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EXCELLENCE IN SOCIAL SECURITY

Data-driven. Proactive. People-centered.

Malaysia's

LINDUNG 24 Jam

NON-EMPLOYMENT INJURY SCHEME

Lessons from implementation for modern social security administration

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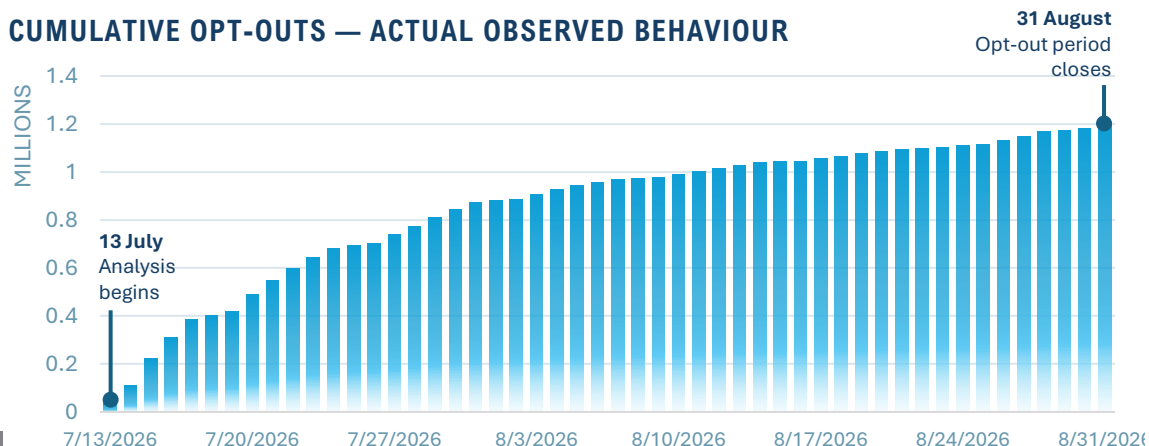
EXCELLENCE IN SOCIAL SECURITY

FROM ASSUMPTIONS TO OBSERVABLE BEHAVIOUR

Participation became our first **live signal**.

Once the opt-out window opened, participation moved from an assumption to observable behaviour.

CUMULATIVE OPT-OUTS — ACTUAL OBSERVED BEHAVIOUR



THE PICTURE AT 4 SEPTEMBER 2026



1,200,531
workers opted-out



8,499,490
workers remained in
LINDUNG 24 Jam



87.6%
participation rate

Implementation transformed participation from an assumption into actionable evidence.



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BEYOND THE AGGREGATE PARTICIPATION RATE

Understanding who was opting out – and the patterns that emerged.

We moved from individual characteristics to combinations of characteristics, and tracked how these patterns evolved over time.

FROM INDIVIDUALS TO PERSONAS

1

Start with key characteristics



Age Gender Income Location Industry



2

Look at combinations



Age × Industry × Location
(and other relevant variables)



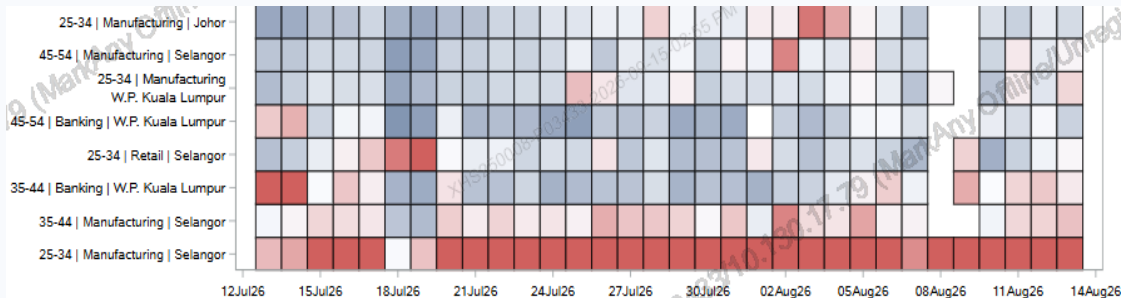
3

Track over time



Track recurring personas in daily
opt-out data

TOP OPT-OUT PERSONAS: PATTERNS OVER TIME



For example, workers aged **25-34** in the **manufacturing sector** in **Selangor** appeared consistently among the more prominent opt-out personas.



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USING EMERGING EVIDENCE DURING IMPLEMENTATION

We used data to look ahead and inform our response.

As opt-out patterns changed, the analysis was updated and applied to both forecasting and communication.

FORECASTING

EVOLUTION OF THE OPT-OUT OUTLOOK

26 JUL 2026

Initial outlook
based on early
behaviour

1.02 million

FORECAST v1

17 AUG 2026

Updated with
emerging trends

1.13 million

FORECAST v14

27 AUG 2026

Refined with latest
experience

1.18 million

FORECAST v24

31 AUG 2026

Final observed
outcome

1,200,531

ACTUAL

Forecasts were updated as new opt-out data became available, providing an **evolving view of the likely outcomes and supporting timely management decisions.**

INFORMING COMMUNICATION

1 – UNDERSTAND THE PROFILES



Age



Gender



Income



Language*

2 – IDENTIFY ENGAGEMENT NEEDS



Insights helped identify where communication could be more focused and relevant.

3 – TAILOR THE OUTREACH



Social media
channels



Influencers &
community voices



Language &
content

Social listening provided additional context on public sentiment and issues being discussed, helping to inform and refine communication.

** Inferred from available demographic information*



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EXCELLENCE IN SOCIAL SECURITY

WHAT DID WE LEARN?

Data-driven. Proactive. People-centered.



DATA-DRIVEN

Use actual behaviour to test assumptions and understand emerging patterns.



PROACTIVE

Use emerging evidence while implementation is still underway — not only after the fact.



PEOPLE-CENTERED

Use insights to make implementation and communication more relevant to the people we serve.

“

The value of data in social security lies not in collecting more information, but in turning evidence into **better decisions** and **better outcomes for people**.