Government X Design Deferred Compensation Plan: Website Redesign

Blenderbox Sample Proposal

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Our Strategy

Our proposed solution is comprised of seven overarching objectives which work together as a holistic strategy. Meeting these objectives will increase young City employees' interest, facilitate their engagement, and ultimately drive their participation in the Deferred Compensation Program.

1. Understand Our Target Demographic

All work will be fully informed by the unique needs and behaviors of the target demographic of young City employees. This audience may include: those with language barriers, credit rating problems, or college debt, those who do not trust the financial system, or those who have not been exposed to best saving practices. Our discovery and research findings will help us to familiarize ourselves with this audience, so that our solution will speak to all future investors appropriately. Cultural sensitivities will be prioritized and considered throughout the project, and multi-language capabilities for the site will be explored.

2. Connect With Future Investors

The key to this project will be building an engaging online presence for the Program, as well as targeting government-agency-specific platforms for advertising purposes. A competitive audit of prominent fintech companies will inform and inspire the creation of a modern, responsive website. The site should also be promoted within existing city systems, such as on TransitBenefit metro cards, pay stubs, or areas of the NYC.gov website frequented by potential enrollees. A larger rebranding initiative would help the Program name and image to appear more approachable, and subsequent marketing initiatives tailored to your audiences would have the potential to bring further attention to the Program and direct future investors to it, such as creative advertising campaigns (Oscar-like subway ads), targeted social media placement (Facebook ads), or strategic tweeting.

3. Engage Future Investors with Openness & Transparency

Authenticity and transparency are high priorities for our target audience. The website should demonstrate not only the benefits of the Program over other investment options, but information about the investments which the Program may be funding. Messaging will address potential skepticism and mistrust, and identify the positive impacts of investing, including those which are “sustainable,” “socially responsible,” “green,” and “economical.” The website will provide a 360° view of the program, so that young employees feel they are making a positive investment choice that will work best for them.

4. Strengthen Their Financial Literacy

Before enrolling in a plan, future investors must first feel adequately educated and confident in their decision making abilities. We will construct a friendly and approachable narrative around the Program, humanizing the concept and process of investing in retirement. The program messaging will be inclusive and accessible, without relying on unfamiliar or financial acronyms (and explaining the key ones where necessary) which may deter or alienate the user. The tone will be open, instructional, and educational, never didactic or condescending. Financial information will be broken down and visualized where appropriate, for ease of comprehension. Positive educational content will demonstrate the benefits of the Program, highlight incentives resulting from participation, present the program as a lower risk investment option, and explain the concepts of “tax-free” and compound savings. Improving financial literacy will help users cultivate the knowledge required to make informed, confident decisions about their financial future, leading to enrollment in the Program.

5. Personalize & Incentivize Their Participation

The new website will show each investor how to leverage the Program’s benefits to meet their own unique goals through interactive and personalized features, such as savings calculators and questionnaires, with content tailored to interests and lifestyle choices. Integrations with transaction history can identify specific spending trends, and highlight areas of income which could alternatively be contributed to investing. A goal-setting support function will allow for planning and evaluation of spending habits, and offer money management advice. Infographics or reports will demonstrate financial accrual over time, and provide concrete evidence as motivation for enrollment and long-term participation.

6. Improve the Enrollment Process

The sign up process will be a simple and supportive experience, while also taking into consideration that the topic of financial investment may be intimidating for some users. Enrolling will be personalized and guided by user journey questions, such as "How do you feel about investing your money?" with subsequent steps informed by the chosen answer. Responses would prompt helpful information such as explanations, links to relevant resources, small interactives, or testimonials, addressing investment concerns and instilling confidence in the Program. As well, our technical discovery at the outset of the project will include uncovering the integrations required to build an enrollment process that does not bounce users between the Office of Payroll Administration website, The Office of Labor Relations Website and NYCAPS ESS. A streamlined enrollment process which is user-centered, approachable, and intuitive will greatly reduce the overall barrier to entry.

