

Report analysing the results of stakeholder consultations and best practice on a list of priority electronic services

Deliverable 6

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To:Mr. Mario Nava

Director General

EUROPEAN COMMISSION
DG-REFORM
Unit A.1 – Budget and Finance
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Dear Sir,

This report has been prepared for the European Commission and solely for the purpose and on the terms agreed with the European Commission in the Specific Contract REFORM/SC2021/139 – Support for Implementation of Reforms and Investments under the Recovery and Resilience Plan (Component 17 – Digital Slovakia)” („Agreement“) under the framework contract SRSS/2018/01/FWC/002.

This report was prepared in cooperation with the beneficiary from the Ministry of Investments, Regional Development and Informatization of the Slovak Republic (MIRRI) and DG Reform. Our report contains information obtained or derived from a variety of sources described within the report in more detail. PwC has not sought to establish the reliability of those sources or verified the information so provided. Accordingly, no representation or warranty of any kind (whether express or implied) is given by PwC to any person (except to the European Commission under the Agreement) as to the accuracy or completeness of the report.

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This is the final report which is aligned with comments received from Mr. Matej Maderič (MIRRI) and Mrs. Lenka Sýkora (MIRRI) on the 19th of October 2022, and from Panagiotis Markantonatos (DG Reform) on the 26th of October 2022.

Save as described in the Agreement or as expressly agreed by us in writing, we accept no liability (including for negligence) to anyone else or for any other purpose in connection with this report and it may not be provided to anyone else unless explicitly stated in the Agreement.

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Yours sincerely,

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Abbreviations

DG REFORM	Directorate General for Structural Reform Support of the European Commission
EC	European Commission
ERU framework	Environment - Readiness - Usage modernization framework
EU	European Union
IS	Information systems
ID	Identification
KPI	Key performance indicator
MoEC	Ministry of Economy of the Slovak Republic
MoESRS	Ministry of Education, Science, Research and Sport of the Slovak Republic
MIRRI	Ministry of Investments, Regional Development and Informatization of the Slovak Republic
MoI	Ministry of Interior of the Slovak Republic
NCZI	National Health Information Centre
RTVS	Radio and Television of Slovakia
SP	Social Insurance Agency of Slovakia
UGKK SK	Úrad geodézie, kartografie a katastra Slovenskej republiky
VUC	Higher territorial unit

1. Foundations of the analysis

1.1 The scope of Life situations

The proper definition of the scope of life situations has been pivotal for their analysis, identification of potential deficiencies and further prioritisation. Our aim was to establish the scope of life situations together with MIRRI but taking into account already existing catalogues or lists of life situations.

The term “life situations” is established in the Slovak legislation by § 3 of the Act No. 95/2019¹ Coll. on Information Technology in Public Administration as „an event in the life of a natural person, or in the life cycle of a legal person, that is handled by public administration services; the organisation of public administration services from the users’ perspective when exercising their rights and obligations in relation to management bodies.“ The Slovak public administration relies on a catalogue of life situations² for defining the structure of the catalogue of public administration services. The catalogue of life situations is considered to be one of the essential catalogues for the transparency of public administration information systems. A non-comprehensive list of life situations was defined as part of the National project - Operational programme Effective Public Administration³ (2017-2020), where situations concerning the Ministry of Interior of the Slovak Republic were identified.

The European Commission’s annual review of digital transformation of government and public services, the eGovernment Benchmark⁴ report uses the term life event, instead of life situations. The report covers in total of eight life events, that are characterised as „a package of government services, usually provided by multiple agencies, that support citizens or entrepreneurs through key points of their lives “. These eight life events are in line with the life events defined in Annex II of the Single Digital Gateway Regulation⁵ No. 2018/1724. The motives for this regulation lie in ensuring the ease of access to information and services in order to exercise rights and services in the internal market, and in contribution to greater transparency of

rules and regulations relating to different business and life events. As it is stated in Article 6 of the Regulation, member states of the EU should ensure that users can access and complete procedures that are listed under seven explicitly defined life events, fully online.

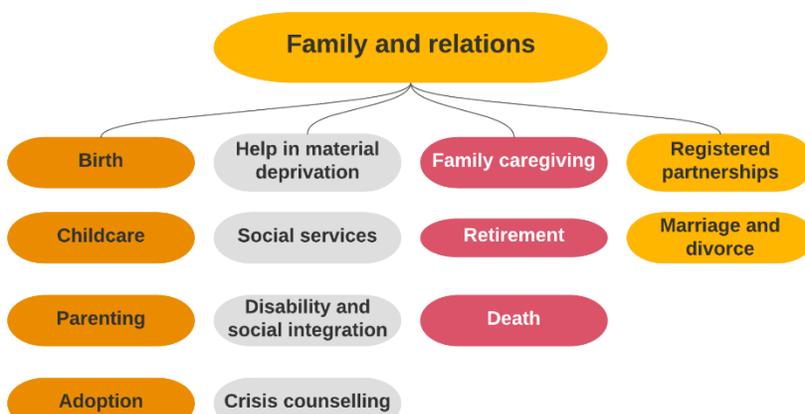


Figure 1 Example of life situation branching - the Family and relations life situation pool is divided into thirteen more specific, distinctive life situations. (Source: Catalogue MIRRI)

¹ [Act No. 95/2019 Coll. on Information Technology in Public Administration](#) (in Slovak)

² For further information please visit the relevant [webpage](#) (in Slovak)

³ For further information please visit the relevant [webpage](#) of the Ministry of Interior of the Slovak republic (in Slovak)

⁴ eGovernment Benchmark 2022 available [online](#)

⁵ Regulation (EU) 2018/1724 of the European Parliament and of the Council of 2 October 2018 establishing a single digital gateway to provide access to information, to procedures and to assistance and problem-solving services and amending Regulation (EU) No 1024/2012, [available online](#)

	eGovernment Benchmark	Single Digital Gateway	Catalogue MIRRI	Catalogue MoI ⁶
Legal person/ Business	Business start-up	-	Start of entrepreneurship	Start of entrepreneurship
	Regular Business Operations	Starting, running, and closing a business	Regular business operations	Economic and administrative business operations
	-	-	Support of entrepreneurship	-
	-	-	Entrepreneurship	-
	-	-	Responsible business	-
	-	-	Intellectual property	-
Natural person/ Citizen	Studying	Studying	Education and sport	Education
	Family	Birth	Family and relations	Family and relations - Registry Office
	Career	Working	Employment	Employment
	Moving	Residence/Moving	Housing	Housing/ Land registries/ Construction procedures
	Owning and driving a car	-	Travelling	-
	Starting a small claim procedure	-	-	-
	-	Retiring	-	-
	-	-	Citizen and public administration	-
	-	-	Finances	-
	-	-	Transportation	Transportation
	-	-	Culture	-
	-	-	Health	-
	-	-	Environment	Environment
	-	-	Defence and safety	Firearms registry

Table 1 Overview of life situations or life events defined by eGovernment Benchmark, Single Digital Gateway Regulation, Catalogue of life situations used by MIRRI, and catalogue of life situations used by MoI.

⁶ The Ministry of Interior of the Slovak Republic registers the following additional life situations: Fire and Rescue Service, Monument Preservation Institute, Human Resources in Public Administration, Third sector, Public procurement. These life situations are specific to the operations of the Ministry itself and for that reason were excluded from the overview table.

Table 1 provides an overview of life situations or life events, that are described by the above-mentioned documents, regulations, and catalogues.

Life situations are defined very broadly and can be and are broken down into logically coherent sub-parts of life situations. The MIRRI catalogue of life situations is in line with this logic, as the broad topics are generally referred to as class of life situations, that are broken down into more specific life situations. A representation of this approach is shown in *Figure 1*.

The final selection of life situations for further analysis has been defined after careful consideration of the above-mentioned sources and after consultations with MIRRI. The final list contains of 18 life situations, with situations relevant for citizens and business. The chosen life situations were selected and defined with the goal to cover the widest range of situations defined by the Single Digital Gateway Regulation and the eGovernment Benchmark.

We must emphasise, that the selected life situations cover specific events and occasions that can (and in many cases will) happen in a citizen's or business's life/ lifecycle but is not exhaustive. There are many other life situations, that were not added to the primary group of analysed life situations, but their improvement and optimisation could bring potential prospects. One of the input criterium for choosing a life situation for further analysis was the number of submissions that correspond with each life situation. Based on this criterion, we excluded life situation Starting a small claim procedure from analysis, despite it being one of the key life events in the eGovernment Benchmark.

The final list of life situations that were selected for further analysis is shown in *Table 2*. Two life situations are related to businesses (legal persons) while the other 16 are life situations that almost every citizen can experience in one way or another. The scope of each life situation was carefully chosen and validated to gather as many information as possible on every life situation, while staying clear and concise in presenting the findings. As there was a strive to cover more related aspects of a life situation, the scope of some was extended to investigate more life events. Some life situations are therefore currently defined in such way, that they can be further broken down to core, logically coherent life situations.

1.2 Our approach to mapping customer journeys

For each life situation, a persona was created with features and characteristics defined in advance, to represent an “average” citizen or business. This approach allowed to map life situations in detail but to eliminate minor variations that necessarily occur – and to create customer journeys for every life situation.

When mapping a life situation via customer journey, the aim is to capture the essence of given life situation in a general, broader sense, that is applicable to a larger group of citizens or legal persons. Capturing every detail is impossible and undesirable, as that would only blur the logic. There is however no clear division line between these two approaches and every case needs to be evaluated separately. In certain cases, a more detailed customer journey can be beneficial while in other cases higher level of detail is unwanted. The level of detail for the customer journey maps depends on the complexity of each life situation, the number of public authorities and stakeholders involved and on the chosen logical approach.

The present analysis of life situations aims to identity stakeholders involved in each life situation and understand their engagement. A desired additional outcome of the analysis is the possibility to use customer journeys that were to be created as guidelines for citizens and legal persons on how to navigate given life situations. These intentions are, however, not fully compatible. High level of detail, that is essential for the proper understanding of the involvement and interaction of stakeholders, can cause confusion when the intention is to create a guideline. To comply with these requirements, we decided to map the customer journeys from the viewpoint of the persona, as “ME”.

The persona, “me”, experiences events and interactions in life situation first-hand. Therefore, the persona as a citizen or as a legal person is not interested and does not have to be interested in every interaction and “back-office” process that happens in the background (and that may be necessary to fulfil their

requests). The persona also needs to know the answers to the questions “Who?” or “Whom?”. It is in the persona’s interest to know, who is the responsible stakeholder, and to whom send documentation, for example. To follow this logic, customer journeys were created to map interactions primarily between the citizen (or legal person) and stakeholders (representatives of public administration). In certain cases where it was regarded as beneficial, other relevant stakeholders were added to the customer journeys, despite the lack of direct interaction between them and the persona.

	MIRRI-PwC Final Selection	eGovernment Benchmark	Single Digital Gateway
	Starting a business	Business start-up ✓	Starting, running, and closing a business ✓
	Regular business operations	Regular Business Operations ✓	Starting, running, and closing a business ✓
	Purchase of a real estate	*	Residence ✓
	Purchase of a car	Owning and driving a car ✓	*
	Birth of a child	Family ✓	Birth ✓
	Preschool	Studying ✓	Studying ✓
	Elementary school	Studying ✓	Studying ✓
	Secondary school	Studying ✓	Studying ✓
	University education	Studying ✓	Studying ✓
	Getting married	Family ✓	*
	Getting a divorce	Family ✓	*
	Loss of employment	Career ✓	Employment ✓
	Moving	Moving ✓	Moving ✓
	Sickness	*	*
	Disability, social services and family caregiving	*	*
	Material deprivation	*	*
	Retirement	*	Retiring ✓
	Death and inheritance	Family ✓	*

Table 2 Overview of eighteen life situations selected for further analysis

Another key piece of information for a user (persona) is the list of necessary preparatory steps and documents that they will need to pass life situations successfully. The current setup of the Slovak public administration still pushes this burden towards the citizen, meaning that it is the citizen who must collect every potentially useful document and present them to the representatives of the public administration. The motivation to change this setup is strong and important steps have been taken to change the system in line with the motto “Once and enough⁷”. The idea behind is to rely on information that is already in registries and databases governed by public authorities to ease the bureaucratic strain on citizens and legal persons.

⁷ Act No. 177/2018 Coll. on certain measures to reduce the administrative burden by using public administration information systems ([Act against bureaucracy](#))

As important as this aspect is, it was not in scope of the current analysis. However, we partially covered the issue about input documents in the form of collected online templates and other sources of information for the processes of the analysed life situations. To grasp the full picture of a life situation, it was also important to display information about the methods how public administration service is available. Many of the services are now available online so personal interaction between the customer and the public authority is not needed or is limited. One of the positive outcome of the COVID-19 pandemic has been, that it demonstrated the viability and functionality of digital services of public authorities.

It is important to acknowledge, that the mapping and analysis of the life situations were carried out in the months of May, June and July of 2022 and mirror the state of the art at this period. Minor changes that may have been implemented since the conduction of research, are not captured in our findings.

2. Key Attributes

One key part of the analysis of selected life situations was to define specific attributes that will be monitored and evaluated for each life situation. This common system of attributes is crucial for later comparison of the analysed life situations. The pool of attributes emerged from PwC's experience and from consultations with MIRRI, and is the following:

Title of LS	Title of life situation approved by MIRRI.
Start of LS	Start event or situation of the life situation, approved by MIRRI.
End of LS	End event or situation of the life situation, the ultimate goal of the life situation. Approved by MIRRI.
Customer journey step	Description of a step in the customer journey.
Process public authority vs. citizen	Identified process between citizen (legal person) and stakeholder (or public authority), if applicable. The primary source for processes was the overview of processes identified during the project Optimization of Public Sector delivered by PwC.
Electronic service	Hyperlink to electronic (digital) service, when applicable. By digital service one means a wide range of online services that range from informational service to full online service.
Stakeholder, public authority	Identified responsible stakeholders and public authorities interacting in the life situation.
Central stakeholder	Identified public stakeholders and public authorities can be categorised into central and not central. Ministries are regarded as central, while municipalities are not central authorities. The motivation for this categorisation is to differentiate between public authorities that are as one organic entity of those that represent several actors.
Sector, ministry	Sector that the life situation is related to.

Agenda	Agenda under which the process of the life situation is listed. Source: Meta IS
Section	Respective section that stands above agenda in the hierarchy of public administration services. Source: Meta IS
Legislation	Legislation related to life situations.
Relative legislation	Complementary, relative legislation ("vykonávacie predpisy" in SK) to main legislation.
Projects	Identified projects related to the life situation. Source: Meta IS
Project responsible	Responsible stakeholder, public authority for the identified projects.
Project status	Status of the identified project related to the life situation. Projects with status "approved", "implemented" bear the most importance. Source: Meta IS
End service	End services identified for life situations. Source: Meta IS
Level of digitalisation	Level of digitalisation of electronic services evaluated based on the characteristics in Decree 78/2020 of the Deputy Prime Minister's Office for Investments and Informatization of the Slovak Republic.
Public admin. IS	Public administration information systems used (primarily by the citizen or legal person) for each life situations. Source: Meta IS
Submissions volume	For each life situation a type of submission and its volume was chosen. This attribute represents a quantitative indicator to evaluate and compare life situations. Values that are publicly available were primarily chosen.

2.1 Stakeholders and involved public authorities

Our previous experience has shown us the importance of proper identification of owners and interacting public authorities for each life situation. The owners or primary stakeholders are responsible for the development and optimisation of life situations, communication with other stakeholders and evaluation of progress.

MIRRI, as the central entity responsible for informatisation and digitalisation of public administration services has been identified as a key primary stakeholder for every life situation. Productive cooperation between MIRRI and other primary stakeholders of life situations listed below is essential for the success of every implemented change. MIRRI as the key stakeholder acted as the point of contact between PwC's team in the process of consultations with other stakeholders.

The rate and form of involvement of stakeholders varied for each life situation, based on the fragmentation of responsibilities or complexity of life situations.

Consultations with stakeholders

In the initial phase, the involved stakeholders were informed about the outcome and benefits of the project at the level of Permanent secretaries of respective ministries. During the analysis phase, PwC carried out several consultations with some of the most important stakeholders (in cooperation with MIRRI).

PwC conducted consultations with the **Ministry of Economy of the Slovak Republic** with respect to life situation Regular business operations. The Ministry supported the analysis with defining areas of business operations that were regarded as key in the lifecycle of a business and are potentially worth for implementing more electronic services. For this input, the Ministry collected feedback from trade unions and other partner organisations. The Ministry had also expressed its support for MIRRI's aspiration to create a more user-friendly environment to start a business. Consultations were organised with agencies under the competence of the Ministry of Economy in the areas of investment acceleration and innovations. The collaborating agencies were the **Slovak Innovation and Energy Agency (SIEA)** and the **Slovak Investment and Trade Development Agency (SARIO)**. Inputs regarding life situation Starting a business for the purposes of customer journey mapping were received also from the **Statistical Office of Slovakia**.

The **Ministry of Justice of the Slovak Republic** encouraged the analysis with statistical inputs that helped with the final selection of life situation. This Ministry is also a key stakeholder in life situations Starting a business, Getting a divorce and Death and inheritance.

