often focusing on outcomes rather than processes. For instance, while PTAD (2022) reports on fraud reduction, there is scant detail on the mechanics of digitised verification or the long-term scalability of centralised records. This gap is exacerbated by the dearth of primary data from PTAD's operations, limiting analyses of reform implementation, challenges, and adaptations. A more in-depth evaluation is essential for benchmarking PTAD against global standards and informing targeted improvements, especially given Nigeria's unique socio-economic context.

Fourth, there is limited integration of institutional, accountability, and modernisation theories in pension governance studies. Much of the reviewed literature, including ILO (2018) and Adebayo and Dada (2020), applies these theories piecemeal, without synthesising them into cohesive frameworks. Institutional theory, for example, could explain how governance reforms legitimise pension systems, while accountability theory emphasises oversight mechanisms, and modernisation theory highlights technological advancements. The absence of such integration results in fragmented analyses that fail to capture the multifaceted nature of pension governance in Nigeria's DBS. This theoretical shortfall impedes the development of interdisciplinary models capable of predicting reform outcomes and guiding policy.

METHODOLOGY

This study employed a descriptive cross-sectional survey design to assess PTAD staff perceptions of governance, transparency, service delivery, and institutional accountability within Nigeria's Defined Benefit Scheme. This approach, suitable for capturing attitudes and performance at a single point in time, aligns with exploratory research goals (Creswell & Creswell, 2018).

Population and Sampling: The target population was PTAD's approximately 1,200 staff. A purposive-convenience sampling method selected 239 respondents to represent across units (benefits administration, ICT, verification, internal audit, and customer service), determined using Krejcie and Morgan's (1970) formula for a 95% confidence level and 5% margin of error. The sample balanced demographics (e.g., 52% male, average tenure 8 years) to enhance generalizability (Patton, 2015).

Data Collection Instrument and Process A structured questionnaire with 32 five-point Likert-scale items (8-10 per variable) measured perceptions, adapted from literature (e.g., OECD frameworks). Pilot testing ensured validity. Questionnaires were distributed electronically (Google Forms) and in-person from March to May 2023, yielding a 79.7% response rate (239 completions). Open-ended items captured qualitative insights.

Reliability and Validity Cronbach's Alpha coefficients exceeded 0.70 (overall 0.85), confirming internal consistency (Nunnally & Bernstein, 1994). Expert review and pilot testing validated content and face validity.

Data Analysis: Descriptive statistics (means, frequencies) summarised perceptions. Spearman's Rank Correlation was used to test relationships among variables, with significance set at $p < 0.05$, using IBM SPSS Version 27.

Ethical Considerations: IRB approval was secured, with informed consent, anonymity, and voluntary participation ensured. Compliance with the Nigerian Data Protection Regulation (2019) prioritised confidentiality.

Limitations: The cross-sectional design limits causal inferences; self-reported data may be subject to bias; future studies could incorporate qualitative methods to provide deeper context.

RESULTS AND ANALYSIS

This section presents a detailed examination of the empirical findings derived from the survey of 239 PTAD staff members, focusing on their perceptions of governance, transparency, service delivery, and institutional accountability within the Pension Transitional Arrangement Directorate (PTAD). The results are grounded in descriptive statistics, which summarise the distribution of responses across Likert-scale items, and Spearman's Rank Correlation analysis, which explores monotonic relationships among the key variables. These analyses address the study's objectives by providing staff-centric insights into internal operations and by filling gaps in the literature on employee perspectives and empirical linkages. Data were analysed using IBM SPSS Version 27, with a focus on frequencies, percentages, means, and correlation coefficients. Overall, the findings reveal a generally positive outlook on PTAD's reforms, tempered by areas of neutrality that highlight ongoing challenges. Response patterns were cross-tabulated by demographics (e.g., tenure and unit) and revealed no significant variation, suggesting a broad consensus among staff.

Descriptive Results on Governance and Accountability

The descriptive analysis of governance and accountability perceptions indicates strong staff confidence in PTAD's institutional frameworks, which are critical for effective pension administration. Governance encompasses decision-making processes, oversight mechanisms, and compliance structures, while accountability refers to the mechanisms ensuring responsibility and ethical conduct. Respondents rated these aspects highly, with mean scores ranging from 3.8 to 4.1 on a 5-point scale, reflecting agreement that PTAD's reforms have fostered a culture of integrity and efficiency. This aligns with empirical literature that underscores how robust governance reduces administrative errors and enhances trust in public institutions (Allen et al., 2021; OECD, 2021). For instance, high ratings for internal controls suggest that PTAD's anti-fraud measures, such as digitised verification, are perceived as effective by staff, potentially contributing to the reported reductions in ghost pensioners (PTAD, 2022).

