



The 22,000 person start-up

Being Agile the DBS way

By Paul Cobban

DDBS ...

A man with a grey beard and glasses, wearing a dark suit and a patterned bow tie, is shown in profile from the chest up. He is standing at a podium with microphones, gesturing with his right hand. The background is dark blue with out-of-focus light spots.

EUROMONEY SAID

DBS is doing this **better than any other bank.**

It is demonstrably the case that **digital innovation pervades every part of DBS**, from consumer to corporate, SMEs to transaction banking and even the DBS Foundation."

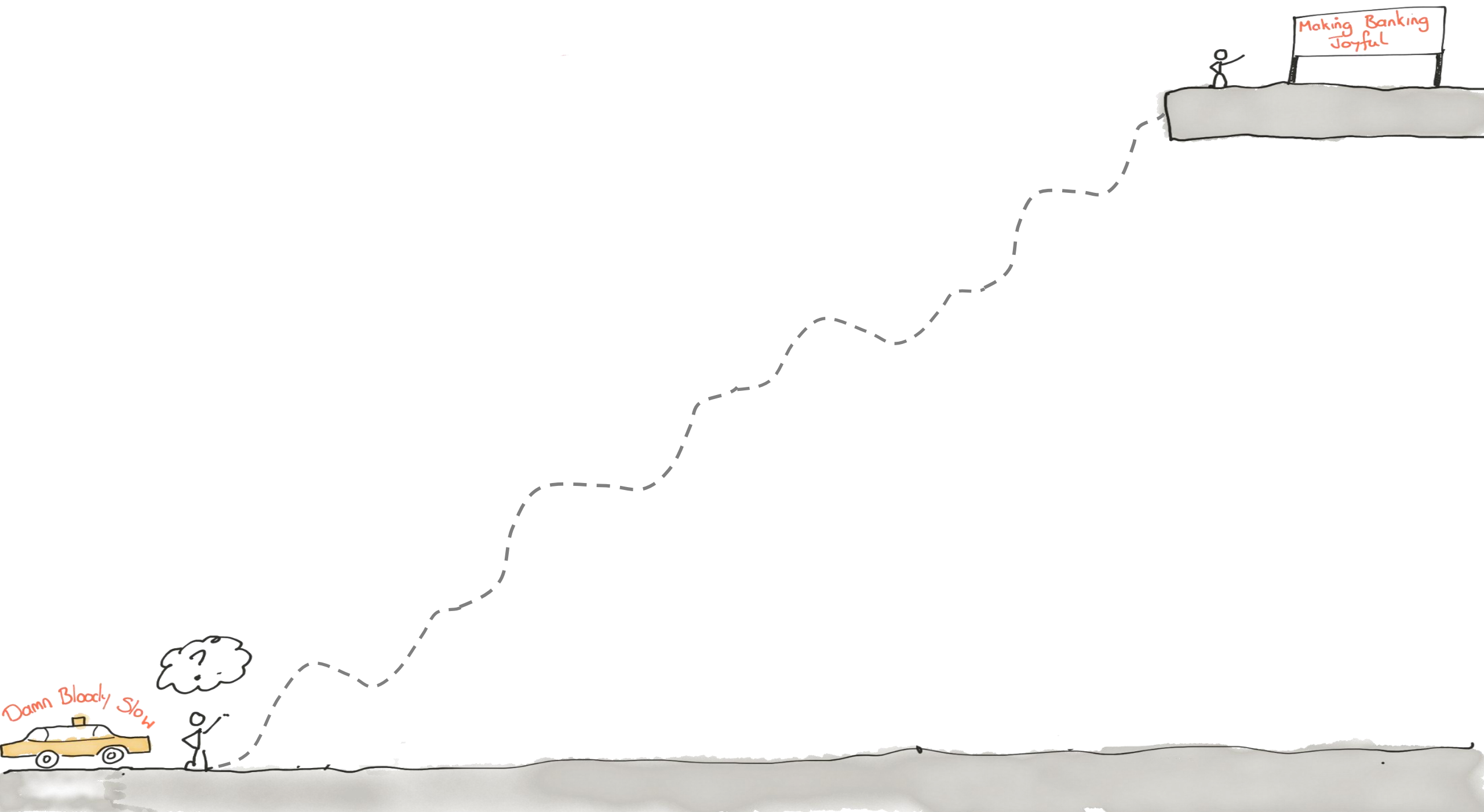


#BBIW

D..B..S..



