



# IS YOUR TECHNOLOGY ACTUALLY WORKING FOR THE MEMBER?

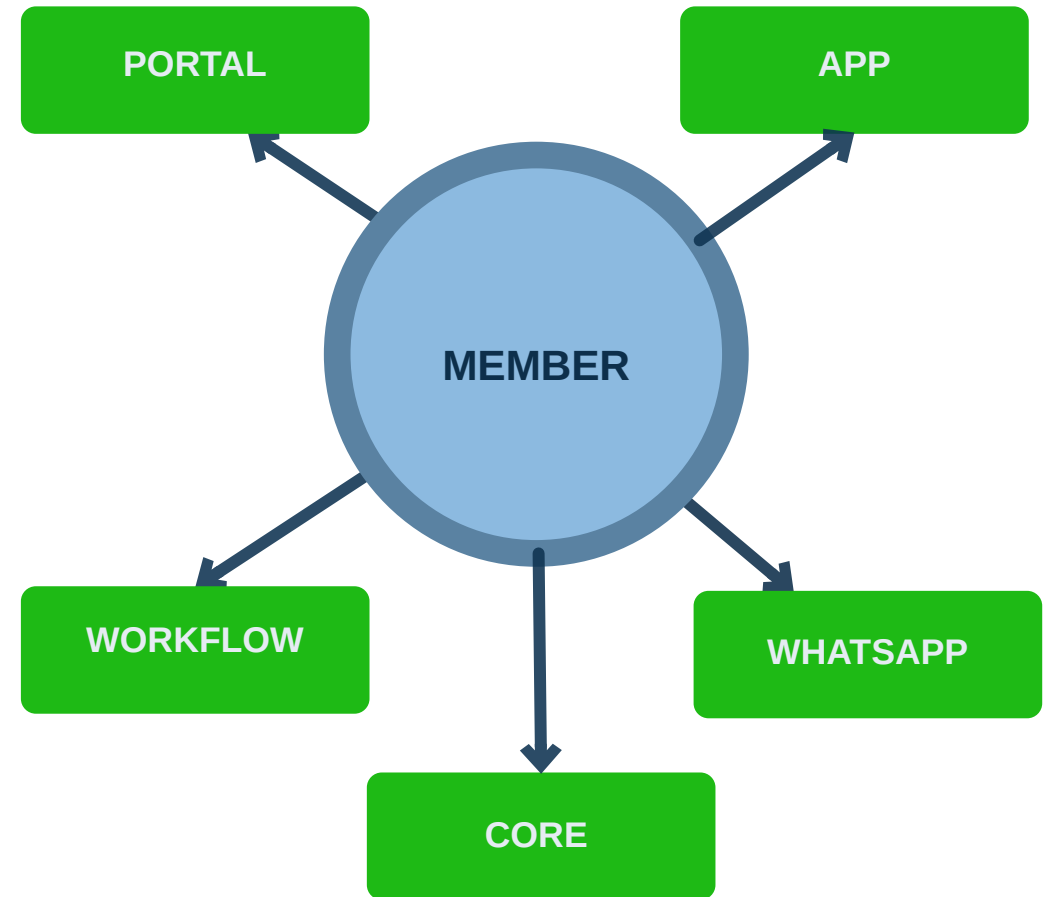
**Annual Africa Pension Technology &  
Digital Innovation Conference**

**22 September 2026**

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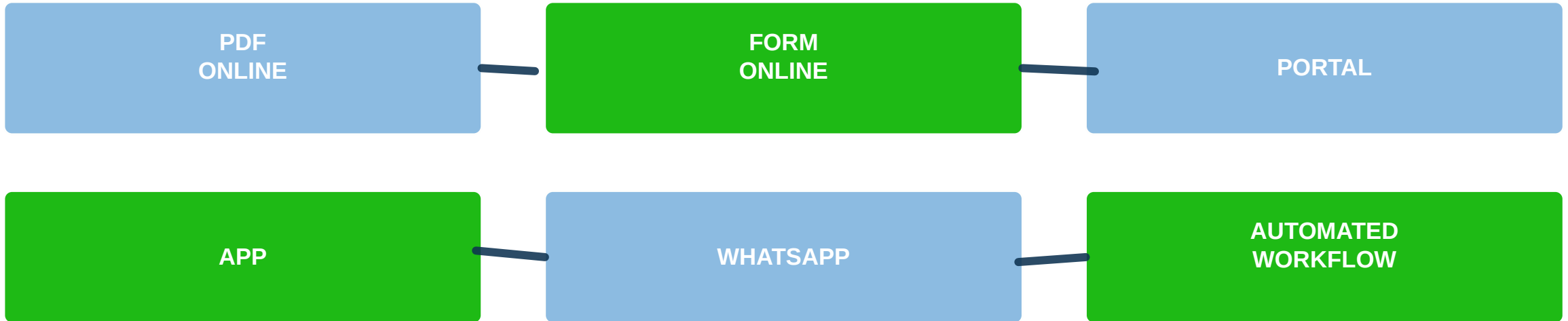
A practical framework for challenging pension technology design

