

Beyond Customer Experience

Paul Cobban



The Story So Far

2009



A hand in a white glove holding a silver tray. The word "RED" is written in large, bold, red capital letters on the tray. The background is white.

RED

RESPECTFUL

EASY TO DEAL WITH

DEPENDABLE

R

Respectful

E

Easy to deal with

D

Dependable

以

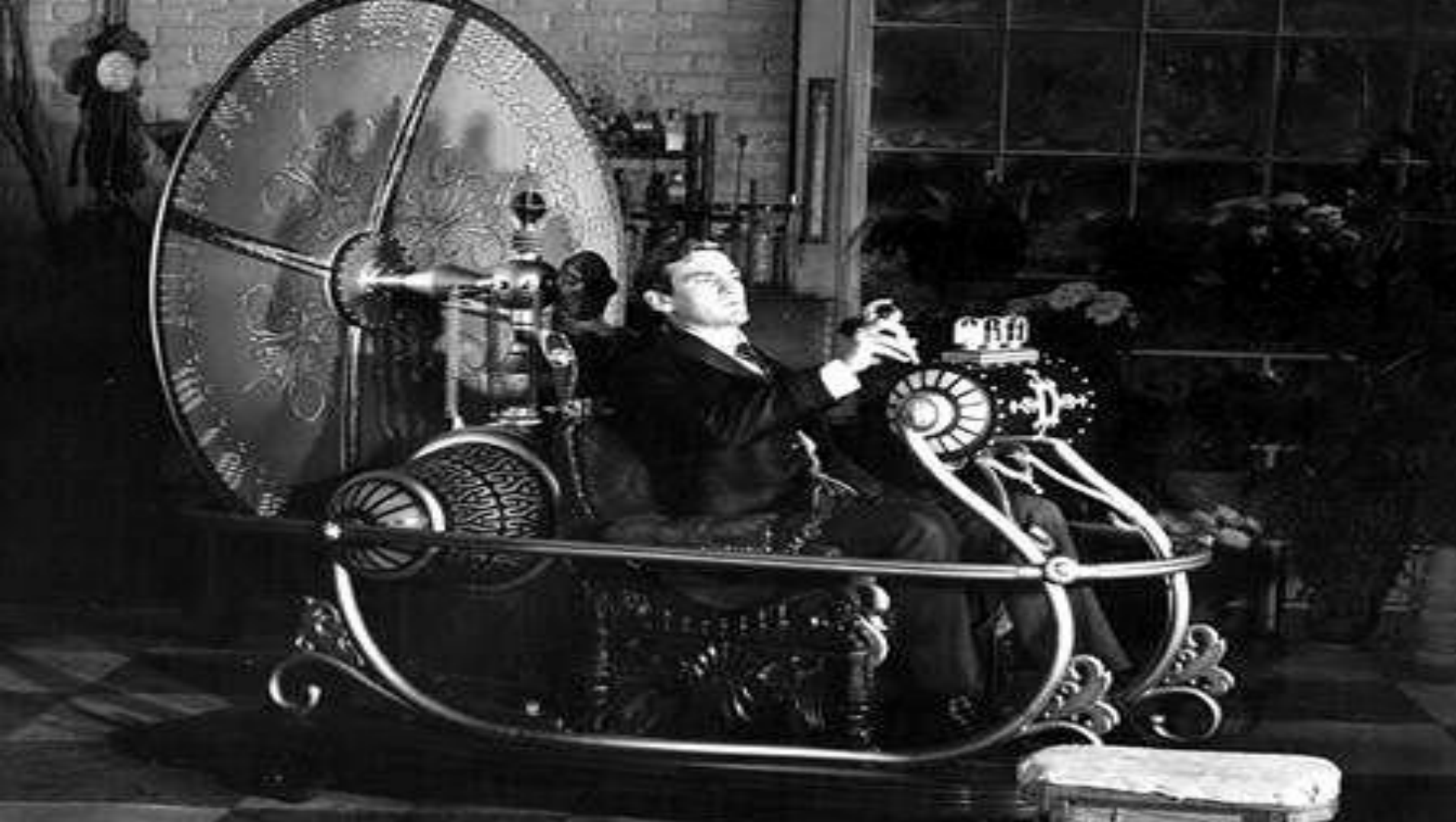
往

信





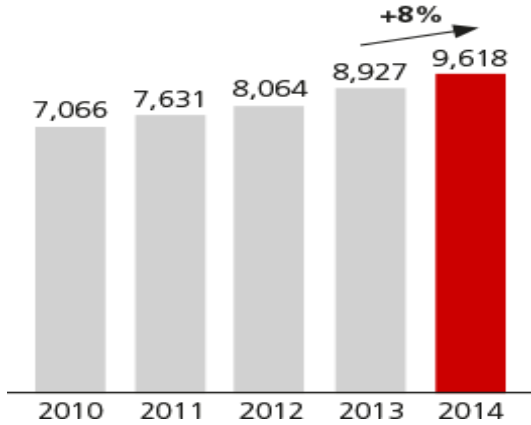
250,000,000





2015

YOY Income Growth



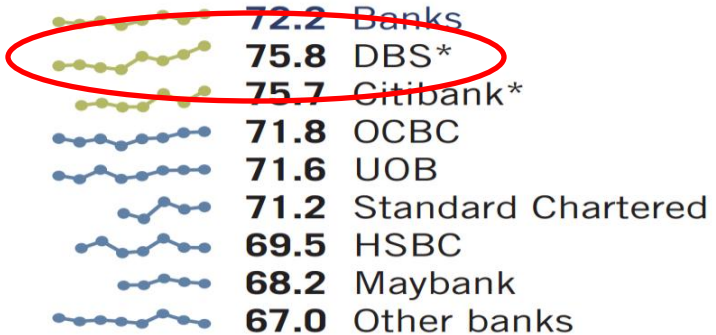
Customer Hours Saved

250m

\$52bn Market Cap



Market Leading Customer Sat



Aren't we amazing?







