

Public Social Security Policies on Demand: Strategic Considerations for the Enhancement of the "Meu INSS" Application as a Predictive Tool

Políticas públicas de seguridade social on demand: aspectos estratégicos para reflexão e aperfeiçoamento do aplicativo "Meu INSS" como ferramenta preditiva

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ABSTRACT: The introduction of Brazil's Social Security policy has clearly contributed to improving levels of social welfare and several other social, political and economic parameters. However, given technological advances and the Federal Government's increasing capacity to capture and store data, there is fertile ground for significant innovations in the area of digital systems. Given this scenario, the objective of this article is to explore and bring to light some reflections on the possibility of improving social security policy, especially with regard to the use of the "Meu INSS" application as a predictive tool for monitoring future social security beneficiaries. To this end, the approach adopted here is inductive-exploratory. From this perspective, this article suggests that a more proactive movement in government technical management is necessary and beneficial for both workers and the government itself, since it is in line with the major innovations already introduced at the national level.

Keywords: Social Security. E-government. Public policies. Technological tools.

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RESUMO: A introdução da política de Seguridade Social do Brasil contribuiu, evidentemente, para melhora dos níveis de bem estar social e diversos outros parâmetros sociais, políticos e econômicos. Contudo, se observa diante aos avanços tecnológicos e da capacidade cada vez maior de captação e armazenamento de dados pelo Governo Federal, que existe um campo fértil para inovações significativas no âmbito dos sistemas digitais. Face a este cenário, o objetivo deste artigo é de explorar e trazer a lume algumas reflexões em torno da possibilidade aperfeiçoamento da política de seguridade social, sobretudo, no que tange, ao uso do aplicativo “Meu INSS” como ferramenta preditiva de acompanhamento de futuros beneficiários da previdência social. Para tanto, o método de abordagem aqui adotado é indutivo-exploratório. A partir desta perspectiva, este artigo sugere que um movimento mais proativo da gestão técnica de governo é necessário e benéfico tanto para trabalhadores como para o próprio governo, uma vez que coaduna com as grandes inovações já introduzidas no âmbito nacional.

Palavras-chave: Seguridade Social. Governo eletrônico. Políticas públicas. Ferramentas tecnológicas.

1 INTRODUCTION

Social Security policy, as established in the 1988 Constitution, has played a significant role in improving social indicators, particularly in welfare and development. Despite numerous studies addressing the future of Brazilian social security, there remains a scarcity of national research focused on the development of preparatory programs for retirement (Costa et al., 2016; Vieira et al., 2023).

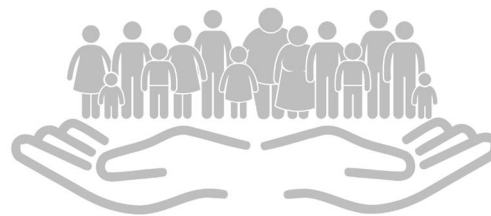
This situation raises increasing concerns, particularly regarding the efficiency and accessibility of benefits for private-sector workers. Data from the Ministry of Social Security indicate that in 2024, over 34 million new applications for rural and urban retirement benefits were submitted under the General Social Security Regime (RGPS) in Brazil. Additionally, the

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backlog of retirement applications exceeded two million at the start of 2025. These figures underscore the need to enhance procedural systems, especially in the monitoring of retirement processes.

Given technological advancements and the Federal Government's expanded capacity to collect and store data over the past few decades, this challenge appears addressable, particularly given the potential for significant innovation in digital systems within the social security system. Accordingly, this article aims to examine and reflect on opportunities to enhance social security policy, with a specific focus on the potential of the "Meu INSS" application as a predictive tool for monitoring future beneficiaries.

Aligned with this objective, the paper discusses strategies to improve the current system and posits that integrating innovations and additional services into the "Meu INSS" platform, including a systemic monitoring program for the automatic retirement of future beneficiaries, is both viable and practical. Such enhancements would facilitate the development of an efficient, rapid, innovative, and on-demand tool.

