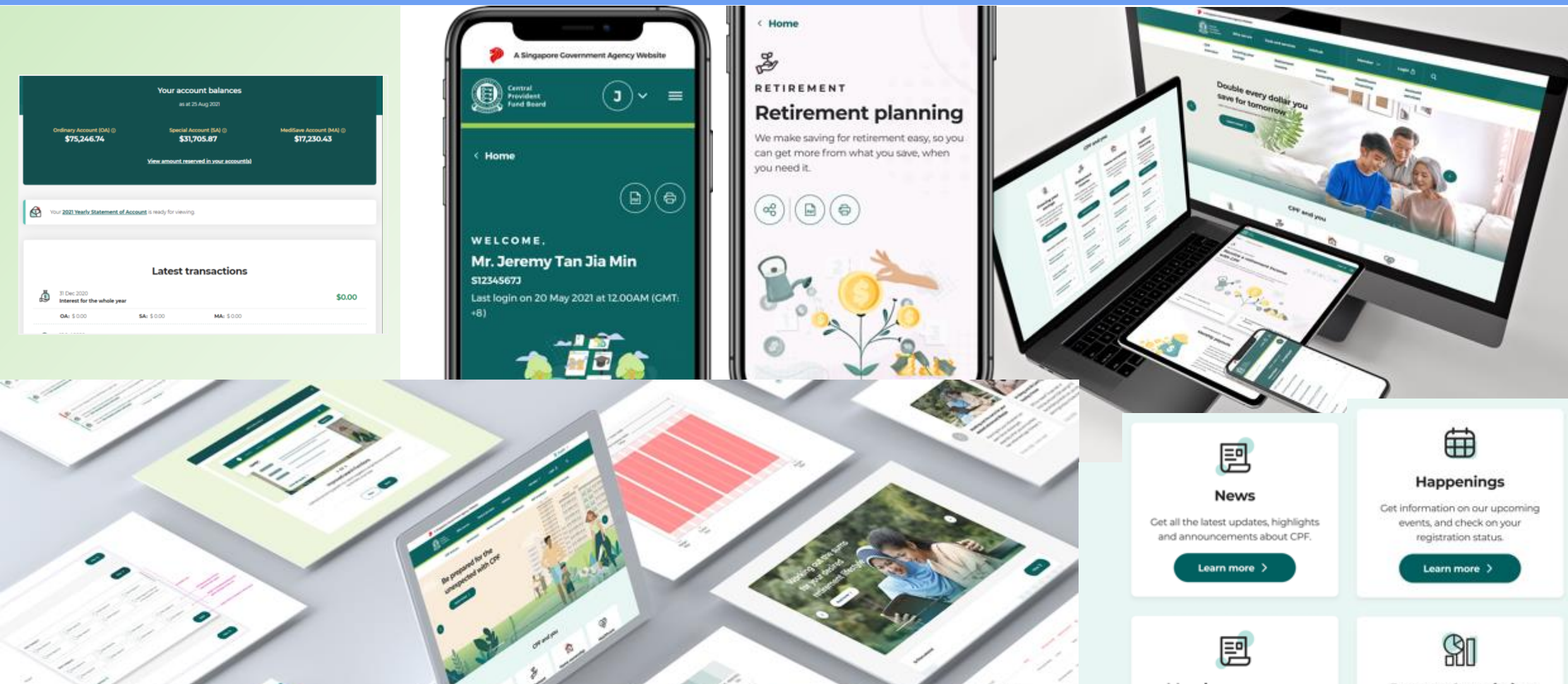# Project Blue Skies: Transforming CPF Board's Digital Experience

