MiMAP (RIMANSI) Focus Note #7

Mi-MBA Mobile Application: Mabilis, Madali at Maaasahang Mobile App

Jun Jay Perez, Allelie Ruth Azucinas, Anne Pauline Del Rosario, Vianca Maria Castillo, and Pauline Navarro
March 2024

The future of microinsurance beams with much optimism as efforts for digitalization cement Microinsurance Mutual Benefit Associations (Mi-MBAs) in the daily lives of Filipinos. With the development and enhancement of the Mi-MBA Mobile Application, they can make their products and services more accessible to the communities they serve. At the same time, adapting the mobile app and other related FinTech Education initiatives provides support for their growth and development strategy and lays the foundation for the sustainability of their operations.

Background

The enhancement and replication of the Mi-MBA Mobile Application is one of the components under the *"FinTech for Greater Financial Inclusion Program",* a project implemented by the Microinsurance MBA Association of the Philippines (MiMAP) with support of the Citi Foundation. Through this program, five partner Mi-MBAs[1] can use a mobile application for cashless and paperless transactions to increase their operational efficiency, especially in terms of member application, monitoring of payments and membership status, and claims processing. Aside from efforts done on the Mi-MBA Mobile Application, this project also includes the mobilization for FinTech Education.

This collaboration between MiMAP and Citi Foundation was born out of the challenges highlighted by the pandemic. With lockdowns in place, center meetings were impeded and hard-to-reach locations became even harder to service. Limitations on face-to-face interactions also made it difficult to sustain cash-dependent and paper-heavy transactions. With this, it became apparent that digital solutions were needed to address these modern problems.

More importantly, the program also became a means to support the member growth and development strategy of MiMAP and member Mi-MBAs. Ultimately, the strategy aims to improve the brand equity of Mi-MBAs, in terms of better member perceptions leading to positive member behaviors,

and increased member satisfaction, retention, and growth performance. The program helps achieve these by supporting Mi-MBAs in the areas of IT Systems and MIS development and Member learning and engagement.

Mobile App Development and Enhancement Milestones

Engagement with Mobile App Developer

Tapping Kezar Philippines as the mobile app developer, the previous phase of the project, *"Building Microinsurance Capacities for Greater Inclusion Program"* was completed, resulting in a pilot mobile app for CARE MBA and KMBA in 2021. The pilot mobile app contained basic functionalities such as account registration, viewing of payments, and chat.

For this next phase, the collaboration with Kezar Philippines continues to ensure that there will be continuity and that the knowledge of the core system of the app will still be utilized.

This time, the improvement of the mobile app's features, the integration of e-payment methods, the replication of customized mobile apps for other MBA, the creation of new database reports, and the facilitation of member learning and training activities were the primary project objectives.

Mobile App Enhancement

To further appreciate the enhancement and replication of the Mi-MBA Mobile Application, Mr. Paul Joseph Galacan, COO of Kezar Philippines, shared his insights on the process.

He explained that the need for the enhancement of the mobile app arose with the diverse products offered by the different MBAs and the varied system requirements needed to reflect them in the mobile app. At the same time, with the new Flutter Version (the software development kit for CARE MBA and KMBA), a necessary re-code for the App Source had

---

[1] CARE MBA, KMBA, KCCDFI MBA, PBC MBA, 4K MBA

to be done. Thus, a new platform with a more modular approach to plans, payment recording, and forms was developed. *"This modularity not only accommodates the diverse needs of MBA Products but also facilitates a more efficient and scalable integration process, addressing the challenges identified during the evolution from CARE MBA to KMBA and the subsequent inclusion of PBC [MBA],"* Mr. Galacan noted. The system now supports the dynamic addition of digital products, broadening the scope beyond the initial basic life insurance plan.

Needs Assessment
Three partner Mi-MBAs participated as replicators for this project: PBC MBA, 4K MBA, and KCCDFI MBA. Along with CARE MBA and KMBA who piloted the mobile app, they participated in Needs Assessment sessions from January to August 2023 in order to evaluate each Mi-MBA's business model, background, current status, plans, priorities, gaps, and opportunities. The data was then validated through an onsite observation of the MBA partner's (pilot group) business processes along with the checking of the MBA MIS database.

Identification of Key Processes
Upon the completion of the Needs Assessment, the key processes to be integrated in the mobile app were determined, specifically:

It is imperative to identify each MBA's key processes since the enhancement and replication of each mobile app will be dependent on these. Key processes will be the basis for the features and modifications applied to the mobile app.

Replication and Customization
These efforts were realized upon the completion of the newly enhanced KMBA app last September 2023, which was then "reskinned" (replicated and customized) for the other MBAs in the months that followed.

