

Review loans-bundled and develop savings-bundled hospital cash insurance with Finance Trust Bank in Uganda

1. DEVELOPMENT RELEVANCE

Economic and poverty context

In 2021, Uganda's population was 47.12 million by 2060 it is projected that the population will be 104 million². Compared to its strong performance in the 2000s, recent economic growth has slowed considerably. Since 2011, Uganda barely surpassed the country's high population growth rate of 3%³. In the five years prior to the COVID-19 pandemic, per capita real GDP growth halved to 1.1% on average per year. The economy grew at 4.6% during FY22, faster than anticipated due to an uptick in activity in January 2022 when lockdowns were lifted. However, poverty levels in the country have risen since 2016, due to the slowdown in economic growth and the high population growth. Approximately, 70% of Uganda's non-agricultural GDP is generated in urban areas and the prospect of higher productivity jobs is considerably better than in the countryside. Further, Uganda has high levels of out-of-pocket expenditure on healthcare (38% of the current health expenditure)⁴. In 2019, domestic general government spending on health as a percentage of GDP was at 0.6%, which is below the global recommended 5% of GDP.⁵

Multidimensional poverty index chart⁶, (Uganda)

Geographical area	Multidimensional headcount ratio (H)			Intensity of deprivation (A)			Multidimensional Poverty Index (MDI)		
	2016/17	2019/20	% change	2016/17	2019/20	% change	2016/17	2019/20	% change
Residence									
Rural	0.540	0.502	-3.8	0.566	0.549	-1.7	0.306	0.276	-3.0
Urban	0.141	0.197	5.6	0.534	0.531	-0.3	0.075	0.105	3.0
Region									
Central	0.201	0.205	0.4	0.537	0.528	-0.9	0.108	0.108	0.0
Eastern	0.548	0.457	-9.1	0.55	0.535	-1.5	0.301	0.245	-5.6
Northern	0.657	0.629	-2.8	0.599	0.575	-2.4	0.394	0.362	-3.2
Western	0.421	0.451	3.0	0.55	0.537	-1.3	0.231	0.242	1.1
Sub-region									
Kampala	0.027	0.004	-2.3	0.474	0.429	-4.5	0.013	0.002	-1.1
Buganda South	0.183	0.179	-0.4	0.548	0.529	-1.9	0.1	0.095	-0.5
Buganda North	0.29	0.315	2.5	0.531	0.528	-0.3	0.154	0.166	1.2
Busoga	0.499	0.451	-4.8	0.548	0.541	-0.7	0.274	0.244	-3.0
Bukedi	0.654	0.422	-23.2	0.554	0.53	-2.4	0.362	0.224	-13.8
Eigon	0.556	0.405	-15.1	0.551	0.507	-4.4	0.306	0.205	-10.1
Teso	0.527	0.556	2.9	0.547	0.551	0.4	0.288	0.306	1.8
Karamoja	0.867	0.849	-1.8	0.684	0.648	-3.6	0.593	0.55	-4.3
Lango	0.563	0.57	0.7	0.563	0.552	-1.1	0.317	0.315	-0.2
Acholi	0.703	0.636	-6.7	0.599	0.554	-4.5	0.421	0.352	-6.9
West Nile	0.628	0.591	-3.7	0.582	0.566	-1.6	0.365	0.334	-3.1
Bunyoro	0.42	0.457	3.7	0.56	0.54	-2.0	0.235	0.247	1.2
Toro	0.49	0.455	-3.5	0.556	0.542	-1.4	0.272	0.246	-2.6
Ankole	0.373	0.426	5.3	0.541	0.537	-0.4	0.202	0.229	2.7
Kigezi	0.388	0.484	9.6	0.54	0.524	-1.6	0.209	0.254	4.5
Total	0.443	0.421	-2.2	0.564	0.547	-1.7	0.25	0.23	-2.0

Source: Computations are based on UNHS 2016/17 and UNHS 2019/20.

their income inconsistently in small amounts of cash. Their financial behaviour is driven by their daily needs. Quick access to savings and credit is critical, and they are therefore unlikely to see value in opening a bank

Table 1 ¹ : Population and economic indicators	
Population in million (2021)	47.12
GDP growth (2021)	3.4%
Inflation (2020)	3.8%
Trade balance (% of GDP) (2021)	-10.6%
Foreign direct investment (net) (% of GDP) (2020)	2.3%
Net ODA received (% of GNI) (2020)	8.3%
Remittances received (% of GDP) (2020)	2.8%
Economic Freedom Index ⁱ (Rank among 184 countries) (2022)	127
Poverty indicators	
GDP per capita (USD) (2021)	858.1
Gini Index (0= equality 100= inequality) (2019)	42.7
International poverty rate (2019)	42.2%
National poverty rate (2019)	20.3%

