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Citizen Services, Customer Interaction and e-Services in Perspective

Citizen Services in Social Security – Overview of Initiatives

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Summary

Social security organizations around the world are responding to demands to improve their services and to compete effectively in the global marketplace by establishing initiatives that use innovative technologies. These new solutions can help to drive efficiencies, improve services to their constituents, optimize employees productivity, and provide better interactions with their stakeholders. Thus, social security organizations worldwide have been establishing initiatives that use modern technologies in order to better position themselves as a well organized entities with superior service.

In developing or adopting solutions to meet these challenges, these organizations look to harness the latest technologies while they establish or upgrade the Information and Communications Technology (ICT) infrastructure to modernize the way they operate. To optimize performance, flexibility, scalability, price and longevity, the selection of the technology platform was always a key. The right platform enabled them to think big and yet start small to deliver results quickly, and scale fast as momentum builds.

As a general observation, social security organizations are always trying to take advantage of the provision of services across multiple electronic channels. It was noticeable that the development of eServices is a mandatory strategic item within these organizations in order to ensure that these organizations are brought into, and is able to compete, in an 'information society'. This philosophy seems to be a consistent underlying theme across these different international organizations.

1. Introduction

In order to examine initiatives in the field of eServices provided by social security organizations around the world, a review was carried out on a number of organizations affiliated with ISSA to gain an understanding of how different jurisdictions were positioning electronic services in relation to manual forms of service delivery. The material outlined below highlights common patterns that were evident across a range of social security organizations. As a general observation, most of the discussion in the texts examined for this report looked at the provision of services across multiple electronic channels. It was noticeable that the development of eServices is a mandatory strategic item, not optional, within social security organizations in order to ensure that these organizations are brought into, and is able to compete, in an 'information society'. This philosophy seems to be a consistent underlying theme across these different international organizations. It can be declared that the ongoing development of eServices within ISSA organizations is now a 'taken-for-granted' concept though the progress of these organizations towards the provision of transactional, citizen-focused eServices is widely variable.

The right ICT platform enables social security organizations think big and yet start small to deliver results quickly, and scale fast as momentum builds. High-performance and standards-based products are deployed throughout the ICT infrastructure. Building systems that enable the proliferation of eServices provides outstanding and proven flexibility for implementing sophisticated solutions that can scale as demanded for the

growth of services. This maximizes efficiency and benefits to citizens, businesses and governments.

2. eServices within ISSA Organizations

From materials that are available via the Good Practices in Social Security database, it is established that the development of operational efficiency means that greater value on investment must be realized. In order to deliver higher quality services without increased budget, social security organizations are required to exploit the ICT environment in a way that uses components which can offer cost-effective scalability. It is prominent throughout the reviewed practices within ISSA organizations that using open industry standard architecture allowed them to deploy and scale eServices faster with proprietary systems. eServices solutions allowed these organizations to improve the quality and effectiveness of their interactions with individual constituents and businesses, as well as with various government agencies. These solutions addressed the need to streamline processes by connecting disparate information systems and improving access to public services for constituents and businesses. They also improve inter-agency communication by implementing solutions based on open industry standards-based platforms. ISSA organizations can reach different relevant parties in new ways, making information readily available and accessible and creating new interactions. Establishing eServices provides a convenient way by which many parties can interact with social security organizations for routine business. eServices can be accessed 24 hours a day, 7 days a week without additional overhead in administrative costs to organizations and results in time-savings to the general public, who can avoid traffic, parking and waiting in line to transact routine business, while eliminating reams of paper.

As a method to maintain proactive measures and precautions, social security organizations need to develop solutions that help them maintain their values of providing high quality service, reach the full satisfaction of their stakeholders and improve processes efficiency and quality. Initiatives need to be adopted to tackle expected challenges like growth of employers, contributors and beneficiaries. Expansion in new geographical areas is another issue these organizations face in order to deliver their services for expanding businesses where physical offices do not exist. Another important element is improving the quality of service and avoiding any service deterioration due to growth, lengthy lines, crowded parking lots, poor response time, process delays, cumbersome and inductive errors due to large volume of manual transactions. Also, social security organizations are always keen to protect their image as a well organized entities with superior customer service.

To face such challenges and provide proactive measures, electronic services (eServices) is the best solution which social security organizations have been exploring in variable rates based on their needs and capabilities. The foundation of eServices strategy within these organizations is to provide virtual service centers where clients can complete their transactions electronically with ease and speed. Moreover, these transactions are handled and processed electronically without minimal interference from humans. eServices have granted more benefits such as availability at all times, accessibility from anywhere, and personalized and timely services. Beside clients' benefits, social security organizations

have been able to recognize huge gains from eServices in terms of: efficiency in transactions time, effective use of resources, better customer service, large financial gains and more timely and accurate data.