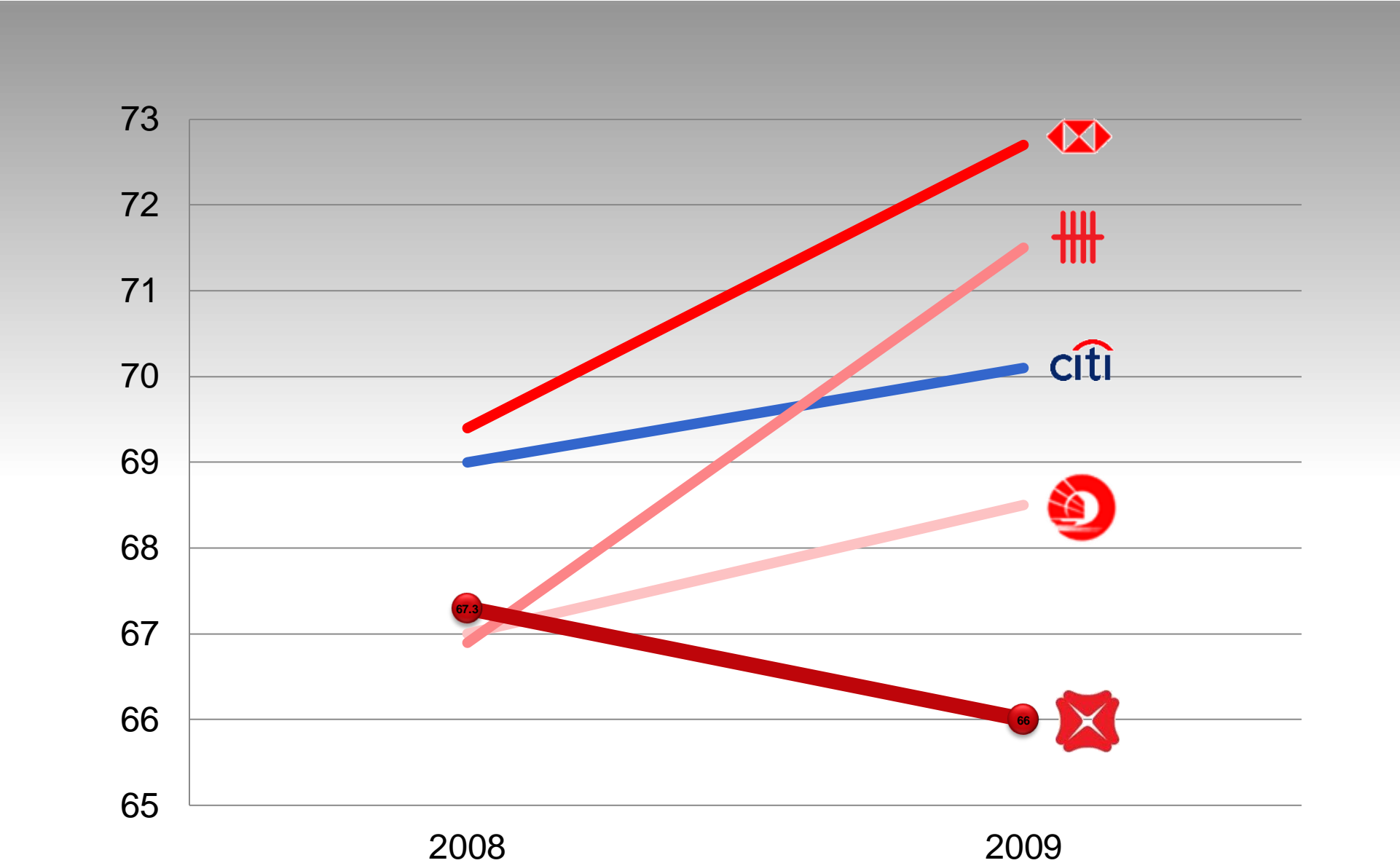
Making Banking Joyful





ELIMINATE THE WASTE





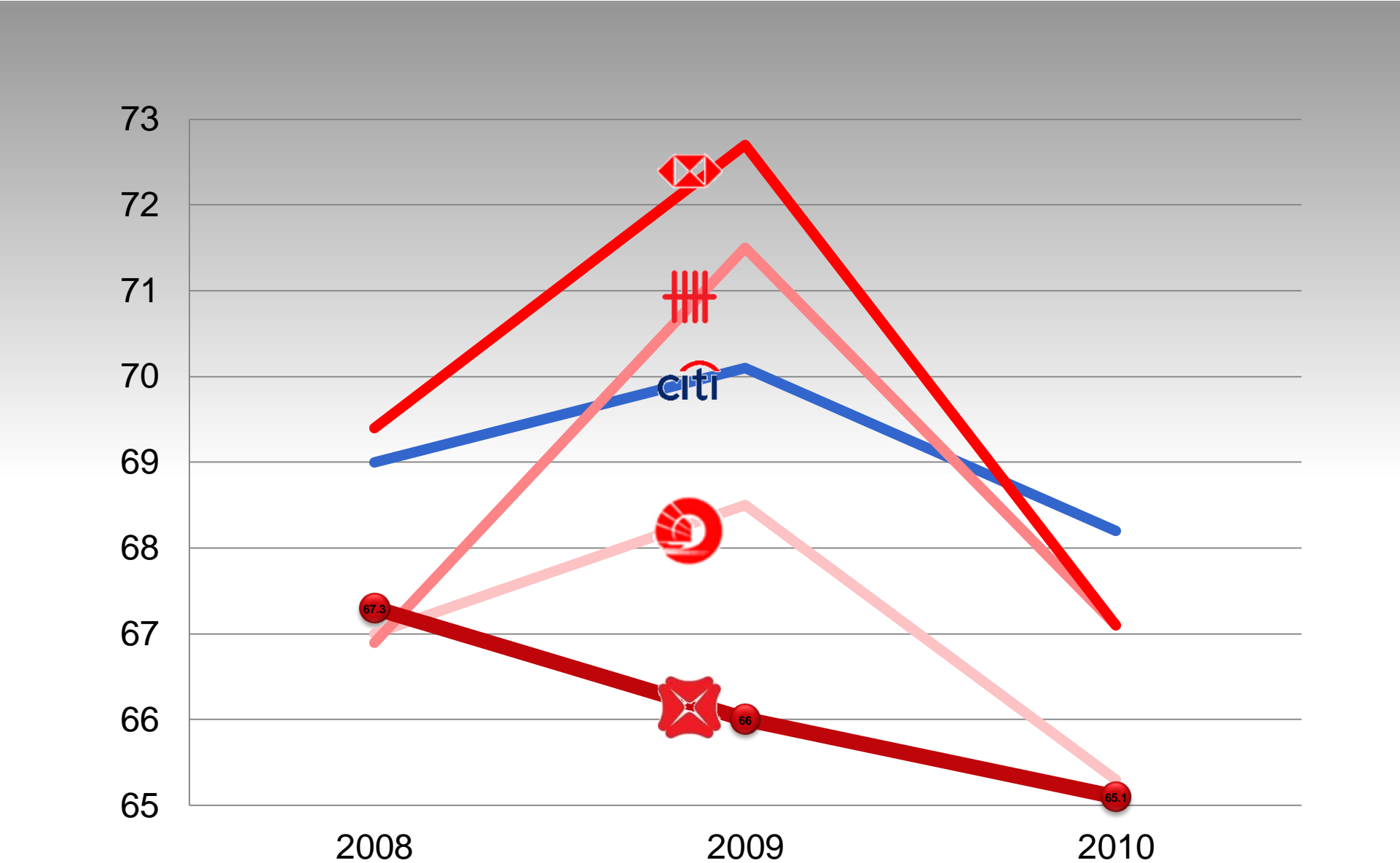
RED



RESPECTFUL

EASY TO DEAL WITH

DEPENDABLE





PIES



A hand is pointing at a glowing blue line graph on a dark background. The graph shows a line with several data points, some of which are highlighted with bright blue light. The background is dark blue with some faint, out-of-focus light patterns.