Table 1: Staff Perceptions on Governance and Accountability

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Clear governance procedures	5	18	52	108	56
Accountable decision-making	7	20	64	96	52
Internal controls prevent fraud	11	15	69	90	54
Compliance with audit requirements	6	16	58	101	58
Monitoring ensures accountability	9	22	62	92	54

More than 60% of respondents agreed or strongly agreed with statements on governance and accountability, indicating robust leadership structures and adherence to regulatory standards. For example, 67.5% rated "clear governance procedures" positively, suggesting that PTAD's hierarchical and procedural frameworks facilitate smooth operations. However, neutrality levels above 20% on items such as "internal controls prevent fraud" (28.9%) and "monitoring ensures accountability" (26.0%) suggest that, while reforms are appreciated, some staff perceive gaps in implementation or awareness. This could stem from incomplete training or uneven application across units, potentially leading to perceptions of inconsistency. Cross-tabulation by tenure revealed that newer staff (less than 5 years) were more neutral, possibly due to limited exposure to pre-reform challenges. At the same time, longer-tenured employees showed stronger agreement, reflecting firsthand experience with improvements. These findings imply that governance strengths underpin PTAD's progress, but targeted enhancements to staff education could further improve perceptions.

Staff Perceptions on Transparency

Transparency, defined as the open sharing of information, processes, and outcomes, is essential for building trust among stakeholders, including staff, pensioners, and regulators (Obasi, 2024). Staff perceptions of PTAD's transparency were moderately high, with a mean score of 3.7, indicating general satisfaction but room for improvement. This is consistent with literature highlighting transparency's role in accountability and efficiency (OECD, 2021), though the Nigerian context often faces challenges due to limited digital literacy and resource constraints. Positive ratings suggest that PTAD's initiatives, such as publicising payment schedules, have enhanced internal and external communication, aligning with reforms aimed at reducing opacity in pension administration.

Table 2: Transparency in PTAD Operations

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Timely information to stakeholders	10	21	65	89	54
Clear guidelines provided	7	19	58	104	51
Transparent payment procedures	8	23	61	98	49
Audit reports accessible	15	27	75	83	39
Adequate communication channels	12	31	64	86	46

While transparency levels are generally high, with over 50% agreeing or strongly agreeing on most items, about 30% of staff chose "Neutral," particularly for "audit reports accessible" (31.4%) and "adequate communication channels" (26.8%). This indicates that while PTAD has made strides in disseminating information, challenges persist in ensuring accessibility and comprehensiveness. For instance, audit reports may not be user-friendly or widely distributed, and communication channels might not reach all staff or pensioners effectively, especially in rural areas. Demographic analysis showed that ICT unit staff rated transparency higher (mean 4.0), likely due to their direct involvement in digital tools, compared to customer service staff (mean 3.5), who interact more with external stakeholders. These patterns suggest that transparency reforms are progressing but require broader implementation, including enhanced digital platforms and training, to ensure neutrality and strengthen institutional trust.

Service Delivery Efficiency

Service delivery efficiency refers to the timeliness, accuracy, and responsiveness of PTAD's administrative processes, which have been bolstered by reforms such as digitisation and automation (PTAD, 2022). Staff perceptions were overwhelmingly positive, with mean scores of 3.9, reflecting confidence in operational improvements. This corroborates literature on how technological advancements enhance pension administration in developing contexts (Dabla-Norris & Rhee, 2021). High ratings for items such as "staff technical capacity" indicate that training programs have equipped employees to use modern tools, reducing delays and errors.

Table 3: Service Delivery and Responsiveness

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Prompt payment processing	14	17	52	95	61
Accurate record-keeping	11	22	65	91	50
Efficient complaint resolution	9	24	66	90	50
Staff technical capacity	6	18	57	94	64
ICT improves service delivery	7	21	53	101	57

Over 60% of respondents agreed or strongly agreed that PTAD has significantly improved service delivery, with firm support for "ICT improves service delivery" (66.1%) and "staff technical capacity" (66.1%). This suggests that digital reforms have transformed operations, enabling faster processing and better accuracy. However, neutrality on "accurate record-keeping" (27.2%) and "efficient complaint resolution" (27.6%) suggests residual issues, such as data integration challenges or resource limitations. Unit-based analysis revealed that verification staff rated service delivery highest (mean 4.1), due to their role in fraud prevention, while benefits administration staff were more neutral, possibly reflecting higher workloads. These findings highlight PTAD's modernisation successes but underscore the need for sustained investments to eliminate bottlenecks.

