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REFORMING THE SOCIAL PROTECTION SYSTEM IN THE CONTEXT OF DIGITAL TECHNOLOGY IN CANADA: EXPERIENCES AND POLICY IMPLICATIONS FOR VIETNAM

NGUYEN THI NGOC HA

Institute of Sociology and Psychology - Vietnam Academy of Social Sciences

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ABSTRACT

Digital transformation is reshaping the administration and delivery of social protection, while raising questions of access, data protection and public accountability. This article examines Canada's experience, focusing on the federal Benefits Delivery Modernization (BDM) programme covering Old Age Security, the Canada Pension Plan and Employment Insurance. Drawing on policy documents, independent audit findings and administrative performance reports available by November 2026, it analyses the programme's drivers, objectives, institutional arrangements, governance, service delivery, technology and financing. Canada completed the migration of Old Age Security to a new platform in March 2025 and maintained large-scale benefit payments and multiple service channels. Yet rising projected costs and uneven service-performance indicators show that technological migration does not automatically translate into improved access or timeliness. The article argues for evaluating digital social protection through payment continuity, effective accessibility, service quality and beneficiaries' rights, rather than technology deployment alone. It derives policy implications for Viet Nam concerning phased implementation, accountable governance, inclusive multichannel services, responsible data-sharing and outcome-based evaluation.

Keywords: social protection; digital transformation; Canada; Benefits Delivery Modernization; public services; Viet Nam.

1.0 INTRODUCTION

Digital transformation is changing how governments identify eligible individuals, process applications and administer social protection benefits. Data interoperability can shorten processing times and reduce repeated reporting requirements. At the same time, online identity verification, data standards and automated decision-making may create additional barriers for vulnerable groups. Accordingly, the OECD (2024) views the modernization of access to social protection as a reform of service delivery and data governance, rather than merely moving administrative procedures online. The ILO, ISSA and OECD (2025) likewise emphasize the need to combine technological efficiency with inclusion and the protection of rights. At the organizational level, the shift from decisions made by public officials to rules embedded in information systems also transforms the mechanisms through which administrative power is controlled (Bovens & Zouridis, 2002).

Canada offers an instructive case because of its long-established social protection system, substantial benefit payments and federal–provincial division of responsibilities. Alongside

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population ageing and changes in the labour market, the federal government must maintain essential benefit programmes on technology platforms that have operated for decades. In 2017, Employment and Social Development Canada (ESDC) launched the Benefits Delivery Modernization (BDM) programme to modernize processing infrastructure and improve the delivery of three federal programmes: Old Age Security (OAS), the Canada Pension Plan (CPP) and Employment Insurance (EI). An audit by the Office of the Auditor General of Canada identified BDM as a major federal information technology initiative with two parallel objectives: replacing obsolete platforms and transforming the service experience (Office of the Auditor General of Canada [OAG], 2023).

Nevertheless, BDM also illustrates a policy paradox: technological migration can reach major operational milestones without corresponding improvements in application processing and service quality. Canada completed the OAS migration in March 2025, yet ESDC's 2025–2026 departmental results report indicated that only 73.0% of OAS payments were issued in the first month of eligibility, below both the target of at least 90% and the previous year's 87.5% (ESDC, 2026a). Meanwhile, BDM's projected total expenditure has risen substantially above the estimate made at its launch (ESDC, 2026b). These developments warrant a balanced examination of both the achievements and limitations of digitally enabled social protection reform.

In Viet Nam, digital transformation is taking place alongside changes to the legal frameworks governing social insurance, employment, data and personal data protection. The 2024 Law on Social Insurance, the 2024 Data Law, the 2025 Employment Law and the 2025 Law on Personal Data Protection create new institutional conditions for modernizing social protection administration (National Assembly of Viet Nam, 2024a, 2024b, 2025a, 2025b). In this context, Canada's experience is relevant not because Viet Nam should replicate a particular technology platform, but because it offers lessons on establishing priorities, coordinating institutions, managing risks and evaluating outcomes for benefit recipients.

2.0 SCOPE AND ANALYTICAL APPROACH

This article adopts a case-study approach, combining public policy analysis with a synthesis of secondary sources. It examines changes in the administration and delivery of social protection at the Canadian federal level, treating BDM as its central case and situating it within the broader digital government environment. BDM is not considered representative of Canada's entire welfare system: provincial and territorial governments administer many social assistance, healthcare and public service programmes. Even at the federal level, initiatives such as the Canadian Dental Care Plan (CDCP) fall outside the three core programmes covered by BDM.