25 November 2021 | 38th ASSA Board Meeting International Webinar

What we want to leverage technology for

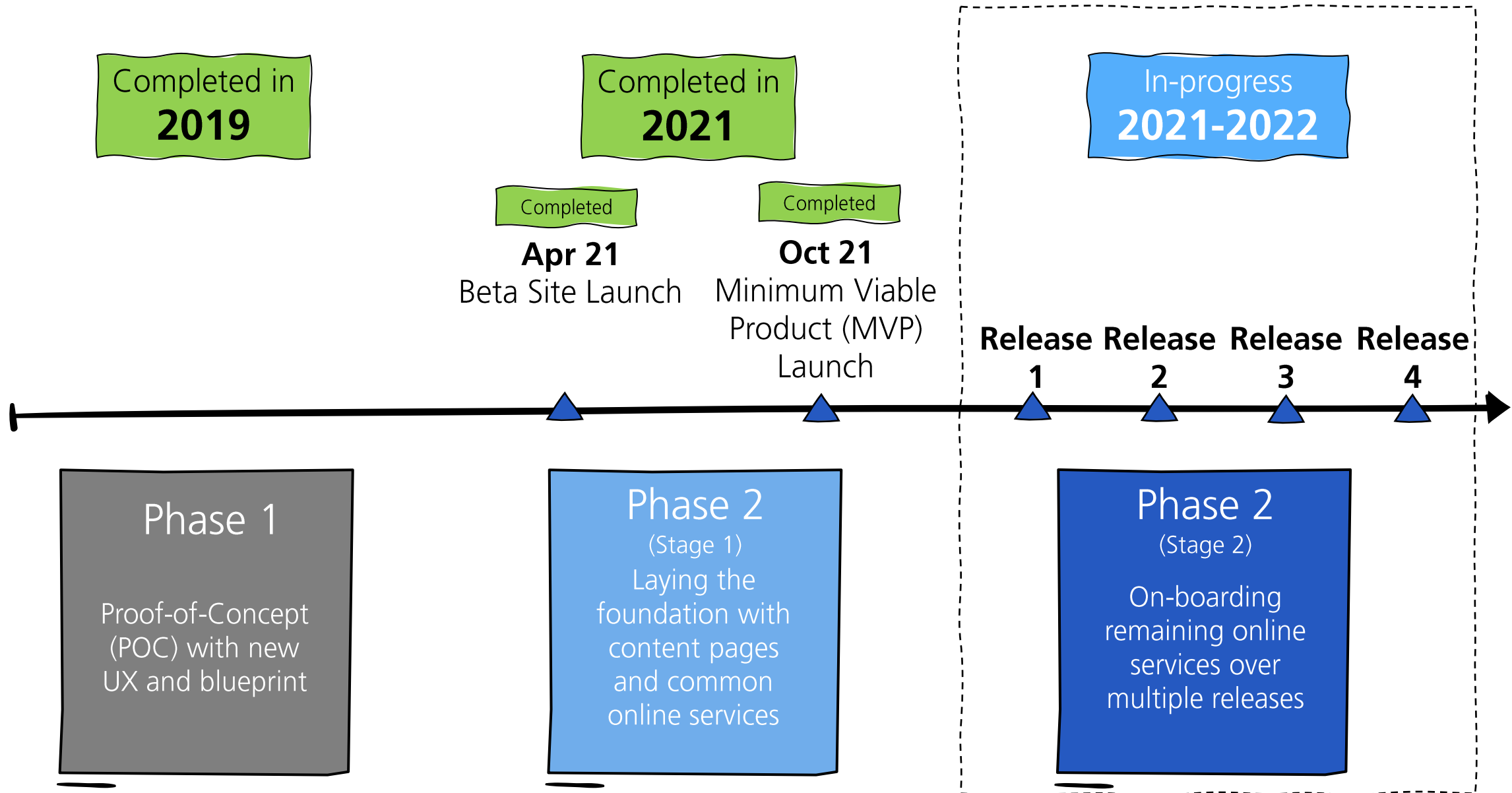**ENGAGE MEMBERS WITH
PERSONALISATION**

**HARNESS THE POWER OF
CLOUD TECHNOLOGY**

**DELIVER VALUE WITH
AGILE**

**WORK SAFELY WITH
DevSecOps**

Our Cloud-First Digital Shopfront Transformation has been a multi-year effort

Completed in 2019

Completed in 2021

In-progress 2021-2022

Completed

Completed

Apr 21
Beta Site Launch

Oct 21
Minimum Viable Product (MVP) Launch

Release 1 **Release 2** **Release 3** **Release 4**

Phase 1

Proof-of-Concept (POC) with new UX and blueprint

Phase 2
(Stage 1)

Laying the foundation with content pages and common online services

Phase 2
(Stage 2)

On-boarding remaining online services over multiple releases

# Our digital shopfront is on stronger technical footing with the underlying infrastructure set up

1. We have also **set up our cloud tech stack and infrastructure**, providing us with enhanced reliability, scalability, and security

    a. Platform- and Software-as-a-Service (PaaS and SaaS) reduces time spent by in-house developers on ops and maintenance