WINTER
IS
COMING

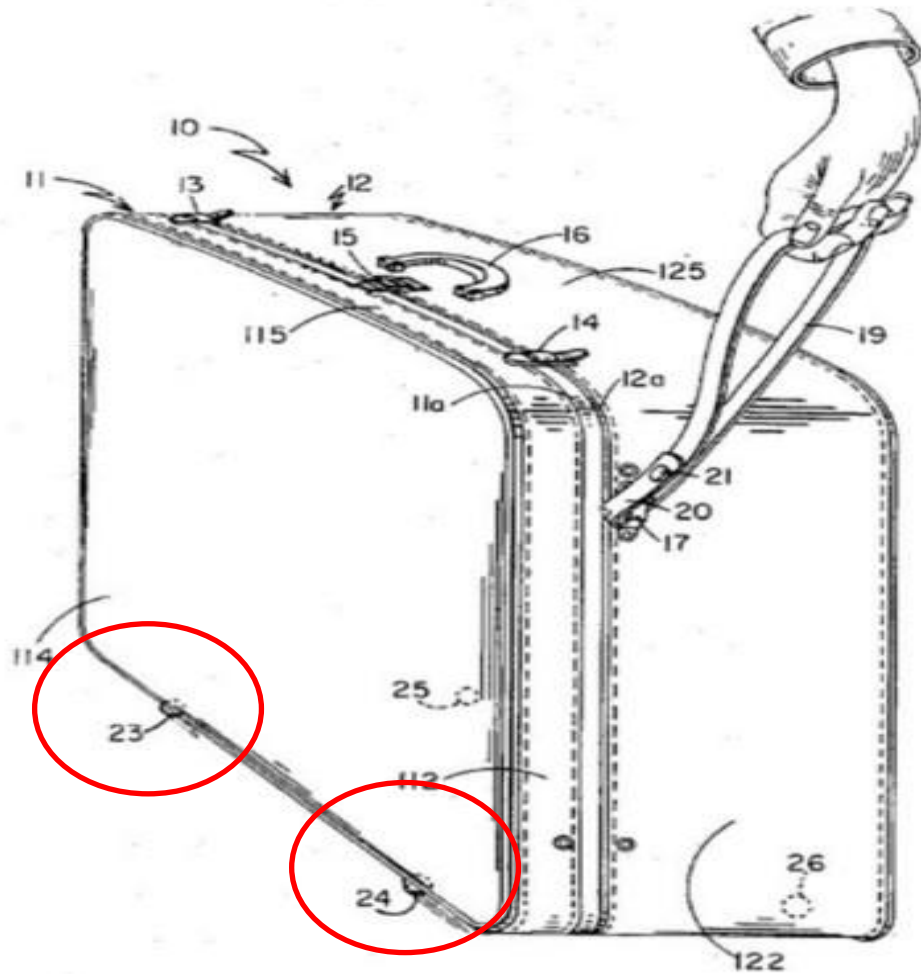
GAME OF THRONES

3 Questions for your CEO

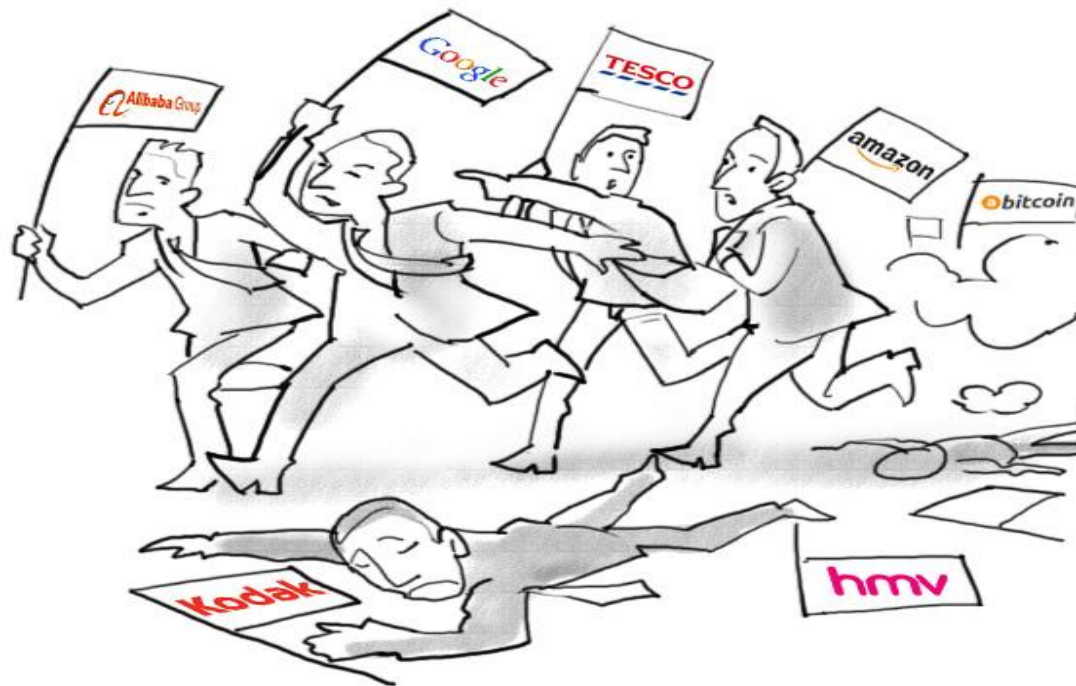
1. What percentage of your revenue is under threat?



1972







30%

2. How are we going to
replace the lost revenue?



1101001011100110
1001101100100100
1001101100100100
1001101100100100
1001101100100100

Lending (274 Companies)



Personal Finance (133 Companies)



Security & Fraud (50 Companies)



Payments (268 Companies)



Retail Investments (94 Companies)



FinTech

1129 Companies

Connect With Innovative Companies

Contact

info@venturescanner.com

Institutional Investments (58 Companies)



Equity Financing (120)



Remittances (40)



Business Tools (83)



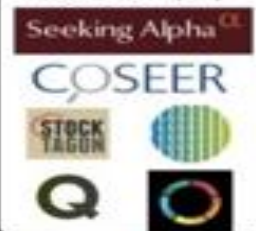
Crowd-Funding (53)



Consumer Banking (29)



Financial Research (31)



Banking Infrastructure (83)



