

ASSA Recognition Award

1.1 The ASSA Recognition was first introduced by the Employees Provident Fund (EPF) of Malaysia in 2015. The purpose of the Award is to recognise ASSA member organisations' achievements.

1.2 The criteria and categories for the ASSA Recognition Award are as follows.

No.	Categories of Recognition	Description of the Categories
1.	Innovation Recognition Award	Creation of an innovative technology, product or service which has led to improvements in services or products.
2.	Transformation Recognition Award	A practice that has resulted in improvement in the overall effectiveness, efficiency, and success of the organisation.
3.	Customer Service Recognition Award	Organisations that have implemented successful customer service strategies which are able to meet customers' expectations in terms of delivery and quality of service.
4.	Continuous Improvement Recognition Award	Organisations that are in a never-ending effort to expose and eliminate root causes of problems. It usually involves many incremental steps towards improvements rather than one overwhelming innovation.
5.	Strategic Communication Recognition Award	Organisations that have pushed the boundaries when it comes to their communications strategy in order to ensure they truly engage with their members using various communication channels.
6.	Information Technology Recognition Award	Organisations that run their business using effective and reliable technologies that are essential to drive efficiency and productivity, and improve organisational outcomes and performance.
7.	Insurance Coverage Recognition Award	Insurance and social security schemes that have developed their proposition with a clear focus on retirement, health and meeting members' needs.
8.	Financial Literacy Recognition Award	Organisations that have introduced and provide advisory services on financial literacy and retirement planning to address issues on adequacy of members' savings for retirement.
9.	Investment Governance Recognition Award	Organisations that have reflected specific issues relating to the management of funds of social security institutions' objectives, ranging from the

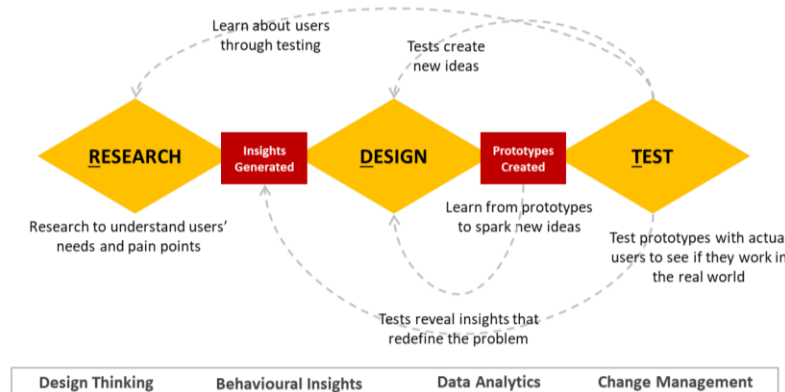
		investment of benefits provided and also addressing issues on the adequacy of the fund.
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1.3 The write-up should include the following:

WRITE UP TEMPLATE

CATEGORY	:	Innovation Recognition Award
ORGANISATION	:	Central Provident Fund Board (CPFBoard), Singapore
CONTACT PERSON	:	<p>Name: Terence Lee</p> <p>Email: Terence_Kw_LEE@cpf.gov.sg</p> <p>&</p> <p>Name: Sabrina Foo</p> <p>Email: Sabrina_FOO@cpf.gov.sg</p>
NAME OF PROJECT	:	Phy-gital@CPF Service Centres: Bridging the Digital Divide
OBJECTIVE AND NATURE OF PROJECT	:	<p>The project was conceived in response to the challenges posed by Singapore's rapidly aging population. With more than 75% of CPF members served at our Service Centres being aged 55 and above, and with one in four Singaporeans projected to be aged 65 and above by 2030, it became imperative to address the evolving needs of this demographic.</p> <p>As Singapore progresses towards its vision as a Smart Nation, CPFBoard's paramount goal as a social security system remains unchanged. We are driven by a commitment to ensure that no one is left behind in the digital world, and that every member can enjoy inclusive and accessible service, regardless of their technological proficiency. This underscores the project's core objective of seamlessly integrating digital and physical experiences to enhance accessibility and inclusivity for all members of the community, particularly those in the aging demographic.</p> <p>In line with this commitment, CPFBoard adopted a 'phy-gital' approach in tackling the challenges posed by Singapore's rapidly aging population. The main objectives of CPFBoard's strategy were to:</p> <ul style="list-style-type: none"> • Design a service experience that is seamless and innovative, yet inclusive and accessible for all CPF members at CPF Service Centres, especially the elderly and vulnerable. • Boost digital confidence and enhance digital literacy among less digitally savvy Singaporeans.