The **Social Insurance Agency in Slovakia** was involved in the analysis especially for life situations Retirement and Sickness. The Agency was in direct contact with MIRRI who acted as an intermediary between PwC and the Agency.

The analysis and customer journey mapping were backed by the **Ministry of Interior of the Slovak Republic** as well. This Ministry plays an essential role in many analysed life situations, and its representatives provided valuable information for many: Moving, Getting married, Getting a divorce, Death and inheritance, Starting a business, Regular business operations, Purchase of a vehicle.

PwC's team had several consultations with the representative of **Office of Labour, Social Affairs and Family** to get input of several life situations. The consultations were mainly focused on the current state analysis of Loss of employment, but we discussed other life situations that the Office is involved: Death and inheritance, Material deprivation and Disability, social services and family caregiving.

Similar consultations took place with the representatives of the **Geodesy, Cartography and Cadastre Authority of the Slovak Republic** regarding the life situation Purchase of a real estate. One part of this life situation had been further explored with the help of representatives of municipalities.

The analysed life situations were divided into packages, and the finalised customer journeys were presented to the representatives of MIRRI gradually. The 18 life situations were divided into four packages. These consultations functioned as occasions to clear out the scopes in detail where necessary and validate the outcomes by MIRRI as the primary stakeholder.

On top of the activities concluded in the inception phase, PwC and MIRRI had agreed on conducting a consultation with stakeholders in the form of a survey. The expected outcome of this survey was to get a better understanding of the administratively most demanding processes and activities that public authority offices carry out, and also to collect volumes of submissions that public authorities must process. The survey focused on data from the period of the last three years (2019 until the first half of 2022). Fifteen key stakeholders had been contacted to fill out this survey:

- Financial Administration of the Slovak Republic,
- Ministry of Transport and Construction of the Slovak Republic,
- Ministry of Economy of the Slovak Republic,

- Ministry of Justice of the Slovak Republic,
- Ministry of Education, Science, Research and Sport of the Slovak Republic,
- Ministry of Interior of the Slovak Republic,
- National Health Information Centre,
- Radio and Television of Slovakia,
- Social Insurance Agency in Slovakia,
- Statistical Office of the Slovak Republic,
- State Veterinary and Food Administration of the Slovak Republic,
- Geodesy, Cartography and Cadastre Authority of the Slovak Republic,
- Office of Labour, Social Affairs and Family,
- Public Health Authority of the Slovak Republic.

The results of the survey are to be used in the upcoming phases of design and implementation of several services that is in the governance of MIRRI.

The list of identified primary and secondary stakeholders for each life situation is the following:

Starting a business	Primary stakeholders	Secondary stakeholders
	Ministry of Interior of the Slovak Republic	Public Health Authority of the Slovak Republic
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Municipalities
		Social Insurance Agency in Slovakia
		Transport Authority
		Statistical Office of the Slovak Republic
		Radio and Television of Slovakia
		Financial Administration of the Slovak Republic
		Trade Licensing Office
		Health insurance agencies
		State Veterinary and Food Administration of the Slovak Republic
	Ministry of Justice of the Slovak Republic	
Regular business operations	Primary stakeholders	Secondary stakeholders
	Ministry of Economy of the Slovak Republic	Ministry of Interior of the Slovak Republic
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Ministry of Justice of the Slovak Republic
		Municipalities
		Financial Administration of the Slovak Republic
		Social Insurance Agency in Slovakia
		Slovak Business Agency
		Statistical Office of the Slovak Republic
		Health insurance agencies
		Trade Licensing Office

Purchase of a real estate	Primary stakeholders	Secondary stakeholders
	Geodesy, Cartography and Cadastre Authority of the Slovak Republic	Ministry of Interior of the Slovak Republic
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Financial Administration of the Slovak Republic
		Radio and Television of Slovakia Municipalities
Purchase of a car	Primary stakeholders	Secondary stakeholders
	Ministry of Interior of the Slovak Republic	Transport Authority
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Ministry of Transport and Construction of the Slovak Republic
Birth of a child	Primary stakeholders	Secondary stakeholders
	Social Insurance Agency in Slovakia	National Health Information Centre
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Ministry of Education, Science, Research and Sport of the Slovak Republic
		Gynaecologist
		Universities
		Office of Labour, Social Affairs and Family Registry Office
Preschool	Primary stakeholders	Secondary stakeholders
	Ministry of Education, Science, Research and Sport of the Slovak Republic	Preschools
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Municipalities
		Institute for educational counselling and prevention
Elementary school	Primary stakeholders	Secondary stakeholders
	Ministry of Education, Science, Research and Sport of the Slovak Republic	Elementary schools
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	
Secondary school	Primary stakeholders	Secondary stakeholders
	Ministry of Education, Science, Research and Sport of the Slovak Republic	Elementary schools
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Secondary schools
		Paediatrician
		Institute for educational counselling and prevention
University education	Primary stakeholders	Secondary stakeholders
	Ministry of Education, Science, Research and Sport of the Slovak Republic	Universities
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Fund for promotion of education
		Centre for recognition of diplomas

Getting married	Primary stakeholders	Secondary stakeholders
	Ministry of Interior of the Slovak Republic	Municipalities
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Representatives of churches
		Registry Office
		Ministry of Justice of the Slovak Republic
		Geodesy, Cartography and Cadastre Authority of the Slovak Republic
		Social Insurance Agency in Slovakia
		Health insurance agencies
Getting a divorce	Primary stakeholders	Secondary stakeholders
	Ministry of Justice of the Slovak Republic	Ministry of Interior of the Slovak Republic
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Office of Labour, Social Affaires and Family
		Social Insurance Agency in Slovakia
		Geodesy, Cartography and Cadastre Authority of the Slovak Republic
		Health insurance agencies
Loss of employment	Primary stakeholders	Secondary stakeholders
	Social Insurance Agency in Slovakia	Office of Labour, Social Affaires and Family
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	National Health Information Centre
		Health insurance agencies
Moving	Primary stakeholders	Secondary stakeholders
	Ministry of Interior of the Slovak Republic	Municipalities
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Geodesy, Cartography and Cadastre Authority of the Slovak Republic
		Ministry of Justice of the Slovak Republic
		Social Insurance Agency in Slovakia
		Office of Labour, Social Affaires and Family
		Embassy of the Slovak Republic
Sickness	Primary stakeholders	Secondary stakeholders
	Social Insurance Agency in Slovakia	General practitioner
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Office of Labour, Social Affaires and Family
		Labour Inspection Management
		National Health Information Centre
		Employer
Disability, social services and family caregiving	Primary stakeholders	Secondary stakeholders
	Social Insurance Agency in Slovakia	Office of Labour, Social Affaires and Family
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Municipalities
		Higher territorial Units
Material deprivation	Primary stakeholders	Secondary stakeholders
	Office of Labour, Social Affaires and Family	Municipalities
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	

Retirement	Primary stakeholders	Secondary stakeholders
	Social Insurance Agency in Slovakia	Office of Labour, Social Affairs and Family
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	
Death and inheritance	Primary stakeholders	Secondary stakeholders
	Ministry of Interior of the Slovak Republic	Social Insurance Agency in Slovakia
	Ministry of Justice of the Slovak Republic	Healthcare Surveillance Agency
	Ministry of Investment, Regional Development and Informatization of the Slovak Republic	Financial Administration of the Slovak Republic
		District Court
		Registry Office
		Trade Licensing Office
		Radio and Television of Slovakia
		Municipalities
		Office of Labour, Social Affairs and Family
		Notary
	Ministry of Foreign and European Affairs of the Slovak Republic	
	National Health Information Centre	

For the analysed eighteen life situations, over 30 stakeholders and interacting public authorities have been identified in total. This rather high number illustrates well the importance of productive cooperation and clear division of competencies between stakeholders.

3. Life Situations in detail

In the previous sections we provided an overview of the analysed life situations and collected attributes for each life situation. The following section presents the scope and the chosen persona for each life situation together with an in-depth analysis of the current setup. The mapping of customer journeys was carried out as a simulation of the steps and activities that a citizen or legal person must take in given life situations. This approach is in line with the methodology of the eGovernment Benchmark analysis and relies on the principles of mystery shopping.

The maps of the steps of the customer journeys and of the involved authorities were visualised in a diagramming and graphics application and delivered to MIRRI in a .jpg file format. The attributes were collected in a structured table in an .xlsx file. A customer journey map (in .jpg) and a list of attributes (in .xlsx) was delivered as an output for each life situation. For further utilisation and for ease of use, a merged attribute list was also delivered. The customer journeys and attribute lists are included to this report as attachments, and we refer to them accordingly.

3.1 Starting a business

	Persona	Citizen who wants to become a sole trader/ Citizen who wants to become a self-employer or start a limited liability company
	Start event	I want to start a business
	End event	I fulfil every condition for a sole trader/ I fulfil every condition for doing business
	Scope	Definition of the features of the business/ trade
		Request of trade permit and registration obligations
		Entry to Business registry of the Slovak Republic (if applicable)
		Identification Number of Organisation, Taxpayer Identification Number
Trade facility and related obligations		
Health and social insurance		

Starting a business is a key element of business development in Slovakia. Based on a mutual agreement with MIRRI, the subject of this life situation is a citizen who wants to become a sole trader and/or establishing a limited liability company (limited liability company being one of the most common forms of business in Slovakia). One of the first crucial moment for a such citizen

is to define the subject of the business, the business' name, and the appropriate legal form of the business. Various private portals are available for these purposes. The establishment of a business (sole trader) is within the competence of the Ministry of the Interior of the Slovak Republic (MV SR). A citizen can apply for a trade permit in person at the single point of contact of the Ministry of the Interior of the Slovak Republic, in writing, but also through an electronic service. Part of the application is also the issuance of the Identification Number of Organisation by the Statistical office and the issuance of the Taxpayer Identification Number by the Tax Authority. The establishment of a limited liability company is under the competence of the Ministry of Justice. The application for registration into the Business registry can be submitted to the court in person, in writing, as well as electronically

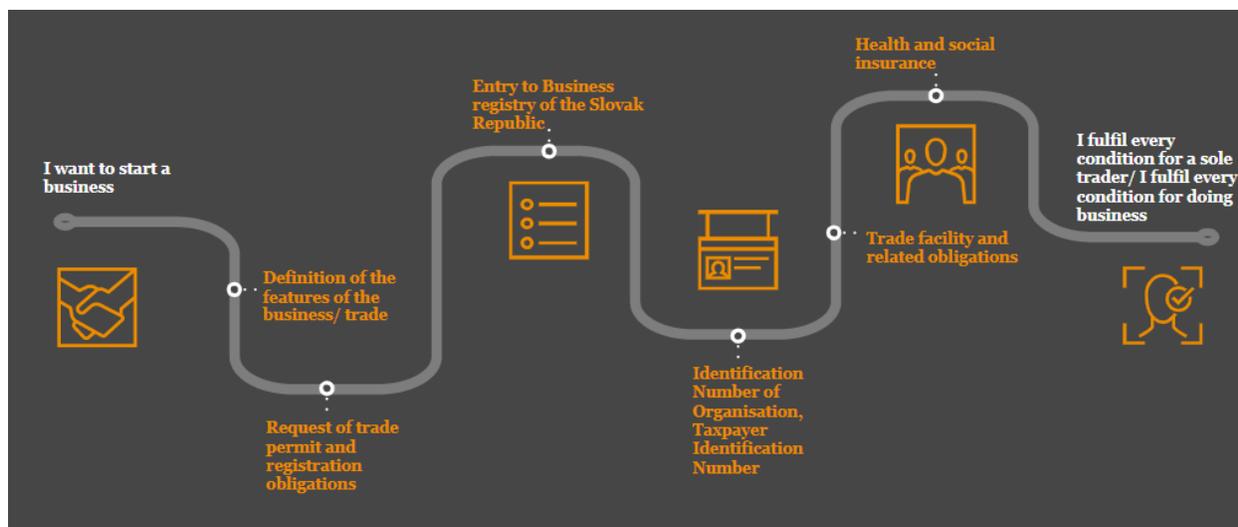


Figure 2 Starting a business – at a glance

This life situation also includes other administrative duties that an entrepreneur has when setting up a business. The trade facility must be approved by the Public Health Authority; the respective municipality must be notified, and in some cases also the State Veterinary and Food Administration. These duties are neither digitalised nor proactive from the part of the state. In cases when the business reaches a volume of turnover defined by law, the entrepreneur is also obliged to register for value added tax. If the entrepreneur uses a car for business purposes, a registration for motor vehicle tax is necessary. In case of employing employees, the entrepreneur has additional registration obligations towards social and health insurance

companies. One specific obligation for an entrepreneur is to register for concessionaire fees with the Radio and Television of Slovakia. This is in cases when the entrepreneur employs more than 3 employees.

The Ministry of Economy of the Slovak Republic has a key role in the life situation of starting a business, as this is the stakeholder that creates legislation and implements projects to remove administrative obstacles in order to simplify business. Under the supervision of the Ministry of the Interior and Justice of the Slovak Republic, several projects are being prepared to simplify the registration process and speed up the establishment of a business, or trading company.

3.2 Regular business operations

	Persona	Sole trader, self employer, limited liability company with a trade facility and employees
	Start event	The economic operator has started to perform business activities
	End event	The obligations of economic operator towards municipalities and the state are fulfilled
	Scope	Obligations related to income tax
		Obligations related to value added tax
		Obligations related to motor vehicle tax
		Obligations related to local taxes
		Obligations related to levies and social charges
		Controls and inspections from state bodies
		Statistics and statements
Insolvency		
Changes in registries		
Support and promotion of entrepreneurship		

The life situation “Regular business operations” includes a wide range of duties that an entrepreneur has during the operation of their business. Based on the consultation with MIRRI, as well as the Ministry of Economy of the Slovak republic (MH SR) and Business Unions, we focused on the most important duties of an entrepreneur. In the area regarding taxes, these are obligations related to income tax, employment,

value added tax and motor vehicle tax. The Tax Authority has introduced electronic services in this area, and entrepreneurs are obliged to communicate with the tax authority exclusively electronically. Entrepreneurs are also obliged to pay local taxes and fees. The level of electronic services in this area depends on the specific municipality / city and is very diverse within Slovakia. In relation with the employment of employees, apart from tax obligations, the entrepreneur also has several obligations in the field of payment of levies and insurance premiums to the Social Insurance Agency and health insurance companies. This area is digitalised, as the relevant institutions implemented several electronic services for entrepreneurs.

In the analysis of this life situation, we specifically included activities and obligations related to control activities and inspections that relevant state institutions carry out against entrepreneurs. Individual inspections are relatively frequent and are not mutually coordinated, so it often happens that entrepreneurs have several inspections from different institutions during the year. Inspections pose a burden of submitting documents from other state institutions and other proofs, that cannot currently be provided electronically. Another of the duties of an entrepreneur is the submission of various statistical reports and financial statements. This duty has been made more convenient, as The Statistical Office and Tax Authority have already implemented electronic services for entrepreneur.

Considering the payment discipline of business entities in Slovakia, the solution of insolvency problems and the registration of claims within the framework of insolvency proceedings is also an important area for

entrepreneurs. For these purposes, the Ministry of Justice of the Slovak Republic has started to implement electronic services that require further development.

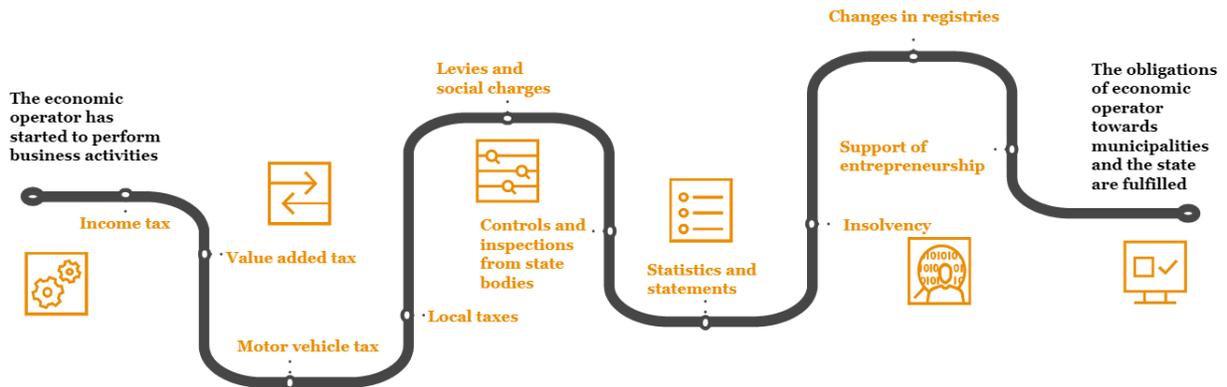


Figure 3 Regular business operations – at a glance

As part of the life cycle of the business operations, entrepreneurs also report data changes to trade register, respectively to business register and to other relevant registration offices. The submission process has been digitalised.

Entrepreneurs can sign up for support and consultation services provided by the Slovak Business Agency (a subordinate organization of the Ministry of Economy of the Slovak Republic).