2. Product deployment will be more surgical with microservice architecture and containerisation

    a. No need for full website downtime to deploy new or enhanced features

    b. Reduction of deployment lead time by 50%

More than just a website upgrade, we transformed the way we work in CPF Board

Adoption of agile ways of working in product development for faster & consistent product roll-out
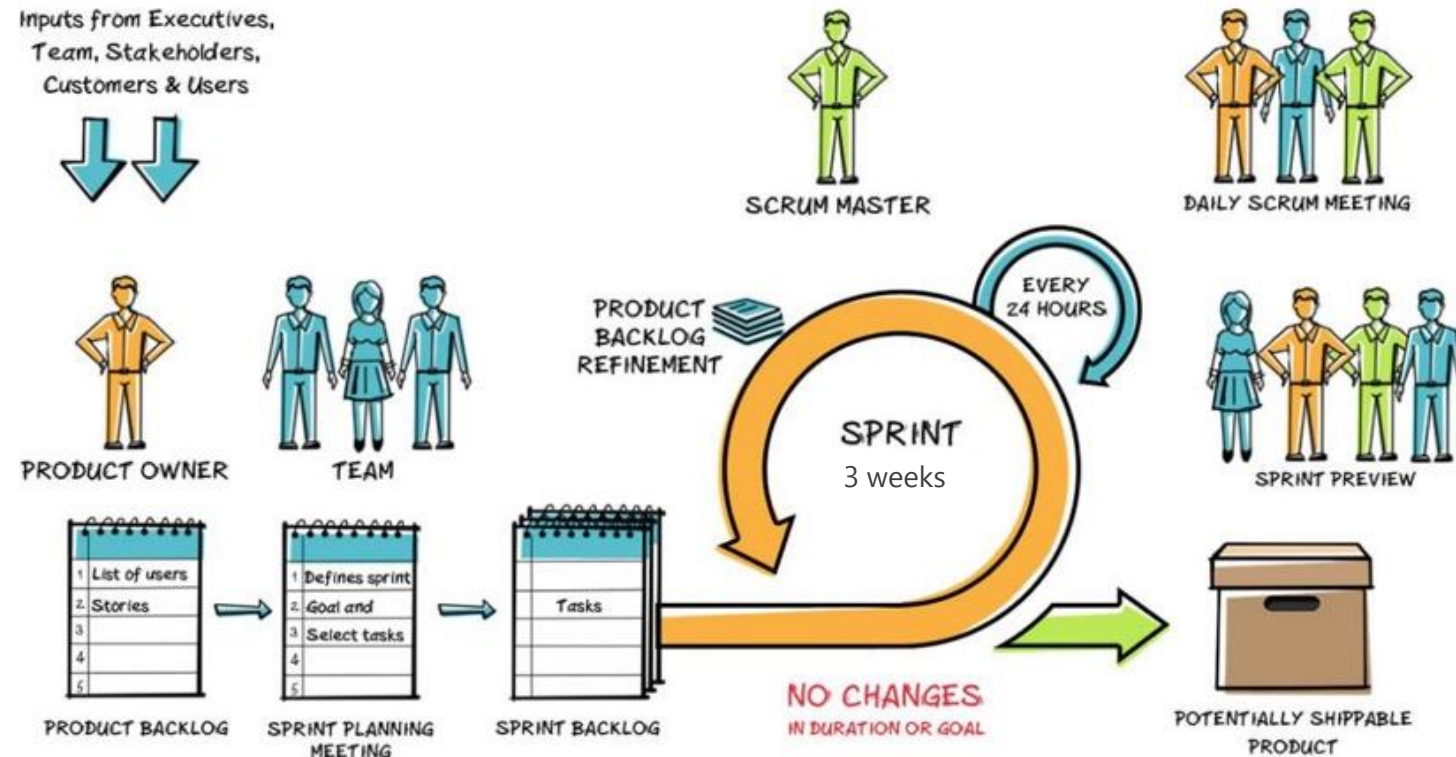
CEREMONIES

- Sprint Planning
- Daily Stand Up
- Sprint Review / Show & Tell
- Sprint Retrospective
- Backlog Refinement

ARTIFACTS

- Product Backlog
- Sprint Backlog
- Potentially Shippable Product

a. Timebox meetings to stay on time / on track

b. Fast decisions made – changes are reversible and enhancements can always be made later

c. Use of better tools for tracking of user stories

d. Leverage cloud technologies in Government Commercial Cloud (GCC)

Authoring work is now more decentralised as product owners have more autonomy and are empowered to author independently

Design guidelines embodied in Design Language System (DLS), to scale with website content management system
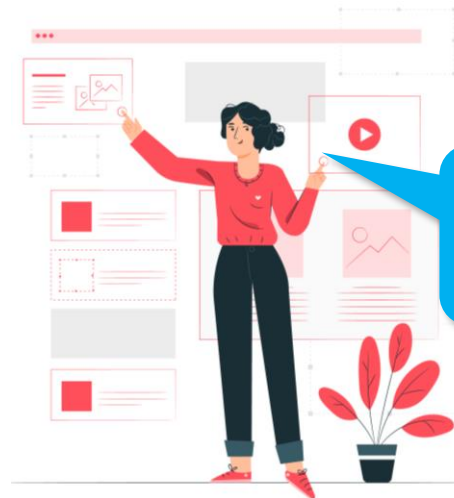
Building Foundations Today

