

Fact Sheet

Annex B

SERVICES 4.0 – COMPANY CASE STUDIES

Janio

Janio was formed in Singapore in early 2018 when a group of young logisticians spotted a gap in the Southeast Asian ecosystem for simple, seamless logistics solutions. It is building Asia's leading logistics network by providing an integrated cross-border delivery solution for merchants across the globe. At its core, Janio operates as a technology platform serving some of the biggest ecommerce marketplaces, business owners and logistics partners alike, connecting these key players across Southeast Asia's ecommerce ecosystem. Janio's goal is to create an integrated network that shrinks Asia's supply chain onto a single platform, becoming the backbone that supports the region's growing ecommerce environment.

Janio has started and built its business on cloud services. This approach has given it speed and flexibility in its operations. In particular, there are three main benefits. The first is the ease of use that is enabled by cloud-based web service that greatly simplifies set up and cuts down set up time. The second is rapid development that is brought about by cloud development tool that enables auto-deployment without disrupting operation. The third – but not the least – is scaling that is enabled by cloud resources that can be sized easily according to order and query loads. Cloud services from Google, AWS, Heroku and Semaphore – just to name a few – support important functions in Janio's operation pipeline and give Janio its business cutting edge. As Nathaniel Yim, Chief Marketing Officer of Janio, puts it: "Cloud services allowed Janio to launch in just 3 months, scaling from just 10 to thousands of orders per day!"

"Cloud services allowed Janio to launch in just 3 months, scaling from just 10 to thousands of orders per day!", Nathaniel Yim, Chief Marketing Officer of Janio



Singtel – Building a digital workforce

As a leading provider of communications solutions and digital services, Singtel continually invests in new technology deploying them across the business - to increase productivity, cultivate innovation and give customers an optimal interaction experience.

Singtel has long been a proponent of automation to drive internal efficiencies and deeper customer engagement. Using Robotics Process Automation (RPA), simple and repetitive tasks are carried out by bots or “robo-colleagues”.

Since the introduction of its first bot, ATOM, a year ago, Singtel has upskilled its employees and empowered business units to create their own “robo-colleagues”. For example, staff developed a telesales bot to help in digital sales, built a digital field assistant to help resolve common technical issues encountered on site, and created a vendors’ claim bot to automate claims processing, which helped reduce dedicated man-hours. This is done by applying strict governance of the bots and proper data security compliance.

To further automate our operations, Singtel created a chatbot, Shirley, with A.I. cognitive capabilities to handle customers’ queries using contextual understanding. While Shirley was initially deployed for relatively uncomplicated interaction with customers, Singtel now plans to use a more advanced version of Shirley to assist its own agents in their responses to customers. Programmed with a higher level of cognition, Shirley is able to recommend appropriate responses for the agent to read back to the customer. Shirley has the capacity to keep learning and improving to handle complex queries to provide a faster and better customer service experience.

Digitalising the customers’ journey necessarily means that Singtel staff have also embarked on a parallel digital journey where they get reskilled in tandem with the introduction of services deploying emerging and advanced technologies. This has seen a concerted capability training drive in cyber security and data analytics. On the consumer services front, due to the specificity of customer services, staff are often times retrained on the job, with those at the forefront of transforming the business taking on the mantle of training their workforce as well to deliver across new customer care channels. Over time, digital has become a new way of working in Singtel, whether improving processes or solving problems. In the case of Singtel’s new flagship store which was named the best retail store concept by the Singapore Retailers’ Association last September, the benefits of creating an omni-channel experience for customers through live bots, intelligent WiFi queues and crowd analytics have proven tangible. Customer engagement has improved significantly as evidenced by increased customer footfall as well as increased customer experience scores. Automation and digitalisation has also freed up retail staff to upsell and cross sell services.

These results have helped persuade and motivate Singtel employees to keep on digitalising. At the end of the day however, they are also well aware of the company’s belief that the success of automation and digitalisation will always rest squarely on the workforce. Algorithms and technology are important but it is people who ultimately create and manage the business processes that will determine how quickly companies can transform themselves to stay relevant to customers.

Inland Revenue Authority of Singapore

In a bid to redefine the experiences for taxpayers, IRAS started a new transformation movement - that leverages Analytics, Design and Digitalisation, or LEA:D – in early 2016. The transformation movement propels IRAS to stay relevant in the current environment of rapid technological progress that has changed life-styles, disrupted businesses and transformed business models. The 4 strategic properties under the LEA:D movement include:

A. Anticipating Needs, Co-Creating and Customising Solutions

With an ‘Outside-In’ approach, IRAS intensified its efforts in understanding taxpayers’ needs in 2017. Service design projects were completed for 3 taxpayer segments covering individuals, property owners and businesses, from which insights were harnessed in the development of taxpayer-centred services and solutions that integrate tax into their lifecycle or business operations.

