



# Re-thinking Learning for the Digital World

Laurence Smith

November 2nd 2018

Supported by

INSTITUTE FOR ADULT LEARNING SINGAPORE



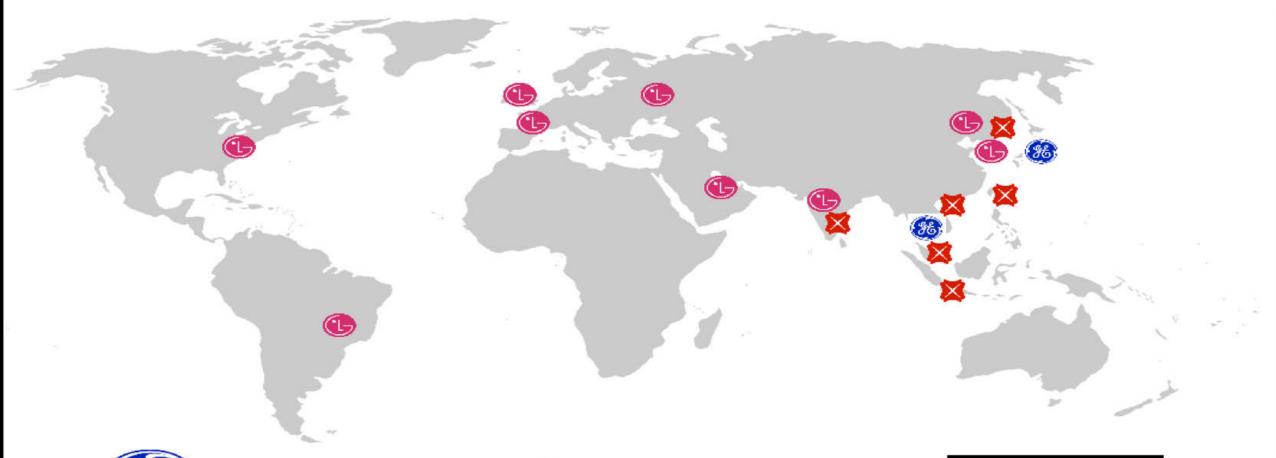














Head of Learning & Development, GE Money Asia, Tokyo



Chief Learning Officer, LG Electronics, Seoul



Managing Director, Group Head of Learning & Talent Development, Singapore

# eLearning Expertise

Head of Asia, 1994 - 1997

skills

MSc. Organisational Learning & Knowledge Management

> Head of Asia, Accenture Learning, 2003 - 2005 accenture

### The seventh, annual, Top Ten Elearning Movers and Shakers lists



#### Asia-Pacific list

 Laurence Smith – the Managing Director HR, and Group Head of Learning & Talent Development at DBS Bank in Singapore. He presents regularly across the SE Asia region about the innovative practices at DBS – including hackathons and makers days. (New entry for 2016)

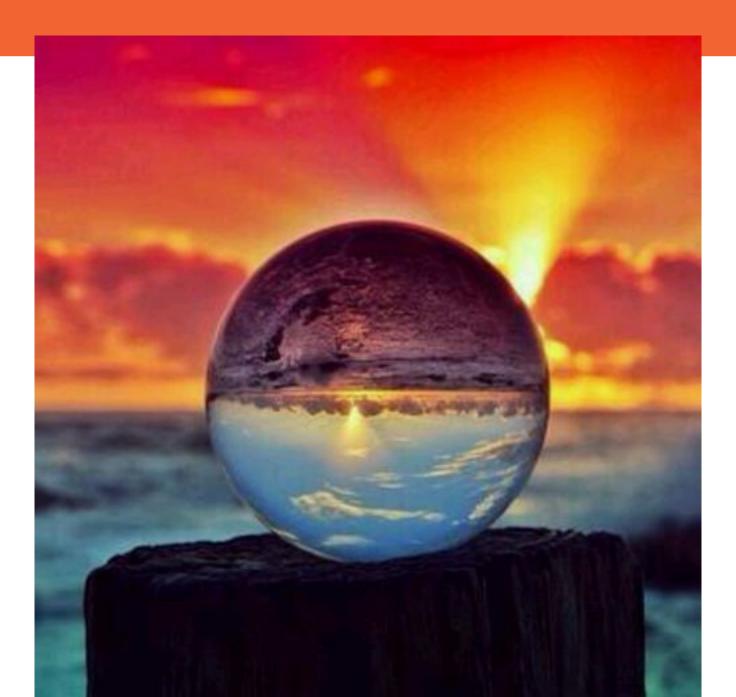
### The 2017 Corporate eLearning Movers And Shakers List

"The 2017 Corporate eLearning Movers And Shakers List has become less "regionally" based and become more of a "worldwide" market – aided, of course, by the internet, business globalisation and all the attendant factors of modern corporate life."