The period under examination runs from BDM's launch in 2017 to findings published by November 2026. The 2023 audit provides an independent assessment of the programme's early implementation, while ESDC's departmental results reports for 2024–2025 and 2025–2026, together with its 2026 parliamentary briefing materials, document more recent progress and performance (OAG, 2023; ESDC, 2025, 2026a, 2026b). Policies governing digital services and technology, data protection and automated administrative decisions are examined to identify the institutional framework. OECD (2024), the joint ILO, ISSA and OECD publication (2025),

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and research on administrative burdens and the digital divide inform the analytical criteria. Information concerning Viet Nam is cross-checked against official legal instruments.

The analytical framework comprises five interconnected dimensions: (i) institutions, including rules governing responsibilities, data and beneficiaries' rights; (ii) governance, including organizational coordination, planning, staffing and risk management; (iii) service delivery, including procedures, service channels and accessibility; (iv) technology and data, including processing platforms, authentication and interoperability; and (v) finance, including investment resources, costs and accountability. These dimensions are assessed at three levels: technical outputs delivered; measurable operational performance; and eventual outcomes relating to accessibility, quality and social protection rights. This distinction helps prevent successful software migration from being mistaken for substantive improvements in welfare provision.

In handling quantitative evidence, the analysis distinguishes financial-year performance indicators, cumulative figures reported as of specific dates and expenditure projections covering the programme's entire life cycle. Indicators based on different reporting periods or denominators are not aggregated. Reports prepared by implementing agencies are considered alongside independent audits and academic research. Because the study does not draw on a primary survey or an impact-evaluation design, it does not attribute causality to changes in service indicators or generalize the Canadian federal experience to the country's entire social protection system. Recommendations for Viet Nam are therefore indicative and require assessment in their specific implementation contexts.

3.0 THE STATE OF SOCIAL PROTECTION SYSTEM REFORM IN CANADA

3.1 Context and Drivers of Social Protection System Reform in Canada

First, reform is occurring amid growing demand for income security and an expanding scale of administration. According to Statistics Canada (2025), people aged 65 and over accounted for 19.5% of the population on 1 July 2025, representing more than 8.1 million people. Population ageing increases the importance of old-age benefits while also generating demand for the processing of information on residency, income, family circumstances and eligibility. At the federal level, OAS provides income support for older people who meet statutory conditions, CPP is linked to contributory entitlements, and EI offers income support during unemployment or temporary interruptions of work. Although these programmes differ in purpose and financing arrangements, all three require stable capacity for large-scale application processing, verification and payments (OAG, 2023).

Second, legacy technology systems have become an operational risk. The 2023 audit found that the OAS system was approximately 60 years old, the EI system about 50 years old and the CPP system around 20 years old. Applications developed at different times struggle to meet simultaneous demands for expanded functionality, data integration, stronger security and changes to administrative procedures when policy is revised. The greatest risk is not simply increasing maintenance costs, but the possibility that system failure could delay or interrupt the benefit payments on which millions of households depend (OAG, 2023). ESDC (2026b) reported that maintaining the legacy systems had cost more than CAD 1 billion over

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approximately a decade. Modernization is therefore, first and foremost, preventive: it seeks to preserve the viability and safe operation of an essential public function.

Third, service delivery models must respond to changing expectations and the diversity of beneficiaries. In a system comprising multiple programmes, individuals often have to determine eligibility criteria, submit documentation, verify their identities and communicate with administrative bodies through several steps. Such difficulties are particularly consequential for older people, persons with disabilities, residents of remote areas, Indigenous communities and people facing language barriers. Research on administrative burden shows that seemingly neutral procedural requirements may impose unequal costs of access on different social groups (Moynihan et al., 2015). BDM was designed gradually to standardize processes and improve the experience of accessing benefits across multiple channels, rather than merely changing where data are stored (OAG, 2023).