Codify design guidelines from DLS into authoring components
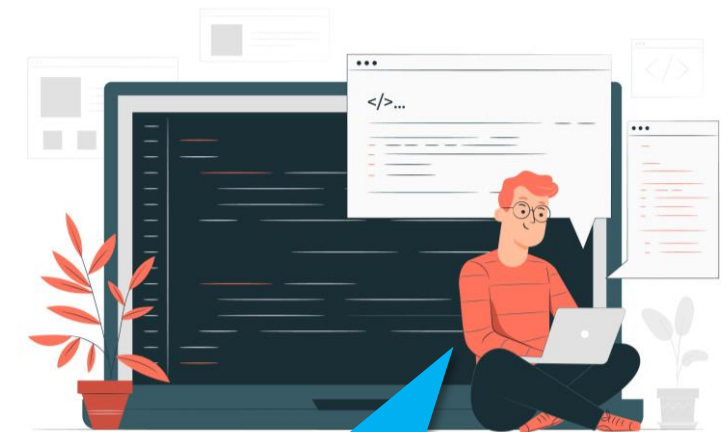
Value

- **Empower CPFB Product Owners & Digital Team** to build functional pages independently
- Power up marketing and content teams with **increased speed, scalability flexibility** to roll out **consistent content and messaging**

I can build UX friendly pages with authoring tools

To-Be Value-Added Role

- Moving forward, developers can now focus on **high-value developmental tasks** such as exploring new features to integrate into the website
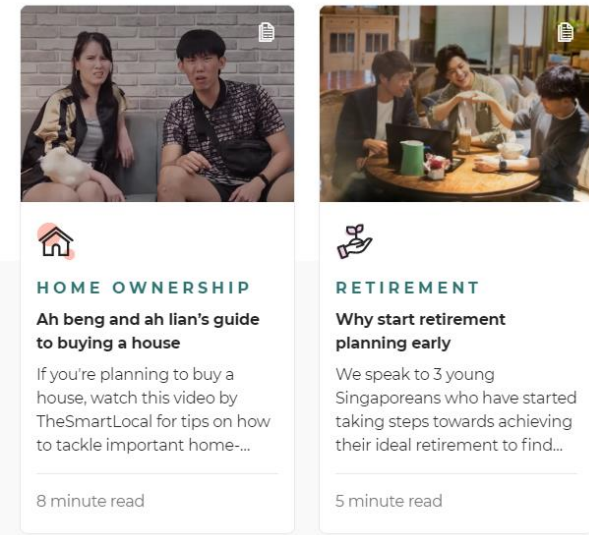
Now I can work on new features for the site!

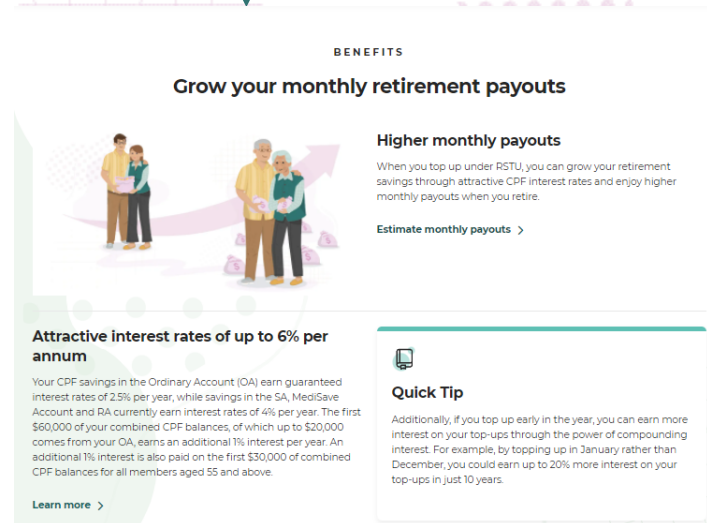# How did we reimagine and reinvent the digital experience for our members?

Using visuals to enhance user experience

1. Shift towards illustrations & images that embody CPF's key values and tone of voice
2. Use a range of illustrations to portray the right message at the right time
3. Patterns and textures to grab a viewer's attention and bring vibrancy to the pages
4. Usability testing conducted to iterate and improve design/content

HOME OWNERSHIP

Ah beng and ah lian's guide to buying a house

If you're planning to buy a house, watch this video by TheSmartLocal for tips on how to tackle important home-...

8 minute read

RETIREMENT

Why start retirement planning early

We speak to 3 young Singaporeans who have started taking steps towards achieving their ideal retirement to find...