Nazlie Seegers | Chief Experience Officer | Salt Employee Benefits



OUTPUTS ≠ OUTCOMES

# Digital does not automatically mean transformed.



WHICH OF THESE ACTUALLY CHANGED THE MEMBER OUTCOME?

*We measure digital transformation by what we launched. Members experience it by what became easier.*

# Before you choose technology, define the member problem.

## 1. WHAT IS THE MEMBER TRYING TO DO?

- Find a benefit
- Confirm contributions
- Understand a balance
- Update a beneficiary
- Submit a claim

## 2. WHAT PREVENTS THEM TODAY?

- Fragmented information
- Poor data
- Unclear requirements
- No status visibility
- Channel hand-offs

## 3. WHAT WOULD “BETTER” FEEL LIKE?

- Easy to access
- Easy to understand
- Able to act
- Kept informed
- Help when needed

**START WITH THE MEMBER JOURNEY — NOT THE FEATURE LIST.**

Technology should be the response to a defined member problem — not the starting point.

# Seven tests for member-centred pension technology.

|   |            |                                              |   |   |   |   |   |
|---|------------|----------------------------------------------|---|---|---|---|---|
| 1 | ACCESS     | Can the member reach it easily?              | 1 | 2 | 3 | 4 | 5 |
| 2 | CLARITY    | Can the member understand what they see?     | 1 | 2 | 3 | 4 | 5 |
| 3 | ACTION     | Can they actually do something?              | 1 | 2 | 3 | 4 | 5 |
| 4 | DATA       | Can they trust the information?              | 1 | 2 | 3 | 4 | 5 |
| 5 | CONTINUITY | Does the relationship survive change?        | 1 | 2 | 3 | 4 | 5 |
| 6 | ASSISTANCE | Can a human pick up without starting again?  | 1 | 2 | 3 | 4 | 5 |
| 7 | OUTCOME    | Did the technology solve the member problem? | 1 | 2 | 3 | 4 | 5 |

A GREAT PLATFORM CAN STILL FAIL A MEMBER JOURNEY.

# What problem is your core system designed to solve?

## TRANSACTIONAL TECHNOLOGY

### SYSTEM OF RECORD

Designed to administer the benefit.

- Contributions
- Accounting
- Benefit calculations
- Rules processing
- Claims administration
- Official records

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## EXPERIENCE TECHNOLOGY

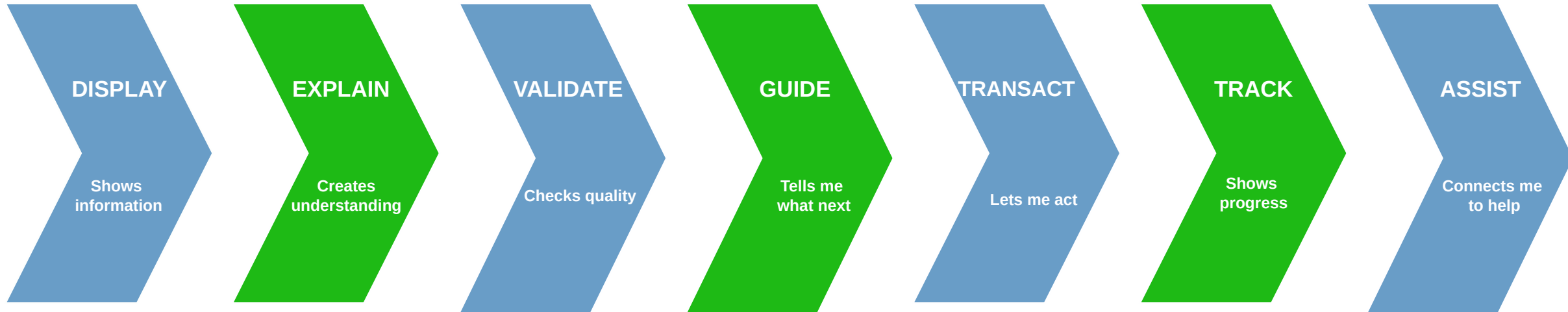
### SYSTEM OF ENGAGEMENT

Designed to help the member interact with the benefit.