3.3 Purchase of a real estate

	Persona	Citizen who wants to live in their own property
	Start event	I want to live in my own property
	End event	I secured a housing
	Scope	Search for a property
		Financing and mortgage
		Energy suppliers
		Responsibilities towards municipality
		Personal documents
Property tax		
Refurbishment and construction work		

Purchasing a real estate (house or flat) requires the citizen to understand the continuity of steps and is a rather complex process of activities. The purchase of real estates is in majority of cases financed via mortgages from banks or financial institutions.

To apply for mortgage, one needs to present a set of proofs and documents, that is not necessarily identical for every bank and financial institution. The change in ownership is registered by the Geodesy, Cartography and Cadastre Authority of the Slovak Republic⁸ (UGKK SK). The submission of entry proposal in the real estate cadastre is now available as an electronic service too. In order to be able to use this electronic service, the user needs to have an eID card and sign the submission electronically.

The tasks that await a new owner of a real estate do not end with the submission of entry. The new owner must agree and sign a contract with energy providers, telecommunication providers and a building administrator (if applicable). The new owner must also register with the municipality for paying municipal waste and with Radio and Television of Slovakia (RTVS) to pay license fees. The owner should think about household and property insurance as well. In cases when the owner's permanent residency has been changed, several personal documents must be re-issued, and several institutions must be notified about the change. We provide more details about the obligations connected to change of permanent residency in the section about life situation "Moving".

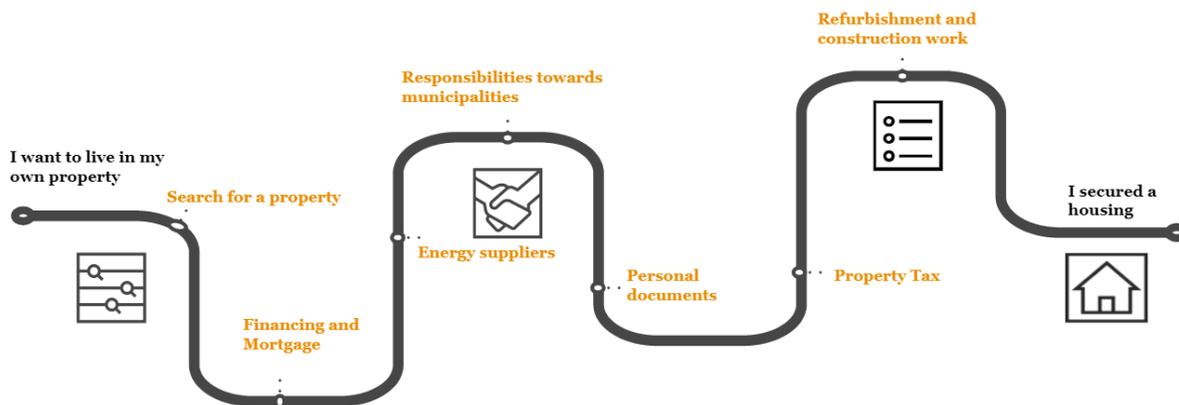


Figure 4 Buying a real estate – at a glance.

One of the most important obligations of a new owner is to submit a tax declaration of a new real estate⁹ and settle the real estate tax. Municipalities and local self-governments have the power of a tax office for real estate tax. If the new owner of the real estate is planning to carry out some reconstruction work, based

⁸ Portal of electronic services of the real estate cadastre [online](#)

⁹ Real estate tax declarations have to be filed only when there is a change in ownership. The real estate tax declaration is to be filed until the 31st of January of the following year, when the property had changed ownership.

on the type of work the local office for construction must be notified. If the planned work is more severe¹⁰, a construction or building permit might be required.

3.4 Purchase of a car

	Persona	Citizen who is in need to buy a passenger car
	Start event	I want to buy a passenger car
	End event	I own a passenger car and I satisfy every requirement to operate it
	Scope	Search for a car
		Financing, lease and compulsory insurance
		Submission into the registry of road vehicles
		Administration of an imported car from EU member states
Administration of a second-hand car		
Accident coverage, vignettes		

In the life situation of buying a car, public authorities or stakeholders are involved regarding registration of the vehicle and issuing the necessary documentation. The customer journey that resulted from our analysis maps different

scenarios for a natural person that is buying a car for personal use. The main difference between these scenarios is the “origin” of the vehicle. In case of a new car, a submission into the registry of road vehicles is to be filed towards the Transport Authority. This is done either by the new owner of the car, or by the authorised car-dealership. After the submission, the necessary documentation is issued and delivered. If the car is imported from EU member states, the list of documentations required is more excessive (e.g., Certificate of Conformity) and the process¹¹ more complicated with additional vehicle controls.

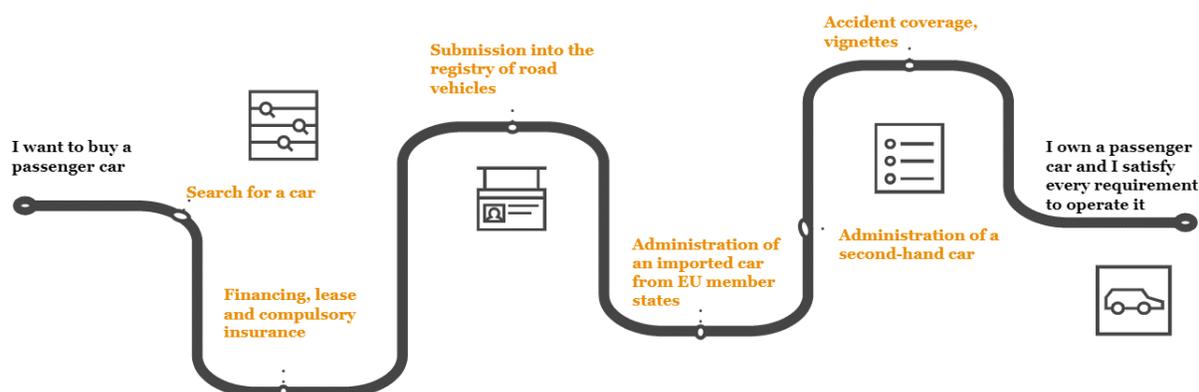


Figure 5 Buying a car – at a glance.

If the ownership of a used car is to be changed, the process depends on whether the vehicle is moved between lower territorial units or not. Currently, each lower territorial unit has its own registration plate code, and the plate has to be changed when the new owner is from a different lower territorial unit than where the car was previously registered. This administrative burden is recognised, and changes are in the process of being introduced. Changes were about to come to validity as of March 2022, but due to difficulties with implementing the changes into information systems and registries, the validity has been postponed to January 2023¹². From that date, the previous owner of the vehicle can use the registration plate on their next vehicle, if they wish so and it was agreed between counterparties. Another possibility is to sell the car with the registration plate to the new owner, without the necessity to change plates. These changes also

¹⁰ See Act No. 50/1976 Coll. on spatial planning and building regulations ([Building Act](#))

¹¹ For further information we refer to [Slovensko.sk](#) and the [Ministry of Interior of the SR](#)

¹² See [Act No. 8/2009](#) Coll. on road traffic and amendments to certain acts

bring about changes in issuing registration plates. The current system with the lower territorial unit codes is to be stopped and a neutral code system is to be introduced (the structure of the codes will not be changed and the currently used XXYYYYXX structure is to be stayed at used, where X denotes characters and Y numbers). This change will mean not only the elimination of several steps in the process of changing ownership of a vehicle, but also reduction of waste and reduction of financial burden on citizens.

The scope of this life situation was defined to grasp the most common scenarios but does not offer an exclusive overview of possibilities and for those (for example importing a vehicle from outside the EU) one must consult the information provided by the Ministry of Interior of the Slovak Republic.

3.5 Birth of a child

	Persona	Pregnant woman who has reached the age of maturity (employee, self-employed, student, registered as a jobseeker, self-payer of health insurance)	Expecting a child and its arrival are highly emotional and challenging life situations. It is therefore of great common interest to make the process that pregnant people and families must go through as stressless and straightforward as possible.
	Start event	I am expecting a child	
	End event	The child was born	
	Scope	Gynaecologist consultation	
		Termination of pregnancy, preterm birth	
		Pregnancy allowance; grant for pregnant students	
Paternity declaration			
	Maternity benefit and maternity leave		

possible. The scope of this life situation was defined to reflect the current achievements¹³ that resulted from the cooperation of MIRRI, the Ministry of Health of the Slovak Republic, the Ministry of Labour, Social Affairs and Family of the Slovak Republic and the Ministry of Interior of the Slovak Republic. The changes that arise from this cooperation made possible the introduction of proactive services after the child is born: the child's birth certificate is issued and sent to the mother's address proactively; and the childbirth allowance is issued automatically. As the number of administrative tasks necessary to get through has been lowered significantly after the introduction of the above-mentioned changes, the analysis of this life situation focused on the steps before the child is born.

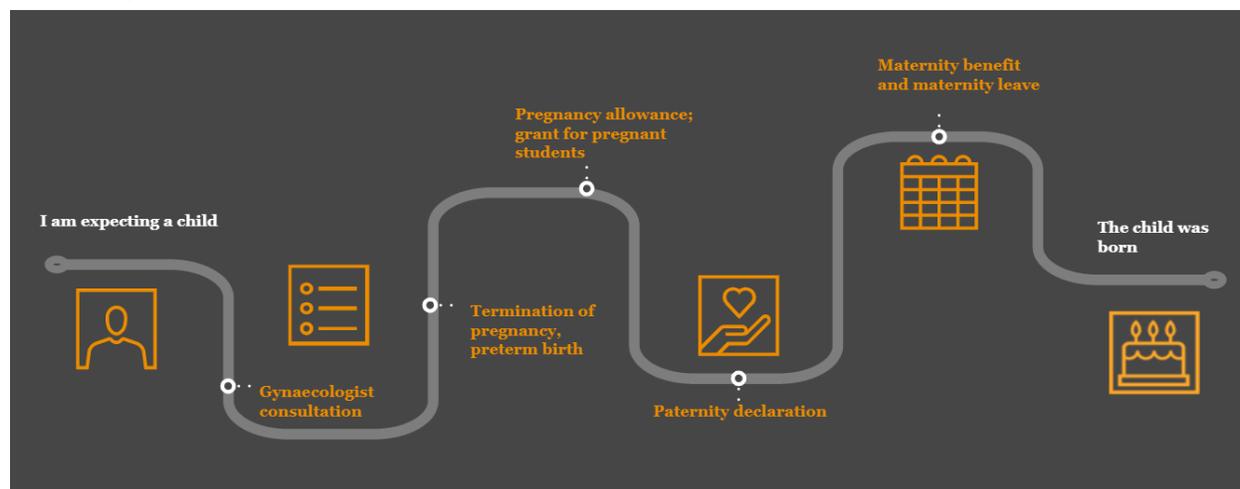


Figure 6 Birth of a child - at a glance

The customer journey is presenting variations to the linear flow between the start point of “The person is pregnant” and the end point of “The child is born”, but the variations are not studied in detail. These

¹³ For further information we refer to [MIRRI](#) (in Slovak)

scenarios include the case when the pregnant person decides to terminate the pregnancy until the end of 12th week, when the pregnant person decides to terminate the pregnancy until the end of 24th week for medical reasons, the pregnancy was miscarried, or the pregnancy ended with a stillbirth. These scenarios are in the competency of the Ministry of Health of the Slovak Republic. Women’s sexual and reproductive health and rights in Slovakia can be viewed as at risk, as it was stated in a paper¹⁴ commissioned by the European Parliament’s Policy Department for Citizens’ Rights and Constitutional Affairs. This is given with the complicated availability of abortion in general and the complete unavailability of medical abortion. However, currently there is no will for positive development in this area.

In this life situation, the two most important stakeholders are the gynaecologist and the Social Insurance Agency in Slovakia (SP). Under certain circumstances, pregnant people can claim a pregnancy allowance after reaching the 13th week of pregnancy. This allowance is paid out based on a filed request that must be confirmed by a gynaecologist. This request can be sent via post or electronically to the Social Insurance Agency in Slovakia. Pregnant students (university students or students over 18) can apply for a grant from their educational institution, as they cannot claim pregnancy allowance. Six or eight weeks before the estimated due date pregnant people claim maternity benefit and leave for maternity leave (in case of an employee). The claim for maternity benefit is also filed with the Social Insurance Agency in Slovakia. It is well advised to sort out administrative duties before the child is born. Such task is for an unmarried couple the filing of paternity declaration, that can be done online or in person at the local Registry Office.

3.6 Preschool

	Persona	Parent, legal guardian of the child; the child has reached the age of 3, or 2 in exceptional cases and the parent is considering to get the child admitted to a preschool; the child has reached the age of compulsory education in preschool	Before starting the compulsory school education, every child must attend compulsory education in preschool at the length of at least one year. In general, 5-year-old children should attend the compulsory education and preschools are obliged to accept and prioritise such children over younger ones. The current analysis of this
	Start event	I want to get my child admitted to a preschool	
	End event	The child has been admitted to a preschool	
	Scope	Non-compulsory attendance of education in preschool	
		Compulsory education in preschool	
		Change of preschool for the period of compulsory education	
		Application for admission (via post, online)	
Process of admission			
Individual education			

life situation was strictly dealing with the process of admission to preschool.

There are different scenarios that can occur primarily based on the age and maturity of the child. When the child has already reached the age of 5, there must be at least one preschool that admits them (usually the district preschool). If the child has not reached the age of 5 yet, but the parents want them to attend compulsory education in preschool, an evaluation from the paediatrician and a maturity assessment from the local Institute for educational counselling and prevention is required with the application. For younger children, the application must contain an evaluation from a paediatrician and in cases of children with special needs, a maturity assessment from the local Institute for educational counselling and prevention. The form of filing the application depends on the capabilities of each preschool and is not consolidated.

¹⁴ Access to abortion services for women in the EU - Slovakia, In depth analysis ([available online](#))

Parents have the possibility to choose individual education for their child, this however means another cycle of visits at the paediatrician office and at the Institute for educational counselling and prevention.

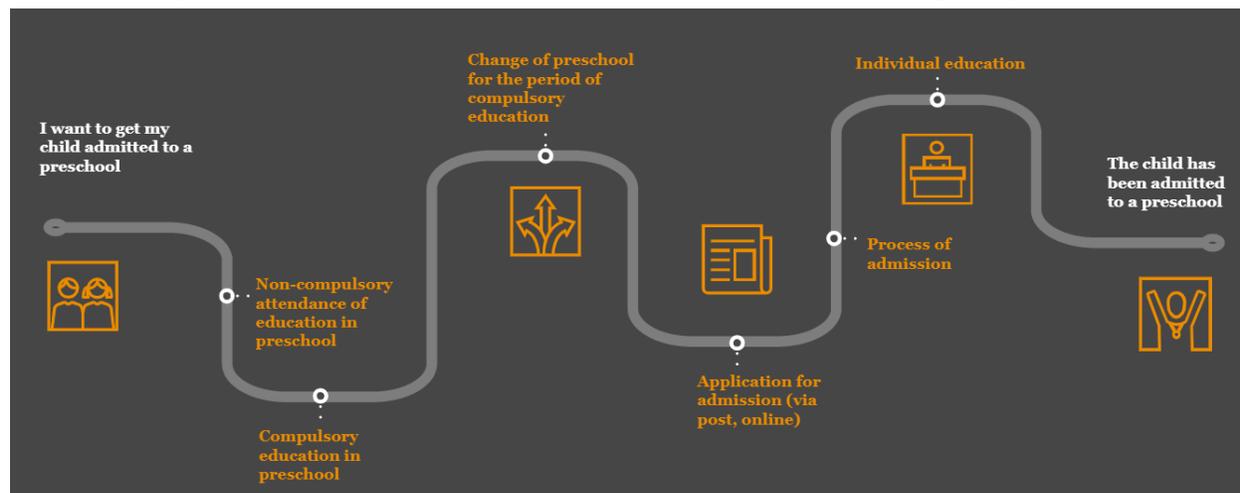


Figure 7 Admission to preschool - at a glance

3.7 Elementary school

	Persona	Parent, legal guardian of the child; the child is attending compulsory education in preschool. The parent is obliged to apply for school admission for the child before the child reaches the age of 6
	Start event	The child reaches the age set for compulsory school attendance
	End event	The child has been admitted to an elementary school
	Scope	Testing for school-maturity (voluntary)
		Delaying the start of compulsory school attendance
		Early start of compulsory school attendance
		Application for admission (via post, online)
Process of admission		
Individual education		

The analysis of this life situation was limited to the process of admission to elementary school. The age set for compulsory school attendance in Slovakia is 6 years. Children who reach the age of 6 years until the 1st of September, should start their compulsory school attendance. Children who have not reached the age of 6 but are

deemed as ready to start school attendance must be assessed by psychologists at a local Institute for educational counselling and prevention and seen by a paediatrician. Children that do not seem to be ready to start compulsory education have to go through the same steps of evaluation: maturity assessment from the Institute for educational counselling and prevention and an approval from paediatrician. Children with delayed start of compulsory school attendance stay in preschool until they reach the required maturity.

Schools accept applications in person or in electronic version online. Schools do not use one central information system, therefore there are significant differences in the process of submission an application and receiving the decision. Parents can apply for a place in any elementary school they want to, but the final decision is in the hands of the director of the school. Every child however needs to be admitted to at least one school, and that is usually the district school.