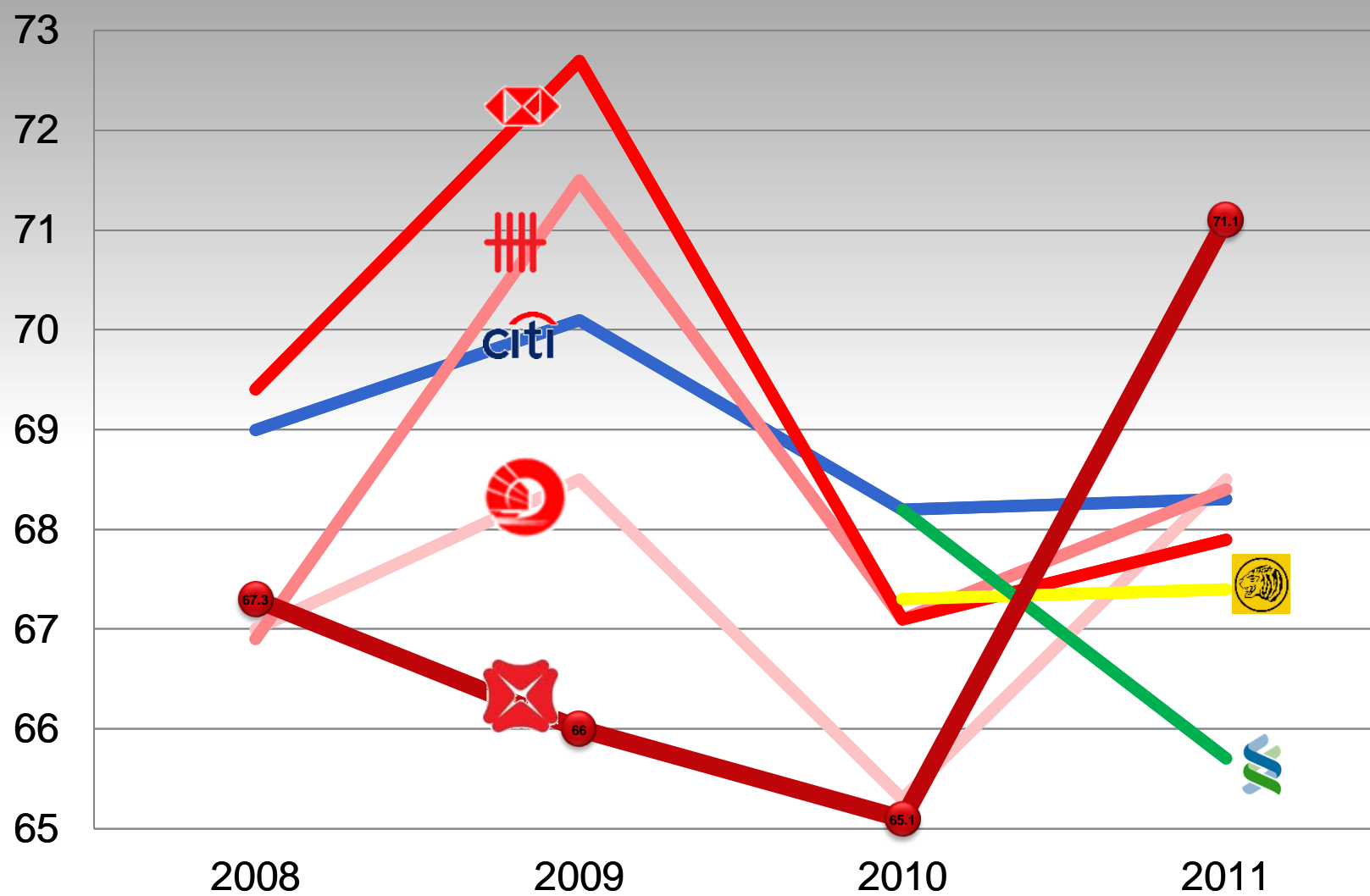
250

million

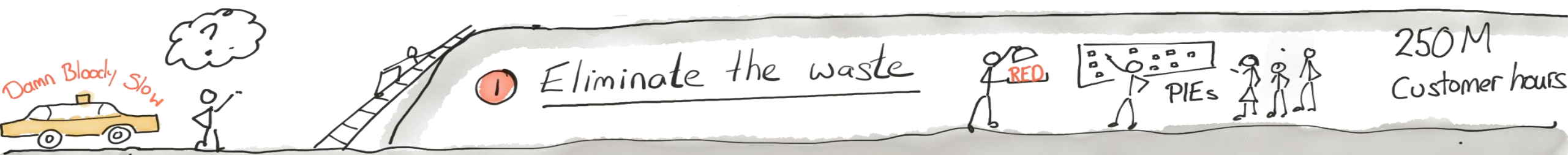
customer hours saved













DESIGN FROM CUSTOMER BACK



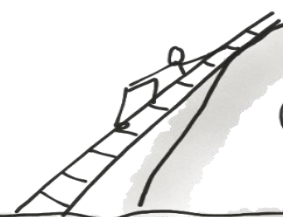
#JTBD







Damn Bloody Slow



1

Eliminate the waste



250 M
Customer hours

2

Design from the
customer back



Job to be done



customer
journeys



Making Banking
Joyful



BE DATA DRIVEN

A person wearing a dark suit and a patterned tie is holding a large, glowing white sphere. The sphere is the central focus and contains text. The person's hands are visible, gripping the sphere from the sides. The background is dark and textured.

Predict...

RM's quitting

Branch errors

Branch queues

ATM queues

ATM failures

A person wearing a dark suit and a patterned tie is holding a large, glowing white sphere. The sphere is the central focus and contains text. The background is dark and textured.

Detect...

