



# Building Everyday Trust in CDC Vouchers

Practical ideas to strengthen adoption, fairness & confidence on the ground.

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Sitjvout  
**Soat**  
Catering und Getränke

# Purpose & Context



## Goal

Keep CDC Vouchers simple, fair & trusted for every hawker and every resident.



## Challenge

Uneven reach, daily friction, trust dips if issues snowball.



## My Lens

Blend clear system design, Emotional Design & gentle Gamification — so adoption feels natural and neighbour pride keeps it strong.

*Local ground signals support broader policy goals — no heavy new layers.*

# Priority Area 1: Neighbourhood Merchant Circles



## Problem

Smaller hawkers in quiet spots lose out, eroding fairness and trust.



## What

Create informal Circles — stalls band together to share footfall & co-promote. *Example:* "Buy at Stall A, get 10% off drink at Stall B."



## Gamification

Quarterly "Top Circle" gets CC noticeboard shout-out + shared wet market/grocery voucher. Familiar and practical for all ages.



## How

CDC officers & CC volunteers seed first clusters; light check-ins keep them fair and active.



## Metrics

- % onboarded per zone
- overall redemption uplift
- % of weaker stalls uplifted

✨ *Neighbours lifting neighbours, so no corner is left behind.*





# Priority Area 2: Champion Hawkers & Peer Demos



## Problem

Hawkers fear payout hiccups; residents fear scanning wrongly.



## What

Nominate trusted Champions — do live demos at the stall.

*Example:* "Watch how I scan your voucher — quick, safe, payout guaranteed."



## Gamification

Champions get a *time-bound Champion signboard* (renewed every 3 months), plus a practical thank-you (grocery or utility voucher). Stories pinned on hawker centre boards & CC chats — relatable for older & younger hawkers alike.



## How

Pick vocal early adopters; CC teams highlight them to inspire others.



## Metrics

- Uptick in first-time redemptions
- drop in repeat help requests



*Neighbour-to-neighbour trust beats any poster.*

# Priority Area 3: Trust Health Scorecard



## Problem

Small payout delays or repeat issues quietly break trust if not caught early.



## What

Simple Trust Health Score for each cluster — auto-flags usage dips, payout hiccups, repeat complaints. *Example:* Circle A dips or gets 3 help calls → CDC auto-alert.



## Gamification

High Trust Score clusters get a "Trusted Merchant" sticker for each stall (valid until next check) — visible trust mark for residents. Cluster name shared in CC update too. Low-scorers get gentle peer help, not blame.



## How

Uses existing data; no new reports. CDC officers & Champions fix root issues fast.