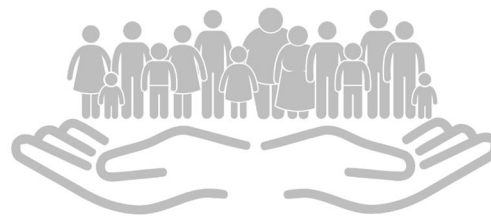
This article employs an inductive-exploratory methodology to identify factors that facilitate significant practical, innovative, and technological advancements, thereby contributing to the ongoing discourse on the future of Brazilian social security. The text is structured into three main sections, excluding the introduction and final considerations. The first section examines public policy as a multidisciplinary field and as a governmental instrument for addressing diverse societal needs, particularly within social security. The second section explores key aspects of e-government and the technological tools currently in use. The third section focuses on the "Meu INSS" application, considering potential adaptations to improve management, monitor future retirees, and enhance the efficiency of social security in fulfilling its objectives. The article concludes with general considerations.

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2 PUBLIC POLICIES AND SOCIAL SECURITY

The social, political, and economic problems of contemporary society stem from distinct phenomena. However, when they become a public problem, they must be included in the government agenda as goals to be addressed and urgently resolved. Nevertheless, the resolution of these problems generally derives from the development and implementation of public policies. This field is, by nature, quite vast and diverse, involving broad and sophisticated debates from different disciplines. This makes public policies currently multidisciplinary and interdisciplinary in nature (Pimenta, 2013).

Public policies can be understood in various ways. And, as Rua (1998, p. 2) reported, they involve more than one decision and require various actions to implement those decisions. In other words, "Public policies, in turn, are outputs resulting from political activities," encompassing decisions and actions. Thus, in practice, it is understood in the political literature as any action that derives from or is exercised by governments. This aspect has made governments' actions through public policies fundamental for more effective change across different areas.

However, the field of public policies is broad, and at the Latin American level, the cycle of public policy analysis stands out, characterized by the formulation, implementation, and evaluation phases (Bentancur et al., 2023). Nevertheless, given the various types of policies, it is understood that public policy evaluation is one of the most appropriate steps to improve and achieve more effective results from an ongoing policy. In this context, public policies such as ex ante, ex post, and evidence-based policies are some of the main options.

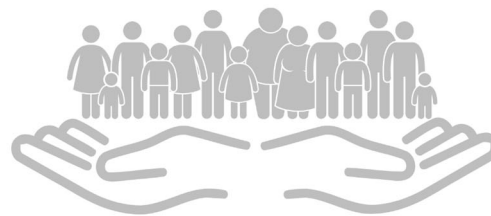
The first type of public policy is conceived within the framework of evaluation, as a first

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guided step, to verify whether the public policy responds to a defined problem. In practice, it aims to guide decision-making to make public policy more effective (Brazil, 2018). Ex-post public policy, on the other hand, can be characterized as a decision-making instrument throughout its implementation. It informs the manager of the points that should be improved, where, and how, aiming to achieve the best allocation of resources (Brazil, 2018b). Finally, evidence-based policies, as the name suggests, are based on evidence and are known by the acronym (EBPs). These derive from the application of scientific knowledge as a decisive factor in evaluation (Koga et al., 2020).

All these types of public policy evaluations are useful for improving the effectiveness of the policy itself and can be considered a way to enhance social security policy. In general, as highlighted by Crumpton et al. (2016), public policy evaluations are seen as a set of research instruments that not only allow for the identification of problems but also for proposing solutions, since they have become an important tool for improving the efficiency of public spending and the quality and social control. For Lotta (2016), public policy processes recognize the need to invest in the capacity to build solutions through broad articulation and coordination among different actors, whether state or non-state. This point is very valid, as a democratic society needs in-depth input from diverse actors to improve public policies at the federal, state, and municipal levels.