The process of admission to elementary school, similar to preschool is rather linear and belong amongst the less complicated life situations of the selected 18. It is however important to add, that consolidation of

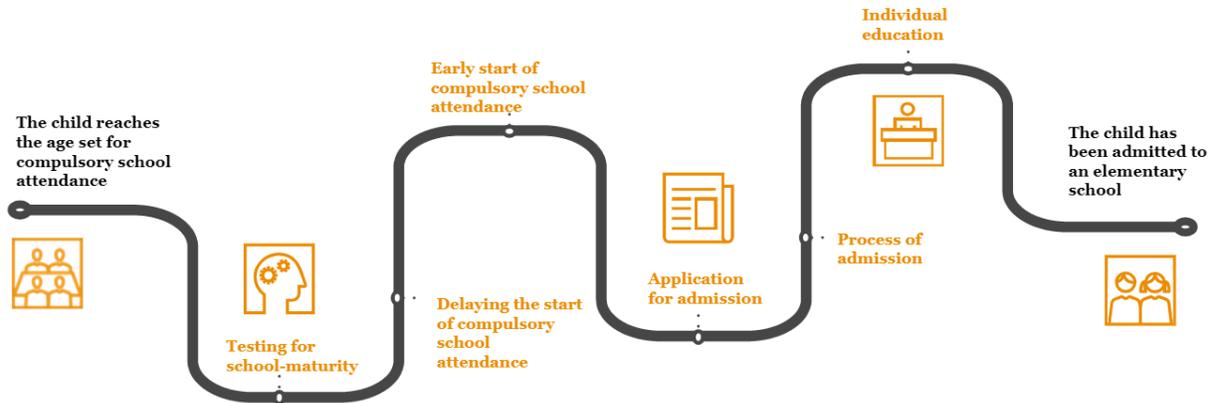


Figure 8 Admission to elementary school - at a glance

processes and used information systems, and a better exchange of information and data would be highly beneficial both for the customer (parents) and the stakeholders (schools).

3.8 Secondary school

	Persona	The child is in fifth, eighth or ninth grade of elementary school in Slovakia, and wants to continue their studies at a secondary school of the following type: secondary grammar school, secondary vocational school, apprenticeship, conservatory, secondary school of arts, secondary sport school
	Start event	The child is graduating from elementary school and wants to continue their studies
	End event	The child has been admitted to a secondary school
	Scope	Career counselling and selection of schools
		Application for admission (via post, online)
Admission exams and tests		
Process of admission		
		Dual education

Hereby the term secondary school is used for a list of different institutions providing secondary level education: secondary grammar schools (4 years programmes for children who graduated from the ninth grade of elementary schools; 8 years programmes for children who have finished the fifth grade at elementary schools);

secondary vocational schools; school that offer apprenticeship; conservatories; secondary art and sport schools. Children can start the attendance of secondary education after graduating from the ninth grade, after finishing fifth grade, or for certain programmes after finishing the eighth grade at elementary school. The analysis of this life situation has been focusing on the admission process.

The right choice of the school is important, and every elementary school has an appointed teacher to provide career guidance. Local institutes for educational counselling and prevention offer career consultations (as a team activity or an individual session). The guidelines¹⁵ and regulations applicable for the process of admission to secondary school have been changed and updated by the 1st of January 2022.

According to the current regulations, each student can file an application for two disciplines (or schools) that do not require the verification of special skills and for two disciplines with verification of special skills

¹⁵ See the guidelines issued by the Ministry of Education, Science, Research and Sport of the Slovak Republic related to the admission process to secondary schools ([available online](#))

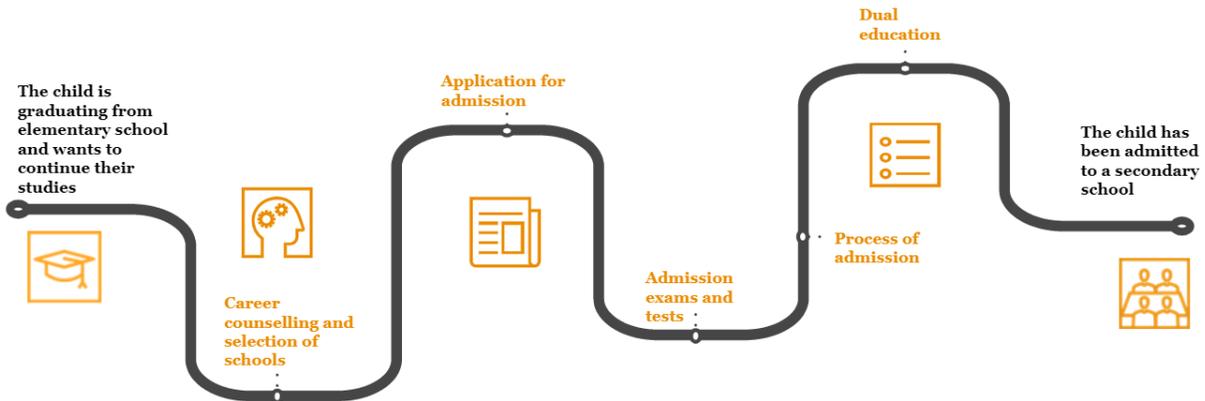


Figure 9 Admission to secondary school - at a glance

(such schools are most of the time conservatories, sport, and art schools). All applications are filed in one document. The current setup strongly advises the use of electronic submission of applications. Many schools now use some type of electronic school management system, the most frequently used one being EduPage, but others are also at use. Electronic submissions can sometimes fail if the electronic school systems are not well integrated and cannot cooperate with each other. The most idealistic way of submitting an application is via the electronic system. The application is confirmed by the director of the school and sent to every secondary school concerned – via the electronic school system. After the decision has been made about admission, parents receive feedback directly in the electronic system. However, there are still cases where electronic submission is not possible, and the applications must be sent via post. It is also important to note, that the currently very frequently used EduPage system has been created as a commercial product.

In general, students are invited to admission exams and tests and the final decision is based on their results. Our analysis covered the process of applying for education in a dual educational system as well, that was introduced to the Slovak educational system in 2015¹⁶.

Similarly, to the life situations regarding admission to preschool and elementary school, the steps that the persona has to take are clear but the process itself is not standardised. The level of user friendliness of the process depends largely on the capabilities of the elementary schools and secondary schools and on the technical parameters of school management systems used by each school. Another important factor is the capabilities of parents and access to internet and electronic services, especially in the light of the fact¹⁷ that there is a significant level of inequalities present, linked to socio-economic background and regional disparities.

¹⁶ We refer to the article of D. Zmekova, D. Lukacova: Dual education in Slovakia under new conditions ([available online](#))

¹⁷ [Education and Training Monitor 2020– Slovakia](#)

3.9 University education

	Persona	Graduate of secondary school; student in their last year of secondary school in Slovakia who is considering to start their university studies in Slovakia or abroad.
	Start event	I want to study at university
	End event	I finished my university studies and my degree has been formally recognised
	Scope	Information gathering, submission of applications (online or via post)
		Acceptance test and other exams and tests required by chosen university
		Scholarships: social, motivational, for pregnant students
		Student loans
Study visits and programmes abroad		
Formal recognition of received degree (in case of degrees from abroad)		

The scope of this life situation was extended to several events that (may) occur during university education. Apart from the process of admission, we investigated the events of applying for a scholarship, applying for a student loan, arranging study programmes abroad and applying for formal recognition of received degree. The customer journey is designed in a way that the steps are

applicable for universities in Slovakia and abroad.

The organisation and process of admission is in the hands of universities. Applicants are supported to send their applications online, but the possibility of application via post is still available. The electronic submission is usually offered by the electronic system of each university, or via portal “eprihlas” under the profiles of universities. The admission process is fragmented and not consolidated. To face this issue, the Ministry of Education, Science, Research and Sport of the Slovak Republic had prepared a project¹⁸ in cooperation with the association of European University Information System in Slovakia. The aim was to provide information on a centralised platform but also to ease up the administrative burden that filling out several applications mean for students. The practical application of the resulting portal, however, could not fulfil the requirements, due to issues with integration to electronic school systems.

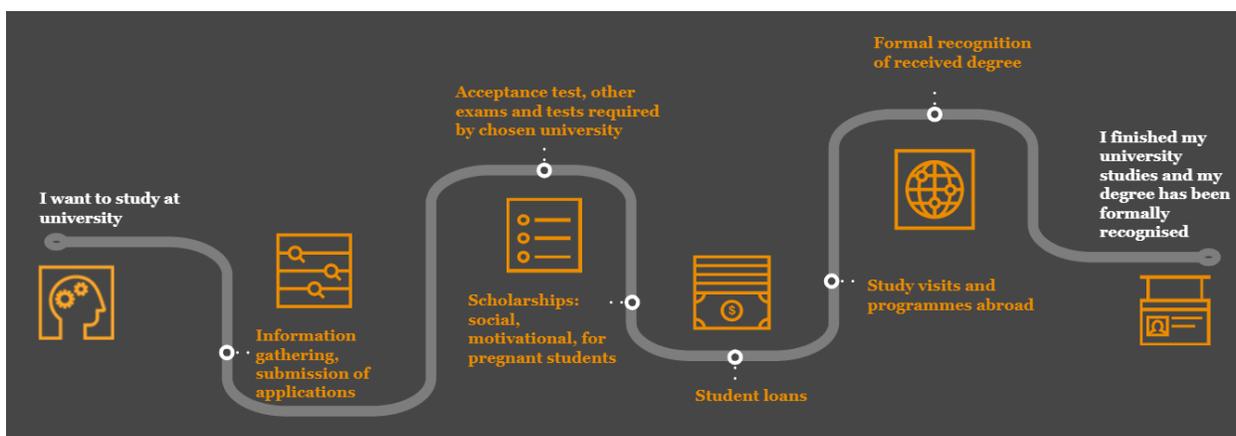


Figure 10 University studies - at a glance

Each university offers social and motivational scholarships, and scholarships for pregnant students. Universities provide a detailed manual on how to claim each scholarship and what kind of supporting documentation is needed.

¹⁸ We refer to the portal PrihlaskaVS.sk

Students (both in Slovakia and abroad) can apply for a student loan that is administered by the Fund for promotion of education. The most important benefit of such loan is the favourable conditions regarding interests and payback. The application process is fully in the hand of the fund and applications are to be submitted via post.

University students have currently vast number of possibilities to attend a study visit or a programme abroad, the most popular being the European Union’s student exchange programme. The process of application is defined by the owner of the programme and universities, the trend being a move towards a fully electronic application process.

One of the key moments of the life situation of university education is receiving the diploma (certification of degree). Students with degree from abroad may want to, or in certain situations have to apply for formal recognition of their received degree. The service of recognition is provided by the Centre for recognition of diplomas, a unit under the Ministry of Education, Science, Research and Sport of the Slovak Republic. The current analysis focuses on the process of professional recognition of qualifications obtained abroad for the pursuit of regulated professions¹⁹. The exact steps for the recognition of professional qualification depend on the type and character of the regulated profession in question. Detailed instructions are provided by the Ministry of Education, Science, Research and Sport of the Slovak Republic. Electronic submission of the request of recognition is supported and is available for applicants with activated electronic Slovak ID or Residence card. In case of full electronic submission, the administrative fee is reduced by 50%.

The conducted analysis reflects the autonomy that universities in Slovakia have but also shows the fragmentation of given sector. This disadvantage is most visible in the process of admission.

3.10 Getting married

	Persona	Slovak citizens who have reached the age of maturity; civil or church wedding ceremony
	Start event	We have decided to get married
	End event	We have received every document needed
	Scope	Church wedding ceremony
		Civil wedding ceremony
		Marriage certification and change of surname
		Informing concerned authorities about the change of surname (if applicable)
Applying for new personal documents		

Getting married is a life situation filled with emotions but also stress. The reduction of necessary administrative tasks would allow the partners to enjoy their time together instead of fulfilling administrative duties. Our analysis

focused on the most common case, when two adult Slovak citizens want to enter a marriage. The couple can choose from a church or a civil wedding ceremony, both being equivalent in the eye of law. The religious ceremony must be however ordained by representative of an officially acknowledged church or religion.

The preconditions for a civil wedding are generally very loose and require practically only to show that the bride and groom are unmarried or have been divorced/ widowed. In many cases the registry offices can obtain this information from the centralised Electronic registry. Churches may require the fulfilment of additional conditions, that the couple needs to be aware of as it can have impact on the preparation period for the ceremony. Civil ceremony can be requested in person or online via electronic services used by

¹⁹ Regulated profession is a profession, professional activity or group of professional activities for performance of which the fulfilment of qualification requirements stipulated by special regulations is required. The list of regulated professions is available on the webpage of the Ministry of Education, Science, Research and Sport of the Slovak Republic. Such professions include for example teachers, healthcare practitioners but also financial advisors. (Source: [Ministry of Education, Science, Research and Sport of the Slovak Republic](#))

municipalities. After the wedding ceremony, the marriage is registered, and marriage certificate is issued by the Registry Office.



Figure 11 Getting married - at a glance

In the application for the registration of marriage the partners agree on the family name they are going to use in the future, together with the forms to be used for their future children. Here raises a complication that is getting more and more common currently. Historically, it is the woman who takes the family name of the husband with the suffix of “-ová”. This suffix is regarded as the female version of the family name; however, it is not used in other language groups. Therefore, representatives of many minorities living in Slovakia do not want to use this suffix. Moreover, the number of women who refuses to use this for personal reasons is on the rise. Authorities will have to acknowledge this change in the society and accommodate and make the name change easier. Presently, the partner who is about to change their name can do so when filing the application for registration of marriage. If this moment is missed, a special request has to be filed and an administrative fee is to be paid.

If one or both spouses have changed their names, a long line of administrative tasks awaits the partners to fulfil their notification obligations. In case of a change in family name, every piece of personal document has to be reissued (ID card, passport, driver’s license). Every public authority and stakeholder that has relation with the spouses, has to be notified (Transport Authority; Geodesy, Cartography and Cadastre Authority of the Slovak Republic, Trade licensing Office, etc.), not to mention all other stakeholders (financial institutions, telecommunication providers, etc.). The list of public authorities to be notified is long and it is almost impossible to remember each of them. Citizens would highly benefit of the implementation of “Once and enough” approach for this life situation as well. There have been already some changes introduced that ease the burden: health insurance companies and the Social Insurance Agency in Slovakia are able get to the changes of personal data and update their registers accordingly.

3.11 Getting a divorce

	Persona	Spouses who are legally married and are now considering a divorce, the couple has a minor child
	Start event	We are considering to apply for a divorce
	End event	We are divorced and the guardianship of a child is settled
	Scope	Ways to address matrimonial issues
		Application for divorce (online, via post)
		Temporary guardianship of a child
		Divorce court process
Informing concerned authorities about the change of surname (if applicable)		
Applying for new personal documents		

We defined the central persona for this life situation as spouses, who have entered into a marriage (civil or church marriage) and are considering a divorce and have a minor child. Although this life situation is not among the most frequent ones (up to 10,000 cases per year), the number of divorces

is still significant in relation to the total number of marriages. Furthermore, the process of divorce is highly stressful and has a major impact especially on the children living in the same household. It is therefore of utmost importance to identify opportunities to improve this life situation, to the benefit of citizens. In case of matrimonial issues, citizens have the opportunity to use various private psychological individual or couple counselling, or mediator services. Such services are also provided by the local offices of labour, family and social affairs.

In case that the counselling services have not saved the marriage and the spouses have decided to get a divorce, one of the spouses can submit a divorce petition. Within the divorce proceedings, individual participants can be represented either by themselves or through a lawyer (legal representative), who can also help them with the divorce application itself. Citizen can also use rely on the services of the state-funded Legal Aid Centre. Divorce applications can be submitted to the relevant court in writing, but also electronically. The Ministry of Justice of the Slovak Republic has implemented an e-lawsuit portal to submit divorce applications among others.

If there are minor children in the household, after the divorce application has been submitted, the relevant Office for Labour, Family and Social Affairs is automatically informed by the court to appoint a conflict guardian for affected children, and to assess family situation. The conflict guardian represents the child's interests during the court proceedings. After the end of the court hearing, the court issues a court decision on the divorce. The court's decision also deals with the questions of temporary guardianship of a child, or guardianship towards partner (if applicable). Property relations are the subject of separate proceedings

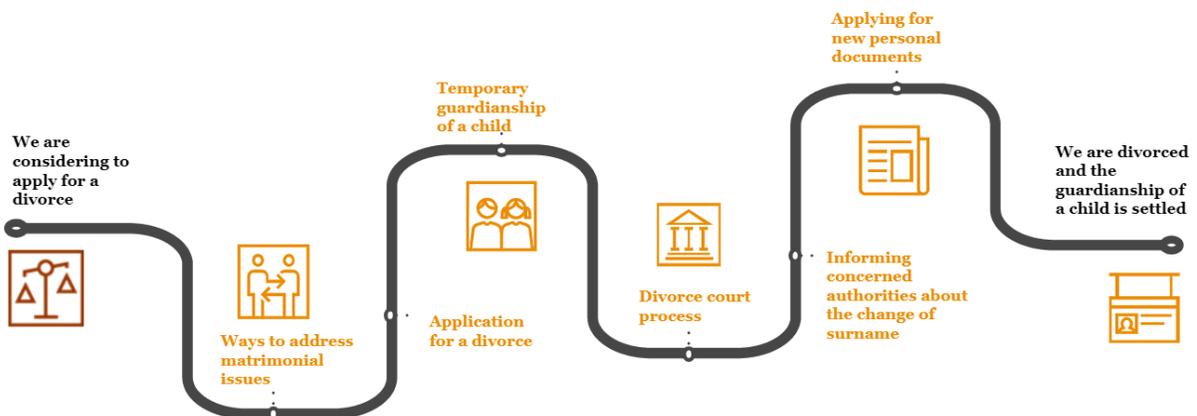


Figure 12 Getting a divorce - at a glance

unless the spouses come to an agreement on their own. The marriage registry is automatically informed about the divorce.