Financial sector context: In 2017, Uganda launched its National Financial Inclusion Strategy 2017-2022 (NFIS), that aims to reduce financial exclusion from 15% to 5% by 2023. It seeks to ensure all Ugandans have “access to, and use of, quality and affordable financial services”. The NFIS has five pillars: i) reduce financial exclusion and barriers to access financial services; ii) develop credit infrastructure; iii) build digital infrastructure; iv) deepen and broaden formal savings, investment, and insurance usage; and protect and v) empower individuals with enhanced financial capability.⁷ At the end of 2018, only 0.84% of the 40 million total population were insured, and less than seven million (17.5%) Ugandans were banked. On the supply side, 76% of Ugandans live in rural areas, where formal financial institutions aren't sufficiently present. On the demand-side, most adults receive

¹ <http://databank.worldbank.org/data/reports.aspx?source=Worldwide-Governance-Indicators#>

² <https://blogs.worldbank.org/african/demographic-boom-explainer-ugandas-population-trends>

³ <https://www.worldbank.org/en/country/uganda/overview>

⁴ [World Health Organization Global Health Expenditure database](https://www.who.int/databases/global-health-expenditure-database)

⁵ [World Health Organization Global Health Expenditure database](https://www.who.int/databases/global-health-expenditure-database)

⁶ [Multidimensional Poverty Index Report 2022](https://www.undp.org/publications/multidimensional-poverty-index-report-2022)

⁷ [Bank of Uganda](https://www.bankofuganda.org/)

account or using a formal financial institution. As many as 14% of Ugandan households incurred catastrophic health expenditures in 2016-17⁸. Existing community health insurance schemes cover less than 1% of the population and contribute a negligible share of health financing resources.

Financial sector partner: Finance Trust Bank (FTB) has [35 branches](#) in Uganda (of which 70% are in rural areas). As of December 31st, 2021, FTB served more than 500,000 (50% women) savers, including 29,000 customers who had a savings and a loan account. The bank has been in existence for more than 30 years and aims to support women and youth to fulfil their personal and family goals through financial independence. The bank started as an NGO that served women and transformed into a microfinance institution lending to women only. It later turned into a micro deposit taking institution serving women and men, and finally into a microfinance bank, that puts women first. FTB’s core client base lies in the lower pyramid of the economic strata, especially women who are emerging rural entrepreneurs and enterprising urbanites as individuals and as saving groups. FTB designs loan and savings products customised for women to address the specific needs of each target market segment. Despite the challenges of 2021, the Bank registered a growth in all the key parameters posting a net profit year on year movement of 57% from the 2020 position of US \$1.58 million to US \$2.49 million⁹.

2. INTERVENTION APPROACH

Capacity building needs: In 2014, Women's World Banking (WWB) first developed a health microinsurance solution with FTB in Uganda called Trustcare, that covered 26,000 lives by September 2019. In 2019, FTB wanted to find ways to scale-up the existing program. As most of FTB’s low-income women customers had a savings account but did not have a loan account (2019 data: 230,000 savings account vs 29,000 credit accounts), WWB saw an opportunity to financially empower these customers by launching a hospital cash insurance product bundled with savings accounts. The decision was made to develop a new hospital cash product for savings customers. To prepare for the proposed project, WWB reviewed FTB’s savings accounts and insurance portfolio to determine the most efficient scaling options. During this review in 2019, it was found that, of FTB’s 230,000 saving accounts, 105,000 had a balance of below 1 USD and could therefore not afford high-priced financial services. This data analysis, coupled with secondary research conducted in 2020 as part of this project, highlighted the existing large healthcare financing gaps in Uganda, which demonstrated a need for creating an affordable insurance solution for FTB savings customers as a cushion in case of sickness.