Institutional Accountability and Oversight

Institutional accountability encompasses oversight mechanisms, ethical standards, and compliance tools that ensure fairness and responsibility in pension operations. Perceptions were positive, with a mean score of 3.9, indicating that PTAD's frameworks promote ethical behaviour and rule-based decision-making. This aligns with accountability theories emphasising monitoring as a safeguard against mismanagement (OECD, 2021). High agreement on "ethical staff behaviour" suggests a strong organisational culture, though neutrality on oversight items indicates potential gaps in real-time monitoring.

Table 4: Institutional Accountability Indicators

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Oversight ensures fairness	10	18	61	95	55
Decisions follow rules	9	16	54	104	56
Monitoring tools ensure compliance	11	20	62	96	50
Ethical staff behaviour	7	15	61	97	59
Reporting lines support accountability	8	19	57	103	52

Over 60% agreed or strongly agreed with accountability statements, with strong support for "decisions follow rules" (66.9%) and "ethical staff behaviour" (65.3%). This reflects effective oversight structures, but neutrality above 20% on "monitoring tools ensure compliance" (25.9%) suggests that tools such as dashboards may not be fully utilised or integrated. Tenure analysis showed that senior staff rated accountability higher, possibly due to their oversight roles, while junior staff were more neutral, indicating a need for capacity-building. These results affirm PTAD's progress in accountability but highlight areas for refinement to ensure comprehensive compliance.

Correlation Analysis

Spearman's Rank Correlation was employed to assess monotonic relationships among governance, transparency, service delivery, and accountability, addressing the literature gap in empirical linkages within Nigeria's DBS. This non-parametric test is appropriate for ordinal data, with coefficients interpreted as weak (0.1-0.3), moderate (0.4-0.6), or strong (0.7+). Results reveal interconnected yet independent dynamics, providing insights into how reforms influence perceptions.

Table 5: Spearman Rank Correlation Matrix

Variables	Governance	Transparency	Service Delivery	Accountability
Governance	1.000	0.162	0.118	0.204*
Transparency	0.162	1.000	0.097	0.154
Service Delivery	0.118	0.097	1.000	-0.131*
Accountability	0.204*	0.154	-0.131*	1.000

*Significant at $p < 0.05$

Governance has a weak but significant positive relationship with accountability (rho = 0.204, $p < 0.05$), suggesting that strong governance structures enhance perceptions of responsibility, aligning with institutional theory (better procedures lead to greater oversight).

Service delivery shows a weak negative correlation with accountability (rho = -0.131, $p < 0.05$), indicating that staff may perceive trade-offs, such as resource allocation favouring efficiency over monitoring, which could reflect operational pressures in high-demand units.

Transparency exhibits no significant correlations with service delivery or accountability, implying these areas operate independently, possibly due to siloed reforms.

Correlations are weak, underscoring the need for integrated strategies rather than assuming automatic spillovers, as modernisation theory supports (Allen et al., 2021).

These findings provide empirical evidence of variable interdependencies, informing targeted policy recommendations.

DISCUSSION

The findings from this staff-based survey offer a nuanced perspective on PTAD's pension governance reforms, revealing strengths in governance, transparency, and service delivery while highlighting areas for improvement. This discussion interprets the results in light of existing literature, theoretical frameworks, and practical implications, and addresses the identified gaps in Nigerian pension research. By integrating descriptive and correlational analyses, the study demonstrates how internal perceptions align with or diverge from external evaluations, providing a holistic view of PTAD's operations.

The high ratings for governance and accountability (over 60% agreement) corroborate empirical evidence that strong institutional frameworks reduce fraud and enhance efficiency (Allen et al., 2021; OECD, 2021). PTAD's reforms, such as centralised records and independent audits, appear to have instilled confidence among staff, reflecting a shift toward accountability-driven administration. However, neutrality levels suggest that governance processes are not universally perceived as seamless, potentially due to communication barriers or uneven implementation across units. This aligns with institutional theory, which posits that governance legitimacy depends on perceived fairness and accessibility (Scott, 2014). In the Nigerian context, where historical issues such as corruption have undermined trust, these findings indicate progress but underscore the need for ongoing reinforcement to sustain gains.

Staff perceptions of transparency, while moderately positive, reveal gaps in accessibility and communication, with about 30% neutrality. This supports Obasi (2024), who noted that transparency enhances stakeholder confidence, but challenges persist in disclosure practices. The lower ratings for audit report accessibility may stem from digital divides or limited training, echoing global issues in developing economies (Casey & Dostal, 2018). Theoretically, transparency is linked to accountability theory, in which open information reduces information asymmetries and fosters trust. In PTAD, reforms like public payment schedules have improved perceptions. However, the independence of transparency from service delivery (no significant correlation) suggests that communication efforts have not fully integrated with operational processes, potentially limiting their impact on efficiency.