- Identity & access
- Information & understanding
- Validation
- Communication
- Status
- Assisted service

**A STRONG TRANSACTIONAL SYSTEM DOES NOT AUTOMATICALLY CREATE A STRONG MEMBER EXPERIENCE.**

## Is your portal a window — or a journey?



WHERE DOES YOUR CURRENT EXPERIENCE STOP?

A PORTAL THAT ONLY DISPLAYS INFORMATION IS A DIGITAL FILING CABINET.

# Can your member experience survive bad data?

**INVALID CONTACT DETAILS**

Can you still reach the member?

**MISSING IDENTITY DATA**

Can you reliably match the record?

**DUPLICATE RECORDS**

Which record should the member trust?

**STALE BENEFICIARIES**

Is the family information still relevant?

**CONTRIBUTION MISMATCH**

Can the member see and challenge it?

**INCOMPLETE CLAIM DATA**

Does the journey guide correction?

INTEGRATION WITHOUT VALIDATION MOVES BAD DATA FASTER.

*A better front end should not simply make bad data prettier.*

# Where should technology stop?

## AUTOMATE

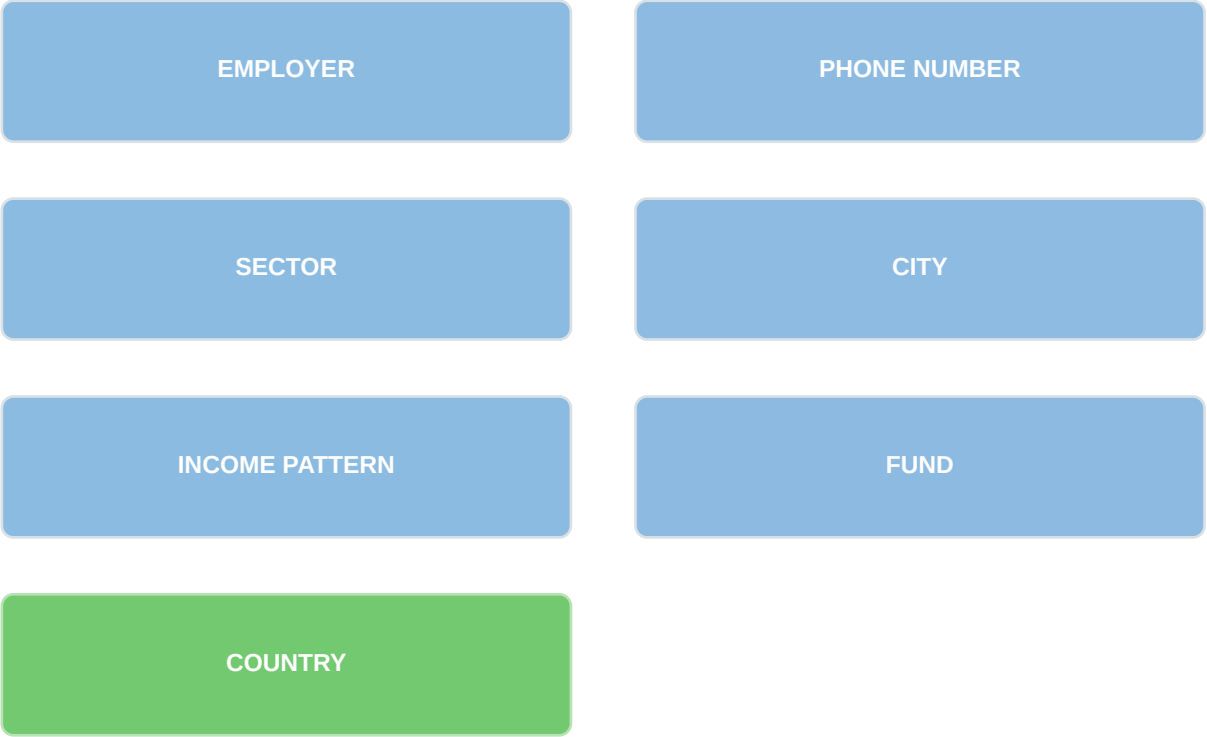
- Repetitive validation
- Status updates
- Document requests
- Simple transactions
- Standard information
- Routine notifications

## ESCALATE TO A PERSON

- Distressed member
- Complex claim
- Conflicting data
- Beneficiary dispute
- Exception requiring judgment
- Vulnerable member support

DIGITAL WHEN IT CAN. HUMAN WHEN IT SHOULD.