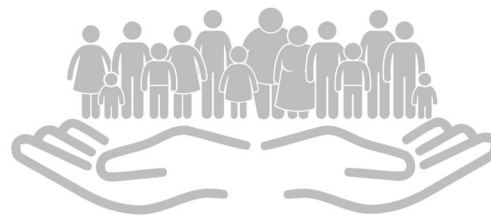
Nevertheless, within the scope of social security, public policies are subject to constant and in-depth evaluations aimed at their improvement. Numerous studies over the years have pointed in this direction, affirming the democratic potential of this policy, which places the country alongside more developed nations (Farias, 1997; Delgado et al., 2009). However, the Brazilian social security context is broad and distinct, with unique scenarios. One of the first aspects to understand is that Social Security is part of the Social Welfare policy and relates to

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the processes of universalizing coverage and redistributing its benefit plan (Delgado et al., 2009).

In this sense, Social Security aims to guarantee that workers who have contributed throughout their entry into the labor market will, after the legal period, receive social security benefits from the General Social Security Regime – RGPS, or those who are still related according to current legislation, such as retirement pensions, survivor's pensions, allowances, family allowance, and maternity allowance. However, since this approach only benefits and does not result from unforeseen circumstances, it is important to find a point of equilibrium that promotes greater equality and better future benefits. Reflecting on the future, we can highlight the World Bank study (2022), which notes that Brazil, despite possessing several instruments to face the future with confidence, still needs reforms and investments to improve efficiency and social protection for its population. According to this study:

Brazil continues to face high levels of vulnerability and inequality, with significant pockets of poverty. Furthermore, long-term trends, including demographic shifts, technological progress, the new world of work, and climate change, will affect the effectiveness and sustainability of the social protection system that Brazil currently employs (World Bank, p. 7).

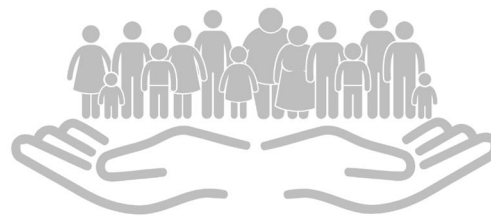
This concept highlights the need for the social security system to be better managed to achieve greater balance and effectiveness in the review, evaluation, and deliberation of a new retirement application. In this context, Ansileiro's (2023) study, which deals with the "Benefit Meter," presents three basic objectives: a) to broaden and improve the understanding of social security benefits; b) to clarify which benefits exist, how many benefits there are, and their relevance within the social security system; and c) to enable and monitor social security benefits, considering the socioeconomic contexts and the specificities, demands, and social vulnerabilities of its beneficiaries.

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These various aspects are positive and broaden the possibilities for adjustments and for the overall outcomes of social security. These prerogatives, according to Vilela et al. (2021), are already being considered to some extent by the technical area of the Federal Government, which records, for example, the stages of continuous data monitoring using selected indicators to capture useful information. It is in this context that evaluation processes become an important complement in identifying the level of achievement of objectives and their overall effectiveness.

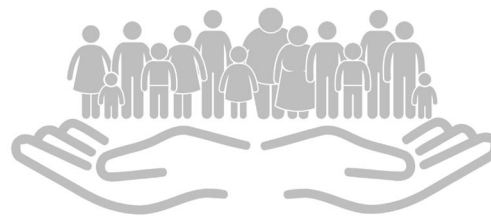
3 E-GOVERNMENT AND TECHNOLOGICAL TOOLS

E-government is certainly one initiative that can be expanded at the national level in Brazil across different sectors of government at all three levels of power, as it has been closely associated with the increase in computerization. According to Mesquita (2019), from the beginning of the 1990s, the dimensions of e-government gained greater prominence, especially in public administration. However, as pointed out by Diniz et al. (2009), the idea of e-government is associated with a new vision of technology use for the provision of public services, in the sense of changing the way the government interacts with citizens and businesses. Thus, with advances in this field, new initiatives are being introduced, such as digital governance, government 2.0, and other technological typologies (Mesquita, 2019).