3.2 Objectives of Social Protection System Reform in Canada

The principal objectives of BDM are set out in the OAG's assessment (2023): to migrate OAS, CPP and EI to modern cloud-based platforms and to transform benefits delivery so that it better serves diverse population groups. These two objectives reinforce one another but are not interchangeable. Platform reforming seeks to reduce the risk of failure, strengthen maintainability and enhance processing capacity; service transformation seeks to improve accessibility, convenience, timeliness and the accuracy of administrative decisions and payments.

The programme's official objectives and the broader policy environment can be synthesized into five strategic directions. The first is to safeguard the continuity and security of essential benefit payments. The second is to improve processing efficiency and adaptability to policy changes. The third is to reduce administrative burdens, expand self-service options and assist people facing access barriers. The fourth is to improve the use of public resources over the full investment life cycle. The fifth is to strengthen transparency, accountability and personal data protection in digital service delivery. The first three directions relate directly to BDM's design, whereas the latter two are further supported by Canada's general public governance framework (OAG, 2023; Treasury Board of Canada Secretariat [TBS], 2025, 2026b).

3.3 Dimensions of Social Protection System Reform in the Digital Age

3.3.1 Institutional and Legal Reform

One feature of the Canadian approach is that the reforming of federal benefit programmes is situated within an overarching digital government framework. The Policy on Service and Digital and the government's Digital Standards direct public authorities to manage data, information, technology and the user experience together, rather than to develop isolated systems according solely to technical specifications. Reform emphasizes interoperability, coherent governance architecture, the accountability of responsible agencies and users' participation in service design and testing (TBS, 2018, 2026a). From a policy perspective, this represents a move beyond technology management towards results-oriented governance of public services.

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The legal framework also establishes limits on the use of personal information. The Privacy Act regulates personal information held by federal institutions and individuals' rights of access to that information. In April 2026, the Government of Canada initiated a review of the Act to consider how it should respond to new requirements for data protection and information-sharing in the digital environment (Government of Canada, 1985; TBS, 2026a). This review illustrates that the legal framework is not a finished product; it must continue to evolve alongside new models of data use.

For automated administrative decisions, the Directive on Automated Decision-Making establishes risk-based requirements for algorithmic impact assessment, transparency, accountability and procedural fairness. The Algorithmic Impact Assessment (AIA) tool helps institutions determine the likely effects of a system before it is deployed (TBS, 2025). These principles are particularly important in social protection because inaccurate data or decisions that cannot be adequately explained may lead to delayed, denied or improperly recovered benefits. Nevertheless, the existence of general rules does not mean that BDM has fully automated benefits adjudication through artificial intelligence. Rather, these are governance requirements applicable when a system falls within the directive's scope.

3.3.2 Reform of Governance and Implementation Arrangements

Managing a programme affecting millions of beneficiaries requires coordination among policy and operational units, digital coordination bodies, procurement functions and technology providers. The audit found that ESDC encountered difficulties with scheduling, staffing and scope definition, leading it to reset priorities in 2022 to focus initially on platform migration (OAG, 2023). From an operational perspective, this adjustment prioritized payment continuity. From a public sector reform perspective, however, it created the risk that improvements in citizens' service experience would be deferred. The wider lesson is that implementation plans require mechanisms to safeguard both objectives, so that the pressure to address technical problems does not displace the intended social outcomes.

3.3.3 Service Delivery Reform Toward Multichannel and Inclusive Models

Canada has adopted a service model combining online channels with telephone assistance, in-person service locations and community outreach. My Service Canada Account (MSCA) enables individuals to access certain information and administrative functions associated with federal programmes. Expanding self-service functions can reduce the need for travel and make it easier for beneficiaries to monitor their applications. However, online access is not treated as the only channel. ESDC's 2025–2026 departmental results report indicates that Service Canada continued to operate approximately 600 service points, serving more than 9 million clients in person, and that 96.6% of the population lived within 50 kilometres of a Service Canada Centre (ESDC, 2026a). Geographic proximity indicates the coverage of the service network but does not, on its own, capture effective accessibility for different population groups.

The in-person support network is especially important for older people, persons with disabilities and individuals who lack digital devices or skills. The digital divide concerns not only connectivity but also people's capacity to use digital technologies effectively (van Dijk, 2020). In the 2024–2025 financial year, ESDC reported outreach to 21,900 community

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organizations serving vulnerable people, including 737 Indigenous organizations (ESDC, 2025). The number of organizations engaged demonstrates the scale of social collaboration, but it does not establish that every eligible individual has received their entitlements. Additional information is needed on completed applications, reasons for non-participation and benefits actually received.