HOW MUCH IS FUNDING TO FIN TECH STARTUPS BOOMING? ALMOST \$14B IN LAST 12 MONTHS

From less than \$1 billion in Q2 2010 to nearly \$3 billion in Q1 2015

\$13.7bn

Funding in last year

+45.83%

YoY Funding Growth

821

Deals in last year

+16.41%

YoY Deal Growth

150

Avg Deals per Quarter

\$1.31bn

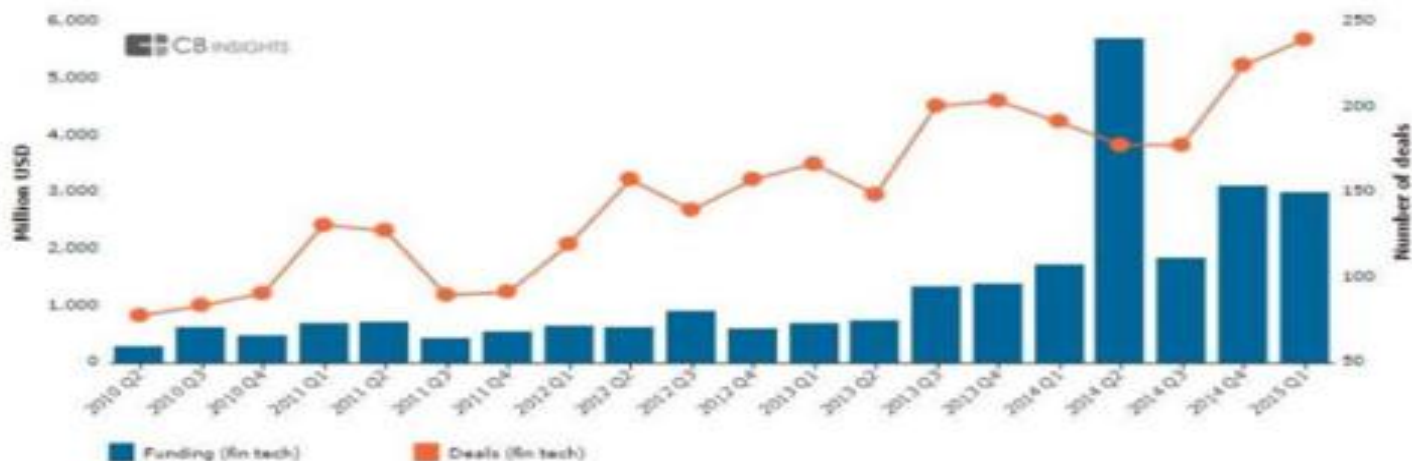
Avg Funding per Quarter

Q2'14

Biggest Quarter (\$ Funding)

Q1'15

Biggest Quarter (# of deals)





3. What has to change?

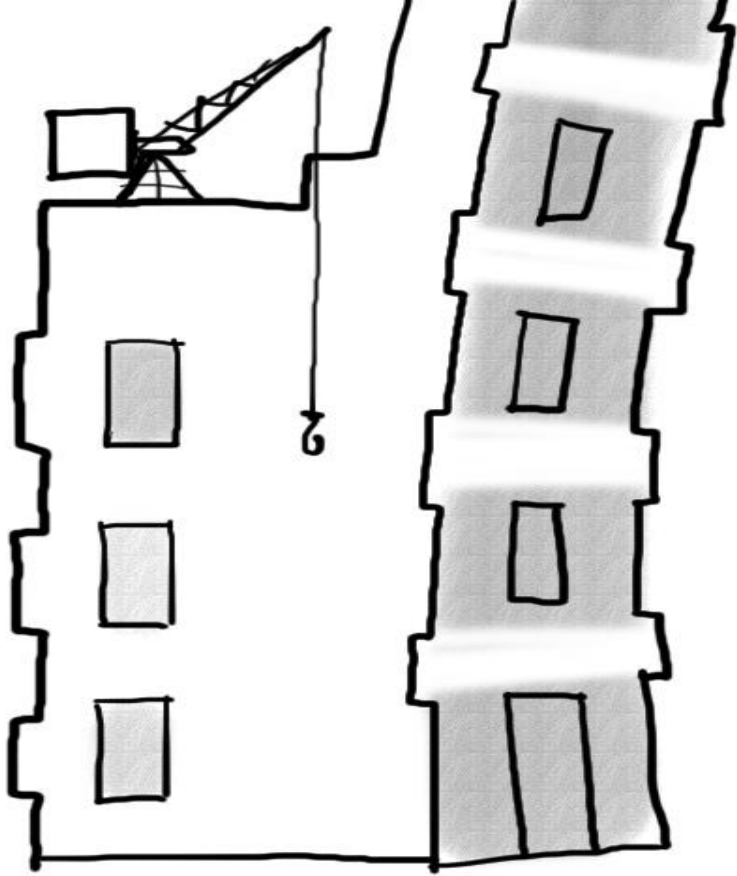


Commodity

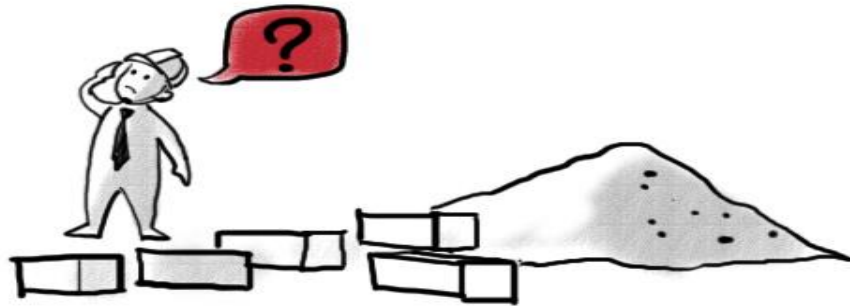
New Value

$A \vee B$

Digital Banking



What should we build?