The eServices solutions, in addition to solving challenges accompanying the growth in the clients' base, would achieve other outcomes. Expected outcomes would include (but not limited to):

- Improving customers service level: offering flexible, personalized and efficient services.
- Developing strong and more effective relationships between social security organizations and their stakeholders.
- Reducing administrative and transactional costs.
- More accurate and timely information.
- Protecting the rights of insured and minimizing any possibility of fraud.
- Raising global benefits on all levels: organizations, clients, and the economy.
- Eliminating bureaucracy by relying on technology.

eServices is a flexible solution that can be and have been adopted in many innovative ways within the social security business. The points below illustrate some approaches for adopting this solution.

- Business Process Re-engineering: modifying rules for effective eServices implementation, and removing some steps from processes and replacing them with electronic checks to achieve efficiency without jeopardizing integrity or quality.
- Integrating electronically with other government or private agencies to retrieve data directly from them which saves time and acquire more accurate data.
- Multi-channel eServices: Clients segments should be addressed differently to meet their different needs and means. Experiences of social security organizations showed the adoption of different channels that include internet portal, bulk upload of data, system-to-system linkages, phone (IVR), self-services stations like Kiosk, SMS, and ePayment. The development and adoption of these eServices channels stemmed from the importance of catering services to clients' needs.
- Proactively serving clients before they even request the service by integrating with government agencies. An example of that is the case demonstrated by GOSI where a marriage grant can be proactively provided to the beneficiary before she requests it.
- Focusing on reliability and continuity by establishing Data Recovery sites.
- Focusing on eServices usability by assigning special qualified resources for usability studies and engaging clients during the development of eServices.
- Good practices showed that services provided by social security organizations have been accompanied with multi-channeled support including email, phone support, online support, online manuals and screen casts.

- Continuously measuring performance improvements and conducting services assessment through customers' surveys, field studies, and transactions and usage analysis. Improvements are a reflection of measures to customer experience.

Valuable outcomes have been reported by social security organizations who adopted eServices. After implementing eServices, many organizations noticed a decrease in transaction average time, high savings in different areas, and an increase in customer satisfaction. Some organizations have also used advance and innovative solutions like system-to-system integration with large agencies with whom data exchange happens in a frequent manner to automate the process with no human intervention. In some social security organizations, proactive services were used to provide services for beneficiaries before they even request them. In addition, experiences in adopting eServices revealed many lessons. The important lesson is that resistance to change is a natural theme that needs to be dealt with effectively. To implement the changes, they needed to be driven in all aspects: organizational change by altering processes, human change by training and seminars and cultural change by embracing the transformation. Also, good practices by ISSA organizations clearly confirm that top management support and commitment is a crucial key for success and that awareness to other stakeholders needs to go along the way. To be effective, employees and clients need to know about new services and their values. Sometimes forcing clients for their own good can be used. The last lesson is that simplicity of using eServices would aid its fast and wide adoption.

3. Key Observations

Social security organizations appear to be thinking of service delivery channels in one of two ways: either for improving the quality of existing services or as a mechanism for transforming the way that these organizations think of, and deliver, services to the public.

Even where social security organizations are still at an early stage in the development of eServices, the strategies they articulate are consistent whereby the first stage of putting organizational information online is followed by a push to improve both the range and quality of services available to the public.

A smaller range of social security organizations is using the development of eServices as a catalyst to rethink the delivery of their services. When citizens for example, are high users of the Internet and are used to using IT as a mean of accessing information, and obtaining services, the relevant organizations therefore are expecting a high uptake of eServices as they are developed. It was difficult to ascertain from the literature how much progress has been made in these organizations towards providing full transactional eServices to constituents at this stage, but it is apparent that the platform for such services is being well laid, and that the long-term transformational potential of online services is recognized, and being accounted for.

4. Conclusion

Even where eServices initiatives are not extremely sophisticated, social security organizations have started to examine how their services can be made available via electronic channels. In some circumstances, these organizations may not have the option of fully replacing traditional, manual channels with electronic alternatives. Instead, it may be necessary to operate multiple channels to service different sectors within the community. This means the total business value proposition, in some cases, may not favor the development and deployment of new eServices, unless issues of uptake, efficiency and long-term cost reduction can be guaranteed.

From the good practices examined for this report, there appears to be a significant difference between those social security organizations which use eServices to improve general service performance to the public, and those using eServices as a mechanism to achieve transformation of public services. The difference is both in the level of strategic investment, and on the different types of eServices in which investments are made.

The 'improved services' approach is primarily one of incrementally building individual services in a somewhat ad hoc manner, although in some cases this may be guided by explicitly identified priorities. The total benefit to the organizations' clients under this approach will be realized once a mass of core services is available online. The primary gain in the short-term is one of organizational efficiency.

The 'transformational' approach on the other hand, is looking at the provision of citizen-centric services. This inverts the business value proposition from one that is supply-driven, to one that is demand-driven. It looks at providing the online services the public needs or desires, as opposed to the services organizations wish to provide their clients online. This citizen-centric conceptual framework modifies both decisions about what is valuable to provide, and how eServices should be provided. It requires the front-end of organizational services to be collaborative and single-layered, as opposed to disparate systems. These eServices largely complement other channels of delivery, and are designed to provide clients with greater convenience and more efficient service.