Main activity areas (goals, targets, resources & time frame) and outputs: Based on the initial data review in May 2019, WWB projected reaching 45,000 (20%) of FTB’s 230,000 saving account customers. WWB worked with FTB to identify and mitigate key challenges in the performance of their existing credit-bundled hospital cash program¹⁰ “Trustcare for Borrowers”; and to develop a savings-bundled hospital cash program for their customers “Trustcare for Savers”. Specifically, the project aimed to achieve the following targets/milestones:

Product	Goals, targets, and timeframe	Activities planned and conducted / additional activities /activities that could not be conducted
Trustcare for Borrowers	1. Understand the awareness level of key features of the product among the existing Trustcare for Borrowers customers through a phone survey and improve the score through staff training interventions and/or marketing measures. The original target was to achieve an awareness score of 80%.	Conducted activities: Conducted a baseline awareness phone survey with a representative number of customers. Conducted an actuarial analysis including review of the claims performance. Held 3 client value workshops with all stakeholders (financial inclusion, marketing, operations, IT teams). Conducted interviews with loan officers to understand the reasons of low awareness. Recorded success stories videos of customers who benefitted from the product. Designed, printed and distributed 50,000 new product marketing brochures to all branches. Conducted 3,000 customer welcome calls.

⁸ [BMC Health Services Research](#)

⁹ Conversion rate used 1 US dollar = 3,678.91 Schillings

¹⁰ The existing hospital cash product was developed in collaboration with Women's World Banking from 2014 to December 2016 with the financial support of Agence Française de Développement. The program is underwritten by UAP Insurance Company as a group policy, and it was planned to reach 23,000 borrowers with a bundled hospital cash product that pays 80,000 Shilling (20 CHF) per night spent in hospital. Due to delays in the IT development that were unsolved at the end of 2016, Women's World Banking recommended not to scale the program. Due to pressure from UAP, FTB finally launched the product in May 2018 and faced very low loss ratio since the launch.

	<p>2. Review the Trustcare for Borrowers claims performance and adjust the pricing to improve the current loss ratio from an estimated 25% to at least 55% by July 2020.</p>	<p>Developed training materials and conducted two refresher trainings for all loan officers. Additional activities: Involvement in the changes needed in the IT system. Could not conduct: The target of 80% awareness score was not achieved.</p>
Trustcare for Savers	<p>3. Develop a similar hospital cash insurance program for the customers who have savings accounts with the bank. WWB intended to pilot the saving bundled product on a statistically relevant customer base of 5,000 customers. The original target was to insure 45,000 savings account holders by November 2022 – i.e., 14 months after the start of rollout.</p>	<p>Conducted activities: Conducted secondary research on Uganda’s economic, healthcare and insurance sectors. Conducted an institutional diagnostic of FTB. Conducted a savings data analysis. Conducted customer research. Designed the product and the end-to-end processes; priced the product. Developed IT specifications. Developed a pilot protocol. Developed a risks matrix. Trained FTB’s project team on KPIs. Conducted a training of trainers on the product features. Supported FTB in developing a marketing strategy. Launched pilot that reached 2,764 customers, conducted product and process review incl. interviews with FTB head office and branches as well as customers and on that basis, produced learnings document.</p> <p>Additional activities: Insurance company selection through call for tenders, large involvement in IT platform development.</p> <p>Could not conduct: The product has not been rolled out (due to delays linked to COVID-19 and unplanned activities).</p>

3. RESULTS ACHIEVED AND NOT ACHIEVED

Client level

Trustcare for Borrowers: Through the assessment of Trustcare for Borrowers and the development of a new hospital cash solution for FTB savings customers, this SCBF funded project has improved the confidence of low-income women customers in their ability to cover healthcare expenses in case of an emergency. For the customers who faced a health emergency, the intervention has provided some financial support. It has allowed customers to repay their loan, which was a concerns during hospitalisation. Customers were also less worried about how they would cover the hospital bills and how they would compensate their loss of income during their hospitalisation. *“When you fall sick, you are not working, you are not earning, but if you have that in the back of your mind that you have this insurance, then you would be less worried.”* (Namukose, 42, Trustcare for borrower customer, Mukono). Sometimes, the money received by customers covered the entire hospital bill and they could use the money received to pay their loan instalment. The customers who used their savings to cover the costs of their hospitalisation could use the cash benefit received to rebuild their savings. Customers and branch staff consider the solution particularly relevant for women, because women fall sick more frequently than men and can also benefit when they give birth. Customers also appreciated that the bank was developing a solution for women.

The marketing and training activities related to the Trustcare for Borrowers program have resulted in increased client awareness. Consequently, the number of claims paid has increased from 412 in November 2020 to 1,308 in October 2022. The solution also supported customers who were hospitalised because of COVID-19.