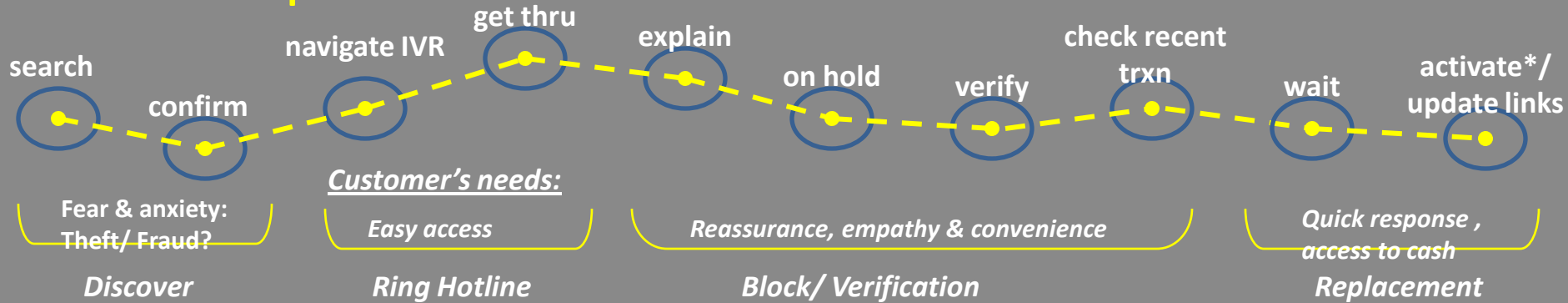


drill



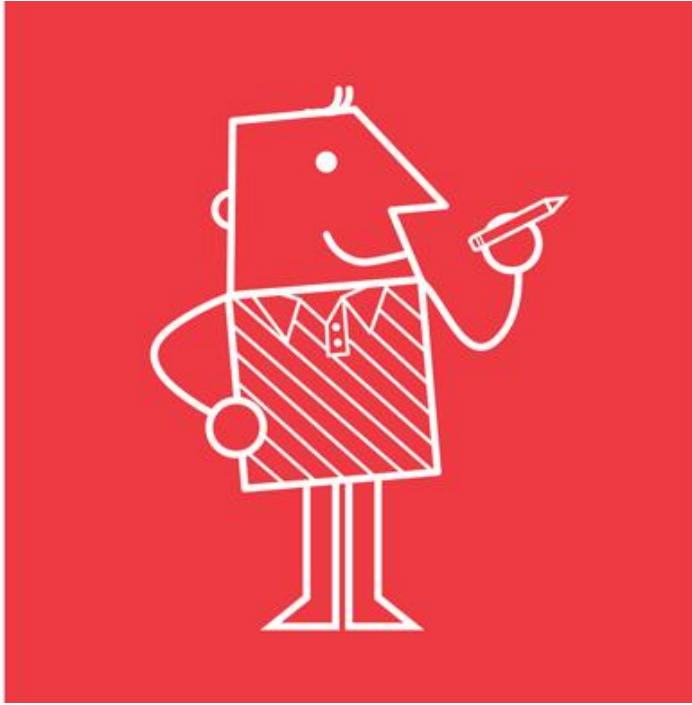
Map the Customer Journey

Lost Card Example



Identify the Opportunities



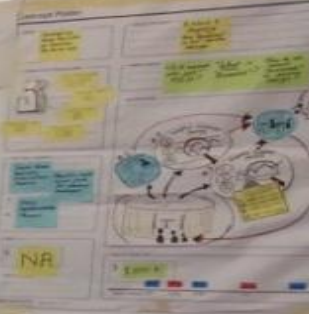


Look
Understand
Make

LUMA INSTITUTESM



MAKING





Welcome to the future of banking

7

8

32

33



The old way?









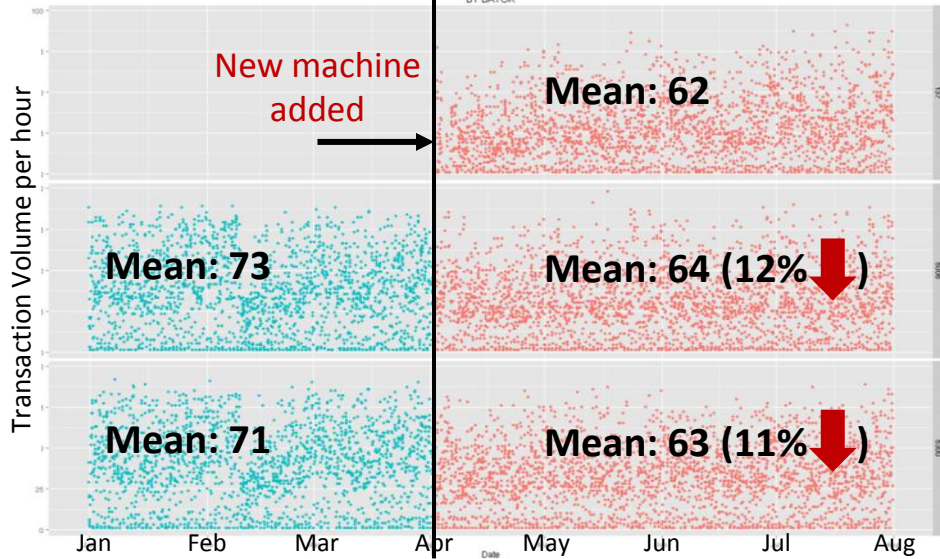
I²R



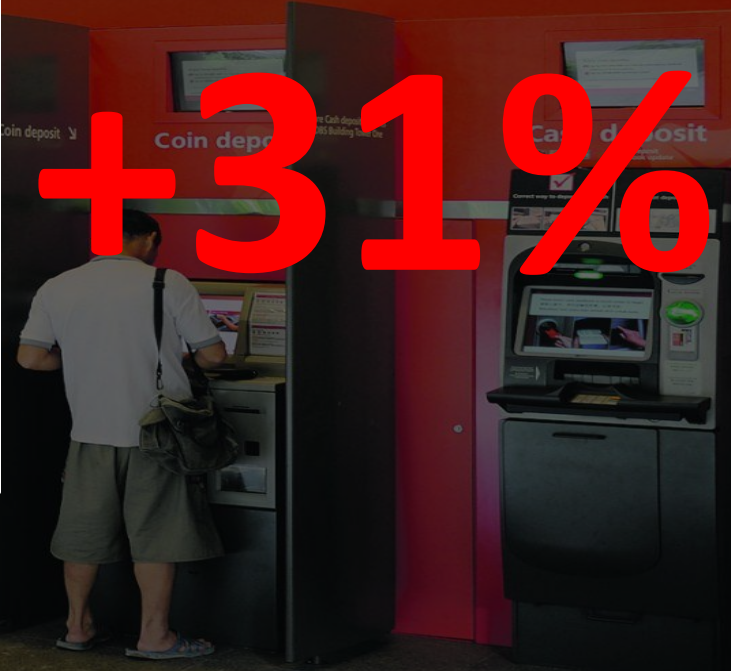
Bt Batok MRT EBC (2 -> 3 machines)