7. Retain Investors with Assistance, Guidance, and Resources

Keeping young investors engaged and motivated will rely on an up-to-date supply of relevant information, guidance, and resources. Currently this information is hosted disparately, including on external systems like a financial planning tool provided by Money Tree Software. Our new approach will reorganize (and re-author) this content to live in one place, with one consistent voice, in a manner that is accessible and humanized. Content formats to consider are: a blog, newsletters, video explainers, or podcasts. These could feature contributions, from both peers and industry experts, focused on the topics of personal finance, investing, and retirement. This would position the website as an ever-growing library of financial information and a reliable resource that users will return to. The positive experience of current investors could then be translated into success stories and testimonials, and be featured on logged out areas of the site, to encourage the next generation of future investors.

Approach & Process

Project Management

Single point of contact: At the start of contracting, you'll meet your Project Manager, who will be involved at this early stage to ensure they have a solid understanding of your project goals, deliverables, timeline and budget.

Full team access: Your PM will ensure that the right team members are assembled for each weekly meeting, and that your team will have direct access to our full team when needed. Our designers present their own work, detailing rationale behind key decisions and listening to your feedback directly. Our developers will meet with technical personnel on your side to ensure smooth communications and relay of pertinent data.

Detailed project plan: Your PM will work with you to devise the project plan, incorporating deliverables, task lists, and implementation dates.

Checkpoints and reviews: We'll meet weekly with your core stakeholders to report progress, address open questions, and review progress on deliverables. For major deliverables, we'll loop in your full stakeholder team to share progress.

UX / Discovery & Research

Kickoff Meeting: We begin every project with a face-to-face, immersive, information gathering session to orient both teams, ours and yours. We make introductions, set project goals, define roles and responsibilities, discuss technical requirements, and identify next steps. We also identify measurable KPIS, Objectives and Key Results (OKR), and Outcomes, which can be established, measured and re-evaluated after the new site has launched.

Content audit: We will perform a thorough audit of your existing content (currently distributed among OLR and Office of Payroll Administration), so that we can make smart recommendations and plan how best to cull, modify, and redesign your content.

Competitive audit: A competitive review in this context will involve reviewing other financial or investment websites and apps which target a similar demographic (ie; Raiz, Mint, Qapital) to identify elements which could inspire and influence our own brainstorming for the DCP site.

Analytics Review: Traffic analytics for your current site will help us to understand what content is most popular — and what content might be if it were better surfaced. Analyzing this data at the outset will also allow us to compare and report results after the new site launches.

User Research: To best serve your users, we'll learn about their needs directly, starting with a combination of quantitative and qualitative research methods. We'll work with your core project team to decide on the most achievable and beneficial methods in our toolkit of techniques:

- Email-distributed surveys, using an online tool like Google Forms.
- Pop-up surveys to capture responses in the moment (ie; OptimalWorkshop's Questions)
- Card sorting activities ask for more engagement than surveys, so we can recruit willing participants online, or from your networks. Online tools like OptimalSort are also effective.
- Along with quantitative research, we'll schedule live sessions with users. In addition to in-person sessions, video and screen-sharing tools like Lookback offer the same benefits, while allowing us to efficiently observe and speak with users from across the state.

Stakeholder Interviews and Surveys: Our UX team will work with your team to undertake a series of stakeholder interviews and/or surveys, with both internal and external stakeholders. This will allow us to gather feedback from each core audience and department within the Office of Labour Relations connected to the DCP. This research will allow us to develop use case scenarios and personas for the website, which will ultimately inform the design process. We'll connect these findings back to our user research in order to begin to form plans for how to effectively balance user needs with internal goals.

User Personas: We'll craft a user persona that encapsulates each of your target audiences, specifying representative demographics, needs, interests, and context. Personas lend a memorable human face to detailed research findings — helping the team come to a consensus and base decisions on real needs throughout the entire project. A range of other deliverables such as user stories, storyboards and journey maps may also be produced.

Documentation and Reporting: Throughout discovery, our team will take copious notes, organizing and analyzing them with a tool like Dovetail. This allows us to tag and extract recurring pain points, needs, and themes in order to better see the forest for the trees. This repository of research will serve as the foundation for developing user personas and a discovery findings report. We'll summarize our findings in an easily shareable and digestible format—and present them to your team. This deck will recap our research findings, but also, and perhaps more importantly, identify key strategic recommendations to inform the architecture and design phases to follow.

UX / Information Architecture

With the planning and research deliverables as a guide, we will begin designing the experience of the new portal for DCP. We will begin with core taxonomy, navigation, and organization, developing a proposed sitemap followed by a growing deck of wireframes.