In June 2021, when Uganda faced the highest number of COVID-19 cases, the number of claims submitted were more than twice the average number of claims per month during the year 2021 (106 in June 2021 vs. 47 monthly average). Since the start of the SCBF project in 2020, 52,666 credit customers have been enrolled in Trustcare for Borrowers, bringing the total number of customers who benefit from the solution, since it was first launched in 2016, to 80,809.

The newly enrolled customers, who have not yet submitted a claim, are also satisfied with the solution. According to a survey conducted on 600 customers, 67% viewed the solution positively or very positively; 26% felt okay with having access to solution, and only 7% of the customers were not interested in the solution. Due to the initial limited understanding of the benefits of and the customers trust in insurance, (as most customers have not had any experience with insurance in the past or believe that insurance will not pay their claims), WWB and FTB faced a greater challenge, to raise the awareness level on this product than expected. Despite the actions taken to increase customer education, the awareness level on Trustcare for Borrowers remains low and the 80% target was not achieved.

Trustcare for Savers has increased the confidence of FTB low-income savings customers to cover costs in case of a health emergency. By the end of October 2022, 2,764 savings customers of the bank were enrolled in Trustcare for savers. While client interviews have shown that customers are interested in this solution, only three savings customers have submitted a claim, mostly due to premium collection issues, which were only solved in September 2022. The solution is expected to have a larger impact on FTB's low-income women customers' lives in the coming months for the following reasons:

- According to customer research conducted by WWB in 2021 with 40 FTB savings customers, 95% of women were interested in a hospital cash product.
- FTB is taking actions to increase awareness for Trustcare for Savers and Trustcare for Borrowers, including staff trainings, marketing materials, welcome calls, and SMS campaigns.
- The number of claims for the Trustcare for Borrowers solution increased 2-3 years after the rollout of the solution. WWB's research showed that this was because customers have limited trust in insurance and do not believe that the insurance company will pay their claims until they hear success stories for other clients.

WWB will provide an update on outcomes in October 2023, highlighting the impact that the intervention has had on FTB's low-income women customers.

Client stories

Safina is 65 years old and lives in Kampala with her 4-year-old grandson. Her husband remarried and did not support her financially in raising their five children. She started a poultry business, opened an FTB account, and received her first loan in 2001. She has been renewing her loans since then. In August 2021, Safina tested positive for COVID-19 and was treated at two hospitals for a total of 11 nights, resulting in a total hospital bill of approximately US \$1'855 (7M Ugandan shillings (Ush)). This bill was covered by her children using their savings. When Safina was interviewed, she mentioned that during her entire hospital stay she was worried about missing repaying her loan instalment and rent. She also lost income as she was out of work for two months. However, when the loan officer asked her about missing her loan instalment, she told him about her hospitalisation and the loan officer told her about the cash benefit she receives as part of the Trustcare for Borrowers solution. Given her father's experience with insurance products during her childhood, Safina had a negative perception about insurance, which limited her trust in receiving any benefit from FTB. To her surprise, after she was discharged, a loan officer visited her home to collect her discharge form and she received an SMS from the bank, informing her that her account was credited with approximately US \$211 (880,000 Ush) from that insurance. This positive experience increased Safina's trust in insurance products and in FTB. She used the benefit to repay her loan and to pay the penalty charged by the bank for missing the loan instalment. She finished repaying her last loan in August 2022 and is now continuing to save at the bank.

Daniel is 45 years old and lives in Kampala with his wife. He has two children, an eight-year-old boy, and a four-year-old girl, who live in Soroti. When Daniel came to FTB to open a no-fee savings account in April 2022, the customer care officer presented the Trustcare for Savers product to him. Since Daniel already had a health insurance in the past, which helped him cover some of his accident and hospitalisation costs in 2021, he really liked the insurance feature of the savings account, and the feature influenced his decision to open an account at FTB. Daniel felt that the solution will support him and his family in case of emergency, especially as he had to sell his cows the year before to cover his hospital costs. Daniel now wants to open a savings account at FTB's Soroti branch for his wife so she can also get the benefit of insurance from the Trustcare for Savers solution. He would also like to have an insurance for his children, however, they don't have a national ID.