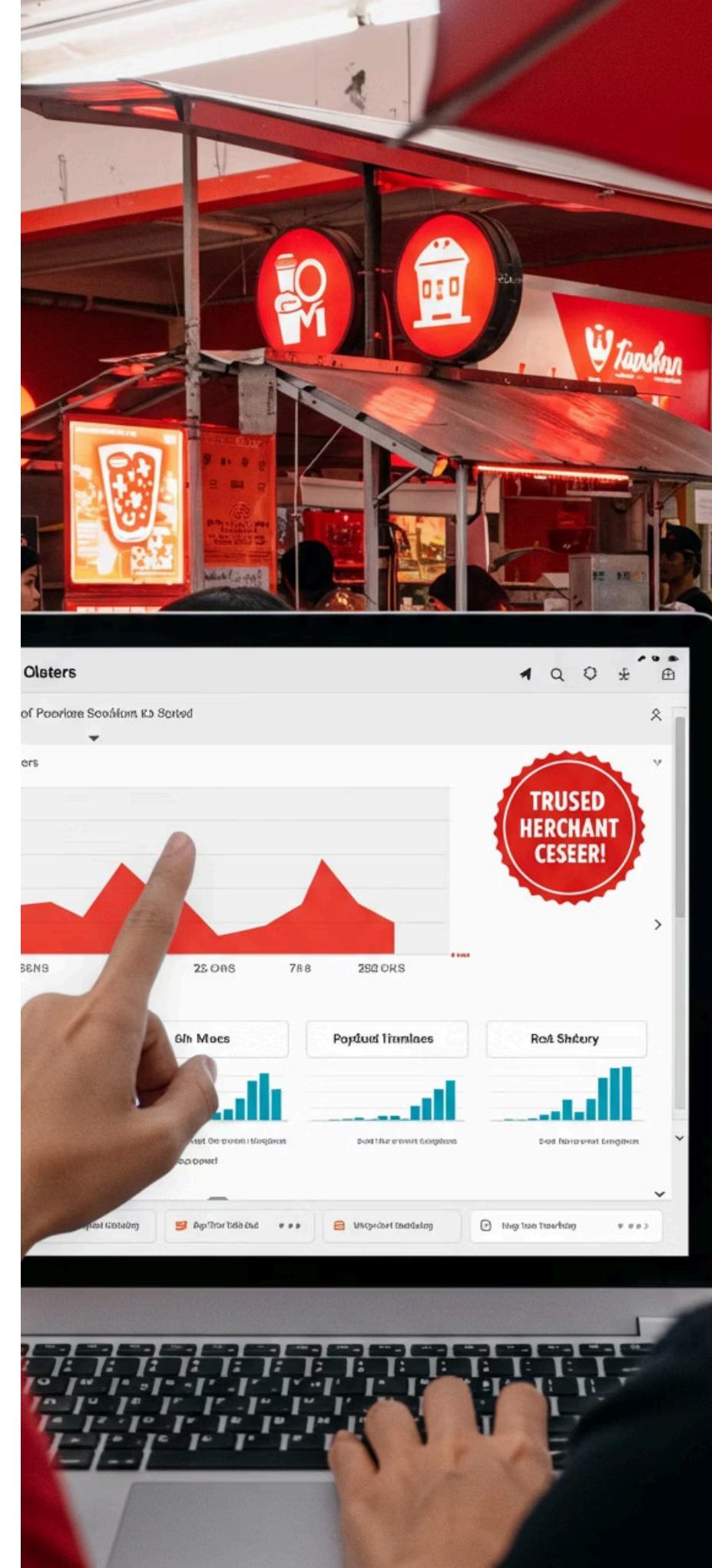


## Metrics

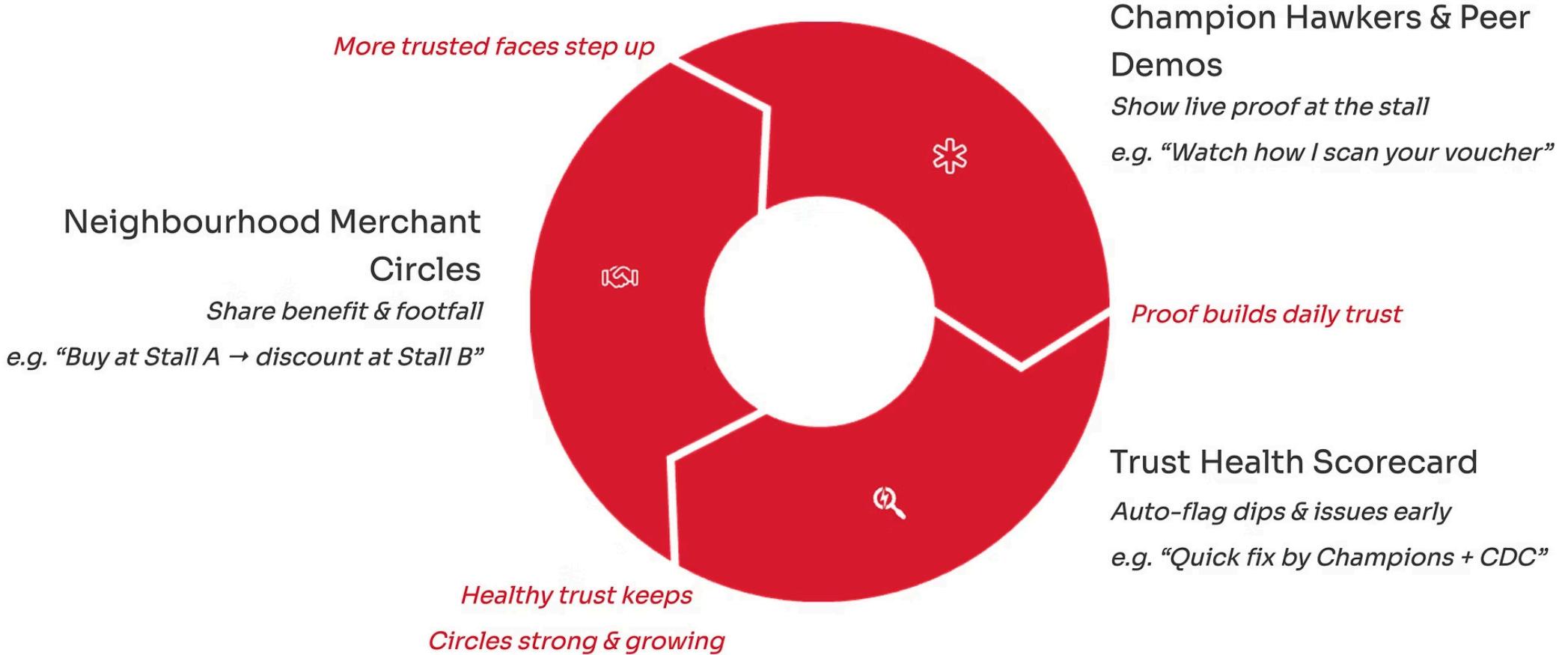
- 90%+ payout timeliness
- flagged issues resolved within 3 days



*Fix small cracks early, so big trust never breaks.*



# The Trust Flywheel – How One Good Experience Sustains the Next



✨ Neighbour pride, visible proof and simple trust signals keep the loop spinning naturally — so adoption sticks, not forced.

# Practical Enablers & Dependencies



## Learning Loop

Learnings feed small tweaks each quarter



## Governance

Simple snapshots double as secretariat updates



## Gamification & Emotional Design

Practical, visible and relatable rewards



## Communications

CC noticeboards & WhatsApp groups



## Insights

Uses existing data & hotline logs



## People

CDC officers & local volunteers



*Lean, people-first and grounded in local trust.*



# One Quite Promise

When trust feels easy and daily, every resident and every hawker wins — quietly, together.

# How This Reflects My Product Practice

## What this case shows:

- 1 Designing for **trust before features** — creating systems where users feel safe, not just capable.
- 2 Meeting users where they are — emotionally and digitally — with flows that **build confidence step by step**.
- 3 Translating policy goals into **usable, humane delivery mechanisms** that uphold dignity and reduce friction.
- 4 Thinking small to build big: **every tap, prompt, and delay** was shaped with intent.

## This is how I approach adoption:

Not by nudging users — but by walking with them, designing confidence into every step.

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