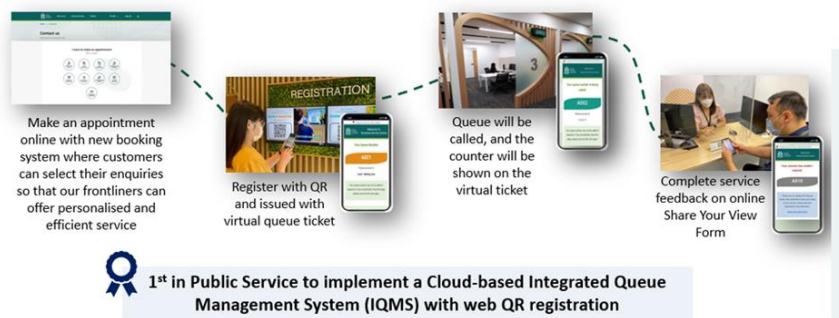
To achieve these objectives, CPFB actively applied our in-house, multi-disciplinary Research-Design-Test framework.



This enabled CPFB to gain an in-depth understanding of the needs, challenges, and preferences of CPF members; and redesigned the customer journey at the Service Centres by implementing three key shifts in our service approach:

1. From manual to fully digitalised and seamless counter experience:

CPFB leveraged technology to enable online appointment booking and paper-free digital queue system – from self-registration via QR code to issuance of virtual queue itinerary. Members can also provide their feedback after each service interaction through digital survey forms. For non-IT-savvy members who do not have smart devices, CPF ambassadors will issue manual queue tickets and extend assistance if members need help sharing their feedback.



2. From old-fashioned setting to refreshed and inclusive design for all:

Our Service Centres were redesigned with innovative and user-friendly features that improved accessibility and comfort for all.

- a. New self-help kiosks are designed with a unique cone shape to give members privacy and space to transact. Padded benches with back rest are installed to provide better comfort for the elderly in queue. We have also equipped our kiosks with large keyboards and implemented

larger fonts on webpages to assist visually impaired and senior members, making their transactions easier.



Spacious yet space saving

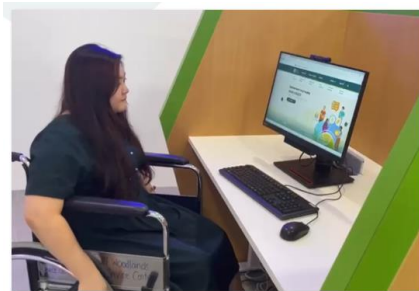


Large keyboard and bigger fonts

- b. Singpass (Singaporeans' digital identity) face verification is available at all self-help kiosks to enable the elderly to easily login to their accounts. Members on wheelchairs/ personal mobility devices also have the option of using hydraulic kiosk with height adjustment.



Singpass Face Verification



Height adjustable kiosk

- c. To keep members engaged, specially curated CPF videos and information are played at the waiting area. The modular furniture also allows easy conversion of the area into an event space when required.

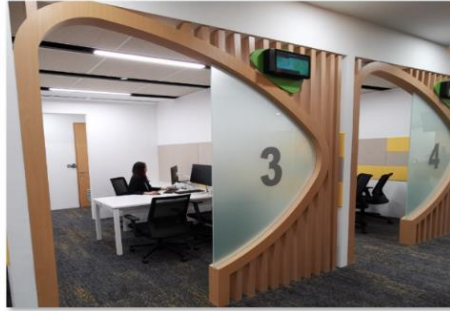


Curated CPF videos



Modular furniture for flexible use of space

- d. Spacious consultation pods accommodate members using personal mobility devices, and accompanying family members. The pods are enclosed for privacy and fitted with acoustic pads to absorb ambient noise.



Enclosed consultation pods



Acoustic pads for better noise absorption

- e. When needed, vulnerable members can be served quickly at dedicated rooms beside the front lobby. Our Service Centres are wheelchair, elderly and guide-dog friendly, with demarcated spaces for members to park their wheelchairs/ personal mobility devices.



Dedicated room at front lobby for vulnerable members



Parking space for wheelchairs/ Personal Mobility Devices



Did you know?
Our service centres are guide dog friendly.

- f. CPF also adopted measures to empower the less digitally savvy members to self-help:
- (i) Self-help kiosks are equipped with multilingual instructional videos so that members who are keen to navigate digital services but are unsure can view the videos before they start to transact. CPF ambassadors are also stationed at the kiosks to provide personalised guidance.



Instructional videos in 4 languages



CPF Ambassadors

- (ii) For members who are unable to visit CPF Service Centres but need a face-to-face consultation, CPF has partnered with ServiceSG to provide alternative service options – members can visit the ServiceSG centres near their homes and access CPF advisory services via a video conference.