Service delivery efficiency received strong endorsement, with over 60% agreement on improvements, validating PTAD's digitisation initiatives (PTAD, 2022). This resonates with Dabla-Norris and Rhee (2021), who argue that ICT reforms are pivotal for pension systems in low-income settings, enabling faster processing and reduced errors. The emphasis on staff technical capacity highlights successful training, but neutrality on record-keeping and complaint resolution points to ongoing challenges, such as data harmonisation with state systems (Kazeem & Aluko, 2022). The negative correlation with accountability implies perceived trade-offs, in which efficiency gains might dilute oversight, aligning with modernisation theory's caution that technological advancements require balanced governance (Allen et al., 2021).

Correlation results underscore the weak interdependencies among variables, filling a literature gap by providing empirical evidence of linkages in Nigeria's DBS. The positive governance-accountability link supports integrated reforms, while the negative service delivery-accountability association suggests resource tensions, necessitating holistic strategies. Overall, PTAD's trajectory is positive, but gaps in communication and oversight indicate that reforms must evolve to address contextual barriers, such as rural access and macroeconomic factors (ILO, 2018).

Limitations include the cross-sectional design's inability to capture temporal changes and potential response bias in self-reports. Future research could employ mixed methods for deeper insights.

CONCLUSION

This study provides a comprehensive evaluation of PTAD's pension governance from an internal staff perspective, concluding that significant progress has been made in governance, transparency, and service delivery, fostering a more efficient and accountable system. High staff confidence in internal controls and operational reforms reflects the success of initiatives such as digitisation and centralised records, aligns with global best practices, and contributes to Nigeria's economic stability. However, persistent neutrality in transparency and correlations, along with indicators of independent variables, suggest that reforms are not fully integrated, with challenges in communication, oversight, and resource allocation remaining. These findings bridge literature gaps by offering staff-centric, data-driven insights, emphasising that while PTAD is on a positive path, sustained efforts are essential to deepen its impact and ensure equitable pension administration. Policy recommendations derived from this analysis can guide targeted enhancements, ultimately strengthening Nigeria's DBS and supporting broader development goals.

RECOMMENDATIONS

Based on the findings and discussion, the following recommendations are proposed to enhance PTAD's pension governance, transparency, service delivery, and accountability. These are prioritised for feasibility and impact, drawing on empirical evidence and theoretical frameworks.

1. Strengthen Transparency Measures: Increase the frequency and accessibility of audit reports, payment timetables, and policy updates through user-friendly digital portals and multilingual formats. This addresses neutrality in perceptions of transparency and aligns with OECD (2021) guidelines, potentially boosting stakeholder trust by 20-30% based on similar reforms.
2. Improve Communication Strategies: Implement multi-channel communication approaches, including SMS alerts, email newsletters, radio broadcasts, and community outreach
3. Enhance Record Harmonisation: Integrate federal and state pension databases through a unified national platform to enable seamless verification and reduce administrative delays. This addresses gaps in accurate record-keeping (27.2% neutrality in Table 3) and aligns with Kazeem and Aluko (2022), who highlighted inefficiencies in decentralised systems, fostering nationwide consistency and minimising fraud risks.
4. Expand ICT Investments: Automate benefit computation processes and incorporate AI-based fraud-detection tools to streamline operations further. Building on high ratings for ICT's role in service delivery (66.1% agreement in Table 3), this recommendation leverages modernisation theory (Dabla-Norris & Rhee, 2021) to enhance efficiency, potentially cutting processing times by 30-40%, and to strengthen anti-fraud measures in line with PTAD (2022) reforms.

5. Conduct Continuous Staff Training: Develop ongoing training programs focused on customer service, ethics, ICT proficiency, and data security to bolster staff technical capacity and ethical behaviour. This responds to strong perceptions of capacity (66.1% agreement) while addressing neutrality in accountability items (e.g., 25.9% for monitoring tools in Table 4), ensuring staff are equipped to meet evolving demands, and promoting a culture of continuous improvement aligned with human resource development models.

6. Establish a Pension Operations Monitoring Unit: Create a dedicated unit with real-time dashboards to track key performance indicators, such as payment timeliness and error rates. This tackles the negative correlation between service delivery and accountability (rho = -0.131) by integrating oversight with operations, aligning with OECD (2021) accountability frameworks and enabling proactive adjustments to maintain efficiency without compromising compliance.

7. Promote Pensioner Feedback Systems: Implement regular surveys and feedback mechanisms to evaluate satisfaction and identify improvement areas, complementing staff perceptions with external insights. This enhances responsiveness (27.6% neutrality in complaint resolution in Table 3) and supports stakeholder-centric reforms, as advocated by Obasi (2024), potentially increasing trust and informing data-driven policy refinements.

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