The "reskinning" process begins with the consolidation of all the tickets specifying the modifications needed by each MBA for their mobile app. Their database is then configured, and the master source code is duplicated and modified to fit their requirements. Marketing assets such as the name, logo, colors, and company details are also added to personalize the platform. Backend API are also tailored to suit the new project and if data from existing members are available, they are integrated into the app. With these in place, an initial UI and

functionality test is conducted to ensure the effectiveness of operations. Lastly, once the tests are successful, the platform is turned over to clients.

Other than these improvements, many more significant changes were applied. For one, **a comprehensive system overhaul was done to enhance the efficiency and effectiveness of the mobile app and to expedite the debugging process. Moreover, the user experience was made more convenient and user-friendly** through the following changes: 1) improving app aesthetics and navigation through a User Interface (UI) upgrade, 2) switching from email address to mobile number for login authentication, 3) allowing users to access and export their plan certificates within the app, and 4) offering digital payment options within the app. Additionally, initiatives on streamlining data was done, reducing the number of data collections from 17 to 8 and consequently, eliminating redundancy for a leaner database. Overall, these enhancements contributed to making the transition to digital more seamless for both Mi-MBAs and their members.

Moreover, Mr. Galacan explains that they also made other enhancements to ensure that each replicated app is unique so that the distinct branding, functionality, and security needs of each MBA will be met. First off, each app operates on a separate database to secure data collected and to prevent data leakage between platforms. Other security measures are also tailor-fit per app, depending on the confidentiality and access control specific to the requirements of each MBA. Another differentiation would be on the UI of each app, featuring unique colors, logos, marketing materials, background images, and specific content for "About Us" which represent the individual brand equity of each MBA. Lastly, each app presents the varying product range offered by each MBA and customized forms that are needed to collect specific member information.

By November 2023, the enhancement of all mobile applications was completed. It now included the following improved functionalities: app account registration, chat, viewing of IEC materials, MBA products (application, claims, payments, membership status, and viewing of certificate), alerts for lapsation, profile management.

Backend Preparations and Mobile App Beta Testing
Alongside these backend preparations for the mobile app enhancement and replication, preparations for e-money integration and mobilization for FinTech Education were done as well. Last September 2023, MiMAP partnered with Xendit Philippines to incorporate a payment gateway in the app to address

the need for in-app payment options and to reduce cash-dependent and paper-heavy transactions. Factors considered in selecting a good payment gateway include security, customer support available for technical issues, compatibility and seamless integration with the mobile app, scalability and growth potential and diversity of payment methods.

Meanwhile, on the FinTech Education end of the project, the project team held an online one-on-one planning workshop with partner Mi-MBAs to discuss the "Maretech" Training and Learning Strategy.

Upon completion of the mobile apps, FinTech Education efforts continued, especially since the usability and performance of the apps were being evaluated through beta testing. This means that partner Mi-MBAs needed to implement FinTech Education to help their members understand the mobile app's features and benefits and to promote its usability.

Impact of the Program

Because of all these initiatives, significant improvements in their business operations were also observed by the Mi-MBAs that have adapted the app. Mr. Kaiser Velilia, MIS Officer of KMBA, emphasized how automation and digitization made their processes more convenient for both the MBA and their members. *"The use of paper [for our operations] and the instances where members have to go out to pay have decreased,"* he said. ["Nabawasan 'yung paggamit ng papel at paglabas ng members pagdating sa pagbabayad ng bayarin."]

Ms. Judea Gutierrez, Coordinator from KMBA, also alludes to the ease they experience with the mobile app use. "It's easier [now that we're using the mobile app] because payments are more affordable since we can pay directly through the mobile app," she said. *["Mas madali [ngayong may mobile app na] dahil mas affordable na ang payments kasi diretso na sa mobile app."]*

On the other hand, Ms. Pelagia Mendones, General Manager of CARE MBA said that the use of the mobile app has also helped CARE MBA to navigate some challenges that they faced before which revolved mostly on data collection. In the past, data collection would be a taxing process since it takes time to collect, verifying, and correcting member information. This is especially difficult when reaching members in far-flung locations. Now, she pointed out that if there's a need to collect, update, or correct any member information, it could easily be done through the mobile app. Ms. Mendones also highlighted the more open communication they now have with

members through the use of the chat feature that allows them to answer member questions and provide updates on news and activities like general meetings or assemblies. The app also helps them with member compliance since it has opened the lines for sending reminders and announcements and it facilitates an easier means of collecting pictures of documents, IDs and signatures from the members. Aside from this, members also greatly benefit from the mobile app since they can immediately see the status of their payment and lapsation tracking. Other information that they would need is also readily available to them.