The CDCP provides a supplementary example. Although it is outside BDM, it illustrates the potential of multichannel service design. In 2025–2026, ESDC reported almost 8.3 million CDCP applications and renewals, approximately 90% of which were completed using self-service channels, including online services or automated telephone systems, without direct staff assistance (ESDC, 2026a). This result relates to a separate programme with its own procedures and user population and cannot be used to infer that BDM achieved an equivalent level of self-service. Distinguishing between programmes is essential when comparing Canadian modernization indicators.

3.3.4 Technology, Identity, and Data Interoperability Modernisation

The central technological component of BDM is the phased replacement of legacy processing systems with modern platforms. ESDC migrated OAS to the Cúram system after an initial migration of files involving international arrangements in 2023; the full OAS migration was completed on 17 March 2025 (ESDC, 2026b). A phased approach enables functional testing, trial runs of procedures, staff preparation and management of the risks of data loss or disrupted payments. For EI, the May 2026 parliamentary briefing indicated that migration to a new platform was underway, with completion planned for 2028; CPP forms part of the longer timetable for the BDM programme as a whole (ESDC, 2026b).

Online accounts and identity authentication represent another layer of infrastructure supporting access to services. The share of MSCA registrations completed using trusted digital identities from participating provinces and territories was 7.15% in 2024–2025 and 9.5% in 2025–2026 (ESDC, 2025, 2026a). This measure represents the share attributable to a particular registration method within participating jurisdictions, not the proportion of Canadians who possess a digital identity. The upward trend is a positive sign of authentication integration, but continued assessment is needed of regular use and of the assistance available to those who experience difficulties verifying their identity.

The value of data interoperability lies in the ability to update changes in circumstances and reduce errors in benefit determinations. Exchanging data between federal agencies and information providers can assist in verifying beneficiary status, reduce requirements to resubmit documents and limit inappropriate payments. Yet such benefits depend on data quality, lawful authority, access controls and procedures for correcting inaccurate records. Technical interoperability does not create an unlimited right to use personal information; the Privacy Act and automated decision-making rules remain important safeguards for individuals (Government of Canada, 1985; TBS, 2025).

3.3.5 Financial Management Reform and Investment Risk Control

In the BDM case, financial modernization mainly concerns the organization and oversight of public investment in the infrastructure supporting social protection. It does not involve

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restructuring contribution requirements or the distribution of social insurance funds. In 2017, the programme's initial estimated cost was CAD 1.75 billion. By April 2022, this had risen to CAD 2.5 billion, an increase of 43% over the original estimate (OAG, 2023). Materials submitted by ESDC to a parliamentary committee in May 2026 put the projected programme cost from launch to completion in 2031 at CAD 6.6 billion, while actual expenditure recorded by 31 December 2025 was approximately CAD 1.8 billion (ESDC, 2026b).

According to the OAG (2023), long-term cost forecasting and management constitute central challenges for BDM. The audit recommended improving cost estimates and reporting while ensuring that adjustments did not undermine the objective of transforming service quality. This experience highlights the need to account for full life-cycle costs: development, data migration, parallel operation, information security, staff training, maintenance, upgrades and contract management. Claims of budgetary savings or improved efficiency must be based on comparable before-and-after evidence; they cannot be inferred merely from the deployment of new software.

3.4 Achievements and Outcomes

BDM's most significant technical achievement was the completion of OAS migration to the new platform on 17 March 2025. According to ESDC's parliamentary briefing, by 30 April 2026 the platform had processed approximately 97.2 million payments totalling CAD 87.5 billion for around 7.7 million beneficiaries (ESDC, 2026b). This scale demonstrates that the new system was carrying out an essential payment function after migration. However, transaction volumes and total amounts paid are evidence of operational activity, not direct proof that error rates have fallen, costs have declined or beneficiaries are more satisfied than before the migration.

Indicators of service quality present a mixed picture. In 2025–2026, 87.7% of EI claimants received either a benefit payment or notification of non-entitlement within 28 days, above the 80% target and slightly higher than the previous year's 87.4%. By contrast, only 17.2% of EI reconsideration requests were completed within 30 days, down from 25.3% and far below the 80% target. ESDC linked this weak result to a large backlog of reconsiderations, including cases associated with emergency pandemic-era payments (ESDC, 2025, 2026a). This contrast indicates that routine application processing and the mechanisms for addressing disputes and errors require separate evaluation.