In any case, within the scope of public administration, all these innovations tend to relate to the idea of better management. In this context, one of the great challenges remains building management tools that allow for advancements in the knowledge of new trends that seek to qualitatively transform public management in Brazil, aiming to produce collective results that expand the capacities of citizens, bureaucrats, and the State in promoting social well-being (Carneiro and Menecucci, 2013). In this context, especially regarding public policies linked to the use of algorithmic systems, it can be observed, as Mendonça et al. (2023) emphasize, that

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the expansion of the computational infrastructure for processing gigantic volumes of data has led governments to become some of the largest collectors and producers of data from different aspects of individuals' lives. This allows for the increasing automation of public administration within the context of governmental platformization. Governing, therefore, implies increasingly using devices and technologies to control operations in general (Silveira, 2016).

This characteristic is already widespread in society to varying degrees, as the number of users of applications and other tools continues to grow, with predictive analytics a hot topic. In this context, we can consider Brazil, which faces enormous bureaucracy and the need for data management, and has an increasingly robust and sophisticated capacity. This implies collecting larger volumes of more diverse data. This favors improving statistical data management and collecting information through alternative, more efficient technological means.

Investments in innovative methods can be a significant alternative, since governments at different levels do not always invest strongly in innovation, technological instruments, or alternative or differentiated ways to mitigate the problems and diverse effects arising from the growth, development, and aging of the Brazilian population. It is not surprising, in this context, to believe that investments in introducing e-government modalities by federal, state, and municipal governments can be expanded, even though some innovations, such as E-Digital and other tools, are already in use. In this context, business platforms have emerged as an effective way to expand e-government's presence. Parker, Alstine, and Choudary (2016) focused precisely on this field when pointing out the changes in business platforms, which would be: “[...] based on enabling value-creating interactions between external producers and consumers.” (Parker, Alstine e Choudary 2016, p. 11).

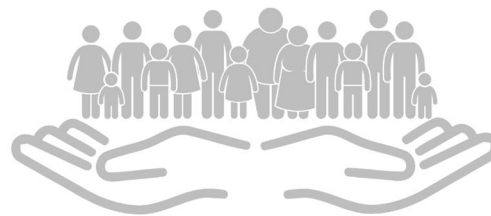
In other words, new business models would use technology to connect people, organizations, and resources in an interactive ecosystem, similar to those used by companies

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such as Airbnb, Uber, and Alibaba. According to the authors, these platforms have the power to revolutionize the world, as they represent a simple yet transformative concept that would radically change business, the economy, and society as a whole.

The demand for technological innovation is a key factor in facilitating user experiences. For example, the banking sector has not only improved but also optimized public service costs during the pandemic. Similarly, the education sector demonstrated adaptability by meeting the need for in-person instruction through synchronous and asynchronous activities. These examples illustrate how adaptability to new realities has enabled various sectors to transform, fulfill service demands, build public trust, and achieve operational efficiencies.

Thus, the increasing use of technology seems to be an irreversible trend. This revolutionary path has been evident in several companies, as highlighted by Henderson and Churi (2019), who noted, for example, that companies like Uber have gradually gained their customers' trust amid low government regulation. This way of operating serves as a model for leaner, more efficient state management. All these trends show that a revolution in all processes is underway and, as Micklethwait and Wooldridge (2015, p. 16) emphasize, it is "driven in part by the need arising from the scarcity of resources, by the logic of renewed competition between nation-states, and also by the opportunity to do things better." For the authors, the fourth revolution will change the world, especially in matters of government.

Given this scenario, it is evident that the use of algorithms has become commonplace and fundamental. This is especially true given the fact that users of applications and other official tools explore the possibilities of using data and statistical information. This aspect is entirely understandable, stemming from the premise that the routines followed by all users of applications and official technological information systems leave significant traces and generate a vast amount of algorithmic data, most of which is essentially unused by public

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authorities.