Introducing The Top 100 Corporate eLearning Movers And Shakers For 2017

 Laurence Smith - Head of Asia Pacific for SmartUp.io, a mobile first microlearning platform.





JUN 4, 2014 @ 05:00 PM 22,195 VIEWS

# Piyush Gupta Demands A Shift to Digital Banking In Singapore **000008**



**Forbes Asia** 

Special Reports FULL BIO V

Opinions expressed by Forbes Contributors are their own.



Forbes Guest, Contributor

This story appears in the June 2014 issue of Forbes Asia. Subscribe







# Three big challenges...

Keep Learning...

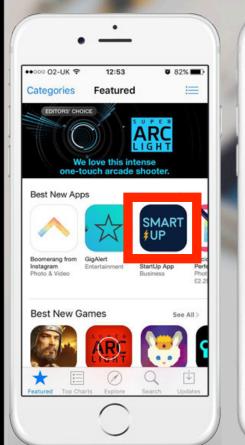
Shared language...

The other 21,500?



# Calling all Digi-Ninjas – your Bank needs

you!



SMART#UP



# SMART#UP

### The Startup App

Join 30,000 current and future founders in the SmartUp Community

Features

For Business

Press

Contact

Backers

Chosen by Apple in Best Apps of June Test and improve your startup and business knowledge with quizzes, simulations, case studies and insights

 Featuring exclusive advice from top founders, investors and journalists



#DBSHackathon survivors & other brave volunteers needed to pilot the 'SmartUp' Challenge App & help DBS be the first Bank anywhere to create an entire workforce of StartUp minded super heroes!

#### SMART#UP







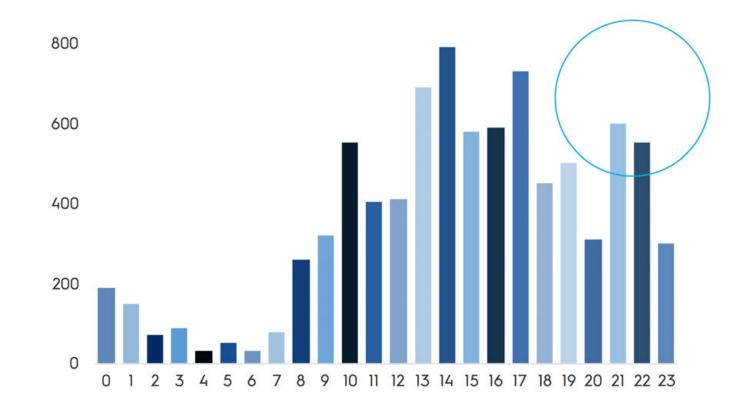
## Customer Case Study: DBS Bank Singapore

DBS, the biggest bank in SE Asia, is starting to use SmartUp in multiple ways: Compliance, Innovation learning, onboarding, hackathon support and Learning & Development

# SmartUp is Engaging

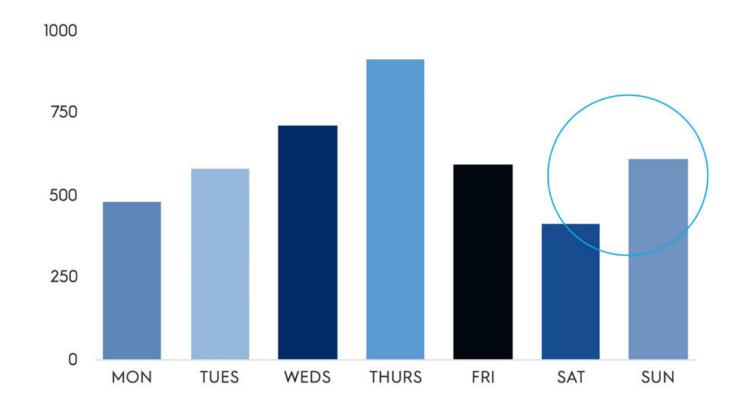
SmartUp shows high levels of engagement both during work and afterhours. This kind of continuous learning is driven by a great mobile experience and strong content from customers.