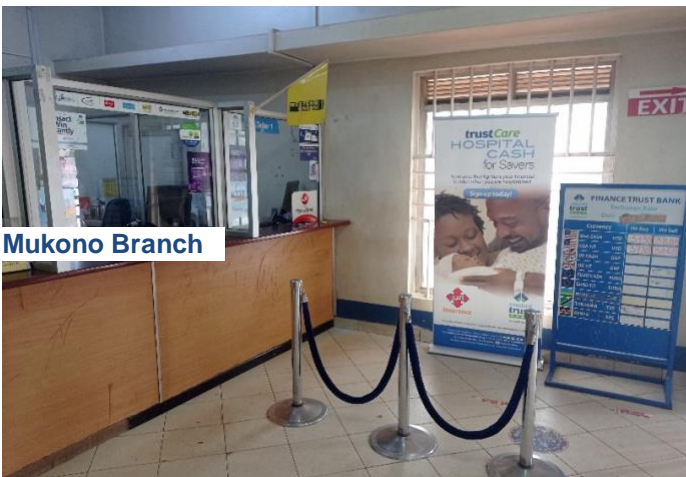
Client pictures



Financial sector partner’s level

The SCBF-funded project has contributed to all three key strategic priorities of the bank: (1) growing the customer base, especially the female customer base, (2) digitalising the processes and harness value from the data, and (3) reducing the number of dormant savings accounts.

Interviews with key stakeholders at FTB and data analysis showed that the SCBF funded project strengthened FTB by developing a sustainable and profitable (non-cross subsidised) new product line. The offering enhanced FTB’s product suite which is fully in line with their mission to deliver innovative financial solutions to their women customers. Further, the project enhanced FTB’s institutional capacity to conduct research, design, training and monitor insurance products.



FTB’s team was involved in all project activities and WWB conducted a training for the core team on product monitoring/KPIs. Through the project FTB staff and agents improved their skills on pitching insurance products to low-income women and the research findings enhanced their understanding (behaviour and needs) of FTB’s

female customers’ savings. Further, FTB increased its competitive advantage by offering the only hospital cash product that has no exclusions (including maternity) and no waiting period in the Ugandan market. FTB also increased its engagement with customers as they were incentivised to save/repay their loan to benefit from the insurance product. As a result,

client satisfaction increased; some customers mentioned that they appreciate that the bank cares about their health and wishes to support them in case of an emergency.

Compared to previous years, the percent of savings accounts opened by women grew in 2022. Approximately, 55% of the 7,758 active accounts opened in the five pilot branches between January and October 2022 are owned by women. At the same time 43% of the total active customer base of FTB in those same branches are women, which can be explained by the fact that women were seeing more value in the insurance product and therefore were more interested in opening a savings account to benefit from the insurance. FTB has also received access to additional opportunities through the collaboration with WWB. For example, the project increased visibility for FTB, which led to their project manager receiving a scholarship from the Microinsurance Network to attend the ILO Impact Insurance Facility’s online course “Insurance for Development” (which was a great opportunity for her to expand her skills in designing and monitoring microinsurance products). FTB was also selected to participate in the 2020 She Counts roundtable on making savings work for women as a case-study participant. Finally, WWB’s research team conducted a quantitative study in January 2021 on “Her

Resilience in the Face of COVID-19” seeking to understand the impact of COVID-19 on the resilience of FTB’s low-income women savings customers.

4. LESSONS LEARNT

The intervention led to the development of a unique women-centric hospital cash product, with no exclusions (in particular, it covers pandemics and maternity), no waiting period, and one that responds to the needs of FTB women customers’ needs identified during the research. The initial milestones 2, 3 and 4 relate to the institutional diagnostic, the quantitative and qualitative research, and the pilot preparation (including marketing, training, IT development) were achieved despite some delays. The delays were the consequence of the following challenges that WWB faced on the project:

- **COVID-19:** The project experienced delays because of the COVID-19 context in Uganda. The country faced a very long and strict lockdown, where part of the team, including the project manager, could not go to the office and did not have the resources to work from home. The curfew lasted for more than a year and caused reduced working hours for the team members. The Ugandan project manager suffered from severe and long COVID-19 with an extended sick leave. Finally, the project was conducted entirely remotely because WWB’s project manager could not travel to Uganda during the lockdowns.
- **Unanticipated decision to change insurer in the process:** While the Trustcare for Savers product was planned to be underwritten by UAP Insurance Uganda, FTB requested to launch a call for tenders and change the insurance company for this new product, which caused delays in the project.
- **Delays in contract signatures and obtaining approvals:** It is important to start partnership conversations as early as possible and factor in sufficient time to narrow down the scope of the project. Particularly to also accommodate additional internal review and approval processes, and other unexpected factors. Ideally, the funder supports this process by building flexibility into the timeline and covering at least some of this time for business development through the grant.

What recommendations do you draw for similar interventions in the future or in other regions (for the Financial Sector Partner and/or for SCBF)?