5 minute read

Emotional	Practical

Active use of simple English and conscious shift to reduce use of jargon
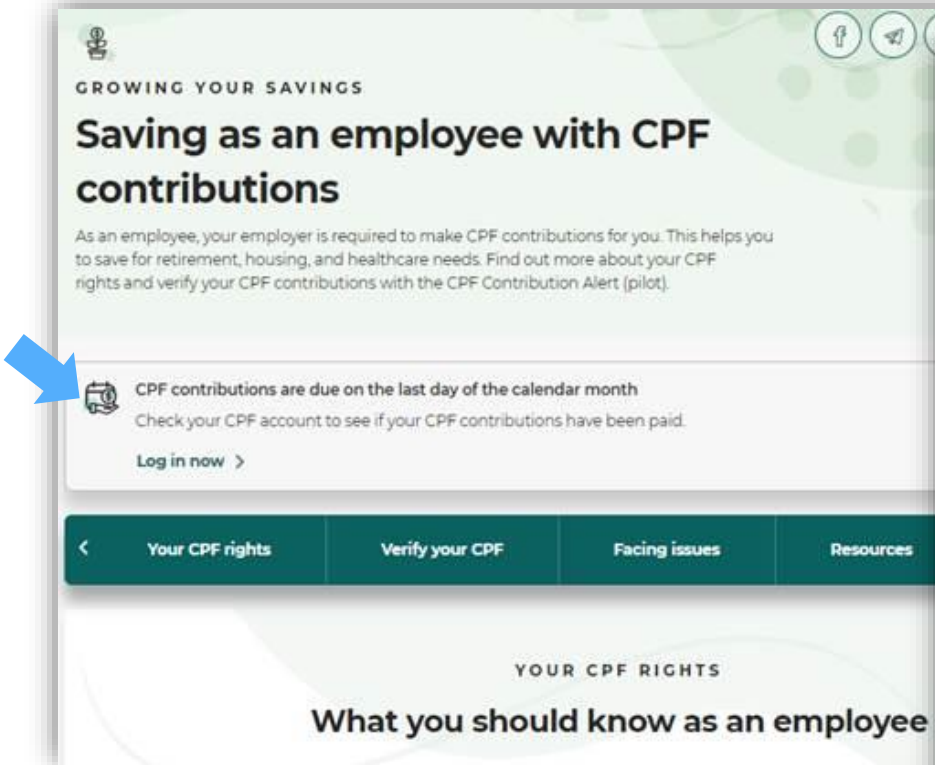
Old Website
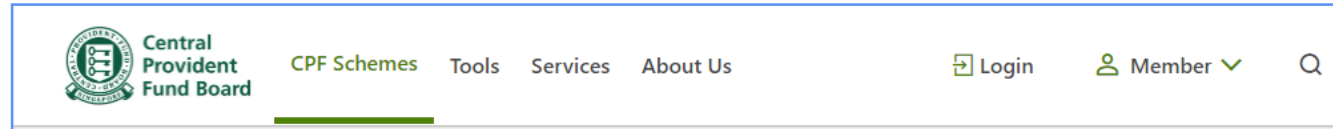
New Website