Notably, the proportion of basic OAS payments issued in the first month of eligibility fell from 87.5% in 2024–2025 to 73.0% in 2025–2026, below the 90% target. Over the same period, the proportion of CPP retirement pensions paid in the first month of eligibility declined from 96.8% to 88.1%, while the proportion of CPP disability applications decided within 120 days increased from 49.3% to 75.8% but remained below the 80% target (ESDC, 2025, 2026a). These indicators relate to different programmes and processing stages, and their changes cannot all be attributed to BDM. Nevertheless, they rule out using the completion of the OAS migration alone as evidence that service quality has improved across the board.

Table 1. Selected indicators of modernization outcomes and service quality in Canadian federal social protection

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Indicator	2024–2025	2025–2026 or latest reported date	Target or reference point
EI: benefit payment or notification of decision within 28 days	87.4%	87.7%	Target ≥80%
EI: reconsideration requests completed within 30 days	25.3%	17.2%	Target ≥80%
OAS: payment in first month of eligibility	87.5%	73.0%	Target ≥90%
CPP retirement: payment in first month of eligibility	96.8%	88.1%	Target ≥90%
CPP disability: decision within 120 days	49.3%	75.8%	Target ≥80%
MSCA registration through trusted digital identity in participating jurisdictions	7.15%	9.5%	2025–2026 target ≥7%
In-person clients assisted within 25 minutes	75%	79%	Target ≥80%
OAS processing-system migration	Completed on 17 March 2025	97.2 million payments, CAD 87.5 billion as of 30 April 2026	Operational scale, not a measure of net efficiency

Source: Compiled from ESDC (2025, 2026a, 2026b). Note: Financial-year percentages cover different periods from the cumulative transactions recorded up to 30 April 2026; the figures should not be aggregated or interpreted as a causal sequence.

Three observations emerge from the table. First, the capacity to replace a legacy platform while sustaining large-scale payments constitutes an important technical outcome, particularly where existing systems face a risk of failure. Second, service quality has not moved in the same direction across all processes: some initial claims procedures meet their targets, while reconsideration and timely payment still face bottlenecks. Third, although the use of trusted digital identity is rising, the available data are insufficient to assess reductions in administrative costs or the accessibility of services for disadvantaged groups. ESDC (2026b) reported that the number of OAS beneficiaries waiting beyond their first month of eligibility fell from approximately 85,000 in January 2026 to around 50,000 by 30 April 2026. This indicates efforts to reduce outstanding cases, but the improvement between these two dates does not negate the 73.0% performance figure for the full financial year.

4.0 LESSONS LEARNED AND POLICY IMPLICATIONS FOR VIET NAM

First, the digital transformation of social protection should be situated within an integrated institutional framework in which beneficiaries' rights constitute the principal benchmark. Viet Nam has enacted the Law on Social Insurance No. 41/2024/QH15, the Data Law No. 60/2024/QH15, the Employment Law No. 74/2025/QH15 and the Law on Personal Data Protection No. 91/2025/QH15, alongside Project 06 on population data and electronic

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identification (Prime Minister of Viet Nam, 2022; National Assembly of Viet Nam, 2024a, 2024b, 2025a, 2025b). The central challenge is to achieve coordinated operation across social insurance, unemployment insurance, social assistance, healthcare and administrative data systems. Legal authority and the responsibilities of each agency should be clearly defined for updating, verifying and using information, thereby reducing requests for individuals to resubmit data already held by public bodies.

Second, technical modernization and service reform should have separate, clearly articulated objectives in both planning and budget allocation. BDM shows that judging a project solely by the number of platforms developed or records migrated creates a serious risk of losing sight of the objective of serving the public (OAG, 2023). Each Vietnamese social protection digitalization initiative should therefore specify both technical deliverables and social outcome indicators: the proportion of applications processed on time; time to first payment; rates of errors, complaints and corrected decisions; time costs borne by beneficiaries; and completion rates for people facing access barriers. Baseline measures should be established before implementation, with consistent definitions used to assess whether subsequent changes are substantively meaningful.