Video Conferencing Service

3. From looking within to going beyond CPF services:

To do our part in up-skilling less digitally savvy Singaporeans, CPF set up the first-of-its-kind “E-Xperience Space” in the Service Centres as a platform to host both CPF-initiated activities and government collaborations. Examples include:

- a. E-Xperience workshops – conducted by CPF volunteers in multiple languages to educate seniors on online safety and CPF digital transactions such as CPF top-ups or withdrawals.
- b. Digital Skills for Life program – one-to-one sessions conducted by Infocomm Media Development Authority (IMDA) digital ambassadors to help seniors embrace digital learning and guide them to transact in other government services and banking applications.
- c. CPF-IMDA monthly workshops – conducted jointly by CPF and IMDA to share about CPF mobile app and other trending topics, such as how to set up and use smart devices, Gmail and Google Maps. These workshops are conducted in group-learning setting to encourage participation.



Leaving no CPF member behind in our digitalisation journey; Empowering members to self-help

**WHY IT
SHOULD BE
RECOGNISED**

In 2023-2024, CPF's transformation has enabled us to uphold our exceptional standard of promptly serving 97.1% of the appointments within 15 minutes of the scheduled time. Furthermore, members' satisfaction with CPF services has remained consistently high at 98.7%.

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Keep up the good service!

– Ms Roseze, wheelchair user

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Both my wife and I find the newly renovated CPF individual office cubicles set ups both practical and great for private conversations to attend to us as it gave a sense of security in terms of confidential information sharing and exchange of conversations.

It is safe and meeting a government officer to assist you face to face MATTERS, seniors like us appreciate very much.

– Mr & Mrs Leong, 63

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Online registration convenient and fast, and the onsite assistance rendered at the door was friendly and quick. An almost zero waiting time was a pleasant surprise.

– Ms Hong, 65 years old

“

I like the efficient arrangement. Arrived at the service centre, given queue number and waited just shortly. While waiting, I get to watch and receive CPF information on the TV screen.

– Ms Lim, 56 years old

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The E-Xperience workshops have also been well-received – as of July 2024, 2,746 seniors attended the workshops, at an average of more than 110 seniors each month. Participants' feedback is overwhelmingly positive, with 97.3% expressing satisfaction and 95.4% highly recommending the workshops to others.

Till July 2024, the collaboration with IMDA has benefited 23,804 seniors, engaging an average of 990 seniors each month. The relatively new CPF-IMDA joint digital workshops on trending topics, such as Gmail and Google Maps, also drew active participation from 247 seniors thus far.

Encouraging comments from CPF members underscore the positive impact of these engagement efforts:

	<div data-bbox="497 197 1407 542">  <p><i>It's good to learn what we don't know, so we become knowledgeable. I will recommend this to others.</i></p> <p>– Mr Razali, digital workshop participant</p> </div> <div data-bbox="497 577 1407 703"> <div> <p><i>A very insightful experience to prevent scams and maneuver through the various CPF transactions.</i></p> <p>– Mr Lee, 73 years old</p> </div> <div> <p><i>Good knowledge for me who is going to senior citizen age.</i></p> <p>– Mdm Rusnani, 62 years old</p> </div> </div> <p>We have also received affirmation for our design and digital inclusivity efforts at award platforms:</p> <ul style="list-style-type: none"> • Singapore Good Design Award 2023 from the Design Business Chamber Singapore for the transformation of CPF Service Centres. • Minister for Manpower Awards 2024 acknowledging CPFB's commitment to empower seniors in their digital journey. <div data-bbox="497 1120 1407 1456"> <div>  <p>Singapore Good Design 2023</p> <p>Category: Experience Design</p> </div> <div>  <p>Minister for Manpower Award 2024</p> <p>Category: Service Delivery Excellence – Empowering Seniors: Bridging the Digital Divide at CPF Service Centres</p> </div> </div>
<p>SUMMARY OF THE PROJECT</p>	<p>CPFB adopts a 'digital first, but not digital only' approach and provides CPF members with innovative, inclusive, and accessible 'phy-gital' services.</p> <p>At our Service Centres, members enjoy a digital and seamless experience - from appointment scheduling, self-registration, to virtual queue issuance. Our frontliners are made aware of members' enquiries and language preference before the appointment so that they can provide personalised services.</p> <p>To address the needs of >75% of members aged 55 and above who visit our Service Centres, accessible features like facial biometric authentication, height-adjustable kiosks and multilingual instructional videos are available. Digital ambassadors at self-help lobbies will</p>

	<p>assist the less digitally literate. Members can also opt for video conferencing services through ServiceSG Centres.</p> <p>Beyond CPF services, the E-Xperience Space facilitates both CPF-initiated activities and government collaborations to enhance digital literacy among less IT-savvy Singaporeans. Activities that empower them to transact online independently and safely include:</p> <ul style="list-style-type: none"> • Multilingual workshops by CPF volunteers on online safety and CPF transactions. • One-to-one sessions with the Infocomm Media Development Authority (IMDA) guiding the elderly to transact with other government services and banks.
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