However, there are other notification obligations for the citizen, that are not proactively driven by the state and public authorities. If the wife decides to return to her original family name after the divorce, she must go through a change of all her personal documents (ID, passport, driver's license). Other duties related to a name change are: notification of the employer; change in the motor vehicle registration (in case of owning a car), changes in the real estate cadastre (in case of owning real estate), changes in the trade and commercial register (in case of business activities), as well as changes in banks, energy providers and other services. It is evident, that there is room for improvement that could be brought about by a higher degree of digitalisation of services. Better cooperation and interconnection of public authorities and state institutions in the area of personal documents and notification obligations, especially in relation to changes in personal details; promise a more client-centric approach.

3.12 Loss of employment

	Persona v1	Citizen - fresh graduate
	Persona v2	Citizen - self-employed tradesman
	Start event v1	I finished my studies and I am unemployed
	Start event v2	I stopped my business and I am not a student or employee
	End event v1/v2	Decommission from the registry of jobseekers
	Scope	Looking for career opportunities (individually)
		Registering with the Office of Labour, Family and Social Affairs
		Registering as a self-payer of health insurance (v2)
Job interviews, counselling, requalification		
	Occurrence of any event that lead to decommission from the registry of jobseekers	

For the life situation Loss of employment, two personas have been defined. Despite this duality, the customer journeys are rather similar of these two, after the initial few steps. For the first persona, the start event is the termination of employment or business. The second persona is defined as a fresh graduate who is

not employed after graduating from school. The citizen can decide how will they attempt the search for a new employment or career opportunity. The citizen can search for work individually, using publicly available job portals, contact private employment agencies, personally contact potential employers, and so on. The citizen can also rely on the services of the Office of Labour, Family and Social Affairs. The office can facilitate the job hunting in the form of for example providing information, professional advisory services, intermediary services, providing contributions, providing help with increasing qualifications.

In order to be able to utilise the services of the Office of Labour, Family and Social Affairs, the citizen needs to submit an application for registration into the list of jobseekers. If certain conditions are fulfilled, the citizen has a possibility to request unemployment benefits from the Social Insurance Company. The application can be submitted by email, in person, by post, or electronically. For the unemployment benefit, one can use the services of the Office of Labour, Family and Social Affairs to do so; or can submit an individual application to the Social Insurance Agency. In this case the state pays health insurance for the citizen, but the citizen has to proof that is actively looking for a job. The citizen has the possibility to register as a self-payer of health insurance in one of the health insurance agencies in Slovakia.

The final step in this life situation is decommissioning from the registry of jobseekers. This event can occur if the citizen is entering and employment, starting their business, starting (continuing) their studies. If the citizen could not find an employment within a six month period or is not fulfilling the obligations defined by the Office of Labour, Family and Social Affairs, they are decommissioned from the registry as well. This life

situation is relatable to a relatively large target group and involves small number of public authorities, that means a relatively easy process of implementation of digitalised services.

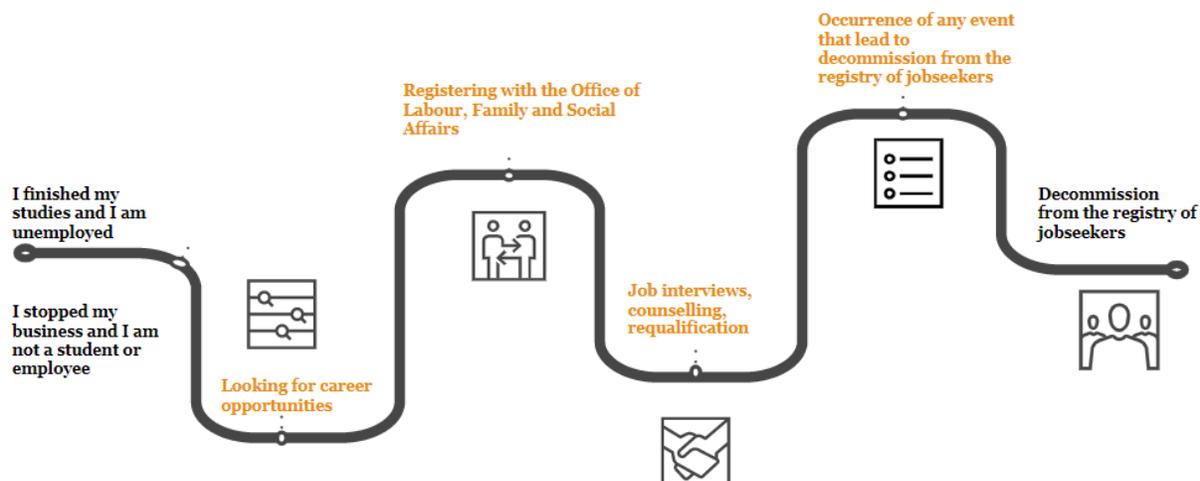


Figure 13 Loss of employment - at a glance

3.13 Moving

	Persona	Citizen of the SR who wants to change their temporary or permanent residency within the SR; or who wants to de-register from permanent residency due to moving abroad.
	Start event	I want to move
	End event	I have all my personal documents with the new address
	Scope	Change of temporary residency within Slovakia (in person and online)
		Change of permanent residency within Slovakia (in person and online)
		De-registering from permanent residency due to moving abroad (in person, online or via embassies)
		Applying for new personal documents

The life situation of Moving can be regarded as a natural continuation of life situation Purchase of a real estate. Permanent residency is an important personal detail used for identification of a person in combination with other personal information. While the change of permanent residency itself is quite straightforward if the citizen has every necessary proof at their disposal (in such case

the process is fully available online), there is a voluminous list of stakeholders that has to be notified about the change. This cumbersome administrative procedure requires the visits of every public administration that the citizen has a relation with. Other, not public authorities must be notified about the change of permanent residency as well (such as financial institutions, energy providers, etc.) Such requirements are not linked with temporary residency.

Currently it is sufficient for the citizen who wants to report the change of temporary or permanent residency and receive the proof of their new residency to register with the authorities at their new location. This was not always the case, and such citizen had to deregister from the previous location and register with the new. Temporary and permanent residency change can be reported in person or online, however there are certain limitation in case of the online process.

As it was mentioned above, the change of permanent residency requires significant investment in regards of time and energy from the citizen. Every piece of documentation and registry, that operate with the citizen's permanent address, must be changed. Identically to the change in name after getting married, the application of "Once and enough" approach would be beneficial and very much welcomed.

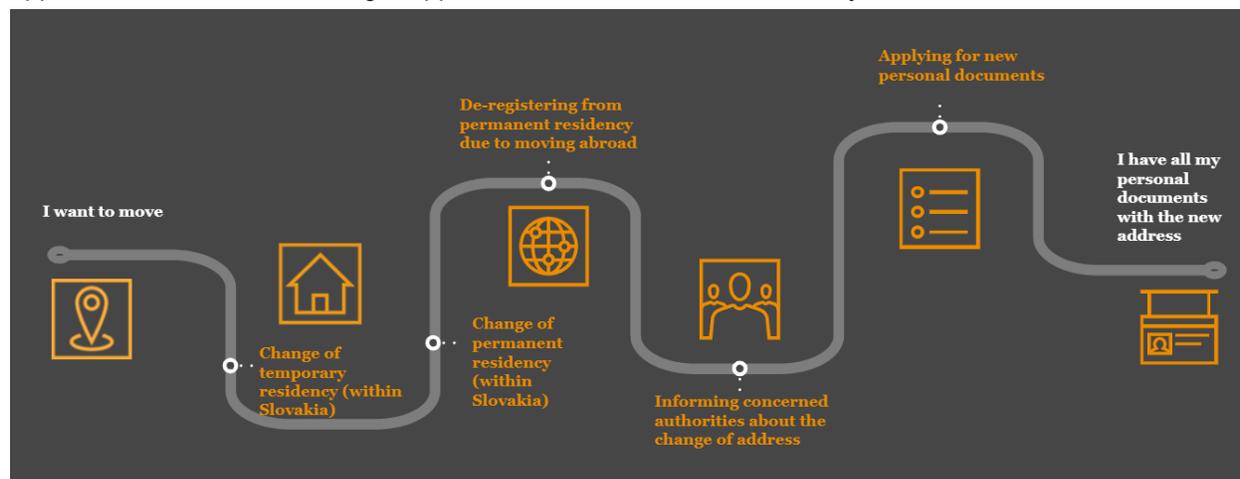


Figure 14 Temporary and permanent residency - at a glance

3.14 *Sickness*

	Persona	Employee, self-employed person, registered jobseeker, self-payer of health insurance
	Start event	I got sick; a family member got sick; a non-fatal accident has happened and in case of workplace accident the employer fulfilled their duties
	End event	I am fit for work again
	Scope	Medical prescription and pharmacy
		Care for family members (short term care)
		Occupational disease
Occupational incapacity: sick leave (confirmation in person or online)		
	Claims for accident benefits (social security benefits) in case of workplace accident or occupational disease	

Despite the simple title of this life situation, the analysis went deeper and covered major areas apart from "sickness" as such. There have been significant changes that are currently being implemented and will shape the processes of this life situation in the future. The digitalisation of healthcare and

healthcare services in Slovakia has been a goal for many years now. The current system of eHealth²⁰ was introduced in 2018 with a constantly growing number of functionalities. The Covid-19 pandemic confirmed the need for digital services in healthcare and brought about the development of several functionalities. While analysing this life situation, we consciously avoided events that would lead to analyses of hospital or other specialised healthcare processes. We stayed on the surface regarding healthcare processes in order to be able to cover more areas where the citizen/patient vs. public authority interaction really happens.

One of the functionalities of the eHealth system is the electronic prescription of medications or other medical devices and equipment. The patient does not have to visit their general practitioner but via video or tele-consultations can be assessed and prescribed the appropriate medication. The prescription is linked via personal identification number and is available for pharmacies online through the system of the National

²⁰ We refer to the webpage of [eHealth](#)

Health Information Centre (NCZI). The system of electronic prescriptions has been gaining supporters, especially during the strict pandemic induced lockdowns, but paper-based prescriptions are still at use.

Visiting the general practitioner based on an appointment is still not completely common, but there are several platforms offering this service. e-Appointment is also one of the functionalities of e-Health. Despite the availability of such services a large group of people, general practitioners not excluded, prefer the traditional way of working, or in better cases a combination of appointments on time and of waiting in line.

In case of an urgent issue with a family member, general practitioners can issue a confirmation about short term care of a family member. During the pandemic, such confirmation was available online for parents with young children, the so-called pandemic family care. This service however is not available online for other than Covid-related cases.

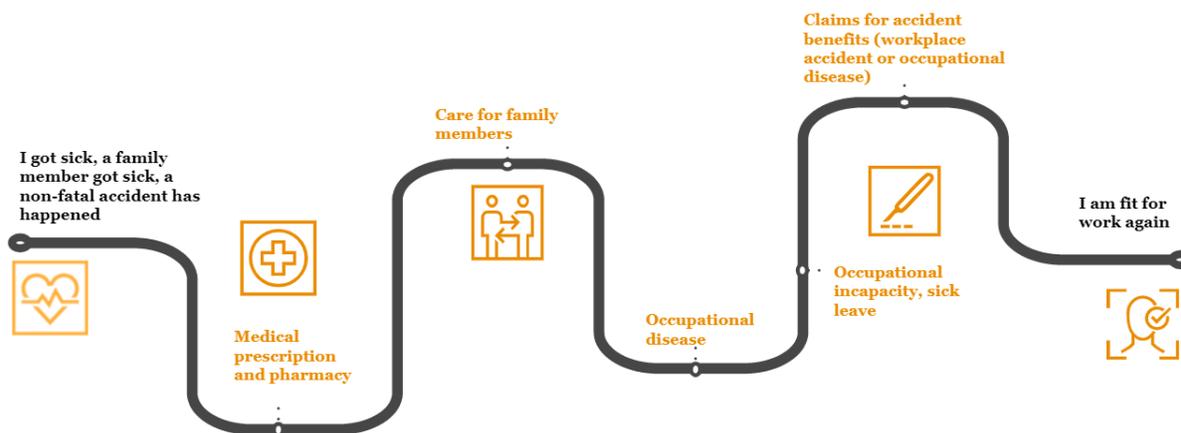


Figure 15 Sickness: sick leave, work accident, prescriptions - at a glance

One of the recent additions to the functionalities of the eHealth services was the introduction of online sick leaves. Online sick leaves represent the first step in a project of the Social Insurance Agency in Slovakia. The platform for online sick leaves was introduced in June 2022 but its use is not yet obligatory. There is a one-year adaption period during which both paper-based and online sick leave confirmations can be used. This period prepares general practitioners, patients, and employers to adapt to the new setup. The paper-based sick leave confirmation represents significant burden and is especially uncomfortable for the patient. The patient, after being sent to sick leave must hand in the confirmation documents to their employer. Moreover, they have to attend another doctor's visit before being approved to going back to work. Our research captured both the online version and the paper-based sick leave.

The logic of the online sick leave confirmation seems clear, straightforward and promises a process without any unreasonable loops. The sick leave is registered in an electronic system and the information becomes available to the employer and to the Social Insurance Agency in Slovakia. The patient does not have to visit their general practitioner again before going back to work, only if some health issues persist and they want to postpone their return to work. However, this can also be agreed on via phone or video consultations. The online sick leave system has been at use only for a short period yet and there are not many accounts of experience shared. The switch to online sick leave has a potential to become a major improvement if the realisation turns out without significant issues.

Our discussions with MIRRI uncovered the need to analyse and map the process of receiving a proof about occupational disease. This process, however, is very difficult to standardise and depends highly on the patient, their condition and their general practitioner's approach. Occupational diseases²¹ have a definition

²¹ We refer to the [information](#) provided by the Ministry of Employment, Social Affairs and Family of the Slovak Republic

in legislation. The assessment process is strict, and the patient must invest significant amount of time and willingness to travel to specialised medical centres to undergo test and examination. The confirmation of occupational disease can justify the person’s claim of social security benefits – accident benefits.

One strictly related event to “simple” sick leave is being on a sick leave due to workplace accident. We limited our research to cases where the employer and the employee who suffered a non-fatal workplace accident have come to conclusion and the responsibility has been settled. We recognise, that such agreement is not born easily and quickly but is out of scope of current analysis. Fatal workplace accidents are covered in the upcoming “Death and inheritance” life situation. Sick leaves due to workplace accidents are registered similarly to normal sick leaves, either online or on a paper-based template.

People who suffered workplace accident or have a confirmed occupational illness can claim accident benefits. Accident benefits and the evaluation of requests is administered by the Social Insurance Agency in Slovakia. There are several types of these benefits based mainly on the severity and consequences of illness or accident. The most severe cases can claim a monthly allowance, for less severe cases a one-time compensation is paid out. Interested parties can apply for requalification or rehabilitation packages as well. Accident insurance under social security insurance is a service provided to mainly citizens that have had an active social security insurance (i.e., they have been economically active). Accident benefits are to be claimed in person or via post, but .pdf versions of the templates are also available.

3.15 Disability, social services, and family caregiving

	Persona	Disabled person, their legal representative; person with adverse health effects; retired person; person who is not able of economic activity due to long-term adverse health effects; person who is providing care	<p>This life situation was created to cover many related areas and can be divided to at least three smaller areas. The proper understanding of processes and roles of interacting authorities in sensitive life situations as disability and family caregiving is, may bring about its successful future optimisation. One potential area of optimisation is the elimination of paper trails, that could bring higher user satisfaction. It is crucial to note however, that one of</p>
	Start event	I am applying for a one-time or regular social contribution or social service due to adverse health effects, lowered capability of economic activity or reaching the age of retirement	
	End event	The applicant is receiving the requested financial contribution or social service	
	Scope	Providing care for a family member	
		Social services and contributions that can be claimed for a child	
		Disability card and disability parking card	
		One-time or regular social contributions for disabled people	
Social services provided by municipalities and higher territorial units			
Disability pension			

the biggest issue in this life situation is the (un)availability of social services and the lack of strategical planning.

A recognition of disability allowance is a complicated procedure that requires a vast amount of time and energy invested from the disabled person (and/or their caregiver). The request for recognition has to be filed with a compilation of proofing healthcare documentations and a special evaluation form by a general practitioner. During the approval process, the disabled person is assessed by medical assessors to determine the rate of functional disability. The rate is important in regards of help and allowances the person can get. The recognition of disability can be requested for a child by their legal guardians and for an adult as well. After recognition of disability, disabled people or their guardian can claim different types of benefits: contribution to the purchase, service or functional change of a vehicle, real estate or lifting and handling

equipment, contribution to transport, contribution to personal assistance. The proper documentation required to be eligible for such contributions is demanding and is mainly paper based. The agenda of recognition of disability and disability benefits is in the hands of the Office of Labour, Social Affairs and Family.