To facilitate co-creation with the software development community on digital tax solutions, IRAS launched the first public Application Programming Interface (API) Marketplace in March 2017. This is a community platform for software developers to access IRAS’ services or data for the creation of tax-related services. IRAS believes that collaborating with developers will enable rapid adoption of APIs and lead to the development of meaningful, effective and taxpayer-centric digital solutions.

API allows integration of tax seamlessly into the natural systems of taxpayers. For instance, employers under the Auto-Inclusion Scheme can now submit their employees’ salary details directly to IRAS via the Application Programming Interface (API) service, with just the click of a button. Another example is the direct transmission of GST returns and transactions listings and seamless ACRA and IRAS filing for small businesses using XBRL.

B. Connecting Digitally

IRAS adopted User Experience Design (UXD) and revamped myTax Portal with Responsive Web Design (RWD) to ensure digital services are kept mobile-friendly. Compared to 30% before the revamp, about 90% of surveyed taxpayers no longer have difficulty accessing IRAS’ eServices. In addition to the positive feedback received from taxpayers, the project was also awarded the “GovInsider Innovation Award 2017 for Best Use of UI/UX Design”.

Taxpayers can access Virtual Assistant “Ask Jamie” on IRAS website as well as Chat with IRAS officers on matters relating to individual income tax, property tax and Goods and Services Tax. Since Aug 2018, AskJamie has been enhanced via integration with SingPass API to provide case-specific tax advice on assessment status and outstanding tax balance.

C. Using Data Intelligently

IRAS uses analytics to sift through collected data to identify meaningful patterns to support decision-making and prioritise its resources. For example, IRAS invested in building Social Network Analysis (SNA) capabilities, which has enhanced its ability to uncover wilful tax

fraudsters that seek to conceal their identities behind complex layers of structures and networks.

D. Building an Adaptable and High-Performing Workforce

IRAS takes steps to ensure her workforce is future-ready through the use of digital and analytics tools in a highly digital workplace. For instance, IRAS is among the first in the public sector to drive the adoption of Robotic Process Automation (RPA) at an enterprise-level. It now has about 50 non-IT users certified as RPA developers able to automate manual processes for compliance checks, business processing, procurement services and customer management services in IRAS.

IRAS service officers have also developed new digital capabilities to be able to support digital channels such as live chat, design thinking, developing bot services with intelligent automation, use of data and conversational design skills.

No Need for Service is the Best Service

The service mantra of IRAS is “No Need for Service is the Best Service”, which defines the ultimate goal of enabling taxpayers to meet their tax obligations without requiring their involvement. This ambition reflects the need to go beyond merely converting manual processes to digital services, and to focus on reducing processes that require inputs from taxpayers. The final goal is to provide taxpayers with a taxpaying environment that is fuss free and low in compliance cost.

With IRAS’ continuous efforts in simplifying tax filing, tax season in 2018 was a breeze for taxpayers. The No-Filing Service (NFS), for instance, has rendered annual tax filing a non-event for most personal income taxpayers with 2 in 3 taxpayers do not need to file their individual income tax.

96.5% of taxpayers filed their tax returns on-time by 18 Apr this year, up from 96% last year. 780,000 taxpayers, or more than 97% of those who filed their tax returns, did so electronically. About 23% of taxpayers used their mobile devices to access myTax Portal to file or view their tax returns on-the-go.

80,000 taxpayers received an early or immediate tax bill this year. This is an ongoing initiative for early finalisation of assessments so that taxpayers can plan ahead for greater certainty on their tax payments.

Around 6,000 partnerships filed their Form P early by end February this year. This has enabled more than 12,000 partners to enjoy the convenience of having their partnership income pre-filled in their individual income tax returns by IRAS.

Looking ahead, IRAS looks forward to providing more customised digital services to bring greater convenience to taxpayers.

About Infocomm Media Development Authority (IMDA)

The Infocomm Media Development Authority (IMDA) leads Singapore's digital transformation with infocomm media. To do this, IMDA will develop a dynamic digital economy and a cohesive digital society, driven by an exceptional infocomm media (ICM) ecosystem – by developing talent, strengthening business capabilities, and enhancing Singapore's ICM infrastructure. IMDA also regulates the telecommunications and media sectors to safeguard consumer interests while fostering a pro-business environment, and enhances Singapore's data protection regime through the Personal Data Protection Commission. For more news and information, visit www.imda.gov.sg or follow IMDA on Facebook IMDAsg and Twitter @IMDAsg.

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