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INTERNATIONALE VEREINIGUNG FÜR SOZIALE SICHERHEIT

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GOSI Constituent self-services (CSS, E-Services)

A case of the General Organization for Social Insurance

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Good Practices in Social Security

Good practice in operation since: 2005

GOSI Constituent self-services (CSS, E-Services)

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Special mention, ISSA Good Practice Award – Asia and the Pacific competition 2009

General Organization for Social Insurance
Saudi Arabia

Summary

The General Organization for Social Insurance (GOSI) has a vision that puts clients first. This vision introduces the letter "e" to GOSI to be eGOSI. The letter "e" does not only stand for "electronic". GOSI sees the word "electronic" as a bridge to what "e" really stands for: efficiency and effectiveness that GOSI targets to better serve its clients. CSS is one main initiative GOSI relies on to reach its vision. With effective constituent self-services (CSS), GOSI satisfies its clients and increases service quality despite the substantial growth in transactions' volume due to businesses' growth in Saudi Arabia.

With eGOSI strategy, GOSI provides virtual service center where clients can complete transactions electronically with ease and speed. Having clients as the focal point in this strategy, GOSI provides almost all services electronically through various electronic channels and proactively introduces new services. Serving various clients types: employers, contributors, beneficiaries, hospitals, and governments with different needs, was a CSS challenge. Beside clients' benefits, GOSI has recognized huge gains from E-Service in terms of efficient transactions time, effective resources deployment, better customer service image, large financial gains and more timely and accurate data.

CRITERIA 1:

What was the issue/problem/challenge addressed by your good practice?

With booming Saudi Economy in the past six years and the change in demographics age slots, GOSI expected a large growth in the private sector's size and labor counts. Therefore, GOSI launched its e-services on June 2005 as a proactive measure to face expected challenges of:

- growth of employers, contributors and beneficiaries;
- expansion in new geographical areas to offer services for expanding businesses;
- proactive measure to improve quality of service and avoid any service deterioration due to growth: lengthy lines, crowded parking lots, poor response time, process delays, cumbersome and inductive errors due to large volume;
- GOSI's image as a well organized entity with superior customer service could be jeopardized GOSI needed a solution that provides innovative, efficient, effective and value-adding answers for all challenges.

CRITERIA 2:

What were the main objectives and the expected outcomes?

The solution proposed had to solve challenges above and achieve other outcomes.

Expected results were:

- improve customers' service level: offering flexible, personalized and efficient service;

- develop strong and more effective relationships between GOSI and Stakeholders;
- reduce administrative and transactional costs;
- provide cost effective, simple and easy to adopt process for GOSI, its contributors and its beneficiaries;
- more accurate, reliable and timely information;
- Protect rights of insured and minimize fraud in case of any;
- Eliminate bureaucracy by relying on technology.

CRITERIA 3:

What is the innovative approach/strategy followed to achieve the objectives?

To resolve challenges and achieve desired outcomes, GOSI applied an innovative electronic services strategy which covered multiple areas such as:

- Proactively serving clients before they even request the service by integrating with government agencies. For example, we provide marriage allowance to the beneficiary before she requests it. We get this event from the Ministry of Interior as soon as the marriage occurs.
- Business Process Re-engineering: modifying rules for effective e-services implementation, and removing some steps from the processes and replacing them with electronic checks to achieve efficiency without jeopardizing the integrity or quality.
- Integrating electronically with government agencies to retrieve data directly from them, saving time on the client and acquiring more accurate data. For example, integrating with National Information Center.
- Multi-channel e-services: Clients segments were addressed differently to meet their different needs and means. Electronic channels integrated with the back system include:
 - portal: a virtual office where a client can process transactions online. With this channel the client can complete a transaction in less than 30 seconds;
 - bulk: similar to the portal but the client can upload files that contain large number of transactions at once. So, he is able to process thousands of transaction in 30 seconds;
 - system to system transparently, GOSI's system is connected with the client system through Web Services, so any changes and information that GOSI needs to know are reflected directly on its system without human intervention, meaning zero time leaving less room for mistakes, and more timely and reliable data;
 - phone (IVR): another convenient e-service channel especially for computer illiterates. It doesn't also require special equipments like internet connection or PC;
 - self-services stations (Kiosk) and SMS;
 - e-payment: employers can electronically inquire about their dues and pay them through ATMs, IVR, and internet. Benefits are also electronically deposited in beneficiaries' bank accounts.