The Slovak social system differentiates between disabled people and people with disability pension (“invalid, invalidný dôchodok” in Slovak). Disability pension can be paid out only to adults (after reaching the age of 18) and to those with a set number of years of pension insurance²². Receiving disability pension, however, does not mean that the person is incapable of economic activity. People who are about to file a request of disability pension must collect proofs and supporting documentation in the form of healthcare documentations. These documents, together with the request are to be filed in person with the Social Insurance Agency in Slovakia. A crucial part of the evaluation process is the assessment of the applicant run by medical assessors.

Important areas of social services are covered by Higher territorial units (VUC) and municipalities. They are responsible for running different types of establishments, such as facilities for seniors, rehabilitation centres, day centres, social care homes. Apart from establishments, municipalities and Higher territorial units are providing home-aid services: service of guidance, service of translation and interpretation, borrowing equipment, care services and transport services. For every service, an application has to be filled and filed with the responsible public authority. Most of the public authorities now publish the templates to fill in on their webpages. Even though higher territorial units have a responsibility of running facilities and establishments, there is a long-term issue with the capacity of such establishments and their availability to every social group.



Figure 16 Disability, social services and family caregiving – at a glance

Most families try to solve the tragic situation of a serious illness or disability of a family member without relying on the establishments and facilities provided. There are not many ways out of this situation and usually one member of the family has to take the duty and become the official caretaker. The caretaker can then claim an allowance for caretakers if they can hand in the necessary documentation. In the current setup of the system, only a family member can become a caretaker (the list of family members is defined). A person not related to the seriously ill person can only become a caretaker, if they live at the same address as where the caretaking is happening, so essentially if they change their permanent residency. Apart from

²² Naturally, there are exceptions introduced to cover cases of work accidents or accidents that happened during childhood and resulted in disability. Please see the information provided by the [Social Insurance Agency in Slovakia](#) (in Slovak).

these possibilities, the only solution is to request care services from municipalities, or establishments, however such services are very limited.

3.16 Material deprivation

	Persona	Citizen of the SR or a foreign person respecting asylum requirements; the combined income of the members of the household is under the minimum subsistence figure; the household members do not have any means or cannot raise their income
	Start event	I am in a state of material deprivation, I am without a source of income
	End event	I receive a benefit in material need
	Scope	Application for benefit in material need
		Requirements for qualifying for the benefit in material need
Benefit in material need and sick leave, pregnancy		
Contribution after getting employed		
		One-time contribution in material need from municipalities

Material deprivation is a state when the combined income of the members of the household is under the minimum substance figure²³ and the members of the household do not have any other sources and possibilities of income. Such households can apply for a benefit in material need. The application is now available online as well, however there are

many attachments that must be presented to receive the benefits. The benefit in material need consists of subgroups. Each of the subcategory is evaluated during the assessment of the application. The final sum of the benefit is the cumulative for every category applicable. Categories are, for example, having children, housing etc. People who claim benefit in material need, can receive a so-called activation benefit. To be eligible for the activation benefit, given member of the household²⁴ has to perform municipal community services or other similar activities at the extent of 64 hours per month. If the person has a working contract, the attendance of community services is not always required. In such cases however, proof of completed working hours must be presented to the local Office of Labour, Social Affairs and Family.

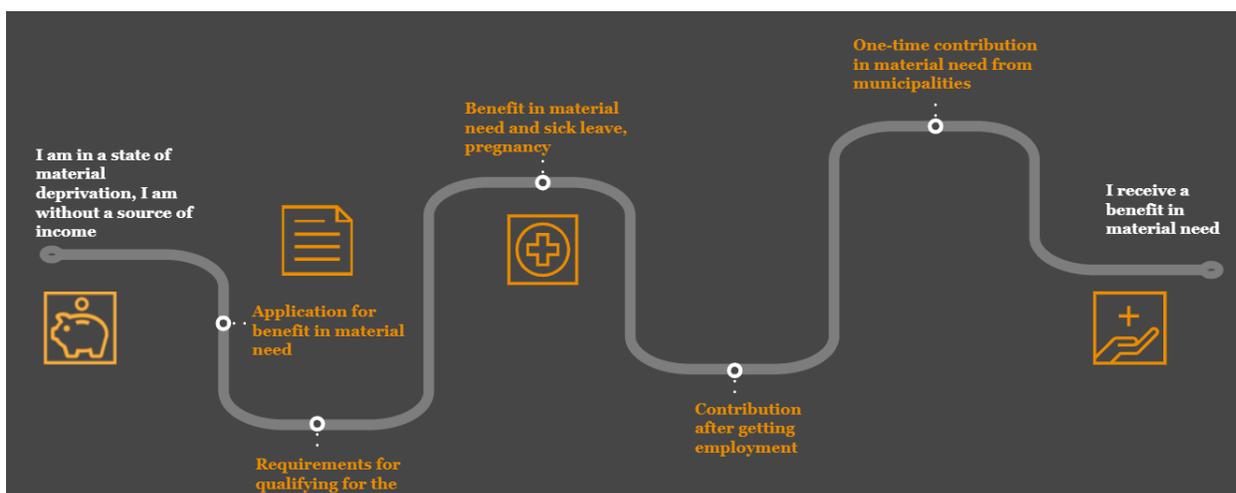


Figure 17 Material deprivation - at a glance

²³ The minimum substance figure is recalculated annually. The minimum substance for one adult is 234.42 EUR, for one child 107.03 EUR as of 1st of July 2022. (Source: [Ministry of Employment, Social Affairs and Family of the Slovak Republic](#))

²⁴ Further [conditions](#) apply.

People who claim benefit in material need are supported to find an employment. For such situations there is a special benefit that is to provide additional support during the contract period, but no longer than 18 months.

Municipalities also offer help in material need, such help can be in the form of financial aid, but also material assistance.

3.17 Retirement

	Persona	Natural person who shortly reaches the age for retirement or early retirement and was working predominantly in the Slovak Republic or in countries where Coordination Regulations of the EU apply (EEC)
	Start event	I am ready to retire; retire early
	End event	I am receiving pension; pension for early retirement
	Scope	Preparation (information and collection of supporting documentation)
		Request of pension
Second pillar of pension insurance		
Administration of pension; pension for early retirement		

The Life situation “Retirement” covers the citizen's activities related to the granting of an old-age or early old-age pension from the Social Insurance Agency. This institution currently provides citizens with an information portal on which they can calculate the informative retirement age as well as the expected amount of their monthly pension

allowance. Before applying for a pension, the citizen has the possibility to request a statement from their individual account as an insured. This statement shows the data entering the calculation of pension allowance, that is at given moment available for the Social Insurance Agency. The statement can be requested in writing, by phone, in person, and also electronically. If there are data missing, the citizen can take the initiative to find the missing or incorrect documental proofs about previous employments.

Citizens can book an appointment to submit their application for pension through the Social Insurance portal or via the call centre. The application for a pension can only be submitted in person. In case of missing or incorrect documents about previous employments, the citizen can provide these to the Social Insurance Agency directly at the meeting or as a follow-up. If the citizen has had employments in the countries of the European Economic Area, the Social Insurance Agency will request the necessary employment certificates from relevant institution of the member state via the template E205. However, in order to speed up the pension application process, it is highly recommended that such certificates are collected and submitted directly by the citizen. After the pension application was submitted, the pension procedure begins. The Social Insurance Agency has a period of 60 days for the process of awarding a pension, that can be further extended to another 60 days in more complex cases. During this period, the citizen can apply for a pension advance.

The pension is paid to citizens as a pre-payment. After granting a pension by the Social Insurance Agency, a citizen can change the method of payment, or the person to whom the pension is paid. In case that a citizen lives outside of Slovakia, the Social Insurance Agency changes the pension payment method to post-paid, and the citizen is obliged to send a Proof of living at regular intervals.

If the citizen had a contract with a pension management company for the second pillar, they can request the payment from the second pillar with via the same pension application template. Alternatively, the citizen can directly contact their insurance management company. The citizen is sent an offer letter from the Social Insurance Agency that offers a pension pay-out scheme from agreed life insurance companies also, apart from the one the citizen had a contract with. The citizen can choose from the offers and concludes a contract with the chosen company. Based on this contract an additional pension benefit from the second pillar is paid out. As it has been agreed with MIRRI, this analysis has not dealt with pension from supplementary

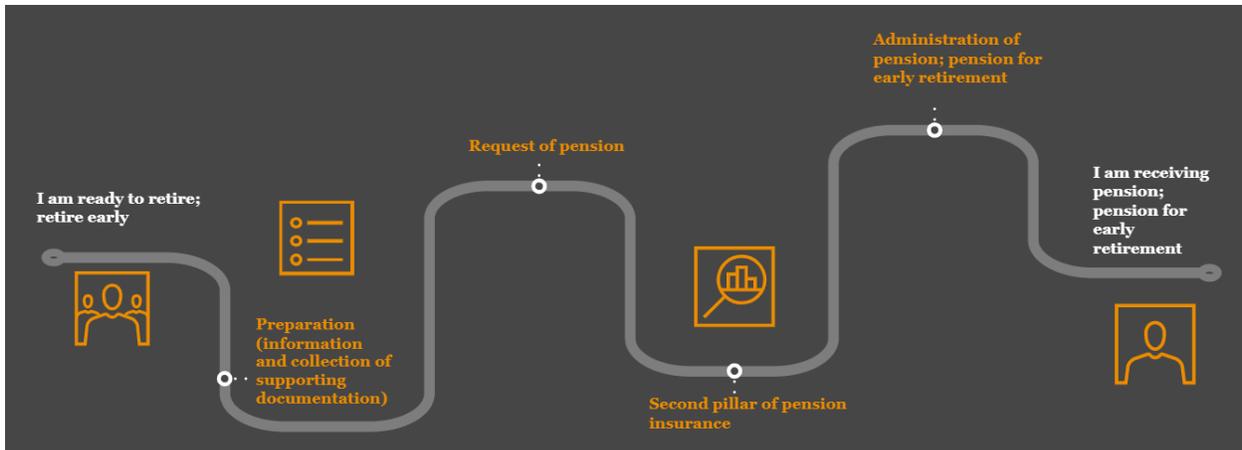


Figure 18 Retirement - at a glance

pension companies (third pillar), that is voluntary in Slovakia. From the point of the citizen, a crucial question is the length of the process. To improve that, an even more detailed analysis is needed to gather information about the possibilities of speeding up the process of granting a pension on one hand, and how to limit the administrative burden represented by the obligation of collection and submission of missing documents and other proofs on the other.

3.18 Death and inheritance

	Persona	Citizen whose family member or close person has died.
	Start event	Family member, close person has died
	End event	The inheritance proceedings are finalised
	Scope	Death, death abroad
		Death certification
		Funeral
		Inheritance proceedings
		Informing concerned authorities about the death
Returning personal documents and belongings (if applicable)		
Request for widow's pension, orphan's pension, other contributions		

This life situation covers the death of a family member or close person, that has taken place at home, in a medical facility, or abroad. The initial document issued by the Office for the Supervision of Health Care after an autopsy is the Certificate of Dead Examination. Based on this document, the

death registry will issue the death certificate, Death certificate is important so the funeral arrangements can be carried out. Municipalities have already introduced electronic services for requesting a civil or church funeral, as well as electronic services for renting a grave site. The Office for the Supervision of Health Care will automatically notify the dead person's health insurance company, so the deceased is to be removed from the register of insured persons. Generally, the return of the health insurance card is not required, apart from cases when the deceased was a self-employed person. In such cases the relatives have to deliver the death certificate and return the health insurance card immediately.

After the registry office has issued the death certificate, the relevant district court starts the inheritance proceedings by assigning the case to a notary. The assigned notary will carry out the inheritance proceedings and issue a decree on the inheritance. Once per month, the register office reports deaths to the Social Insurance Agency, then the deceased is deregistered from social insurance. The group of exception is again, self-employed persons. If the deceased was self-employed, their relatives are obliged to submit a death certificate and deregister the deceased from social insurance within 8 days from the day

of death. In this area, we again see an opportunity for higher automation and the interconnection of relevant institutions.

Survivors and family members of the deceased are entitled to request various benefits and contributions, mostly from the Social Insurance Agency (widow's, widower's, orphan's pension, accident pension, etc.), but also a funeral allowance from the Office for Labour, Family and Social Affairs (and a pay-out in case of a binding death insurance with a commercial insurance company).

After the death of a relative or close person, the relatives are also obliged to return of personal documents (ID, passport, driver's license, gun license, etc.) to the issuer. Other information obligations lie in notification of the employer, notification of the trade/business register and tax authorities (if the deceased had a business), as well as other commercial entities (banks, insurance companies, energy and service suppliers). Here is further room for improvement to transform this stressful life situation to a more proactive one, that would ease up the administrative duties a citizen has at the occurrence of a relative or close person.

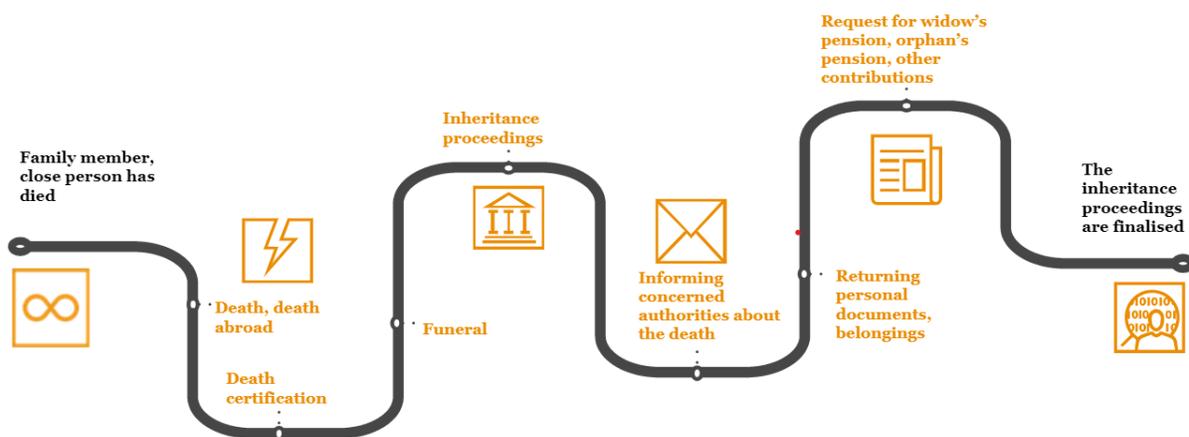


Figure 19 Death and inheritance - at a glance

4. Methodology to Life Situations’ Prioritisation

Our research proved that there is room for improvement towards efficient, well-integrated and digitalised life situations. In the detailed description of analysed life situations above we shed light on current efforts to better the processes and interaction between public authorities and citizen. Each life situation is different, incomparable and one cannot be prioritised over the other based on impressions or feelings. Selecting out life situations that are to be assessed and improved via digitalisation of services, is therefore not a trivial task and requires an objective, data-based decision-making process. Hereby we present a methodology to prioritise life situations based on clear-cut, objective conditions. The aim of this methodology is a structured approach that is able to compare a seemingly completely heterogenous set of life situations based on common attributes. The prioritisation model is based on a database of gathered data and calculations saved in an .xlsx data format. The model has already been presented to and approved by MIRRI and represents one of the most important attachments of this report.

4.1 The Environment-Readiness-Usage framework

The methodology of prioritisation is based on the understanding of the current setup and the current state of attributes for each life situations. To assess the current situation, we used PwC’s Environment – Readiness – Usage framework, the ERU model. Each dimension represents a crucial component that influences the current situation and has impact on the future state with digitalised services.

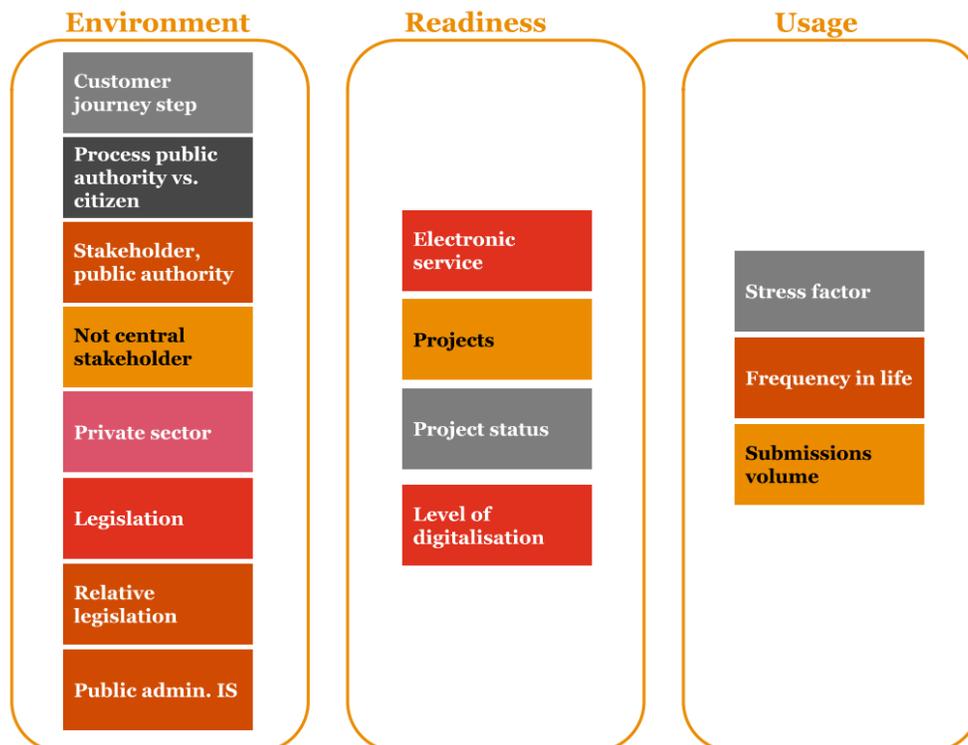


Figure 20 Assignment of attributes to the ERU model dimensions

- Environment – The environment dimension hides factors that form the soft background for the processes of life situations and digitalisation of related services. Such factors are the state of related legislations and regulations; the involved public authorities and stakeholders; their interaction and collaboration and the state of political leadership.