**Suspicious trader
behaviour**

**Suspicious
Systems admin
behaviour**



Data

**Where the
magic
happens**

Customer



Customers withdrew to the left and deposited to the right

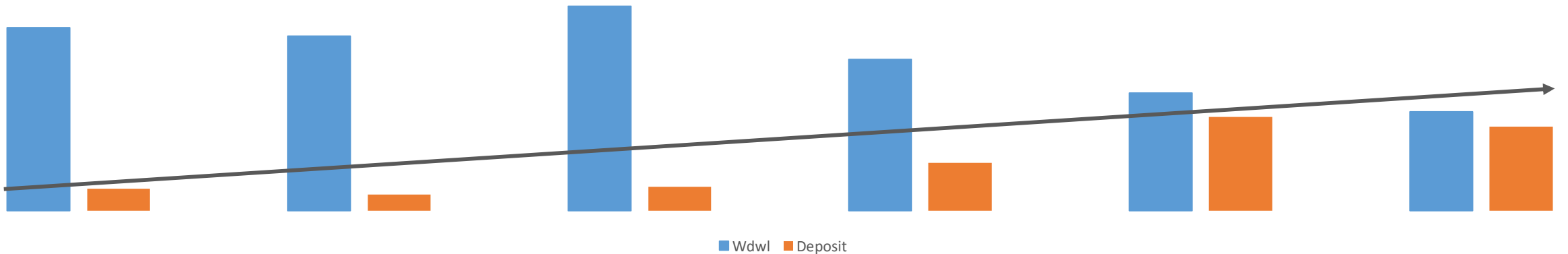


Live Simple

ATM+

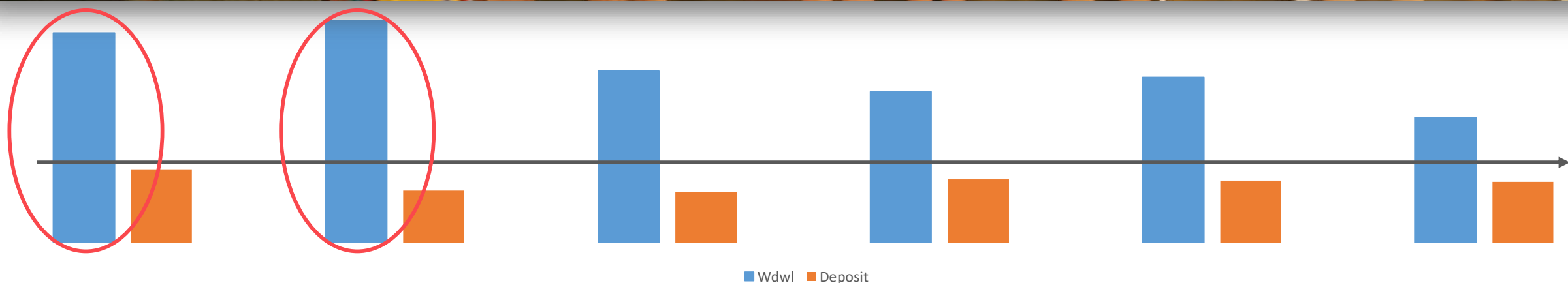
Withdraw
\$10, \$50

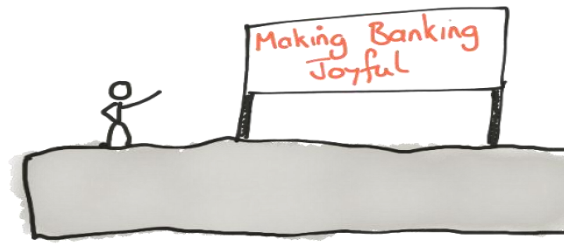
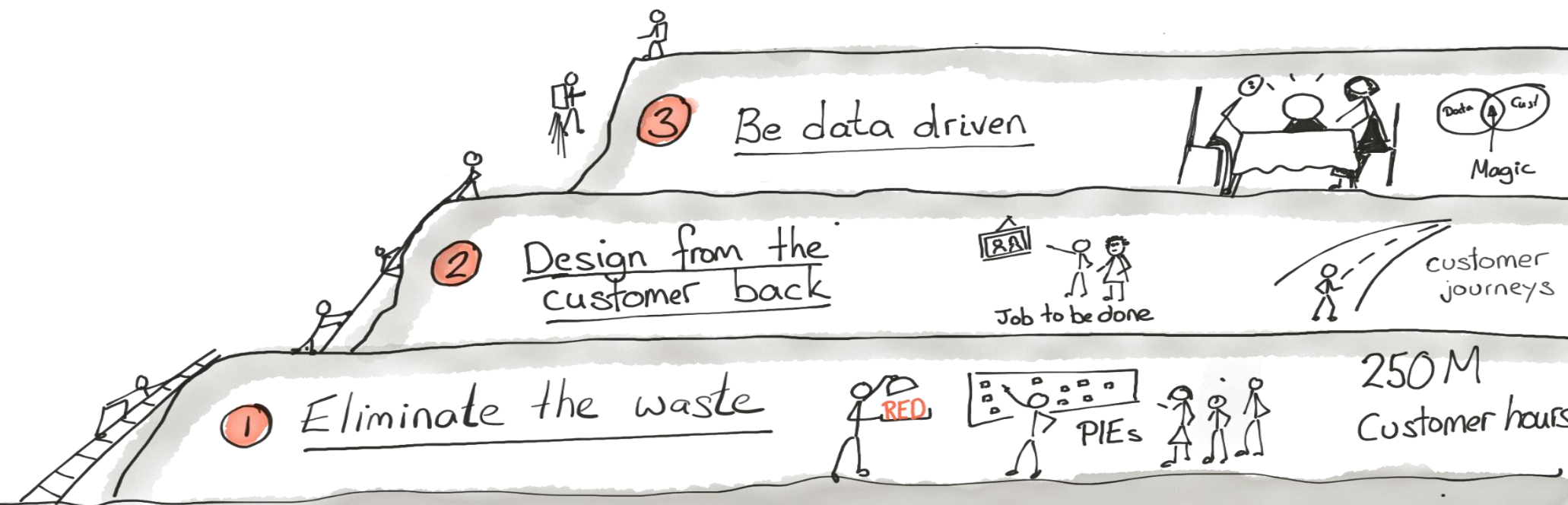
Deposit
\$10, \$50, \$100 and \$1,000



ATM+

Deposit \$10, \$50, \$100 and \$1,000
Withdraw \$10, \$50







**CREATE A CULTURE OF
INNOVATION**

**No
innovation
allowed.**





HACK2HIRE

SINGAPORE



+

cloudera

+

Pivotal.

DBS WANTS TO HIRE TECHIES IN SINGAPORE.
ARE YOU UP FOR THE CHALLENGE?



- 150 DBS employees and startups from around the region to tackle business and societal challenges.
- Driven by desire to create more digital mindset among DBS employees

DBS MEGATHON



How might DBS find, assess and onboard the best people?

Welcome to the DBS Idea Vault! From now until Friday, October 30th, we want you to share your greatest ideas on where we can find, how can we assess, and how do we on-board the best talents that DBS needs - to ensure that we're at the forefront of banking! Find out more by checking out the [challenge details](#) and how to post an [idea](#).