- Securing information and channels of communication using appropriate technologies such as digital signatures and certificates.
- Focusing on reliability and continuity by establishing DR sites. Moreover, Special qualified resources are assigned for evaluating services' usability.
- Services are accompanied with multi-channelled support: email, phone support, online support, online manuals and screen casts.
- Spreading awareness about services on multiple fronts: branches, clients, online and through media. Moreover, using clients themselves as awareness tool by announcing their experiences and savings with e-services.
- Continuously measuring performance improvements and conducting Services Assessment through customers' surveys, field studies, and transactions and usage analysis. Improvements are a reflection of measures of customer experience.

CRITERIA 4:

Have the resources and inputs been used in an optimal way to implement the practice?

GOSI's approach to tackle challenges was to depend on existing resources to reach solutions.

The following resources have been explored and utilized:

- utilize GOSI MIS features and integrate solutions with the existing system;
- relay on IT department employees in all project phases;
- use experiences from other projects done internally;
- deploy Open Source technologies for development as a reliable and cost effective method.

CRITERIA 5:

What impact/results have been achieved so far?

The impact of the e-service strategy was on multiple fronts:

- Transactions' volume has grown 85 per cent between 2006 and 2009. However, GOSI's employees' growth was only four per cent.
- Customer Service: e-service offers easy, friendly, cost-effective, time efficient (in terms of transaction and commuting time), complete geographical coverage and 24/7 service for clients. A survey conducted on e-services' users showed 89.3 per cent satisfied with the service. The fast adaptation of the e-services by average annual growth of 296 per cent confirms findings.
- Time: Even though transactions' number doubled, the number for transactions going through offices decreased by 67 per cent, which led to 75 per cent decrease in transaction average time. Taking e-services volume in the equation makes the average a lot more appealing. The average time for each transaction has dropped by 96 per cent because e-service consumes zero time.
- Economic: As any electronic services, the intangible savings are giant for all parties:

GOSI, its clients, society and the environment. Better service, less overhead, time savings and convenience for clients, more productivity and efficiency in the economy by saving time and cost, finally, less traffic and purer air for the society. For GOSI, savings in transaction cost (excluding the overhead and administrative savings) is 44 per cent; these are savings GOSI obtains with every transaction today. GOSI's cost savings in employees' salary only with E-service strategy is around 16 million Saudi Riyal (SAR) per quarter.

- High Level Strategic Planning: now, data is more accurate and updated in a timely fashion. Higher level reports reflect more actual picture of the present status after improving the time efficiency by 96 per cent.

CRITERIA 6:

What lessons have been learned?

Through this experience, GOSI emerged with many lessons learned. Some important lessons are:

- resistance to change is a nature. GOSI drove change in all aspects: organizational by altering the processes, human resources by training and seminars and Cultural by embracing change;
- top management support: Management was engaged in the strategy from the beginning. Feasibility studies, presentations and discussion meetings were conducting to the management to get their approval and support for the initiative;
- awareness goes a long way. To be effective, employees and clients need to know about new services and their values. Before launching the services, employees were invited to seminars and workshops explain the services and their benefits and trained on how to support it. Clients as well have received letters and brochure on the upcoming services explaining how it works and how it could benefit them;
- importance of collaboration with all effected departments and not to make them feel left out. Several departments in GOSI have participated in discussion board and requirements gathering before services were developed. Those departments feel ownership of these developments;
- IT gives real economies for entities as shown above;
- usability of e-services: the simplicity of using e-services aided its fast adoption.

CRITERIA 7:

To what extent would your good practice be appropriate for replication by other social security institutions?

We believe that this model is replicable and encouraged for most services–centric organizations.