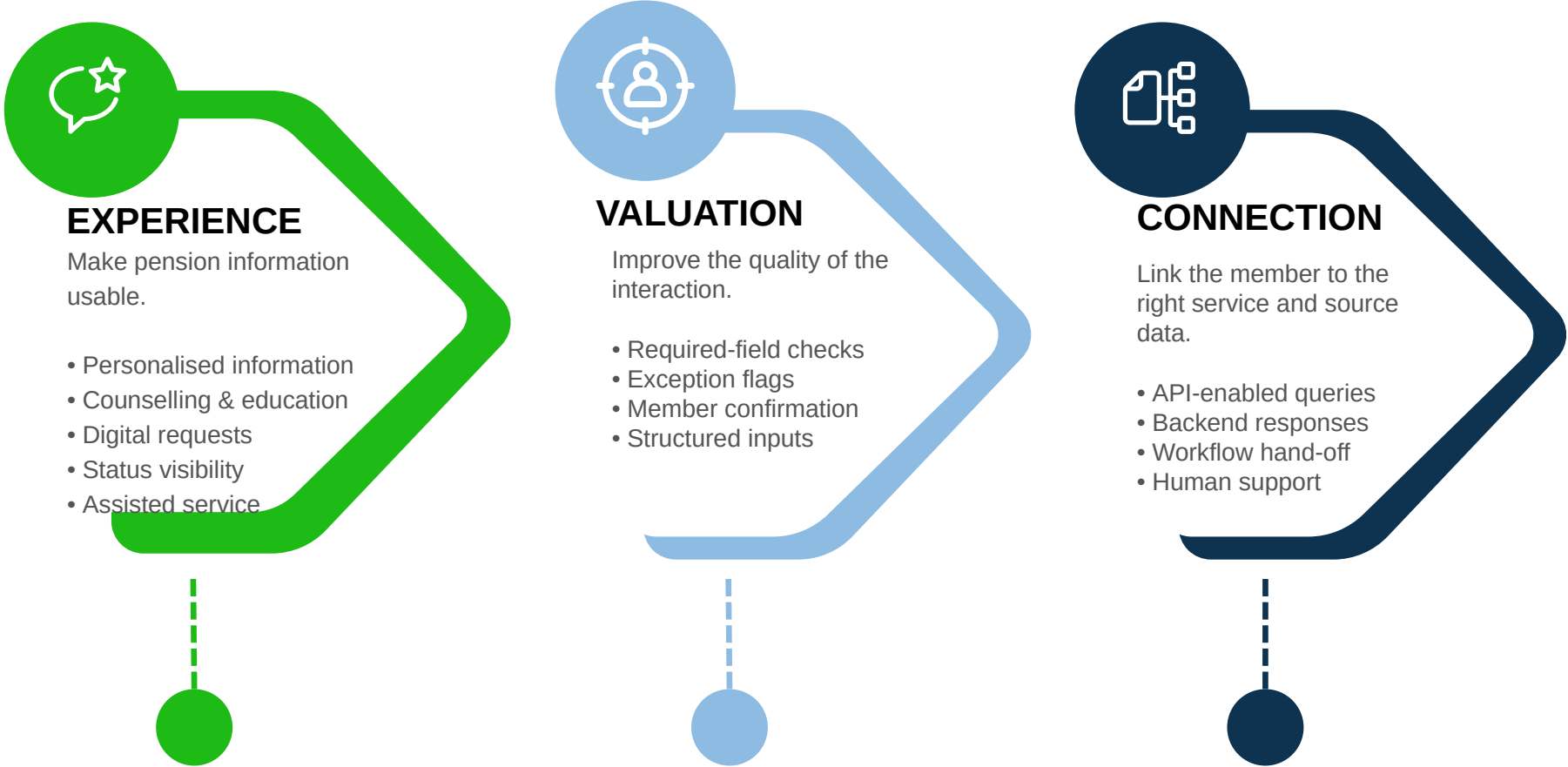
# What happens when the member's life changes?