Phase: Submit and Collaborate [?](#)

07

DAYS

09

HRS

53

MINS

Challenge ends: 24 days

40

IDEAS

64

VOTES

37

COMMENTS

533

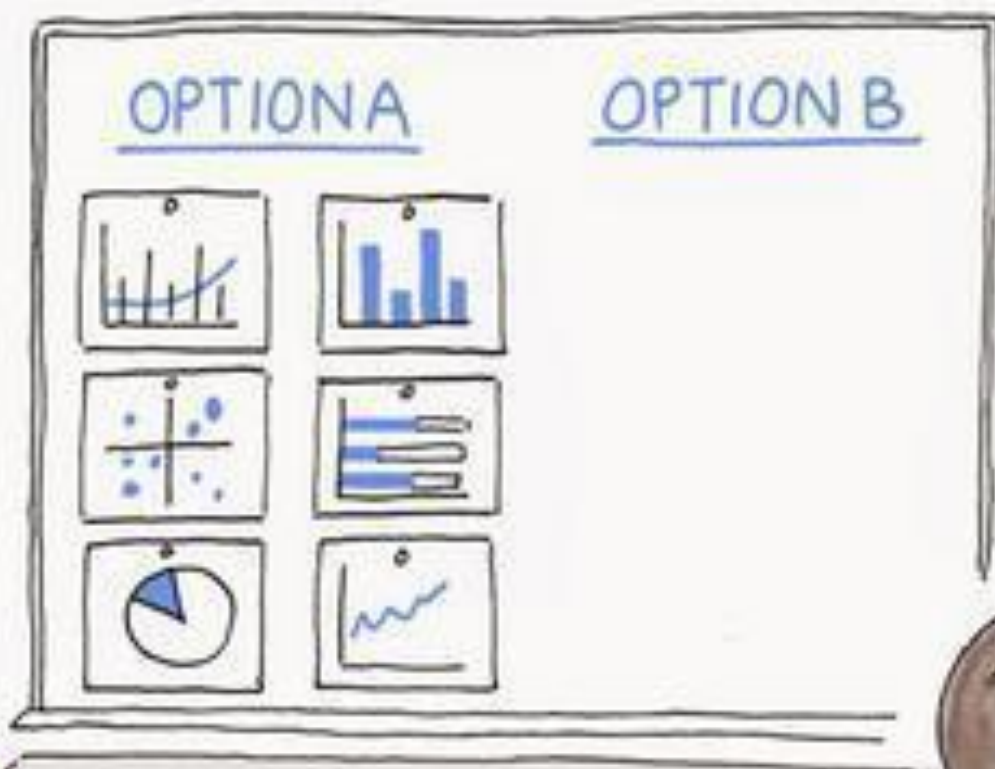
VIEWS

Challenge Team [?](#)

[View Ideas](#)

[Post Idea now](#)

OPTION B
IT IS.





