

Digital Transformation Journey

Retirement Benefits Onboarding: From Manual Processes to Digital Excellence

PRESENTED BY

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Challenges Before The Digital Transformation Journey



Manual Paper-Based Processes

Physical paperwork, forms, and documentation required for every step

Impact: 105 days for benefits processing



Physical Visits Required

Members and employers had to visit NSSF offices in person

Impact: Geographic barriers to access



Limited Awareness

Limited outreach to small businesses and informal sector

Impact: Low registration rates



Delays & Errors

Mistakes in member details and contribution processing

Impact: Rejected claims and member dissatisfaction



Slow Onboarding

Lengthy registration process for new members

Impact: Delayed access to benefits



Limited Tracking

No real-time visibility into application status

Impact: Member uncertainty and frustration

Value Proposition to our members - Strategic Plan: 2015-2025

OUR PROMISE TO MEMBERS

SAFETY:
gain value over time,
>2% return above
inflation

CONVENIENCE:
Serve you anywhere, anytime
at your convenience &
pleasure

EMPOWERMENT:
We are much more than a
retirement Fund, we make life
better

95

Staff Satisfaction
Engaged Staff

1

Benefits TAT
Efficient Processes

95

Customer Satisfaction
Wowed Customers

20T

Assets
Growing Balance Sheet

Convenience

SERVE YOU ANYWHERE, ANYTIME AT YOUR CONVENIENCE AND PLEASURE

Key Innovations & Reforms at NSSF

98% Online Onboarding

Instant registration from anywhere, anytime

Benefit: Eliminates physical visits

Digital Verification

Instant validation of member details

Benefit: Fewer errors and rejections

Data Analytics

Insights for improved service delivery

Benefit: Data-driven decisions

Automated Reminders

Proactive contribution alerts and notifications

Benefit: Improved compliance rates

Government Integration

URSB, URA, NIRA → One-time registration

Benefit: Streamlined data sharing

Self-Service Portals

Real-time dashboards for compliance tracking

Benefit: Enhanced transparency

Multiple Access Channels

Web, USSD, WhatsApp, call centre

Benefit: Increased accessibility

Automated Processing

Real-time tracking of benefits claims

Benefit: Reduced processing time

E-Signatures

Zero physical visits → fully paperless journey

Benefit: Faster processing



Impact of Digital Transformation



Benefits Processing Time

Revolutionized benefits claim processing through automation



Time Reduction

96%



Employer Onboarding

Streamlined registration process for employers



Time Reduction

99%



Statement Readiness for Benefits Processing TAT

Improved through ML and Artificial Intelligence (AI) driven validation and automation



Time Reduction

94%



Member Experience

Enhanced through self-service options and real-time tracking



Improvement

134%

Impact of Digital Transformation.....Cont'd



Member Statement Update TAT

Reduced member statement update through process automation and system integration



Tim Reduction

99.9%



E-Collections of Employer Payments

Eliminated manual cheque and cash submissions through digital payment integration



Time Reduction

83%



Optimized staff deployment through automation

Reduced staff involved in member statement updates and benefits data cleaning through system modernization and process automation



Staff Redeployed

86%

Vision 2035 | A New Commitment



Current coverage is 11%. The dream is to widen the net and cover half of eligible labour force. The focus is on the informal sector



The investment portfolio is resilient but facing headwinds globally and locally. We want to innovate for new growth; agriculture & infrastructure development



We want to live our purpose while creating value for our members, staff, Government and the public?

- Financial education to our members
- Catalytic programs to create jobs
- Co-investment in priority sectors of the economy.

Current Focus



ML/AI-Powered Services

ML models, AI agents & chatbots and predictive analytics for personalized member experience

Benefit: Instant support and personalized recommendations



Enhanced Security

Biometric authentication and blockchain for secure transactions

Benefit: Fraud prevention and data protection



Expanded Digital Reach

Mobile-first approach for rural and informal sector inclusion

Benefit: Increased coverage and accessibility



Instant Benefits Processing

Real-time verification and automated claims processing

Benefit: Same-day benefits disbursement



Integrated Ecosystem

Seamless integration with healthcare, housing, and education services

Benefit: Comprehensive social security platform



Integrated Payroll System

Single system for both URA & NSSF filing.

Benefit: Increased compliance and resource optimization



Join Our Digital Journey

Experience seamless retirement benefits management with NSSF Uganda as we continue to innovate and transform the future of social security in Uganda.

Thank You