DOES YOUR DIGITAL RELATIONSHIP SURVIVE ANY OF THESE?



# How we applied the same questions to our own environment.



BENEFIT COUNSELLOR IS ONE WAY WE HAVE APPLIED THE THOUGHT PROCESS.

## Five lessons we would take into any pension technology project.

01

### START WITH THE JOURNEY

Do not begin with the feature list.

02

### SOURCE DATA STILL MATTERS

A better front end cannot compensate indefinitely for poor data.

03

### STATUS IS A SERVICE INTERVENTION

Visibility can reduce uncertainty and avoidable contact.

04

### CHANNELS MUST SHARE CONTEXT

Digital and human service cannot behave like separate organisations.

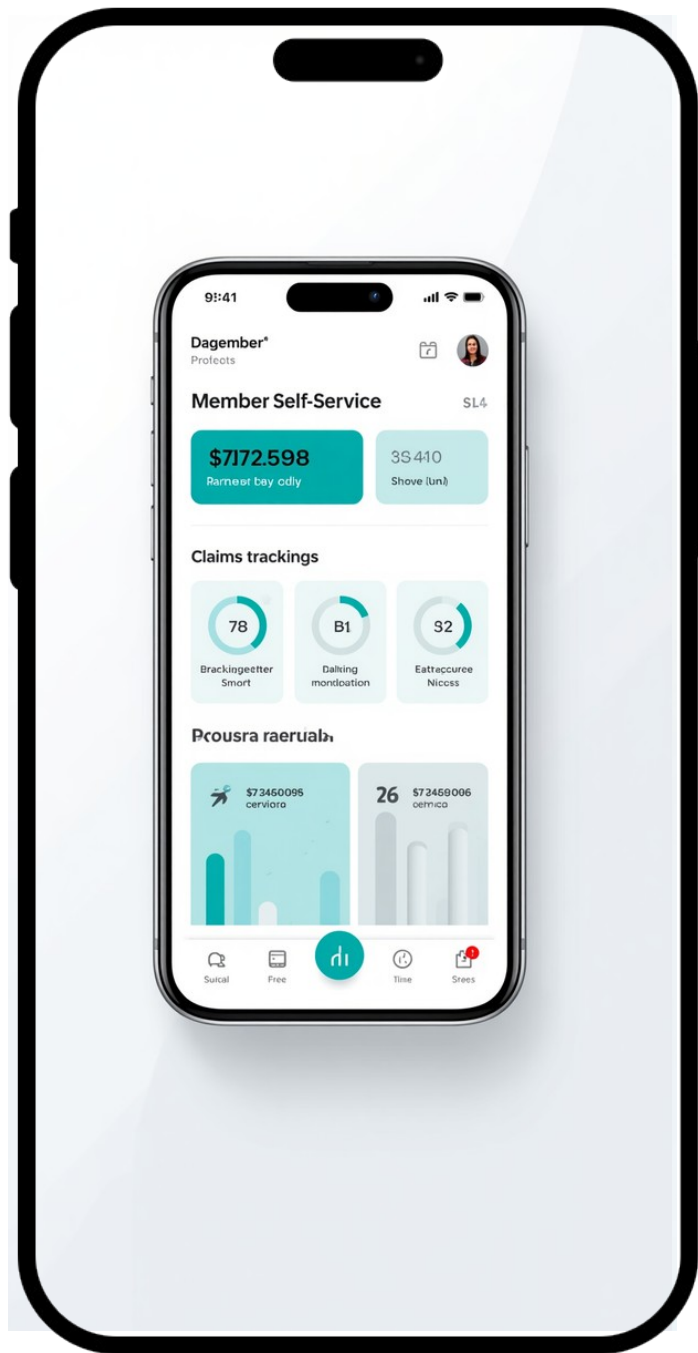
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### ADOPTION FOLLOWS RELEVANCE

Members use technology when it solves a problem they actually have.