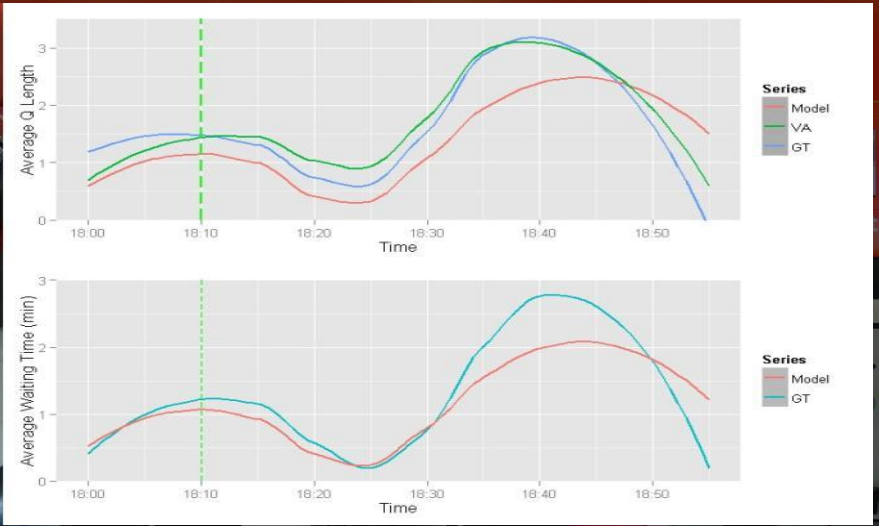
Before

After



+31%





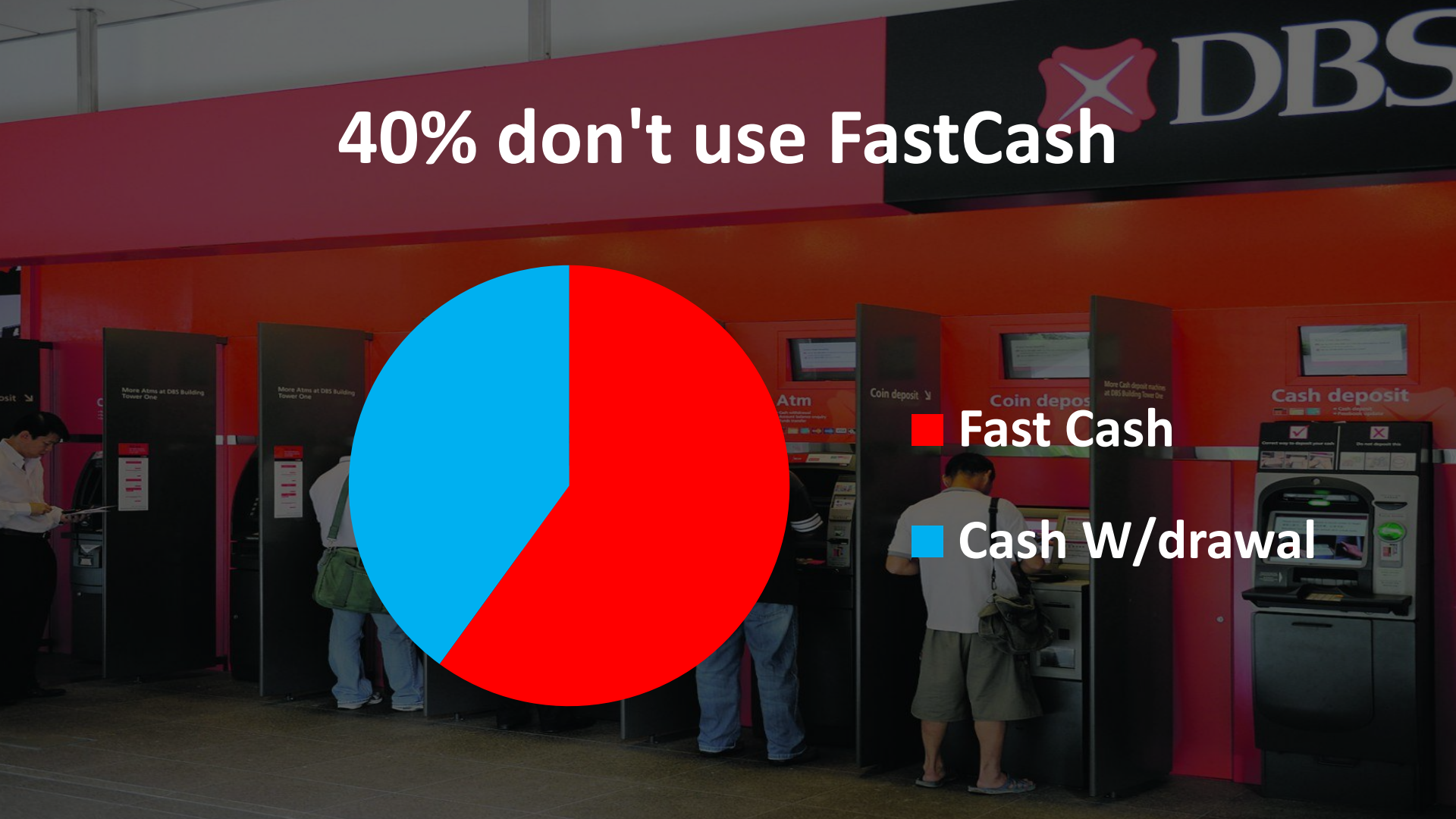


40% don't use FastCash



■ Fast Cash

■ Cash W/drawal





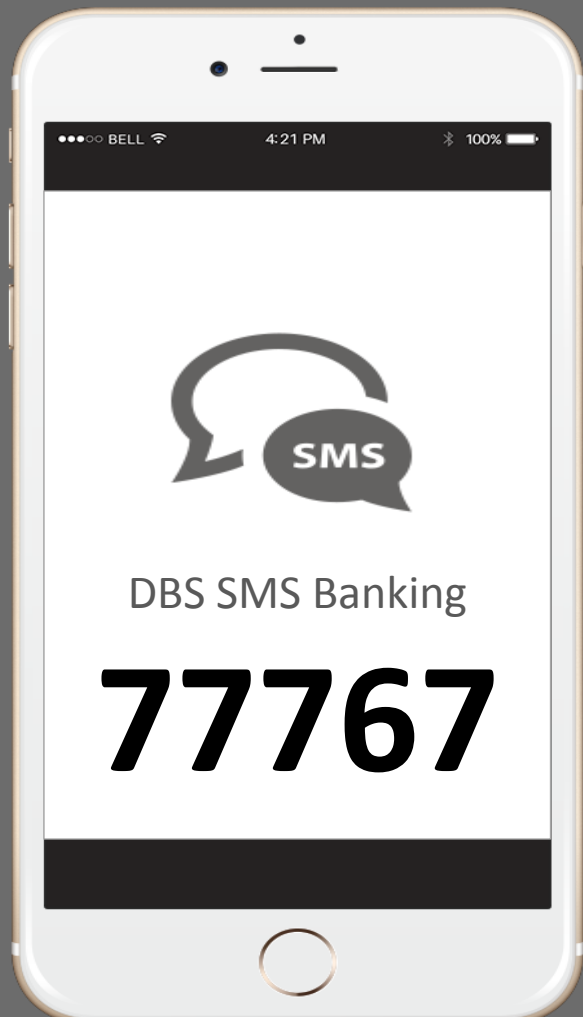
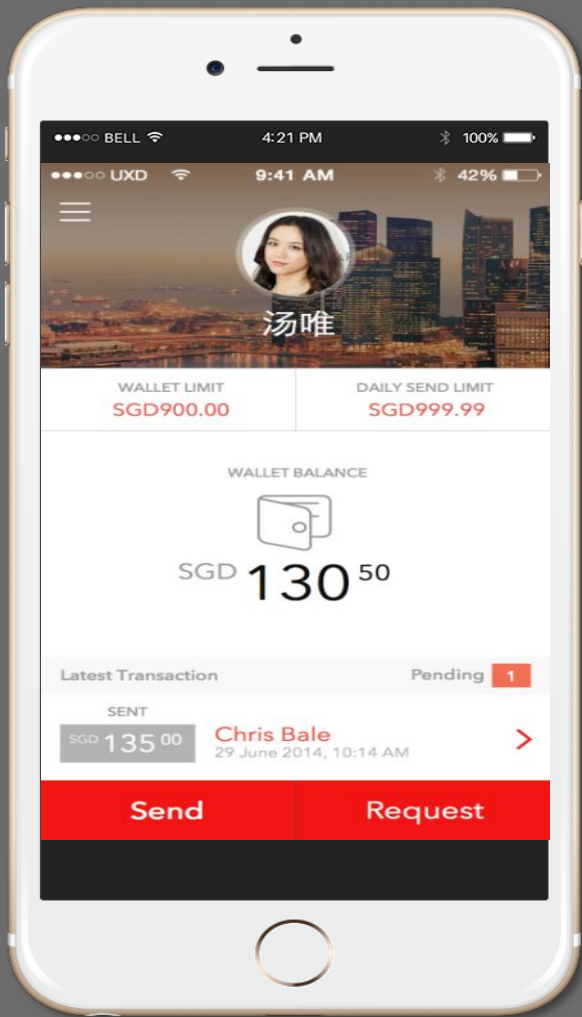
ATM Balance Enquiry