Focusing on 5 key narratives
- Growing your savings
- Retirement income
- Home ownership
- Healthcare financing
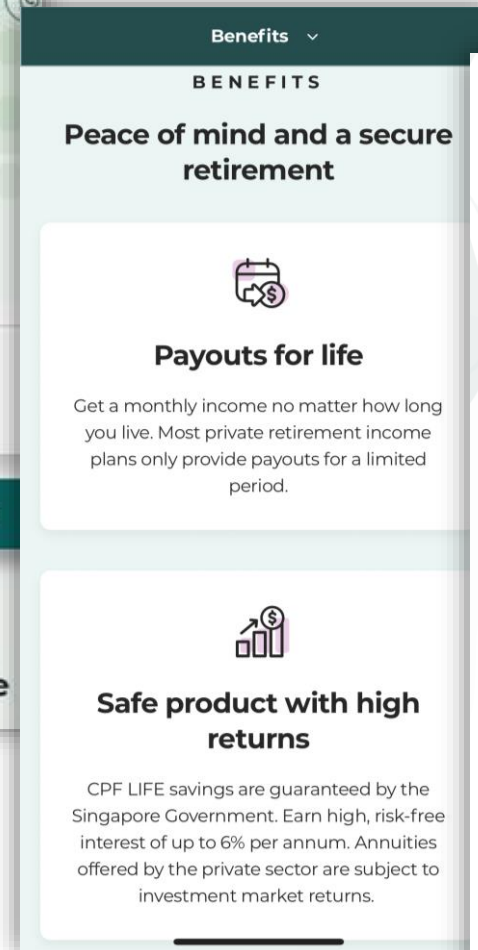- Account services
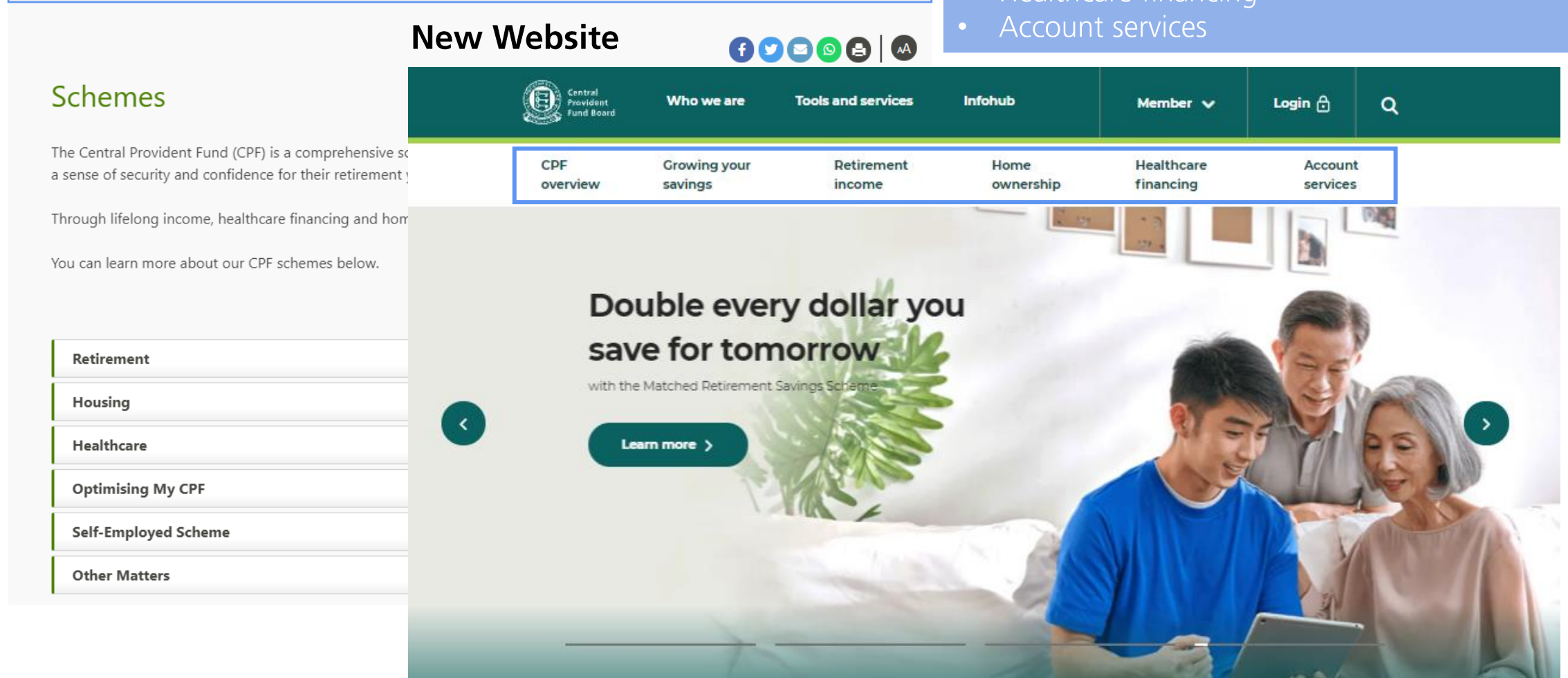
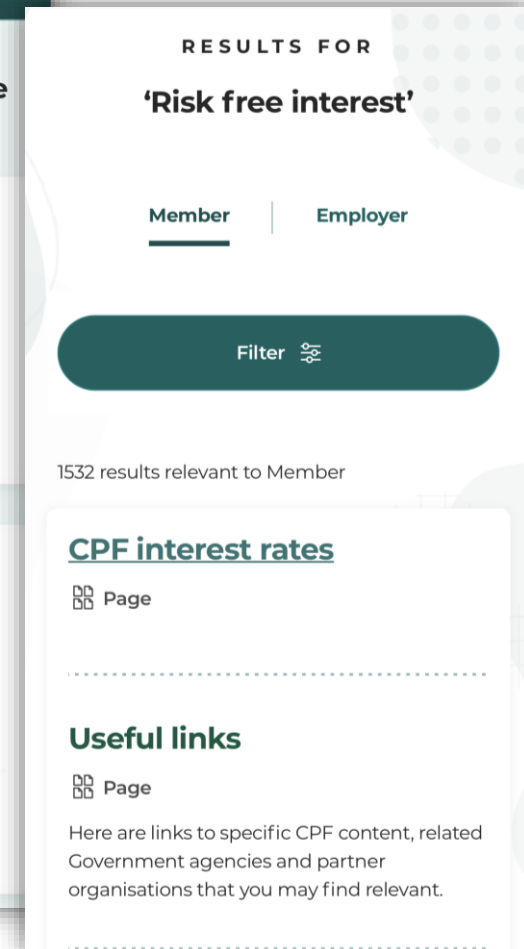# Design features on content pages to improve readability

Just-in-time prompts to nudge members to take beneficial action for their retirement