To add to Ms. Mendones' point, Ms. Mylen Ibarolla, Project Staff of CARE MBA, further expresses how the mobile app helps members. "Members become aware of the payments they made since they can see it immediately reflected in the mobile app," she said. *["Magiging aware yung mga members sa mga perang ibinibabayad nila dahil makikita na ito agad gamit ang mobile app."]*. She added, "The concerns of the members can be addressed swiftly, especially for those who live in far-flung areas." *["Maa-address agad ang concerns ng mga miyembro lalo na doon sa mga malalayo ang area."]*

With all these helpful functionalities, Ms. Mendones envisions the Mi-MBA Mobile Application as an application relevant to the social networking apps that Filipinos use daily. Being on a digital platform allows microinsurance products to be within the reach of anyone with a cell phone and internet connection.

She also looked back with beaming pride at how far the project had come and the feedback she's received about it. "What I'm experiencing now, seeing people use the app and seeing that it is being taught in other places, feels good. There are people who are grateful for it, and they have good experiences with the app," she said. *["Nakakaenjoy din pala 'yung nararanasan ko ngayon na nakikita ko na ginagamit na, na tinuturo na yung apps sa ibang lugar. May ngapapasalamat tapos ang ganda na ng experiences nila.]*

Challenges with Mobile App Usage

Admittedly, the transition to the use of the mobile app has not always been easy. Both CARE MBA and KMBA experienced challenges when they first rolled out the app. Mr. Velilia of KMBA shared that most of their members are mothers or elders who are not tech-savvy and therefore find it difficult to use mobile

phones. He said that at times, because of this, they encode the wrong information like their mobile numbers. They remedy these situations by making sure that their staff teach and guide the members. "When the marketing [staff] teaches [the members], they really monitor them and present them [with a guide] on how to do the procedures correctly," Mr. Velilia said. *["Pag nagtuturo po 'yung marketing [staff] namin, talagang naka-monitor po sila at meron silang pinepresent kung paano magagawa 'yung proseso ng tama."]* Aside from these, he also added that they encounter bugs and errors with data processing and transfer. In these cases, KMBA ensures that they constantly communicate the issues with Kezar and MiMAP so that they can be addressed accordingly.

From CARE MBA's perspective, Ms. Mendones pointed out infrastructure and logistic challenges that impede the maximization of the mobile app, namely, the lack of internet connection and cell phone units used by the members. Since the mobile app requires an internet connection to be used, members who are unable to connect still struggle with its use. Moreover, there are instances where the owners of the Android smartphones where the mobile app is installed are not the same as the members registered with the MBA, which presents a difficulty when establishing a line of communication. Although there are yet to be resolutions for these external challenges, being aware of them can be helpful for further considerations in expanding and scaling up the project in the future.

Looking at the Future and Sustainability of the Program
Ms. Mendones of CARE MBA sees the Mi-MBA Mobile Application as the future of CARE MBA, specifically with their membership campaigns. **With the excitement and support expressed by their members, they plan to onboard new members solely through the mobile app, conducting a pilot test this March 2024.**

Ms. Emma Almonte Ayapana, General Manager of KUMARE Inc. (Real/Polillo), mirrors this optimism, saying, "I look forward to the future where the processes are high-tech already, where everyone will be using their phones for the transactions." *["Looking forward na sa mga dadating na*

panahon ay hightech na, gagamitin nang lahat ang phone para sa mga transactions."

Mr. Velilia of KMBA also sees this initiative developing further. He hopes that in the future, the mobile app features will eventually mirror the capabilities of their systems. In specific, he hopes that the complexities of the claims process can be one day performed in the mobile app as well.

Both CARE MBA and KMBA also expressed additional enhancements that they wish could be done on the mobile app. Ms. Mendones shared that they would appreciate the inclusion of features that would further strengthen their engagement with members as well as increase the use cases of the mobile app, namely, a means of sending client greetings and real-time updates or general news, a feature to allow them to collaborate with microfinance institutions and cooperatives with general meetings and a feature that allows for payment to be directed directly into their system. Meanwhile, Mr. Velilia noted that an addition of a pop-up prompting users to update their mobile apps would be helpful. This stemmed from situations where not all users have updated their app, causing a discrepancy in the data they received from members with updated and outdated versions of the app.

In terms of the sustainability of this project, Ms. Mendones noted that it would be possible if the opportunities to use the app would increase. She wants members to see the CARE MBA mobile app as a helpful app that contains all the things that they would need for an MBA app and this would, in turn, encourage app usage and member engagement. On the other hand, Mr. Velilia said that sustainability would be achieved as long as they strive for the continuous development of the mobile app, and constantly communicate with MiMAP and Kezar Philippines.

Through the "FinTech for Greater Financial Inclusion Program", Mi-MBAs have indeed adapted digital solutions that empowered them to transcend the challenges of contemporary times. In doing so, they have not only made their products and services more accessible but also, have future-proofed Mi-MBA's growth and development strategy, making it sustainable for years to come. ◊