Algorithms, as highlighted by Cormen et al. (2002), can be understood as any computational procedure that takes a value or set of values as input and produces a value or set of values as output. In other words, it is a sequence of computational steps that transform the input into the output. These sequences are also produced by humans across a multitude of activities, using different applications and technological tools within their purchasing routines, accessing applications, and so on. That is, although algorithms are derived from and configured by the program used, here we focus mainly on those derived from user inputs, especially those related to the user's intentions. In this case, the use of a specific application. Operational data leaves important clues that, for example, allow expanding the field of statistics derived from a specific demographic census. Since all generated data provides important information that application managers can use.

Given the validity of diverse data types, the data generated by the Brazilian population through various official public tools is often underutilized. This underuse leads to the loss of valuable information that could be leveraged through cross-referencing and analysis with more comprehensive parameters, particularly in the context of social security. Accelerating the provision of effective responses remains a significant challenge for Brazil, necessitating the adaptation of policies to meet societal demands amid rapid transformation.

4 TECHNOLOGY AS A PREDICTIVE TOOL FOR SOCIAL SECURITY: A SUGGESTION

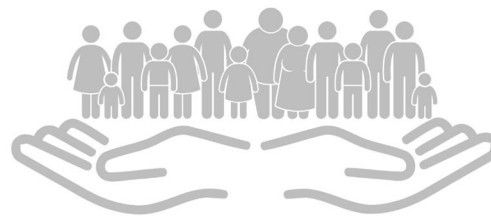
The transformations of modern society increasingly demand the attention of managers, politicians, and visionary thinkers who are primarily concerned with anticipating, resolving,

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and solving issues and demands that plague or will become major problems for society. Enriquez's book (2002) already emphasized that, in this sense, our world in 50 or 100 years would depend on our ability to adopt and adapt to the new ethical, political, and economic challenges of modernity. In this scenario, the pandemic crisis proved challenging and tested governments' ability to anticipate and respond, as well as to foster innovation, especially through technology. Furthermore, with the recent increase in data production, the reduction in storage and processing costs, and the greater availability of knowledge (as noted by Cerdeira et al., 2020), the application or practice of data-driven decision-making has emerged. This is a new action strongly related to decision-making in the context of public policy.

Such innovation prompts critical reflection, particularly within social security, a field characterized by significant bureaucracy. This complexity underscores the need for more efficient management, as retirement processes remain susceptible to inefficiencies, including delays, vulnerabilities to corruption, and other systemic issues.

Although the social security context has been improved several times since the 1988 Constitution, most initiatives focus on urgent adaptations and changes to the system to address the pension deficit, among other issues. In this sense, it can be observed that several transformations have occurred in legislation regarding the profile and values of benefits. However, it is understood that it would be possible to advance even further in innovation, given the broad capacity of the Brazilian state to mitigate the problems and effects of rapid population aging. Therefore, recognizing that the processes involved in retirement still present several areas for improvement, both in the time frame for granting benefits and in security, this paper evaluates possible changes based on the “Meu INSS” application. That is, whether it is possible to innovate, improve, or create new instruments, especially for better pension management.

To address problems in this field, in February 2017, the Federal Government, through the

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Ministry of Social Security, launched the “Meu INSS” application. This application, which can be easily downloaded from the app store, offers a set of services divided into 4 groups: Applications, Medical Examinations, Benefits, and Retirement Calculators. In addition to the different functions, there are other aspects, as shown in the table below:

Table 1. Types of services

Procedures	Services
Requerimentos,	New Application BPC Review Registering a Workplace Accident Report Verifying Document Authenticity Issuing the Payment Slip (GPS)
Medical Examinations	Scheduling and others
Benefits	New Application and others
Retirement Calculators	Various Calculations