Sitemap: A preliminary deliverable will be a proposed sitemap, with emphasis placed on well-thought-out content organization from a user's perspective. It will display every page to be included in the new site, along with the interconnection and navigation that unites them.

Wireframes & Prototypes: Preliminary wireframes for each of the key pages are outlined and presented for feedback. User flow from page to page, as well as the user interface on individual pages, will be presented and discussed in conjunction with concepts for feature implementation and design which are rapidly developed into clickable prototypes. The final deliverable will be a functional prototype that can be iterated upon during visual design.

Analytics Configuration: We'll collaborate to determine quantitative goals for the site and implement a custom dashboard to track progress. We can track more granular, interaction-based metrics, like navigation patterns and button clicks, using Google Tag Manager.

Content Model: Our UX team will prepare a document detailing the different content types and data fields for each interface and interaction. All content models are custom designed based upon discovery, requirements gathering, wireframing and content model deliverables.

Visual Design

We begin by presenting high-level visual moodboards informed by our Discovery work. We then undertake an iterative process to present concepts and subsequent design rounds, resulting in final and approved designs which establish the overall aesthetic of the website.

Design Discovery: We'll discuss any brand-specific requirements and any goals you have for the aesthetic of the project, exploring the overall look & feel, logo design, use of imagery/iconography, and other brand characteristics, visual and non-visual. All findings are articulated in a clear and concise creative brief. We'll also start to gather all existing brand materials and any other relevant digital assets that may be used in the project.

Moodboards: We'll create 2-3 moodboards that define aspects of the color palette, typography, and use of imagery to hone in on an overall visual vibe for the project. Your team's preferred direction will inform the first round of design where we'll show design components in a broader context, ie; as part of the actual website structure.

Template Design: We combine the visual direction with the wireframed UI, bringing them to life within the context of web templates. The visuals will be presented and revised until they accurately reflect the overall mission, brand and desired aesthetic. All design decisions that affect accessibility (ie; font size, palette) will be made to ensure all elements are compliant. We'll define each unique template required for the site build, showing aspects of structured vs. unstructured information, elements that can be styled in a visual editor (WYSIWYG), and a range of components that can be used within a set template (or across multiple templates). Built out prototypes along the way help to visualize the final working product.

Production Design: We'll work with our front end team to prepare all files for development, defining a style guide to outline semantic web standards (section and H1-6 styles, button styles), fonts, and mobile elements to be used throughout the site. All unique design elements will be specified including icons, table styles, hover states, captions, illustrations, images, body content, and forms, so that our development team can then implement all aspects of the design using the actual content within a modern CMS.

Development & Technology

Interdisciplinary Approach: Our team of expert developers will be involved in the project from kickoff to launch. Our development team brainstorms and prototypes with UX and Design to ensure the best possible project outcome, confirming technical feasibility and optimal performance.

Technical Discovery: The development process begins with a technical discovery, where any custom integrations or complex functionality are discussed, architected and prototyped. For the DCP project, this means collaborating with DoITT, as well as The Office of Payroll Administration, and, potentially, the Office of Labor Relations. We'll architect exactly what data is exchanged, and how it moves to and from the correct internal systems in the most compliant and secure way, including direct secure, encrypted, authenticated, and authorized integration with the DCP Account Service.

Development: Once the Functional and Technical Specifications are completed during discovery and planning, our development team will work with DoITT to define all required development tasks. We'll organize them by priority and complexity, and schedule them into a sprint-based development plan starting with integrations and proofs-of-concept and segueing into a minimum viable product (MVP) release, followed by a full-featured beta and production release of the new DCP site. The solution will embrace modern web best practices for security, accessibility and compliance, and follow all guidelines for DoITT Cybersecurity. Code will be stored in a code repository and deployed as major and minor releases with versioned features and hotfixes to a development, testing, QA, staging and ultimately production environment in accordance with DoITT Software Development Life Cycle (SDLC) guidelines.

QA & Deployment: Throughout development, our technology and QA teams will conduct rigorous unit, functional, and user acceptance testing against test plans that were prepared during the planning phase of the project. All issues will be tracked in a ticketing system such as Jira and once addressed, we'll implement a scripted deployment process from dev, qa, and staging to the production environment for launch.