#### PEAK ENGAGEMENT DURING THE DAY IS HIGH. EVENING ENGAGEMENT PEAKS AROUND 9-10PM



•••

#### MEMBERS ARE ALSO USING THE PLATFORM OVER WEEKENDS, IN PARTICULAR ON SUNDAYS - IN PREPARATION FOR THE WEEK AHEAD



# DBS. Asia's Best Bank and now the World's Best Digital Bank.

Leaders in digital banking talk about the difference between digitising aspects of a bank and creating a truly digital financial institution. 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.

Clive Horwood, editor of Euromoney magazine

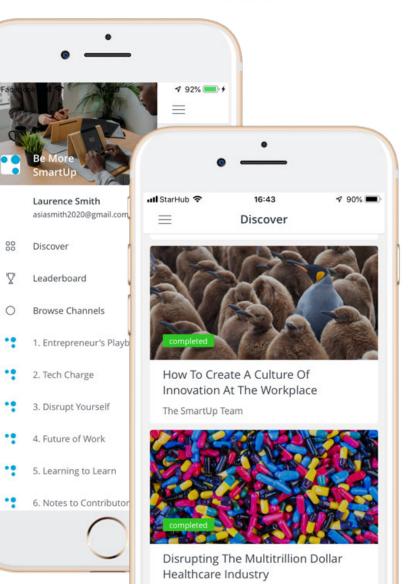
# From discovery based experiences to tap & swipe





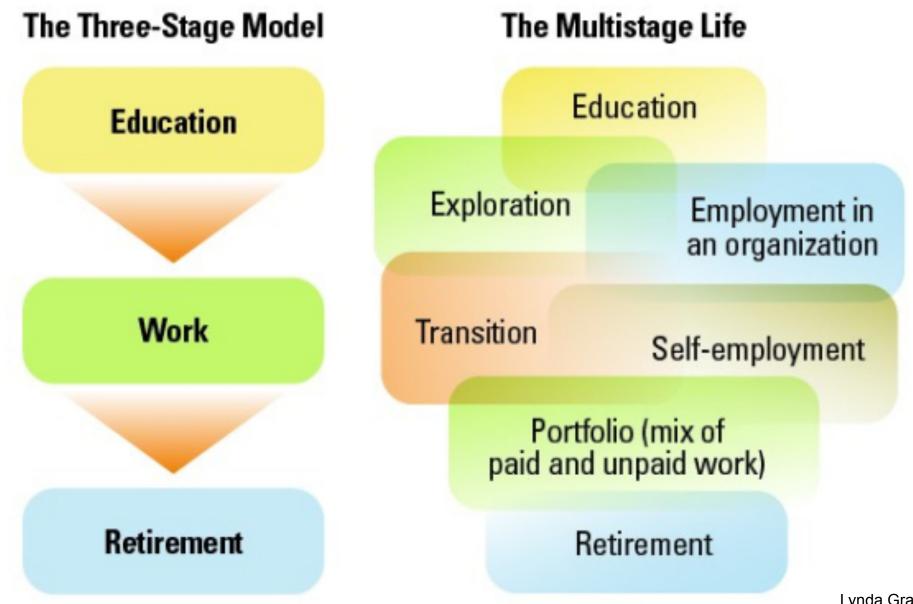






The SmartUp Team





Lynda Gratton: The 100 Year Life

# The Modern Consumer: How Millennials are Fueling Disruption

- 1. Millennials **expect** technology to work
- 2. If it doesn't work on mobile, it doesn't work
- 3. They are the first **social** generation and they socialize while consuming or deciding to consume your products
- 4. They demand **self-service** options, and crave a personalized experience
- 5. They are passionate about **values**, including the values of the companies they do business with



Born with cell phones in hand, they account for more than 1/3 of the US labor pool and represent tremendous spending power

# The Modern Employee: How Millennials are Changing the Workplace

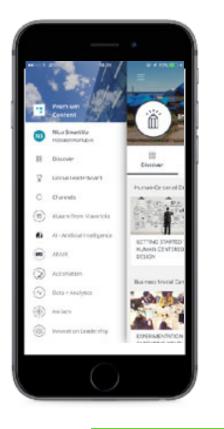
- 1. Mobile & flexible workspaces are a must
- 2. Performance is measured in results not time behind the desk
- 3. Globalization, the increase in freelance workers and competition are driving **anytime anywhere workspaces**
- 4. This talent pool picks companies that match their values, so your brand is important