Bite-sized content for easy digestion

Improved search for better results

Reorganised information post-login for ease of navigation

Old menu

New mega menu

Scheme-related information reorganised in thematic dashboards based on members' needs
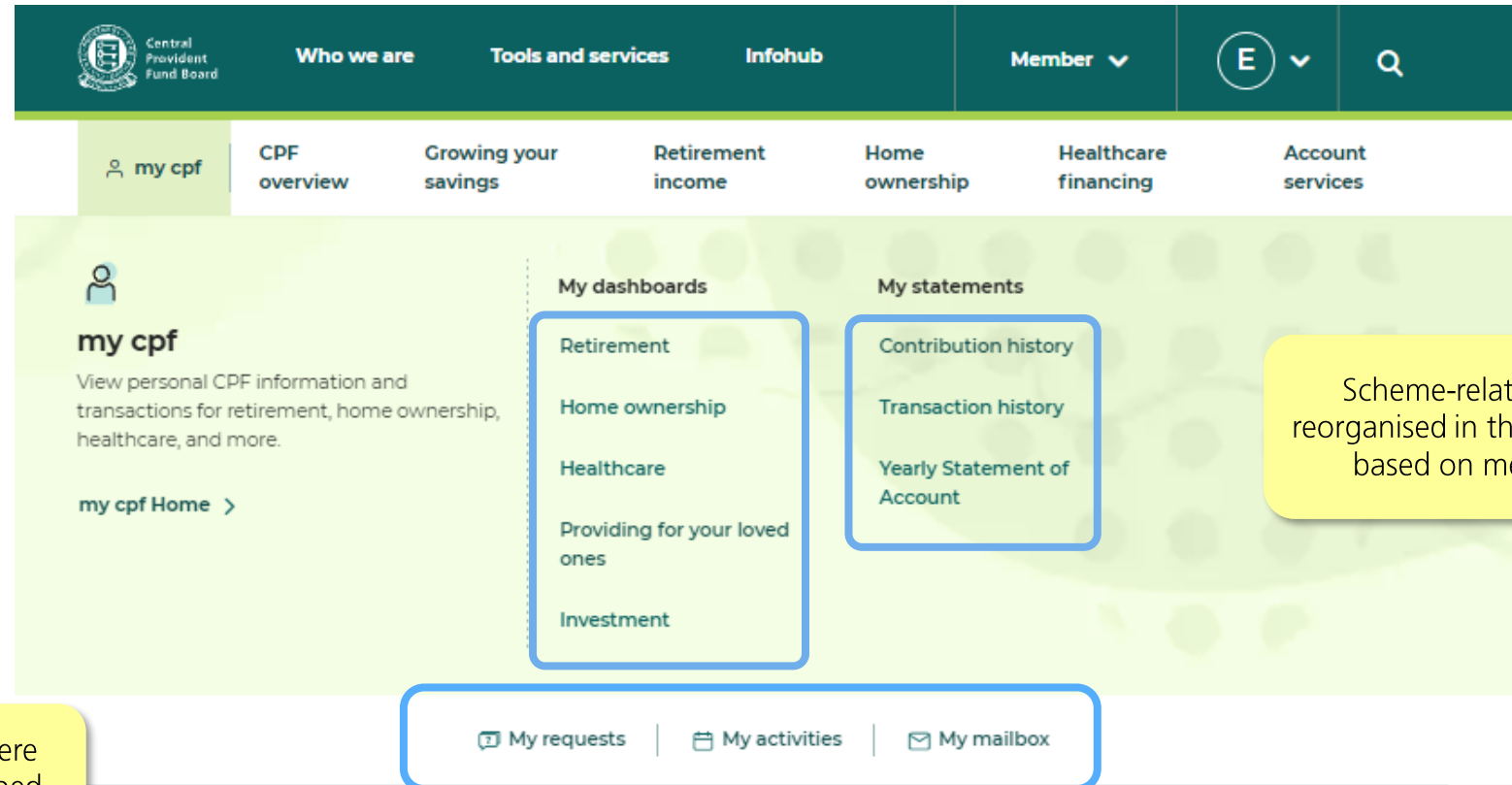
Previously, menu options were based on transactions grouped according to type