**THE BEST TECHNOLOGY DISCUSSIONS START WITH “WHY IS THIS HARD FOR THE MEMBER?”**

# Digital Experience in Practice

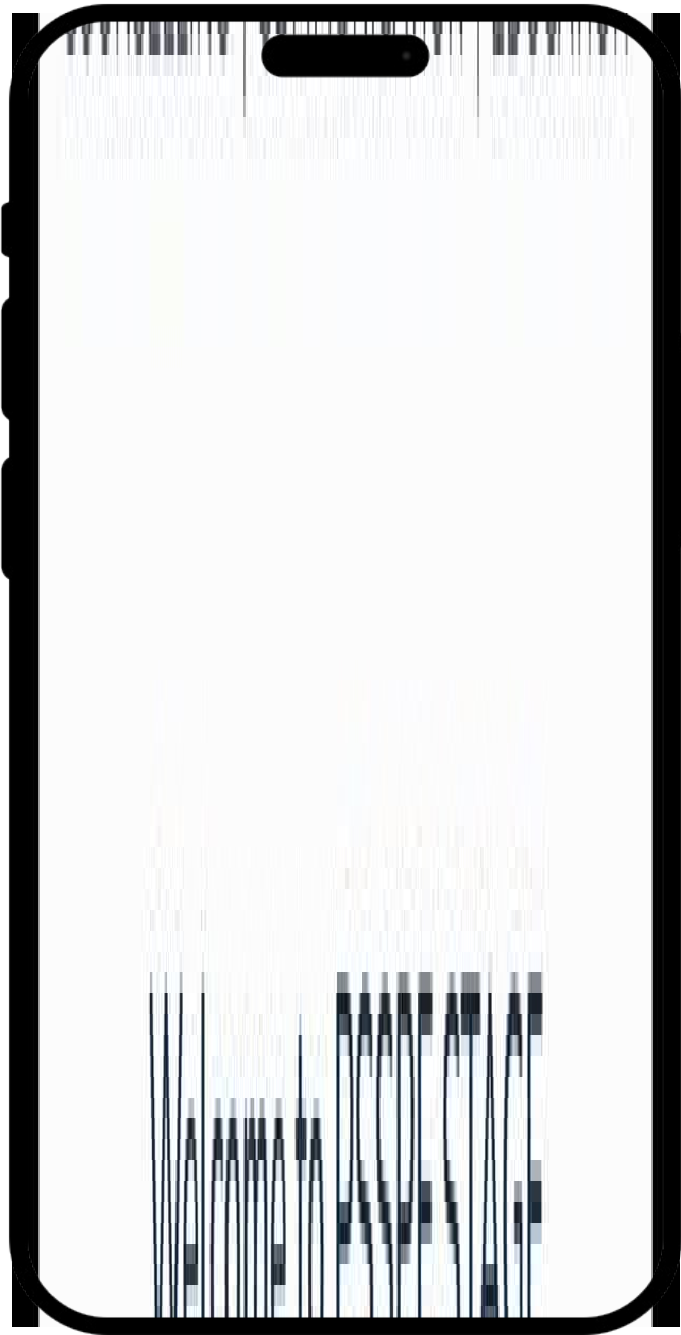


END-TO-END DIGITAL CLAIMS

REAL-TIME COMMUNICATION HISTORY

ASSISTED SERVICE WHERE NEEDED

EMPLOYER PORTAL SELF-SERVICE



# Validations

PAPERLESS

BANK ACCOUNT  
VERIFICATION

AUTOMATED  
WORKFLOWS

HOMA AFFAIRS  
VERIFICATION

# WhatsApp

REGISTRATION

BENEFIT  
COUNSELLING

PERSONALISED  
INFORMATION AND  
BENEFITS

LIVE CHAT AGENT

# EVERYTHING WE HAVE DISCUSSED ASSUMES ONE THING.

THE MEMBER AND THE INSTITUTION  
ALREADY KNOW HOW TO FIND EACH OTHER.

But what happens when the member moves beyond the  
institution that built the experience?

PEOPLE MOVE.

CAN THEIR BENEFITS  
FIND THEM?

*That is the plenary conversation.*

Question your technology. Start with the member.

A photograph of three people in a modern office setting. A man in a dark suit and white shirt is smiling and looking towards a woman on the right. The woman is wearing a grey blazer over a black top and is holding a silver laptop. Another woman is partially visible on the left, seen from the back, wearing glasses and a dark top. They are sitting in white armchairs with dark metal frames. In the background, there is a large window looking out onto a city with green trees and a blue building.

**THANK  
YOU**  
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