# LMS LXP ®

## LEARNING MANAGEMENT SYSTEM LEARNING EXPERIENCE SYSTEM







# PULL LEARNING

# **PUSH LEARNING**

# Forbes

McKinsey Global Institute, <u>fewer than</u> <u>5 percent of</u> occupations can be entirely automated using current technology. However, 60 percent of occupations could have 30 percent or more of their activities automated

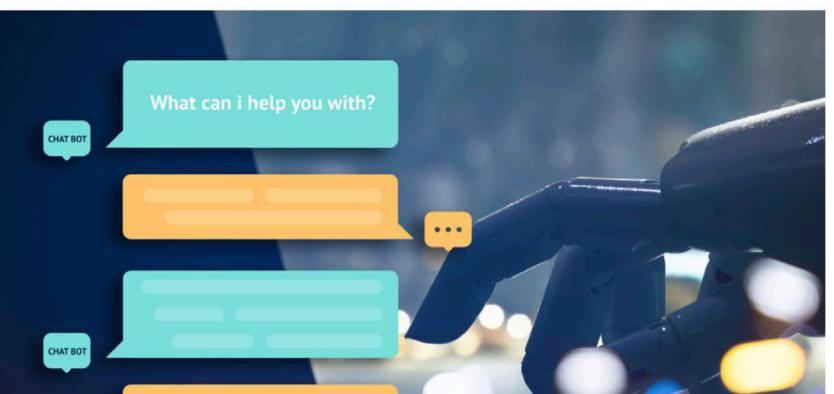
# AI Plus Human Intelligence Is The Future Of Work



Jeanne Meister, CONTRIBUTOR I write about trends impacting HR, Talent and Learning FULL BIO V Opinions expressed by Forbes Contributors are their own.

#### TWEET THIS

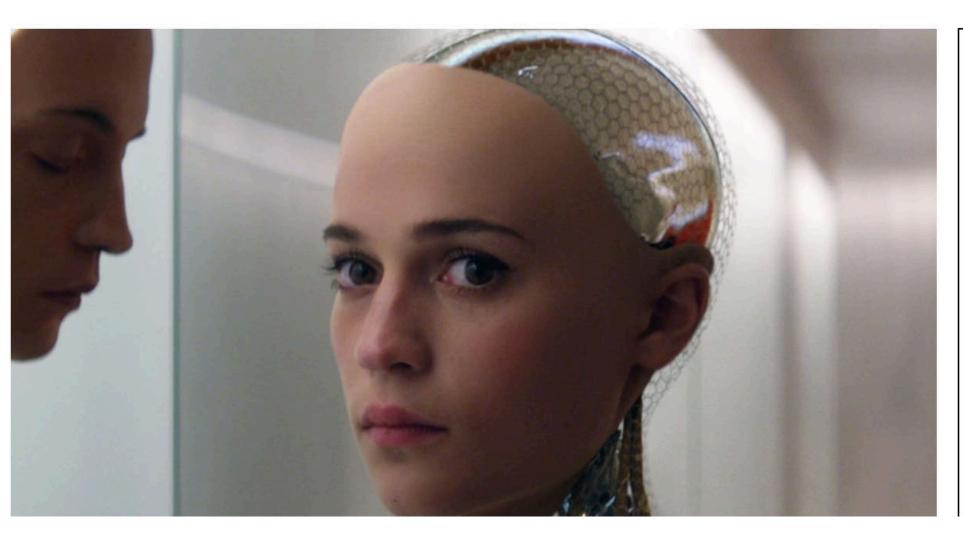
- one in five workers will have AI as their co worker in 2022.
- More job roles will change than will be become totally automated so HR needs to prepare today.



A-HED

# Imagine Discovering That Your Teaching Assistant Really Is a Robot

Students mostly couldn't tell 'Jill Watson' wasn't human; 'Yep!'



## **Expect Humans To Work Along Side Artificial Intelligence**

"Just when I wanted to nominate Jill Watson as an outstanding TA, always there reminding us of due dates and posting questions to engage us mid-week, I find out she is a chatbot. I was flabbergasted."