Source: Ministry of Social Security (2025)

The services listed above are just some of those available to users of the system through the application, which also offers the option of accessing the Ministry of Social Security's

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website. The application, however, is an innovative tool that has shown positive effects throughout the ministry's service chain since its implementation, especially regarding social security. According to data from the Agência Gov² communication agency, access numbers to this application have been increasing:

Table 2. Number of accesses

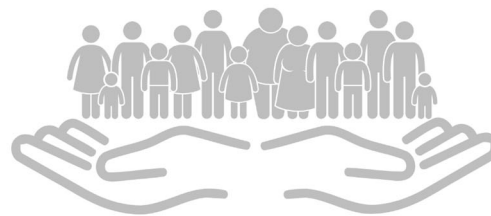
2017	29.106.155
2018	78.971.745
2019	210.413.654
2020	429.082.000
2021	455.256.709
2022	568.142.597
2023	832.536.334
2024	830.954.731

Source: Government Agency 2025.

The table above shows that, with the exception of 2024, the data show increasing trends and, in general, greater acceptance of the application by the population. These results are consistent with other IBGE (Brazilian Institute of Geography and Statistics) figures, which showed that the most used device for Internet access in 2023 was the mobile phone, with

² <https://agenciagov.ebc.com.br/noticias/202501/plataforma-meu-inss-bateu-a-marca-de-830-8-milhoes-de-acessos-em-2024>





approximately 98.8%. Another interesting characteristic concerns the proportion of elderly people aged 60 or over who use the internet, which rose from 24.7% in 2016 to 66.0% in 2023. In any case, although cell phone use is growing and increasingly prevalent in Brazilian families, many still do not own a phone or have sufficient knowledge to use it effectively. This demands efforts for greater coverage.

This scenario highlights the necessity for substantial reforms to the current system to enhance outcomes for future Social Security beneficiaries. Innovative approaches and novel societal interpretations provide a foundation for exploring forward-looking perspectives, particularly within the Brazilian context (Enriquez, 2002; Micklethwait and Wooldridge, 2015; Henderson and Churi, 2019; Anderson, 2021). Such innovations may result from comprehensive analyses of how specific population needs are identified and addressed, and it becomes necessary to identify the main challenges for making the social security system more efficient and aligned with international standards. One possible path in this direction is to optimize and simplify inherent activities through a more robust system designed for on-demand responses. To this end, one approach is to implement a retirement preparation policy. According to Costa et al. (2016), this aspect focuses on the importance of an effective retirement program. However, in this case, the concept is a program that accompanies the contributor throughout their career in the labor market, before their actual professional retirement.

According to the authors, this type of program has been in practice in the USA since the 1950s; in Brazil, it is evident only in the two years prior to the official retirement, as measured by the INSS system. That is, only shortly before completing the formal time required before workers leave their jobs. In any case, it seems to be a fact that workers become more informed about their rights and future possibilities through retirement preparation programs, or even about the fear that they might be denied the possibility of a dignified life (Costa et al. 2016).

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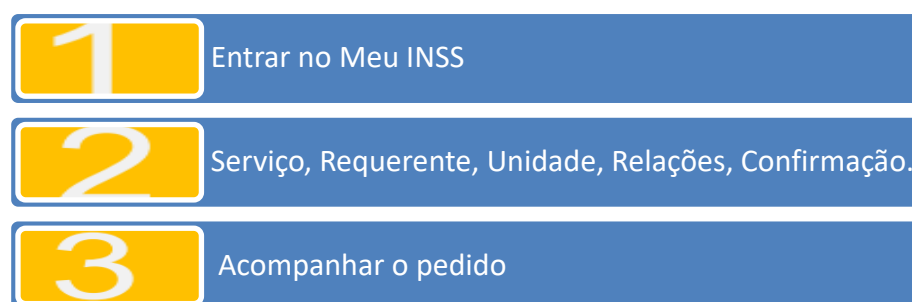
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In light of this scenario, it is recommended to implement a series of changes, including practices similar to the Guarantee Fund for Length of Service (FGTS). For instance, when companies make the initial deposit into a worker's account, the worker is classified as a future retiree, thereby activating their registration and information within the Social Security system. The following section examines functionalities in the Meu INSS application related to retirement applications.