Third, phased migration, independent testing and the continuity of benefit payments should be prioritized. Systems responsible for pensions, unemployment benefits and emergency assistance directly affect livelihoods; even brief disruption can expose beneficiaries to substantial risk. Viet Nam should classify systems by essentiality, technical risk and data readiness, and begin with controlled pilot phases before scaling up. The process should encompass functional and security testing, data reconciliation, parallel operation where necessary, contingency payment arrangements and procedures for incompatible or exceptional records. Canada's experience demonstrates the importance of caution, while also highlighting the need to prevent prolonged pilots or changes in scope from undermining cost control and commitments to service reform.

Fourth, an inclusive, multichannel social protection model should combine online transactions with assistance at public offices, by telephone and within communities. Older people, persons with disabilities, residents of disadvantaged areas and individuals with limited digital skills should have appropriate access options without relying on a single application or method of authentication. Service design should be tested on commonly available devices, use clear language and provide ways to address identity-verification failures and unusual cases. Account numbers and website visits cannot substitute for the proportion of eligible people who successfully complete their applications and receive timely benefits. OECD (2024) recommends combining procedural simplification, multichannel services and proactive assistance to reduce non-take-up among those entitled to support.

Fifth, data governance should be linked to rights to obtain explanations, correct information and request reconsideration of administrative decisions. Interoperability among identity, employment and income records may reduce repeated declarations, but errors in source data may also propagate through multiple administrative processes. It is therefore necessary to regulate access permissions and processing purposes, maintain audit trails and establish procedures for handling exceptions when administrative data fail to reflect people's actual circumstances. Decisions to reject, suspend or recover benefits should be accompanied by an

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explanation of reasons, opportunities to submit additional evidence and review by an authorized official. Canada's framework for automated decision-making provides a useful reference for risk assessment and accountability, without implying that artificial intelligence should be deployed indiscriminately in the adjudication of social protection claims (TBS, 2025).

Sixth, Viet Nam should strengthen investment governance, independent oversight and a workforce that combines social protection expertise with digital capabilities. Changes in the BDM budget projections show that the challenges extend beyond software procurement to assessing legacy system complexity, migrating data, training personnel, coordinating vendors and sustaining operations (OAG, 2023; ESDC, 2026b). Full life-cycle costs should therefore be calculated, the scope of each phase clearly defined, independent risk assessments conducted before major implementation milestones and performance reported against both social and financial indicators. Public institutions must retain effective control over business requirements, data architecture, testing procedures and contract evaluation, even when private technology providers deliver parts of the system.

These recommendations can be operationalized through four groups of evaluation indicators: (i) effective access—the share of eligible people who complete the application process; (ii) timeliness—the proportion of applications processed and benefits paid on schedule; (iii) accuracy and fairness—error rates, corrected decisions and disparities across population groups; and (iv) efficiency and accountability—life-cycle costs, complaint handling and time taken to resolve failures. Appropriate disaggregated information should be published by age group, location and assistance needs, subject to personal data protection requirements. To avoid misleading inference, pre- and post-implementation indicators should use consistent definitions. Where feasible, comparable groups or localities should also be examined to distinguish the effects of digitalization from other changes in policy or application volumes.

5.0 CONCLUSION

Canada's experience demonstrates that reforming social protection system in the digital age is a multidimensional reform process involving institutional adjustment, changes in governance, service redesign, data and technology modernization, and oversight of public investment. BDM achieved an important milestone by completing OAS platform migration in March 2025 while maintaining large-scale benefit payments. At the same time, federal service delivery continued to develop multichannel access arrangements. These outcomes illustrate the feasibility of modernizing the infrastructure underpinning an essential social protection function.

The central lesson for Viet Nam is that technology must support the realization of social protection rights rather than become an end in itself. A phased migration roadmap with contingency measures, inter-agency coordination based on reliable data, sustained multichannel services, mechanisms for correcting errors, and stronger accountability for both expenditure and service quality are needed. Ultimately, success should be measured by whether people can access and receive the benefits to which they are entitled accurately, fully, promptly and fairly. As this article relies on secondary sources, it does not quantify causal impacts or compare Canadian localities. Future research should examine beneficiary-level disaggregated

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data, actual expenditures and changes in service quality following the completion of successive BDM phases.

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