12 Seconds

6,000,000
per month

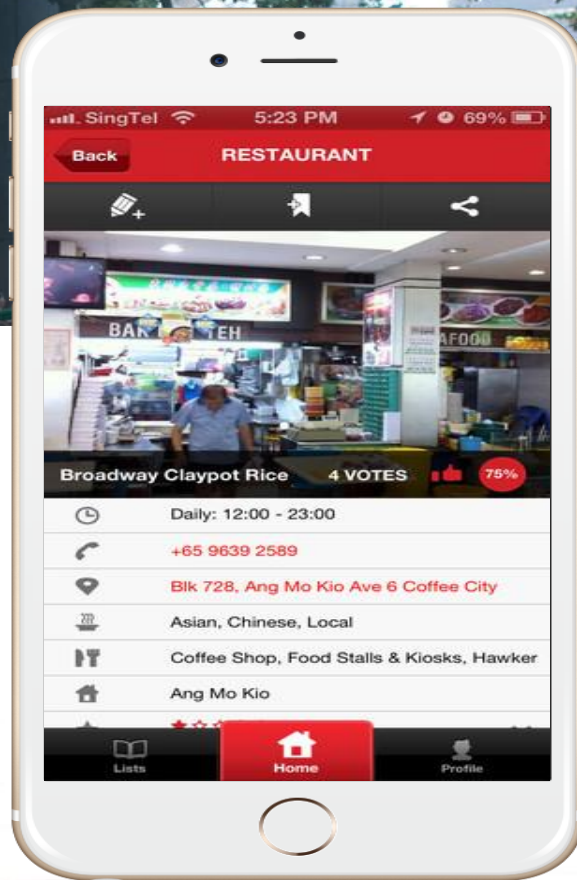
30,000
Hours of Queue-time



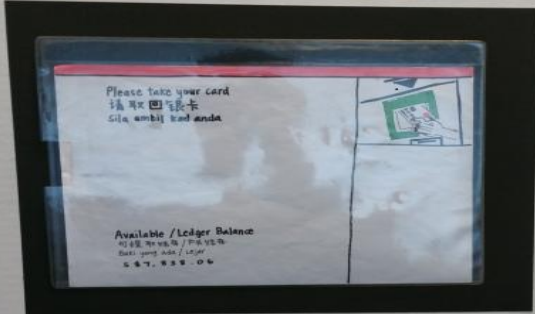




 **hungry**
go where







Please collect receipt

Please insert card here



Collect your cash here

Payment keypad area with instructions: "Please place card here", "eLink", "NETS PAYMENT", "For customer service please dial (600 111 111)", "For land of utra card please dial (600 337 8413)".

Please take your card
请取回银卡
Sila ambil kad anda



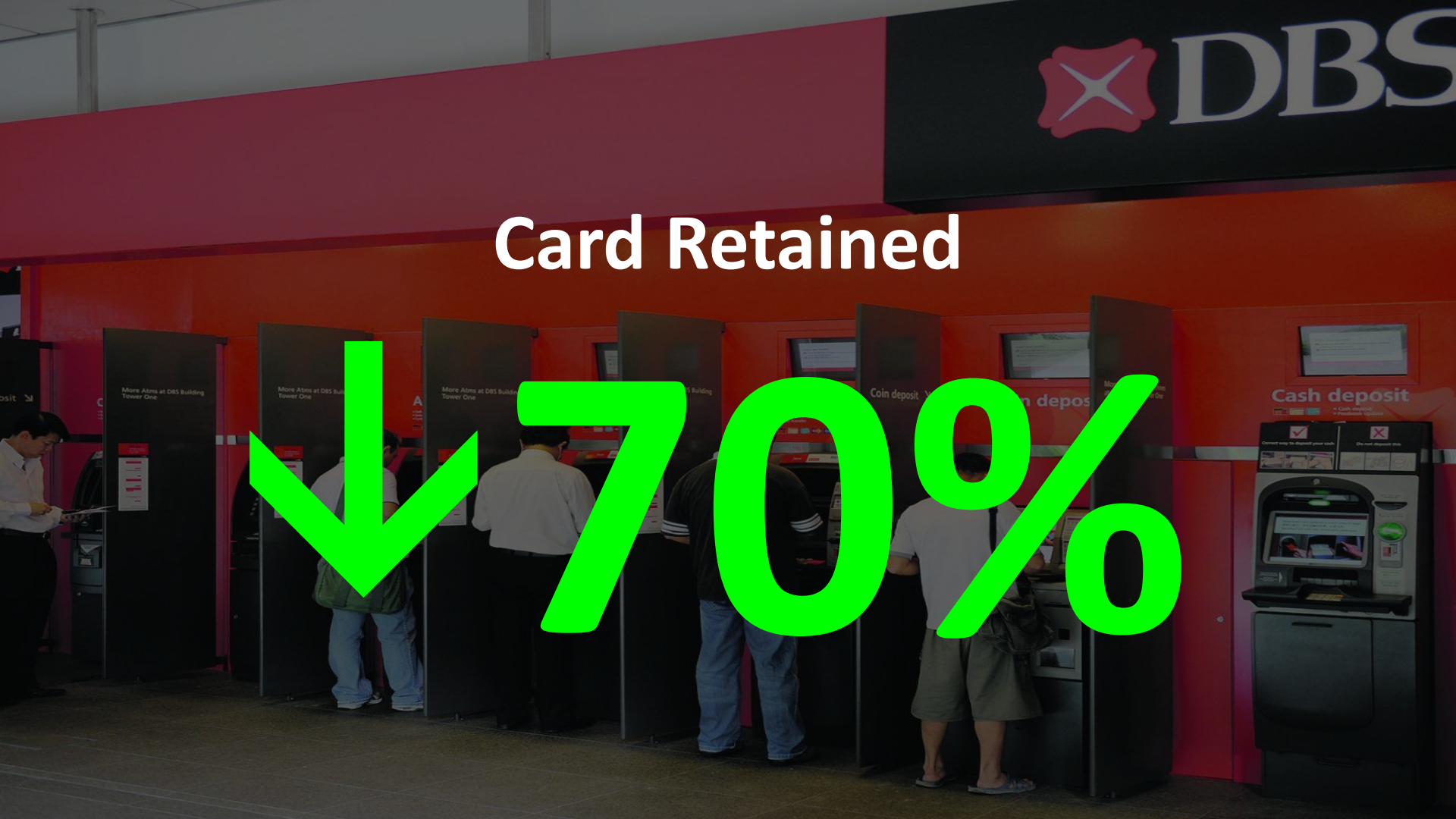
Available / Ledger Balance
可提取结存 / 户头结存
Baki yang ada / Lejar
S \$ 7, 838.06



DBS

Card Retained

↓ 70%





Pre-login Public Website

Landing

Product Category

Your DBS

Product Detail

Article Category

Count Down

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Insights for you

Consent Currency

Market Overview

Funds for your investor type

Investor Type

Bank for your day to day

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DBS can't find what you're looking for

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Stay safe investor!