Figure 1. Steps of “Meu INSS”



Fonte: Instituto Nacional do Seguro Social – INSS (2025).

As can be seen, the entire process is relatively simple and can be accessed both through the app and the internet. However, it is precisely this entire system that can be improved. This is especially true considering the technological potential and the growth of data produced by the population. According to the Federal Data Processing Service – SERPRO, a Brazilian public company linked to the Ministry of Finance that has been developing technology for over 60 years, several technological innovations have been implemented. Among them, the following can be listed:

Table 3. Serpro Innovations

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Year	Innovation
2012	Sinesp-Cidadão: Sinesp Cidadão for the Ministry of Justice, which led to the arrest of several people and the recovery of numerous vehicles.
2014	eSocial, an instrument for unifying information
2015	Portal – Empresa Simples (Simplified Business Portal)
2016	Denatran Electronic Notification System
2017	Digital Driver's License
2019	Egov Portal

Source: Serpro (2025).

The table above shows several positive and successful innovations with a high capacity for data sharing, such as E-Social and Empresa Simples, which, according to the agency, already perform this type of data sharing activity. Considering this scenario, it is suggested that operational innovations could expedite benefit payments and enhance the overall security of the Social Security system. In this case, a 10 or 20-year retirement/monitoring program within an on-demand perspective or system with characteristics that would include:

Table 1. Suggestion for improvement:

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Aspect	Function
	System for sharing and integrating information about workers between companies, INSS (Brazilian National Institute of Social Security), Federal Revenue Service, Notary Offices, and banks within the Ministry of Social Security..
	All information is stored in the cloud.
	Automatic retirement without the need to submit a request after notification to the employee, and automatic termination in case of death upon issuance of the death certificate.

Source: Author's own elaboration.(2025).

This analysis demonstrates that the Federal Government possesses a robust technological infrastructure capable of supporting the proposed changes. An integrated system with 10 to 20 years of monitoring could eliminate queues and significantly reduce fraud risks. While similar processes exist in private pension plans, these are typically initiated by beneficiaries. Implementing such a procedure in the public sector appears viable, with the potential to optimize public spending and reduce staffing requirements. Brazil's history of innovation, exemplified by the successful adoption of electronic voting, further supports the feasibility of these advancements.

However, the limited availability of large-scale comparative experiences constrains this article

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to a suggestive and improvement-oriented perspective. Rather than engaging with extensively debated topics, the focus is on innovative, targeted approaches that may optimize public spending and make the retirement system more dynamic, efficient, and equitable. Several studies support this approach, as illustrated by the following key excerpts:

Table 4. Central arguments

Authors	Argument
VIEIRA, Kelmara et. al (2023)	Mapping financial preparation for retirement can help public managers understand the population's behaviors and needs, proving to be useful in formulating strategies that encourage adequate preparation for retirement, in a scenario where the common pensionsystem alone will not be able to adequately serve the entire population.
COSTA, AMMR., et al. (2016)	...it is necessary to reflect on the importance of an effective retirement preparation program that accompanies the employee throughout their career in the institution, to open up other perspectives beyond work and, consequently, prepare that person for retirement.

Source: Author's own elaboration (2025).