1 Eliminate the waste



250 M
Customer hours

2 Design from the
customer back



3 Be data driven



4 Create a culture
of innovation



Making Banking
Joyful



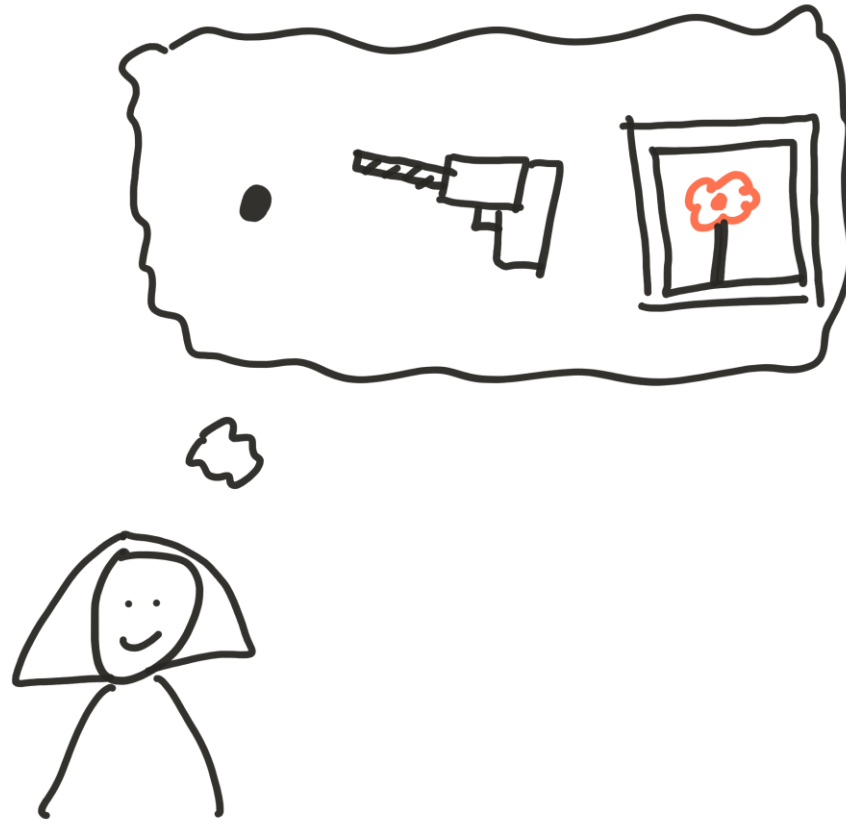
CODIFY THE CULTURE

Being the

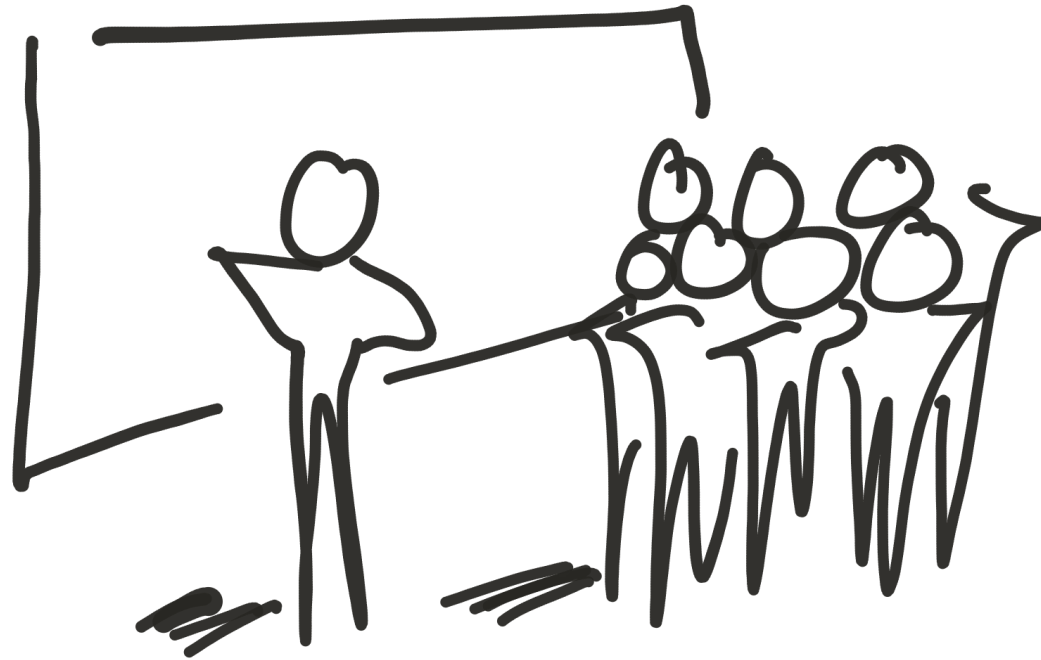




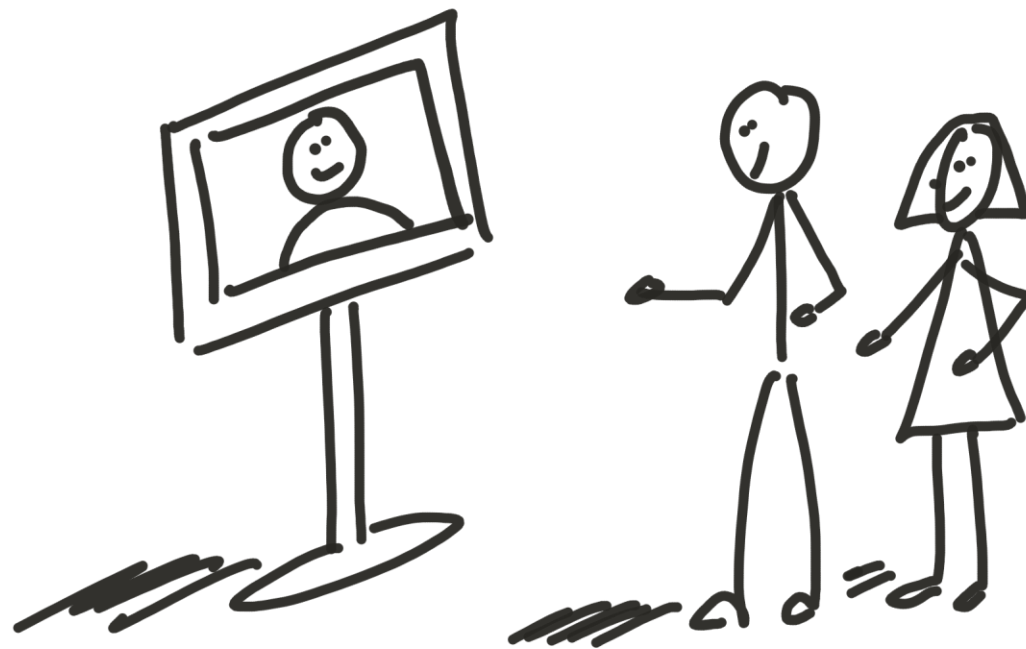
NOT JUST ABOUT TECH...



We spend time 'understanding our customer's "job to be done" ...