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Make an appointment

Chat with us

Our Branches and ATMs

Keep your results

Name	Currency	Risk Rating	Action
World Bond portfolio	USD	4	+
Asia Stock portfolio	USD	4	+
US Stock portfolio	USD	4	+
EM Stock portfolio	USD	4	+

Bank for your day to day

Get in touch

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Our Branches and ATMs

Exclusive Selfbanking Service

Deposits

My Training Account

Singapore SGD Account



DBS Innovation Spaces



JLab

A*Star Insight Innovation
Fusionopolis

HCD Lab

Customer Journey Team HQ
DBS Asia Central



Silicon Alley

The Innovation HQ
DBS Asia Central

India Digital Lab

Digital Bank Innovation
Mumbai



Experiment Lab

Experiments as a Service
DBS Asia Gateway

China Digital Lab

Digital Bank Innovation
Shanghai





Block 79

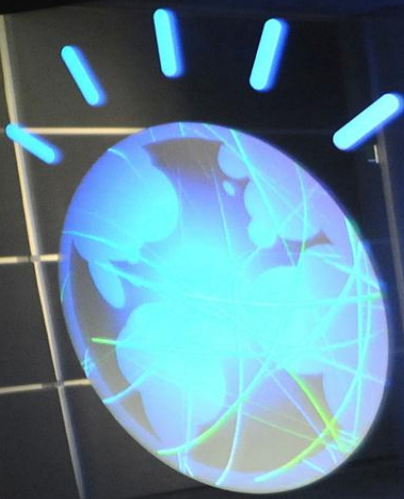
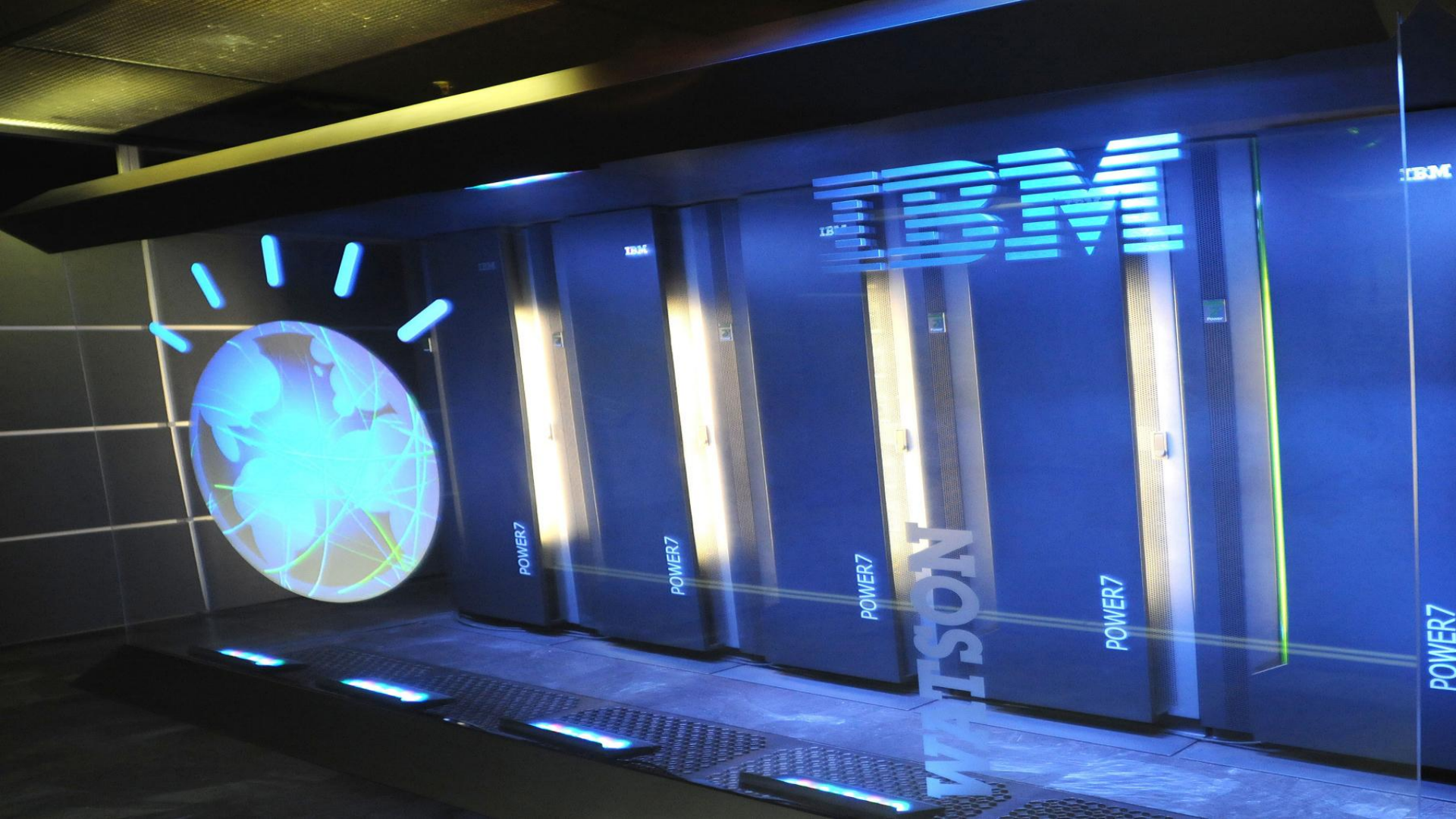
Block 71

AYE

Block 73

Ayer Rajah Ave

**FUTURE
EXPANSION**



POWER7

POWER7

POWER7

POWER7

POWER7

WATSON

IBM

IBM

IBM

A panoramic view of the Singapore skyline at dusk. The city's skyscrapers are illuminated, and the Marina Bay Sands is visible on the left. A white outline map of Southeast Asia is overlaid on the right side, with a green location pin pointing to Singapore. The word 'SINGAPO' is written in white capital letters above the pin. The text 'Startupbootcamp FinTech Singapore' is overlaid in white at the bottom left.

Startupbootcamp FinTech Singapore

SINGAPO



**DBS Accelerator,
powered by NEST**



**Dare
to try**

**Innovation
Delivered**

**Wackiest
Idea**

DBS Innovation Initiatives



The Dragons' Den

An incubator within DBS, focusing on taking business challenges or concepts generated through one of our programs through HCD, Experiments, through an assumption based stage gate process, to market.