- Readiness – The readiness dimension focuses on, the capabilities of the government to deliver the best possible services to users, its ability to leverage available technology and on the information and communication technology infrastructure. Readiness covers both technological and organisational readiness.
- Usage – Usage dimension focuses on the interaction between public authorities and citizens, available service portfolios and electronic services.

Each dimension of the ERU model is supported by several attributes that were carefully evaluated and assigned into one of the three categories. The assignment of attributes to categories is primarily based on the original characterisation of the ERU framework but has been adapted to mirror the approach of MIRRI. While conducting the mapping of life situations, our team ran detailed analyses and gathered data to cover all three dimensions of the ERU model. The result of these findings entered the methodology in the form of the previously mentioned attributes. The analyses and data gathering were conducted for each of the 18 life situations giving us a valuable database to build the prioritisation model on. The gathered data mirror the state of the art at the time of our research (i.e., May-July 2022). We advise to maintain, update, or extend this database accordingly with more life situations so the prioritisation model stays a relevant decision-making tool.

The attributes entering the prioritisation model are emerging from the list presented in chapter 2 with some insignificant changes that have arisen during the fine-tuning of the methodology. *Figure 20* presents the complete list of attributes entering the ERU model: A detailed look on each attribute, as well as the measurement that enters the model, is provided in the upcoming sections dealing with each dimension separately.

The Environment dimension

To capture the essence of the Environment dimension, an analysis of legislation and relative legislation was run that resulted in an overview²⁵ of legislations guiding each life situation. An analysis of public administration information systems was conducted as well, in the form of discussions and data analysis of information extracted from the central information system of public administration (Meta IS). Involved public administrations and stakeholders have been identified, with special attention to the involvement of not central stakeholders. The distinction between central and not central stakeholders is crucial, as not central authorities represent several (usually a large number of) actors of the public sector.

After careful consideration, a Boolean variable was added to the list of attributes of the

Customer journey step	Number of steps in the customer journey maps (Unique Count)
Process public authority vs. citizen	Number of Identified process between citizen (legal person) and stakeholder or public authority (Unique Count)
Stakeholder, public authority	Number of identified involved stakeholders and public authorities (Unique Count)
Not central stakeholder	Number of identified not central stakeholders and public authorities involved, subset of attribute "Stakeholder, public authority" (Unique Count)
Private sector	Involvement of the public sector (Yes/No)
Legislation	Number of legislations related to life situations (Unique Count)
Relative legislation	Number of relative legislation complementing "main" legislation (Unique Count)
Public admin. IS	Number of identified public administration information systems used for each life situations (Unique Count)

Figure 21 Attributes and respective measures of the Environment dimension

²⁵ We refer to attachment MIRRI_Prioritny zoznam zivotnych situacii_atributy_v4.xlsx

environment dimension that signalizes the involvement of private sector The reason why this informative variable has been included is the fact, that the presence of more actors, with different backgrounds especially, correlates with a more fragmented life situation, more complex issues and more complicated negotiation and implementation procedures.

The Readiness dimension

The readiness dimension is captured via four attributes to model organisational and technological readiness for implementation of digital services. The mapping of customer journeys gave opportunity to research electronic services related to life situations and their level of digitalisation. By electronic services we refer to a scale of services provided by public authorities ranging from informational services to fully digitalised, or even proactive services. This approach resulted in a list of hyperlinks offering information about public authority services, templates to download, electronic services and proactive services. Each identified electronic service was assessed and a level of digitalisation was assigned according to Decree 78/2020²⁶ of the Deputy Prime Minister’s Office for Investments and Informatization of the Slovak Republic.

Electronic service	Number of identified electronic services (hyperlinks to electronic services) related to each life situation. The range of electronic services range from informative descriptions, steps or guidelines to fully digitalised processes (Unique Count)
Projects	Number of identified projects related to each life situation (Unique Count)
Project status	Number of identified projects related to the life situations with the status “approved”, “implemented”. This is a subset of category “Projects” (Unique Count)
Level of digitalisation	Level of digitalisation of electronic services evaluated based on the characteristics described in Decree 78/2020 of the Deputy Prime Minister’s Office for Investments and Informatization of the Slovak Republic. The Decree distinguishes between six levels of digitalisation of electronic services, from 0 to 5. Level 0 means the service is not electronically available. Level 1 service is electronically available information, manual, guidelines about the service, but not the service itself. Level 2 service is such, where communication in one direction can happen electronically (for example forms of applications or requests available online). A level 3 service allows electronic communication in both directions, however the end service cannot be provided electronically (the citizen can request an issue of a document, but the requested document is sent out via post or has to be picked up in person). A fully digitalised service is a level 4 service, where personal interactions or interactions via post are completely eliminated. Level 5 is a proactive service with custom user settings. (Average)

Figure 22 Attributes and respective measures of the Readiness dimension

Our analysis focused on services that were already identified as electronic service, therefore level 0 service was omitted. An example of Level 1 service is the process of applying for disability pension. The responsible authority provides the description of service and an overview of necessary documentation, but the request is to be prepared during an appointment with the local office of the Social Insurance Agency in Slovakia. The Social Insurance Agency in Slovakia offers several templates on their webpage to download, such as templates to claim accident benefits – that is a level 2 service. A level 3 service can be illustrated by the process of requesting a re-issued personal ID due to change of permanent residency. A citizen can apply electronically for a new personal ID with a new permanent residency address, if public authorities have “relatively fresh” personal identification about them. In such case, every step of the process can happen online, apart from the acceptance of the re-issued document. The recently introduced electronic sick leave confirmation can be mentioned as an example of level 4 service. At the moment, there are not many level 5 services implemented. One of the best examples of such is the recently implemented automatic issue of birth certificates; or the fact that health insurance agencies do not need a notification from the citizen when permanent residency or name/family name was changed.

²⁶ For further information we refer to the electronic version of the Decree available via [Slov-Lex](#).

The level of digitalisation of electronic services is incorporated into the model via average, using the cumulative sum of the respective levels of digitalisations and the number of identified electronic services for each life situation.

An important contributor that has effect on readiness to implement digital services is the number and type of already implemented projects related to each life situation. However, it has been essential to accept, that a large number of projects registered does not necessarily mean better conditions. This logic has been incorporated into the final model.



Figure 23 Digitalisation levels of electronic services

The Usage dimension

The usage dimension has been adopted in such way that it reflects the citizen’s perception of life situations and the service offered by public authorities. To incorporate the subjectivity that results from the uniqueness of each and every person, a “stress factor” and a “frequency in life” indicator have been assigned to each life situation. The introduction of stress factor was inspired by the Social Readjustment Rating Scale²⁷(Holmes and Rahe Stress Scale). We relied on the stress values assigned to life situations (or similar life

Stress factor	Stress factor has been assigned to each life situation based on the Social Readjustment Rating Scale that evaluates stress related to life situation on the scale of 10 to 100 (100 being the highest stress).
Frequency in life	Life situations have been categorised into five groups based on their expected frequency of occurrence: once, occasionally, sometimes, often, very often.
Submissions volume	For each life situation a type of submission and its volume has been chosen.

situations) used in the original research. Obviously, life situations “Death and inheritance” and “Divorce” have received the highest stress factor. On the other end of the scale, “Moving” and “Purchase of a car” are the less stressful life situations. An indicator for frequency in life was assigned based on discussions about each life

Figure 24 Attributes and respective measures of the Usage dimension

situation with MIRRI. On the scale from very often to once, we have defined the frequency as follows: (i) Frequency “very often” is associated with the most frequently occurring life situation - “Regular business operations”. It deals with events repeating periodically - monthly, annually. (ii) We have used value “often” for the life situation “Sickness”, which can occur more times per year. (iii) For the life situations like “Purchase of a car” or “Loss of employment” that can happen multiple times in a person’s lifetime, but not regularly, we have assigned “sometimes”. (iv) Situations, that are infrequent, but still likely to happen more than once in a lifetime, were coded “occasionally”. (v) Life situations that in average happen once in a person’s lifetime are for instance “Death and inheritance”, “Getting a divorce”, “Retirement” etc. and they are marked as “once”.

The indicator of the volumes of submissions presents a valuable point in the discussion about the real demand on (electronic) services. For each life situation a quantitative performance indicator has been selected as a representative for the life situation. The choice of given indicator was influenced both by

²⁷ For further information please visit: [The Holmes and Rahe Stress Scale](#)

availability of data and by our aim to select the best suitable indicator. In cases where there were more representatives to choose from, the maximum value has been chosen. The overview of chosen submission indicators and their values is presented in *Figure 25*²⁸.

	Life situation	Key performance indicator	Volume	Note
	Regular business operations	Sum of registered self-employed persons and tradesmen ("s.r.o. a živnostníci" in Slovak)	592 292	As of December 2021
	Purchase of a real estate	Number of submitted entry proposals in the real estate cadastre	391 836	For 2021
	Disability, social services and family caregiving	Number of disability pensioners	224 577	As of June 2022
	Sickness	Number of disbursed sick leave benefits	183 774	For 2021
	Purchase of a car	Number of new vehicle registrations	110 366	For 2021
	Moving	Number of permanent residency registrations	92 768	For 2021
	Starting a business	Number of issued certificates of trade entrepreneurship	75 243	For 2021
	Preschool	Number of children admitted to preschools	74 043	For 2021
	Death and inheritance	Number of deaths	73 461	For 2021
	Retirement	Number of new pensioners and early pensioners	62 156	For 2021
	Material deprivation	Number of granted benefits in material need	59 507	As of June 2022
	Elementary school	Number of children admitted to elementary schools	58 173	For 2021
	Birth of a child	Number of births	56 754	For 2021
	Secondary school	Number of students admitted to secondary schools	49 821	For 2021
	Loss of employment	Number of disbursed unemployment benefits	34 864	As of June 2022
	University education	Number of students admitted to university education	33 985	For 2021
	Getting married	Number of marriages	26 350	For 2021
	Getting a divorce	Number of divorces	8 295	For 2020

Figure 25 Overview of indicators for each life situation and the respective volumes (in order from the largest volume)

²⁸ The sources of submission values are available in the attachment file Attachment_Submissions_sources.xlsx

The Implementation vs. Importance Matrix

Our goal was not only to present a theoretical approach but to enhance its practical utilisation. For practical purposes then, we transformed the ERU framework into a two-dimensional, visually more coherent model. This model evaluates life situations in the plane of Implementation vs. Importance (Horizontal vs Vertical plane). To transform the three-dimensional framework into two dimensions, the dimensions of Environment and Readiness have been jointly attributed to Implementation, while Usage stands for Importance. Our definition of the ERU framework components allowed us to make this transformation

Life situations are awarded a score (pair of coordinates) in the Implementation vs. Importance matrix. based on previously presented attributes. By coordinates, life situations are scattered in Implementation vs. Importance plane and a priority list can be set. The Matrix visually helps to identify life situations that are of high importance but where the implementation of electronic services is relatively effortless (Phase I, quick win), compared to life situations that are of low importance and where the implementation of electronic services is more complex (Phase III).

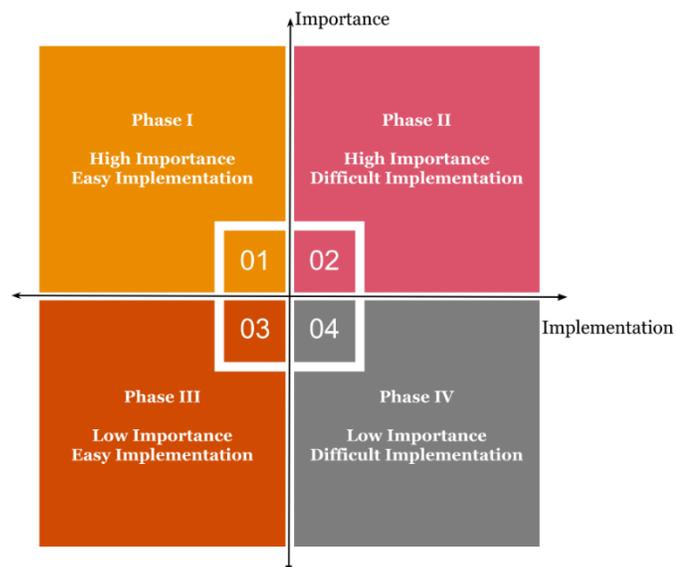


Figure 26 Implementation vs. Importance Matrix

The Evaluation Model

Each life situation is evaluated based on the total of 15 attributes that are assigned to either the dimension of Implementation or Importance. The values of respective attributes are compared among each other and are transformed to values on a scale from one to five, the calculations are available in the Prioritisation model ²⁹ file. Each attribute was assigned a weight. The distribution of weights emerged from discussions with MIRRI. In the current setup (see *Figure 27*) Environment and Readiness have an equal impact on the implementation dimension, but the model is designed in a way, that weights can be changed arbitrarily.

Attributes that are assigned to the Environment factor have been evaluated based on “the less is more” logic:

- The less legislation and relative legislation that guide given life situation, the easiest to implement a change (life situations with less guiding legislation are assigned smaller values on the implementation scale, a change is deemed to be simpler)
- The less public authority information systems are involved in a life situation, the easier an integration and setup of digital services (lower number of involved public authority information systems are assigned values that signify easier implementation of the implementation scale)
- The less citizen vs. public authority processes and steps in customer journeys have been identified for a life situation, the easiest a change in them (smaller number of processes mean easier implementation)

²⁹ eServices Prioritisation_FINAL.xlsx

- The number of involved public authorities and not central public authorities is in a direct proportion with the complexness of implementation. Smaller number of involved public authorities usually mean a clearer differentiation in competencies and generally a more constructive negotiation procedure.
- The involvement of private sector widens the number of stakeholders and makes the negotiation and implementation more difficult. Therefore, if public sector is involved, given life situation receives the highest value on the implementation scale, opposed to when public sector is not involved (lowest value on the implementation scale)

The “Legislation” attribute was valued a higher weight (1.5) to mirror the complexity of legislative procedures in case of potential necessary legislation changes. Relative legislation received a lower weight, as often the change or approval of such acts does not require the approval of the parliament.

Matrix	Factor Weight	ERU	Measure	1	2	3	4	5
Implementation				very easy	easy	standard	difficult	very difficult
1	50,00%	Environment		very easy	easy	standard	difficult	very difficult
1	14,29%		# of IS used	--	-	0	+	++
1,5	21,43%		# of legislation used	--	-	0	+	++
0,5	7,14%		# of relative legislation used	--	-	0	+	++
1	14,29%		# of processes	--	-	0	+	++
1	14,29%		# of public authorities involved	--	-	0	+	++
1	14,29%		# of not central authorities	--	-	0	+	++
0,5	7,14%		private sector involved (Y/N)	No				Yes
0,5	7,14%		# of steps in CJ	--	-	0	+	++
1	50,00%		Readiness		very high	high	standard	low
1	28,57%	# of electronic services		++	+	0	-	--
0,5	14,29%	# of projects		--	-	0	+	++
1	28,57%	# of projects in implemented status		++	+	0	-	--
1	28,57%	Level of digitalisation		4	3	2	1	0
Importance				very low	low	standard	high	very high
1	100,00%	Usage		very low	low	standard	high	very high
1	28,57%		Frequency in life	once	occasionally	sometimes	often	very often
0,5	14,29%		Stress factor	--	-	0	+	++
2	57,14%		Volume	--	-	0	+	++

Figure 27 The evaluation model: weights, measures, and evaluation scale

For the scale used for the attributes of the Readiness factor the applied logic was slightly different to the one previously described. The primary notion was to attribute high/very high readiness with the easiest implementation of further electronic services, as the better prepared is the base, the easiest is to build on it. Therefore, the more already existing electronic services make the conditions more prepared to implementations of new ones. As it was mentioned earlier, more projects do not necessarily mean higher preparedness. To follow through with this logic, the number of project attribute is indirectly proportional to the scale of preparedness. On the other hand, the number of successfully implemented projects can raise the readiness of the setup, that is why this attribute has a direct proportion to readiness. Apart from attribute “number of projects”, all attributes were given the same weights.