We form squads to solve customer problems, deliver products and services



We work seamlessly across geographies



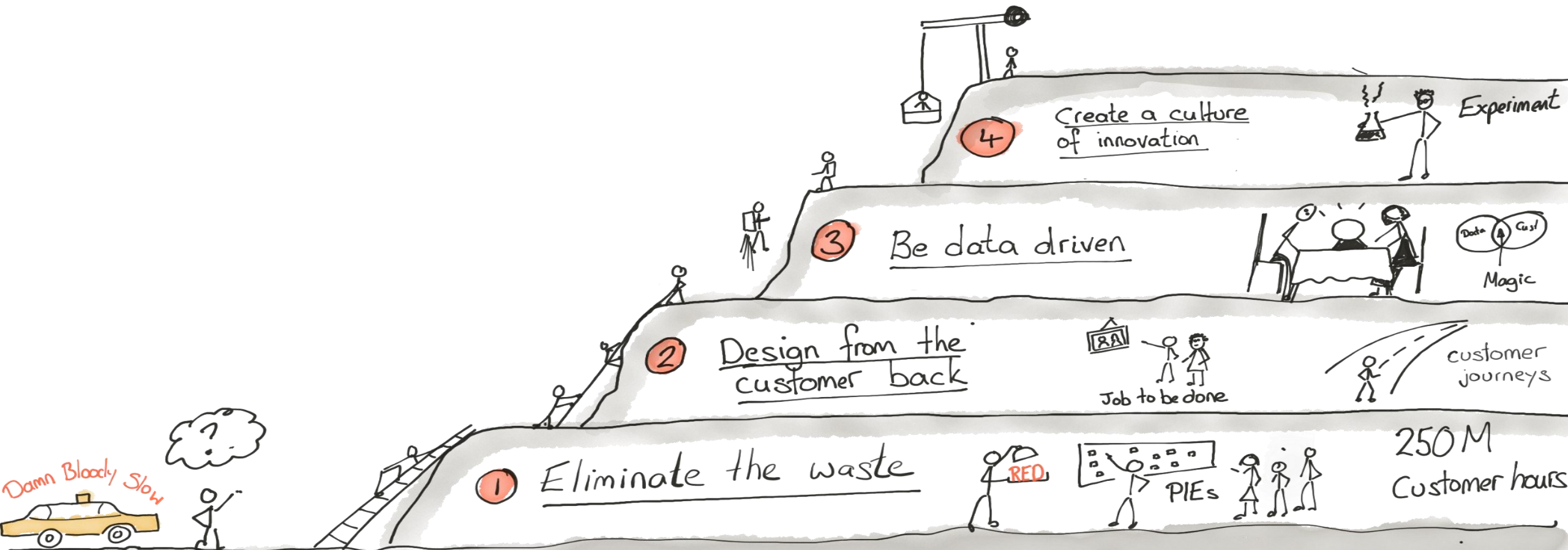
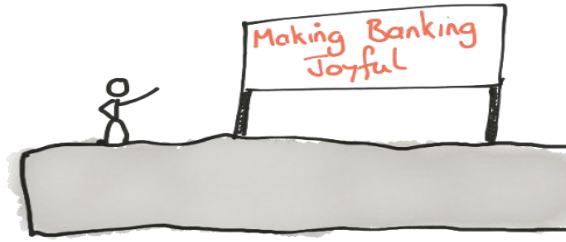
We love using data to help us solve problems



Dress for Success

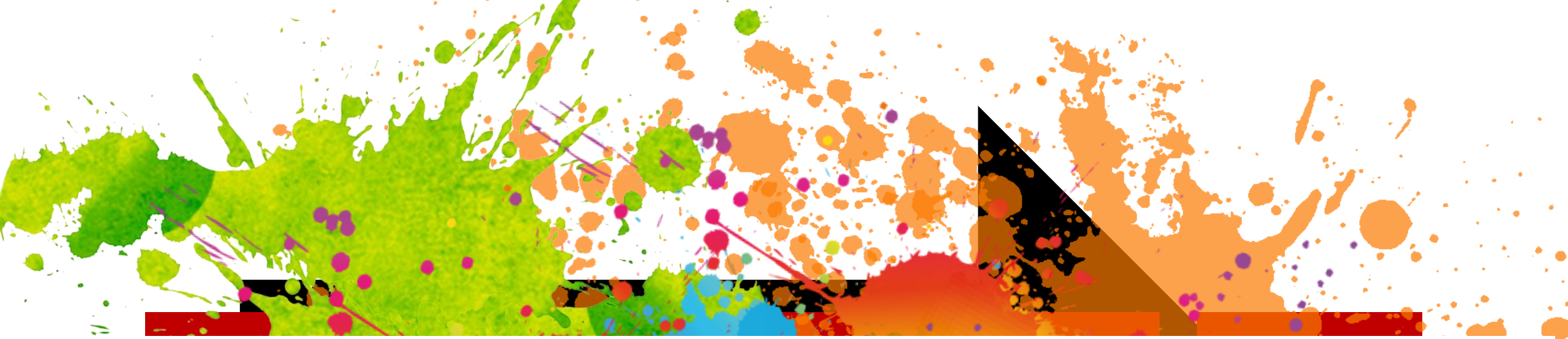
Our only request is that
you don't dress in a way
that would disappoint
your parents.

⑤ Codify the culture





So insights.....?



It was messy and still
is!!!





**So, dive in
and get your
hands
dirty...**