Both conceptions reinforce the idea that a retirement program is beneficial for the INSS (Brazilian National Social Security Institute), even though many of these practices are currently primarily aimed at public-sector employees. In any case, it is understood that the Federal Government has already encouraged the computerization of processes, especially in the field

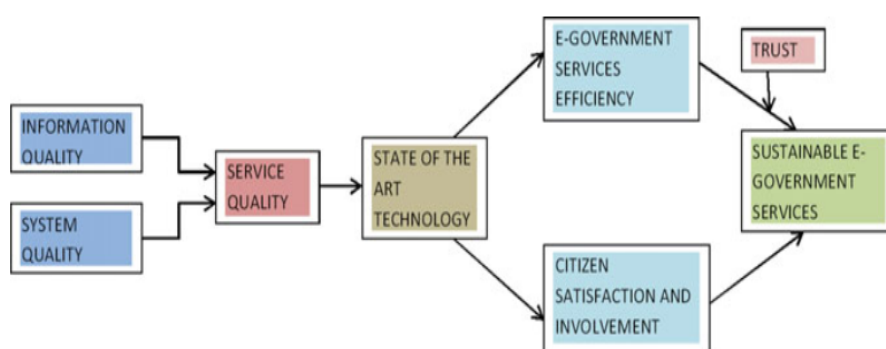
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of digital government (Reis; Direito, 2023). Furthermore, structured data and historical series are already available in various scenarios, which, according to Reis and Direito (2023), are key to the success of government decisions and the implementation of policies. This is because data allows for predictive, prescriptive, and diagnostic analyses. In addition, a more rational scheme, such as the one presented below, as by Vimala (2023), can point to positive scenarios.

Figure 2. Explanatory diagram

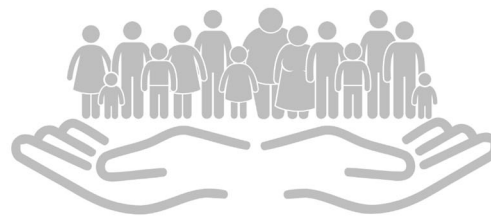


Source: Vimala et. al (2023, p. 11)

Refer to the diagram above for aspects such as a quality system and qualified information that directly affect service quality. This aligns with the normative parameters of technology and with greater efficiency in e-government services, user engagement, and satisfaction, ultimately resulting in trust and the sustainability of e-government services. All this, linked to a Technology-Based Self-Service System (TBSS), could improve the standard currently adopted by the government. TBSS refers to a service that allows, for example, users to participate without the help of an employee. Furthermore, the system currently communicates with various systems, such as banks, ATMs, and online and mobile banking services. These connections can

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also communicate with security systems, such as self-scanning and other interfaces, especially regarding smartphones (Lee; Jo, 2021). Both aspects relate to all the dynamics currently present in the “Meu INSS” Application. It is in this context that this article raises the possibility of collecting data 10 to 20 years before the start of benefit payments, and proposes a more articulated design for this policy as one of the urgent and feasible measures to improve the current retirement system.

5 FINAL CONSIDERATIONS

This article examined the potential to enhance social security policy by using the "Meu INSS" application as a predictive tool to monitor future beneficiaries. The discussion addressed key aspects of public policy and e-government, with particular emphasis on the application's features

Within this context, even from a limited perspective, it is evident that there are substantial opportunities to improve the “Meu INSS” application. Adapting the application to a new retirement system could enhance speed, optimization, and efficiency across the system. Brazil's record of secure technological innovation positions it as a global leader with the capacity for further advancement. Ongoing changes and evaluations of public policies are essential, and targeted analysis within e-government is warranted, given persistent challenges such as retirement queues, corruption, and inefficiency. As demonstrated in this article, there is both a need and an opportunity to adapt and improve the application in response to rapid technological change. Increased attention from policymakers and administrators is crucial to maintaining Brazil's leadership in this domain.

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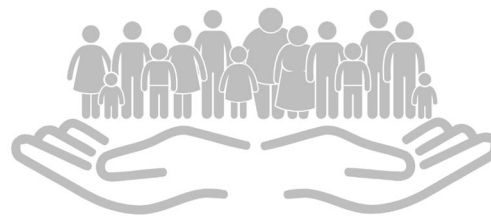
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