The following recommendations can be used for future similar projects:

Project Management

It is advisable that the TA service provider have an agreement with the FSP partner from the start of the project clarifying the human resources dedicated to the project as well as roles and responsibilities of each stakeholder who will be involved in the development and/or the distribution of the product. Further, it is important to have complete alignment with the FSP partner on the training and marketing budget, including development of incentives for the FSP staff selling the product as part of the partner’s contribution to the project. The TA service provider needs to build early understanding of the FSP partner’s decision-making processes and invest in building a relationship with their senior management and legal team from the start of the project. In addition, time to negotiate contracts including with the insurance company, any external partner and to obtain board and regulatory approval and time to conduct the procurement process of the insurance company should be factored into the overall timeline of the project. Local resources and frequent visits from the project team are necessary to ensure that project milestones are achieved, and roadblocks are addressed appropriately.

Solution Improvements

WWB recommends testing during the customer research the possibility of adding a family cover, an outpatient benefit, a childbirth benefit, or coverage of child vaccination to increase the value of the product for low-income women. This test is particularly relevant in the case of credit-bundled solutions, as those additional benefits might involve a slight premium increase, which borrowers might be more willing to accept as they perceive the premium payment as part of their loan repayment.

WWB also recommends defining a customer education strategy to ensure that the customers hear about the product not only at time of enrolment by the branch staff or the agent but at several points in time for the entire duration of their insurance policy. The use of the call centre to call the customers at different points in time has proven to be successful and easy to monitor and it must be coupled with other customer education strategies. Particularly as some customers might have limited trust in the information given by the call centre and would trust other channels more, such as the pitch given by branch staff, brochures, or local radio or TV programs. The marketing materials must clearly mention that the benefits are for customers, to avoid any potential confusion on the fact that this product could be only for employees as most customers initially perceive

insurance as a product only for formal sector employees. The training of branch staff and agents must not only emphasise the key features of the product but also the benefits for the agents and the customers, the overall concept of insurance and must include interactive activities such as role-playing games to teach the staff and agents how to effectively pitch the solution to customers.

In the case of this specific project, to increase the financial literacy of FTB clients on insurance, WWB will provide recommendations to FTB for how to strengthen their marketing strategy, together with the insurance companies involved. FTB will continue and intensify the volume of calls conducted to customers, as well as develop additional radio and TV campaigns. WWB will also recommend to FTB to record and display more videos showcasing success stories of clients who claimed and received the benefit. Furthermore, WWB will recommend that FTB conduct phone surveys to measure the awareness level on both products.

Further, in general terms, the FSP must develop a monitoring strategy for agents and loan officers who initially pitch the solution to the customers. The monitoring could be done based on the findings of welcome calls and sanctions/incentives should be applied to the branch staff and the agents based on criteria, such as if the loan officer pitched the solution during enrolment or only when the customer mentions she was hospitalized, or if the claims were submitted by the loan officer on the same day when they received the claim. As agents - similarly to customers - often have not had any experience with insurance in the past and might have limited trust in insurance, WWB recommends that the insurance products are also offered to agents. That way, agents will better understand the benefits of the product and they will be able to better pitch them to the clients.

Finally, WWB recommends using an owned IT platform that supports insurance end-to-end processes including enrolment, premium payment, claims management instead of relying on the FSP's IT system to have higher control on the resolution of any IT issues that might occur during the pilot.

5. NEXT STEPS

WWB and SCBF signed a contract amendment in October 2022 in which Women's World Banking commits to continue to engage with FTB after formal closure of this SCBF programme. In particular, the team will share recommendations on both Trustcare for savers and Trustcare for borrowers with FTB, based on a products review conducted in October, with the Managing Director of FTB. As part of the contract amendment, Women's World Banking and FTB committed to continuing taking action to raise awareness on Trustcare for borrowers (the welcome calls, for example, are still ongoing) and to conduct an awareness phone survey in September 2023. WWB and FTB also committed to closing the pilot with at least 5,000 savings customers and 50 claims, to conduct a phone survey on Trustcare for savers, and, provided that the pilot issues are solved, to launch the rollout for at least 8,000 additional customers by October 2023. In November 2023, WWB will send an updated final report to SCBF to cover the key activities conducted in 2023 and the impact that the two programmes (Trustcare for borrowers and Trustcare for savers) have had on the customers' lives. In parallel to this project, WWB has been developing similar Caregiver programs in Senegal (co-funded by SCBF) and in Nigeria and will launch the pilot in both countries in early 2023.
