IBM

A foundation for the future

Delivering customer-centric service
using process automation

by Rob Spencer

6-minute read

Prévoyance is the French word for foresight—an understanding of what the future requires.

CDG Prévoyance, the pension and provident funds entity of the Moroccan financial institution Caisse de Dépôt et de Gestion (CDG), helps meet the requirements of Morocco's future by managing retirement systems and solidarity funds that support economic and social development.

To carry out its mission effectively, CDG Prévoyance deploys digital, agile and scalable solutions by making use of emerging technologies, with the aim of offering an optimized and successful customer experience.

Mouhyi Eddine Zakariya, Support Director in CDG Prévoyanc, and Adil Ellaia,

Organization and Information System Director, lead CDG Prévoyance's innovation efforts. "Our main goal, through the development of IT, is to provide the best service to our customers in a shorter amount of time

and in the most effective channel," says Mr. Zakariya.

CDG Prévoyance recently launched a digitization initiative to establish more customer-centric services. "We

actually hadn't worked directly with end customers," explains Mr. Ellaia. "We delivered services through the public offices where our subscribers are employed. But the subscribers were requesting more access. We decided to go to them—to transform our operating model and interact directly with end subscribers for the first time."

But the initiative faced significant challenges.

CDG Prévoyance facilitates programs for retirement pensions, savings plans and worker's compensation, and also provides insurance and investment services. These programs are process-heavy and generate up to 100,000 documents per month. To extend direct, efficient service to more than one million subscribers, CDG Prévoyance needed to digitize its documentation and transform its processes with automation.

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50

core business processes

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1

hour

Modernizing and automating

CDG Prévoyance used IBM Cloud Pak® solutions to first modernize its application architecture, and then to digitize and automate processes for much greater efficiency.

Using the IBM Cloud Pak for Applications solution, CDG Prévoyance had access to both traditional IBM® WebSphere® Application Server and IBM WebSphere Liberty software, a lightweight Java app server for microservice development. The combination of traditional and cloud-native app environments enabled CDG Prévoyance to convert a complex, monolithic J2EE application into a flexible microservice architecture.

The application itself still resides on premises to meet security requirements, but the modernized architecture positions CDG Prévoyance for hybrid cloud deployment and further innovation.

The microservice architecture set the stage for automating processes using the IBM Cloud Pak for Automation solution. With the ability to isolate specific processes for new development, CDG Prévoyance

automated approximately 50 core business process using the following IBM Cloud Pak capabilities:

- Rules automation. Processing pensions and benefits involves myriad rules. CDG Prévoyance applies the rules execution engine within the IBM Cloud Pak solutions to keep processes moving accurately.

- Data capture. Not all of the public agencies CDG Prévoyance works with have gotten as far with digitization. Some still send paper documentation to CDG Prévoyance. CDG Prévoyance can now easily digitize the data from these documents and integrate it into the digital process flow.

- Business process management. The foundation of it all, for managing all of the activities related to an overall process. This is the component that lets users know what's been done, what's left to do, who's doing what and when it should be done.

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Adil Ellaia
Organisation and Information Systems Director,
CDG Prévoyance

Customer satisfaction and international recognition

For subscribers, CDG Prévoyance's new capabilities translate into greater convenience and speed of service. Before, a pension certificate typically took a few days to get processed. And usually the citizen had to go to a CDG Prévoyance branch to get it. Now, it's almost an instant process, all online.

Another example is self-declaration processing—the enrollment verification for the CDG Prévoyance program. Self-declaration files are huge and complex. After receiving the file, CDG Prévoyance needs to filter, process and verify the information. This used to take five days. Now, it takes about an hour.

"You can imagine, these changes mean a lot to the people," explains Mr. Ellaia. "The pensions, the compensations—these are very valuable to our subscribers. And these improvements we've made mean that they can get started more easily, they can get benefits faster."

During the COVID-19 pandemic, the digitization was critical. "CDG Prévoyance employees, our customers, our subscribers, none of us could go anywhere. There was no option to go into our branches. But despite this, the openness of our IS has allowed our various stakeholders to use our web platform directly, whether it's our websites or our mobile applications," says Mr. Ellaia.

The resilience was noticed not only by Moroccans. CDG Prévoyance is the first pension institution in the world to receive the Certificate of Recognition of Information and Communication Technologies from the Geneva-based International Social Security Association (ISSA).

For Mr. Zakariya and Mr. Ellaia, accolades aren't the objective, they are simply reminders to continue doing what their customers are doing: putting in the work in the present to be prepared for the future. "It encourages us to go beyond our current limits," says Mr. Ellaia. "We are looking at AI, we are looking at robotic process automation. We will find more ways, more technology, to continue improving our services and our customer's satisfaction."

According to Mr. Zakariya, CDG Prévoyance is now taking customer-centricity to a new level. "We decided not only to put customers at the center of our thinking but to involve them in the conceptualization of our solutions." For example, CDG Prévoyance conducted a customer-driven hackathon, Prévoithon 2019, where 13 prototype solutions were developed based on pain points submitted by customers, and the customers themselves selected four winners. CDG Prévoyance further developed the winning prototypes and put them into operation in 2020. "This approach will be extended to all customer experience processes," says Mr. Zakariya. "The objective is to meet the real needs of our customer, not our perception of what their needs are."

![CDG PRÉVOYANCE CNRA RCAR logo]

About CDG Prévoyance

CDG Prévoyance delivers more than 20 pension plans and other social security programs to more than a million citizens of Morocco. It is headquartered in the capital city of Rabat and operates customer spaces in four cities across the country.

Solution components

- IBM® Business Automation Workflow
- IBM Cloud Pak® for Applications
- IBM Cloud Pak for Automation
- IBM Datacap
- IBM Operational Decision Manager
- IBM WebSphere® Application Server
- IBM WebSphere Liberty

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