Digital Express

3-4 day session focusing on delivering high impact, disruptive digital product & service. These intense design and development sessions typically include DBS staff working with start ups or start ups working for the business, rapidly prototyping to a high impact solution.



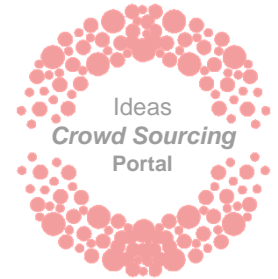
Imaginarium

A community run by like-minded innovators in DBS that provides inspiration and support.
A sounding board for change-makers!



DBS Hackathons

A challenge based crowd-sourcing event strategically created to provide DBS the opportunity to envision and prepare for the future of finance.



(Logo TBC)

Ideas Crowd Sourcing

A challenge based crowd-sourcing innovation tool, giving the entire organisation an opportunity to participate in the innovation activities across the whole bank.

imaginarium

SESSION #12

3 DECEMBER 2014

12 PM - 2 PM

HCD Lab @ Level 40

For more information - innovation@dbs.com

imaginarium
NETWORK

ABOUT US

IMAGINARIUM IS A COMMUNITY RUN BY LIKE-MINDED INNOVATORS IN DBS

A NETWORK THAT PROVIDES INSPIRATION AND SUPPORT

A SOUNDING BOARD FOR CHANGE-MAKERS

WE MEET ON THE 3RD FRIDAY OF EVERY MONTH

JOIN US

Learn

Share & Collaborate

What if?

Special Guests
EREEN TOH, FOUNDER OF STIRRING HEARTS
DBS CORPORATE SOCIAL RESPONSIBILITY TEAM
KOK LIANG & MEHUL, CBS
It wouldn't be Christmas without you! So join us this December for a session filled with love.

BE
Someone's
SUNSHINE
this
CHRISTMAS

FORMAT
Welcome & Brief Intro
Topic of the Month
Q & A
What if?
Networking

ME US YOU

RULES
Punctual
Right Seat
No Hidden Agendas
Network From Calling Anyone An Associate
Don't Pour Water Unless You Have A Tissue

SESSION #13

28 JANUARY 2015

12 PM - 2 PM

Shanghai Room @ Level 2 DAH

For more information - innovation@dbs.com

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What if?

CRACKING THE BITCOIN
WANT TO UNDERSTAND WHAT BITCOIN IS ALL ABOUT? LET OUR GUEST SPEAKERS ANTONY LEWIS AND MIKKEL LARSEN WALK YOU THROUGH WHAT CRYPTOCURRENCY MEANS TO US.

MIKKEL: HOW CAN WE MAKE THE MOST OUT OF CRYPTOCURRENCIES?
ANTONY: LET'S CRACK THIS AND EXPLORE OPTIONS!

THE SPEAKERS
ANTONY LEWIS DIRECTOR OF BUSINESS DEVELOPMENT (BIT) BITCOIN EXCHANGE
MIKKEL LARSEN MANAGING DIRECTOR, GROUP TAX & ACCOUNTING POLICY, DBS BANK

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SESSION #14

13 MARCH 2015

12 PM - 2 PM

HCD Lab @ Level 40

For more information - innovation@dbs.com

imaginarium
NETWORK

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Share & Collaborate

What if?

From TASTE to WASTE

Kailash Purang
Data Scientist and Whisky Lover
What happens when you use science to categorize whisky attributes? Let Kailash show you how data analytics can help figure out whisky preferences, and get ready for a tasting!

Liyana Sulaiman
Food Technology Innovator
An entrepreneur, Liyana wants to show you her creative app that helps tackle leftovers with friends, an opening 3D food printer (gourmet printing), and a cooler maker.

James Low
Food Recycler and Waste Water
Find out how James and his company Feracycle manage food waste with the help of their friends, the soldier flies. You'll get to meet them in a mini version of their ecosystem.

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Ideas Crowd Sourcing

BrightMinds

Home Challenge Briefing View And Comment On Ideas Idea Stages Dashboard Administration

What slows you down, and how would you improve it?

Please suggest what internal practices, policies, procedures or behaviours you would change to make you more efficient? Learn more about the challenge at Challenge Briefing. Go to How It Works to get started.

Phase: Expert Review
Ends: 10 days

290 IDEAS 633 VOTES 157 COMMENTS 4808 VIEWS

Deadline For Expert Review

The Expert Review phase is now in progress, finishing on 21st February.

Top Ideas by Activity	Top Innovators	Activity Stream
1 Charger Everywhere 93	1 FrancisTakKwong NG 17	RaymondChingYu LM replied to StephanieJhaZhih Chu on the idea: Health Measuring Tools 5 days ago "We replace the foosball table a.k.a. "white elephant" that risk causin..." more Reply · View Comment · Vote
2 Introduce DBS Kitchen 94	2 ArthurChingSui YEUNG 9	ElankaYing FONG replied to JohnathanChuenShang O on the idea: Charger Everywhere. 5 days ago "Agree! My laptop will run out of battery in an hour. This can ensure it..." more Reply · View Comment · Vote
3 Fast Morning Team Meeting 84	3 ClarkShuyi YU 9	JohnathanChuenShang O commented on the idea: Charger Everywhere. 6 days ago "Totally agree which can secure the laptop can work around the clock!" Reply · View Comment · Vote
4 Open education session for different department to present its role and function 80	4 AliceShukChing FUNG 8	
5 Promote the Good Meeting behavior 80	5 CaryWaiHang LEE 8	
6 DBS Pantry for Brains 79	6 ThomasKengTak OOI 8	
7 IBG common forms to be uploaded in the Bank website 79	7 CathyBun LEE 8	
8 Common Meeting Rooms 79	8 DarrouDarnodharan UDAYAKUMAR 7	

WELCOME TO THE

DBS HOUSEWARMING

27 Jul – 3 Aug



DBS Hackathons



The poster features a pink geometric logo at the top, followed by the text "DBS BLOCKCHAIN HACK" in white and pink. Below this is the date "8-9 MAY 2015" in large pink letters. The location "BASH, BLOCK 79 AYER RAJAH CRESCENT, SG" is listed in white. The DBS logo is prominently displayed, with "SPONSOR" above it and "IBM" below it. At the bottom, there are logos for "IN PARTNERSHIP WITH" (including Singapore Economic Development Corporation and others) and "SUPPORTED BY" (including various government and industry organizations).

DBS
BLOCKCHAIN
HACK

8-9 MAY
2015

BASH, BLOCK 79
AYER RAJAH CRESCENT, SG

DBS

SPONSOR

IBM

IN PARTNERSHIP WITH

SUPPORTED BY





Thank You

@paulcobban