Let us dive here into a quick detour about the logic behind the evaluation of the level of digitalisation attribute. As it has been presented above, there are 6 different levels of services, 5 of these relate to electronic services while level 0 service is not an electronic service. During the conducted research, electronic services have been evaluated on the scale of 1 to 5. The comparison of life situations based on the average level of digitalisation of electronic services is presented in Figure 27. The average level of digitalisation of electronic services ranges from 1.25 to 3.63, the attributed relative values then range from one to four. This result was included in the model in via a transformation matrix that attributed the relative values (1 to 4) with the levels or preparedness (low to very high). The logic of the higher level of digitalisation the more prepared setup applies here. Additionally, we included relative value 0 that has been attributed to very low readiness to extend the model to life situations without any electronic services (in case of future extension of the model).

Life situation	Average level of digitalisation	Relative value	Ranking
Regular business operations	3,63	4	1
Starting a business	3,52	4	2
Purchase of a car	3,31	3	2
Purchase of a real estate	3,22	3	2
Death and inheritance	2,96	3	2
Moving	2,67	3	2
Secondary school	2,38	2	3
Loss of employment	2,29	2	3
Getting a divorce	2,21	2	3
Retirement	2,06	2	3
Getting married	2,00	2	3
University education	1,93	2	3
Disability, social services and family caregiving	1,88	2	3
Elementary school	1,75	2	3
Sickness	1,60	2	3
Material deprivation	1,46	1	4
Birth of a child	1,29	1	4
Preschool	1,25	1	4

Figure 28 Comparison of life situations based on the level of digitalisation of electronic services

The attributes related to Usage were evaluated on the general scale from very low to very high (usage). The assigned stress factor and the selected submission volume correspond directly with the scale (i.e., the highest stress factor is attributed to given life situation, or the largest volume of submissions, the highest the usage dimension of given life situation. Less frequent life situations have been attributed to lower values on importance. The volume of submissions was weighted by a factor of 2, being a crucial and telling factor about the real utilisation of services.

5. Priority list of Life Situations

The prioritisation model has been designed to offer several factors and priority lists based on factors of importance. Life situations can be prioritised according to the dimensions of Environment, Readiness and Usage; or according to the more complex factor of Implementation (Importance is defined as Usage). Hereby we present the partial results of prioritisation of life situations based on each factor separately. It is on the beneficiary and the context to decide the suitable factor of prioritisation. At the end of this chapter, we present the end result of the current setup of the Implementation vs. Importance model: the analysed 18 life situations scattered in a 2-dimensional plane of Implementation (easy-difficult) and Importance (high-low).

The list of life situations based on the Environment factor shows that life situations that are “linear” and with less interacting public authorities are valued as more prepared, easier to change. Such life situations are Preschool, Elementary school, or Material deprivation. On the other end of the scale are the business-

Life Situation	Environment	Life Situation	Readiness
 Preschool	1,07	 Starting a business	1,86
 Elementary school	1,07	 Regular business operations	1,86
 Material deprivation	1,14	 Moving	2,00
 Retirement	1,21	 Death and inheritance	2,14
 Purchase of a car	1,29	 Elementary school	2,43
 University education	1,71	 Preschool	2,71
 Loss of employment	1,86	 Disability, social services and family caregiving	2,71
 Birth of a child	1,93	 Sickness	2,71
 Disability, social services and family caregiving	1,93	 Getting married	2,71
 Secondary school	2,07	 Getting a divorce	2,71
 Moving	2,29	 University education	3,00
 Purchase of a real estate	2,50	 Retirement	3,29
 Sickness	2,50	 Purchase of a real estate	3,43
 Getting married	2,57	 Loss of employment	3,57
 Getting a divorce	2,79	 Material deprivation	3,71
 Regular business operations	3,86	 Purchase of a car	3,71
 Starting a business	3,93	 Secondary school	3,71
 Death and inheritance	4,07	 Birth of a child	4,00

Figure 29 Priority list of life situations based on Environment (left) and Readiness (right)

related life situations, as these require the interaction of several public authorities. Life situation Death and

inheritance have received the “worst” values in the evaluation based on the factor of Environment. The reason of such score is the complexity of this life situation, the involvement of many public authorities and the high number of guiding legislations.

The evaluation according to the factor of Readiness shows a different image. Life situations related to business (Starting a business and Regular business operations) have been placed on the positions of being the most prepared or ready to implement new electronic services. This can be attributed to the high number of already existing electronic services and the high level of digitalisation of services (given the fact that businesses are required to communicate electronically with public authorities, such score is expected but also desired). According to our model, life situation Birth of a child is the most unprepared for further digitalisation, being followed by life situations Secondary school, Purchase of a car and Material deprivation. As for life situation Birth of a child, there are many steps that are necessary to be done in person according to the current setup (e.g., a visit at the gynaecologist’s is necessary in order to be able to file a request for pregnancy allowance).

Life Situation	Implementation	Life Situation	Usage/Importance
 Elementary school	1,75	 Regular business operations	4,57
 Preschool	1,89	 Sickness	3,86
 Moving	2,14	 Purchase of a real estate	3,14
 Retirement	2,25	 Disability, social services and family caregiving	3,14
 Disability, social services and family caregiving	2,32	 Purchase of a car	2,71
 University education	2,36	 Death and inheritance	2,71
 Material deprivation	2,43	 Starting a business	2,57
 Purchase of a car	2,50	 Preschool	2,43
 Sickness	2,61	 Moving	2,43
 Getting married	2,64	 Material deprivation	2,29
 Loss of employment	2,71	 Birth of a child	2,00
 Getting a divorce	2,75	 Elementary school	1,86
 Regular business operations	2,86	 Loss of employment	1,71
 Secondary school	2,89	 Retirement	1,71
 Starting a business	2,89	 Getting married	1,29
 Purchase of a real estate	2,96	 University education	1,00
 Birth of a child	2,96	 Secondary school	1,00
 Death and inheritance	3,11	 Getting a divorce	0,86

Figure 30 Prioritisation of life situations based on Implementation (left) and Usage/Importance (right)

As for the factor of Implementation that combines Environment and Readiness, the final list reminds in several moments the list created based on Environment, but not in its entirety. According to our model, the implementation of new electronic services is the most possible (easiest) for life situations Elementary school, Preschool and Moving. As it has been mentioned above, there is a rather limited number of interacting public authority present in life situation Elementary school and Preschool and this is mirrored in the results. Life situation Moving scored better on the Readiness scale that impacted its position for the combined category. The most difficult life situations in regards of implementation of electronic services are Purchase of a real estate, Birth of a child and Death and inheritance.

The list based on Usage/Importance is significantly influenced by the volume of submissions that were identified as key performance indicators. The top three most important life situations are then Regular business operations, Sickness and Purchase of a real estate (and Disability, social services and family caregiving receiving the same score as Purchase of a real estate). Each of these life situations have a volume of submissions over 150 thousand, that is significantly larger than the volume of submissions for the majority of other life situations. On the opposite end of the scale from regards of importance are University education, Secondary school and Getting a divorce; the position of these life situations being influenced again by their relatively low volume of submission, but not entirely.

One may feel these one-dimensional priority lists cannot cover every detail of the life situation and all surrounding aspects in entirety. For this purpose, let us present here the prioritisation of life situations in the Implementation vs. Importance plane.

Figure 31 presents the final distribution of the analysed 18 life situations based on Implementation and Importance. The quarter have been chosen to be created by the means of the two factors (Implementation=2.625; Importance=2.357).

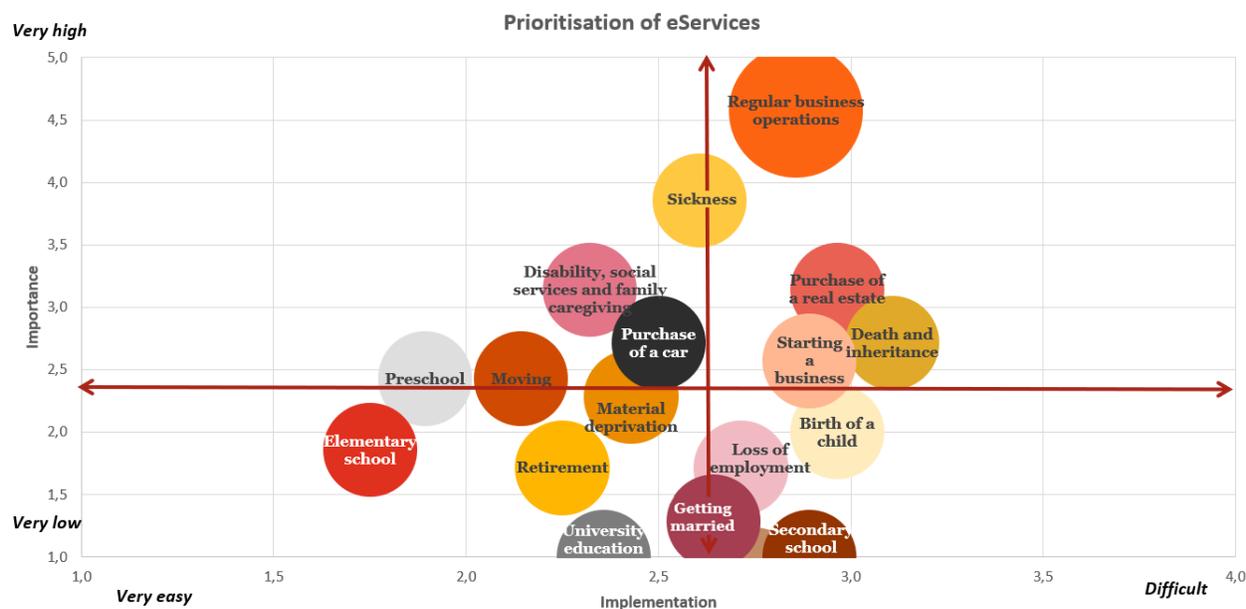


Figure 31 Prioritisation of life situations - the Implementation vs. Importance Matrix

In the quarter signalling life situations with highest importance but with higher difficulty of implementation one finds Regular business operations, followed by Purchase of a real estate, Death and inheritance and Starting a business (Regular business operations being almost twice as important as the aforementioned ones). Life situation Sickness can be categorised as a “quicker win”, as it is valued to be important and is still on the easier side in regards of difficulties of implementations.

Currently, there are ongoing projects that aim to ease the administrative burden on citizens and introduce (more) electronic services with higher levels of digitalisation. Life situations Purchase of a real estate and Loss of employment have been analysed in detail and investment plans have been introduced to implement new services. Currently negotiations are on the way about the implementations of proposed future states of these life situations. Life situation “Starting a business” is a next one in the line, where currently detailed analyses and negotiations between responsible public authorities are on the way. There have been important changes in life situation Sickness recently, as they have been described in previous sections and there are efforts to further extend such services.

The methodology and the model presented here are a powerful tool in moments of decision making. The results here are based on clear conditions and objective data, that are a strong and factual argument for every debate. The parameters of the model are changeable (i.e., weights) that makes the model volatile enough so it can be updated to consider different situations. The design of the model implicitly offers not one but 5 different ways of prioritisations of life situations providing an interesting insight into the relations between life situations. The model as it has been presented, was built based on carefully chosen attributes. The process of collection of the attributes was a key phase and must be repeated regularly, in order to keep the model relevant. Quality input data and proper maintenance of the model is essential for its use as a tool for decision making.

5.1 Implementation Plan for Priority Life Situations

The above presented tool facilitates the planning of the necessary phases that result in the implementation of digital services for the presented life situations. There are four important phases that have to be respected and planned out carefully. The first crucial step is the analysis of the current situation (AS IS analysis), this analysis requires a thorough process and legislative analysis, The second step is the analysis of the desired future state (TO BE analysis). Both phases call for devotion and strong cooperation between stakeholders. After the desired state is mapped, the necessary solutions have to be developed. This phase requires longer timeframe in the planning. The last phase is the implementation or release of approved solutions.

The overall deadline for the implementation of electronic services for the prioritised life situations is Q2 2026. Life situations Loss of employment and Purchase of a real estate have been already analysed and currently are in the phase of solutions development. For these life situations, the deadline for solution release is Q1 2025.

The figure below presents the four general phases of an implementation plan for the 18 life situations. The order of life situations is mostly given by the factor of importance but also by the factor of how difficult the implementation is estimated to be. It is only logical, that for more complex life situations, the design of solutions and the release of solutions require a longer timeframe. For this reason, more complex life situations are prioritised in the sense of an earlier start over more simple life situations, in order to keep the deadline. The presented implementation plan is a recommendation and can be changed accordingly.

Timeline	2022				2023				2024				2025				2026		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3												
Loss of employment																			
AS IS Analysis of Current Situation																			
TO BE Analysis of Future Situation																			
Development of Solutions																			
Release of Solutions																			
Purchase of a real estate																			
AS IS Analysis of Current Situation																			
TO BE Analysis of Future Situation																			
Development of Solutions																			
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Starting a business																			
AS IS Analysis of Current Situation																			
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Release of Solutions																			
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Release of Solutions																			
Regular business operations																			
AS IS Analysis of Current Situation																			
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Development of Solutions																			
Release of Solutions																			
Sickness																			
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TO BE Analysis of Future Situation																			
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Release of Solutions																			
Death and inheritance																			
AS IS Analysis of Current Situation																			
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Development of Solutions																			
Release of Solutions																			
Birth of a child																			
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Getting married																			
AS IS Analysis of Current Situation																			
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University education																			
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Moving																			
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TO BE Analysis of Future Situation																			
Development of Solutions																			
Release of Solutions																			
Retirement																			
AS IS Analysis of Current Situation																			
TO BE Analysis of Future Situation																			
Development of Solutions																			
Release of Solutions																			

6. List of Attachments

Hereby we provide the list of attachments that represent an organic part of this report. The attachments listed below are prepared in an electronic version and submitted electronically. The outputs have been presented and submitted to MIRRI in an electronic form. For each life situation, there are two outputs, a customer journey (in .jpg) and a list of collected attributes³⁰ (in .xlsx) in Slovak. In addition, the reader is presented a merged list of attributes for all 18 analysed life situations and the prioritisation model (both in .xlsx).

- Life situation “Loss of employment”
 - Customer journey: CJ_Loss_of_Employment_UC_graduate.jpg; CJ_Loss_of_Employment_UC_tradesman.jpg; CJ_Loss_of_Employment.jpg
- Life situation “Purchase of a real estate”
 - Customer journey: CJ_Purchase_real_estate.jpg
- Life situation “Purchase of a car”
 - Customer journey: CJ_Purchase_car.jpg
- Life situation “Starting a business”
 - Customer journey: CJ_Starting_a_Business.jpg
- Collected attributes to the four above mentioned life situations: MIRRI_WS_Priorityny zoznam zivotnych situacii_v04.xlsx
- Life situation “Regular business operations”
 - Customer journey: CJ_Business_operations.jpg
 - Attributes: LS_Business_operations.xlsx
- Life situation “Material deprivation”
 - Customer journey: CJ_Material_deprivation.jpg
 - Attributes: LS_Material_deprivation.xlsx
- Life situation “Birth of a child”
 - Customer journey: CJ_Birth_of_a_child.jpg
 - Attributes: LS_Birth_of_a_child.xlsx
- Life situation “Retirement”
 - Customer journey: CJ_Retirement.jpg
 - Attributes: LS_Retirement.xlsx
- Life situation “Disability, social services and family caregiving”
 - Customer journey: CJ_Disability.jpg
 - Attributes: LS_Disability.xlsx
- Life situation “Preschool”
 - Customer journey: CJ_Preschool.jpg
 - Attributes: LS_Preschool.xlsx
- Life situation “Moving”
 - Customer journey: CJ_Moving.jpg
 - Attributes: LS_Moving.xlsx
- Life situation “Getting a divorce”
 - Customer journey: CJ_Divorce.jpg
 - Attributes: LS_Divorce.xlsx

³⁰ For life situations Loss of employment, Purchase of a real estate, Starting a business and Purchase of a car, a joint .xlsx is provided with the collected attributes for all four life situations. The structure of the file is identical to the structure of the other provided files with attributes.

- Life situation “Sickness”
 - Customer journey: CJ_Sickness.jpg
 - Attributes: LS_Sickness.xlsx
- Life situation “Secondary_school”
 - Customer journey: CJ_Secondary_school.jpg
 - Attributes: LS_Secondary_school.xlsx
- Life situation “University_education”
 - Customer journey: CJ_University_education.jpg
 - Attributes: LS_University_education.xlsx
- Life situation “Death and inheritance”
 - Customer journey: CJ_Death_inheritance.jpg
 - Attributes: LS_Death_inheritance.xlsx
- Life situation “Getting married”
 - Customer journey: CJ_Marriage.jpg
 - Attributes: LS_Marriage.xlsx
- Life situation “Elementary_school”
 - Customer journey: CJ_Elementary_school.jpg
 - Attributes: LS_Elementary_school.xlsx

Merged file of all attributes: MIRRI_Priority zoznam zivotnych situacii_atributy_v4.xlsx

Sources of submissions: Attachment_Submissions_sources.xlsx

Prioritisation model: eServices Prioritisation_FINAL.xlsx

End of the report

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