Quick links to access popular services

# A closer look at some key design principles in our dashboards

Use of graphical illustrations and charts to help members understand information that is relevant to them and their decisions
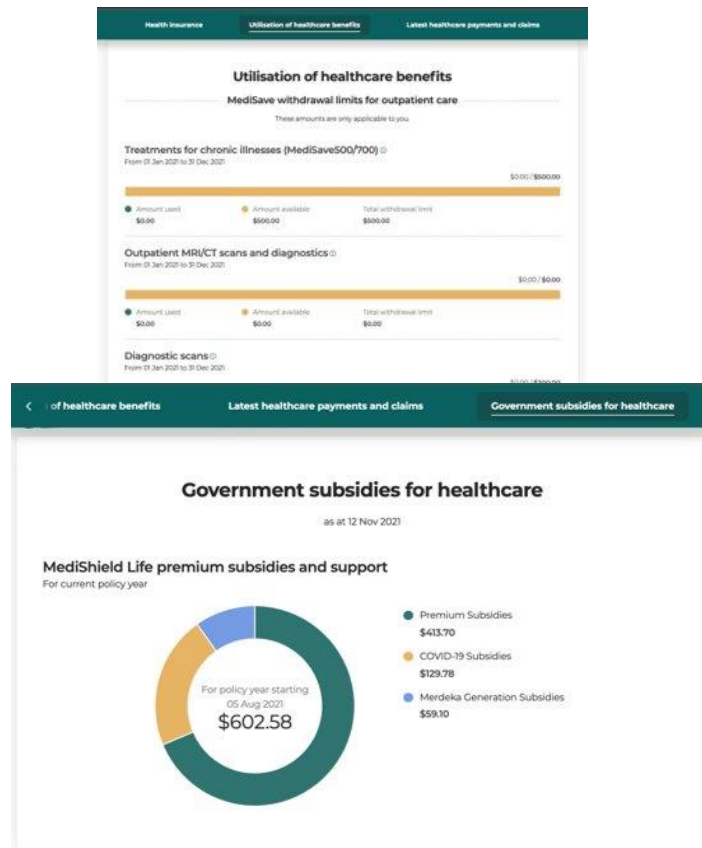
Combination of scenario simulation and nudges to encourage members to take action beneficial for their retirement.

Relevant information is weaved into the dashboard to provide thorough understanding to members

Healthcare dashboard
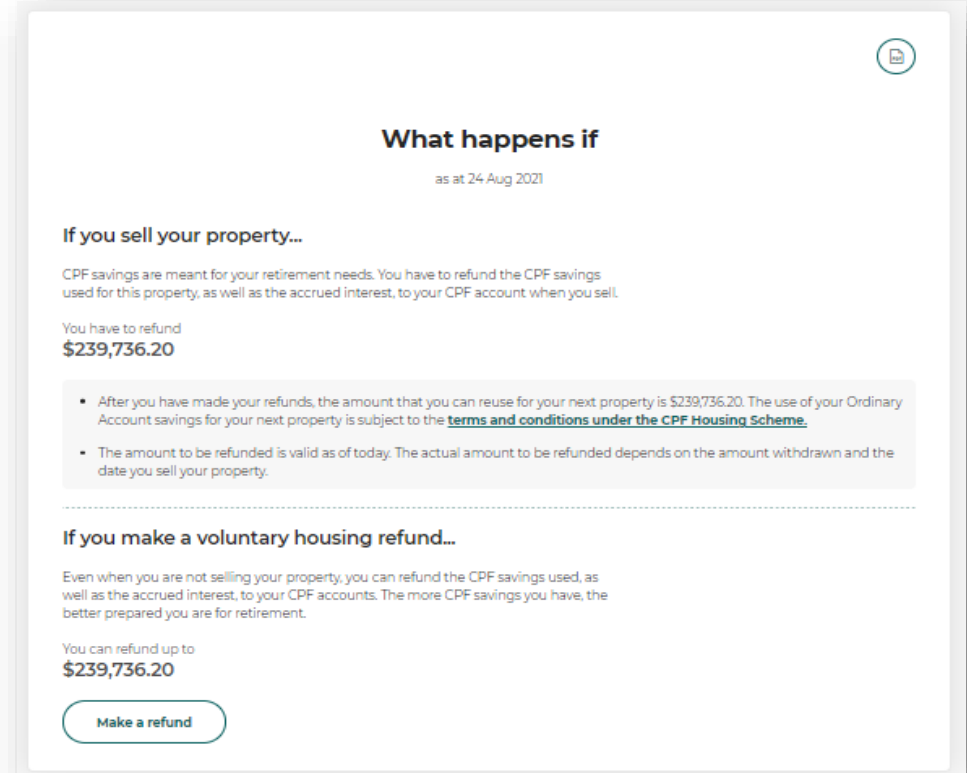
Home ownership dashboard

Personalised dashboards for every stage of life

1 Redesigned dashboards and statements that are personalised based on members' profile

2 Most salient information displayed first

3 Improved navigation to help members go straight to their areas of interest on the dashboard

4 Alert to inform member that they have met Full Retirement Sum

5 Information on members' progress toward their Full Retirement Sum

6 Strategically placed call-to-action button to nudge members to make beneficial decisions

Above 55 years old on CPF LIFE retirement plan, who has met Full Retirement Sum

Below 55 years old who has not met Full Retirement Sum

We track our website performance and customer feedback for continuous improvement

Take a look at how we are doing so far

Monitoring key metrics and sensemaking of feedback allow us to bring continuous improvements by closing the feedback loop

Performance

1. Page Load Time

2. SEO Score

3. Accessibility Score

Traffic

1. Page views

2. Time spent on website

3. Logins

User Satisfaction

1. Website Logout Poll

2. Customer Service Channels

~90%
satisfaction rating
of 5 or 6 stars

"UX is intuitive and easier to navigate"

"I find the website more mobile-friendly, which is increasingly important especially for the younger cohorts"

"The interface is reader-friendly and the info is easy to read."

Thank You