Agenda

Global Agenda Artificial Intelligence and Robotics Fourth Industrial Revolution

Reports

Initiatives

## Could the CEO be replaced by a robot?

Events

About



Boardroom ambitions? A humanoid robot on display

Image: REUTERS/Kim Kyung-Hoon

TopLink

Q

#### 13 Jan 2017

#### Luis Alvarez Satorre

Former Chief Executive Officer, Global Services, BT Group, BT Group Plc



This article is part of the World Economic Forum Annual Meeting

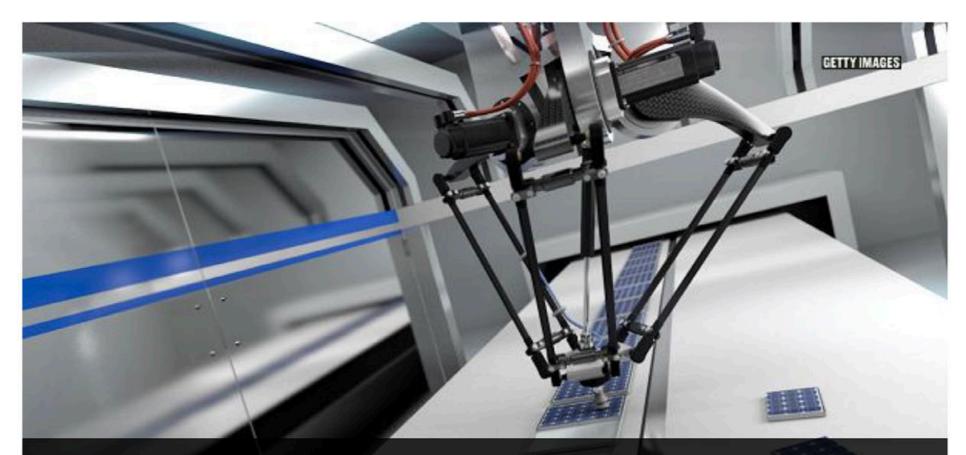
With the automation of many everyday activities, could a robot be a more productive addition to boardrooms of the future than a CEO?

In an era defined by the exponential evolution of technology, robotics and artificial



# Deutsche Bank CEO suggests robots could replace half the company's 97,000 employees

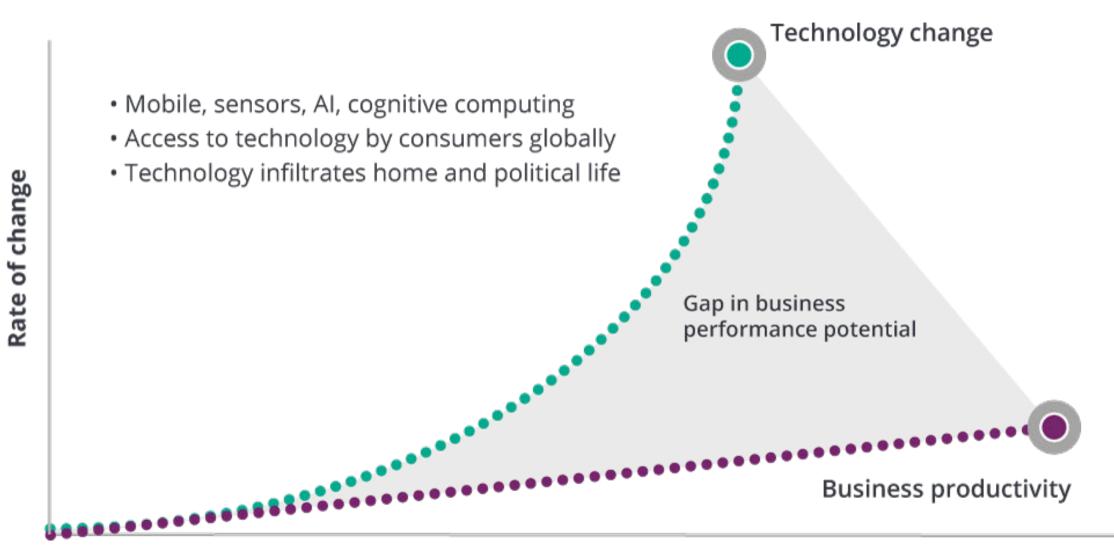
Abigail Hess | @AbigailJHess | 11:22 AM ET Wed, 8 Nov 2017





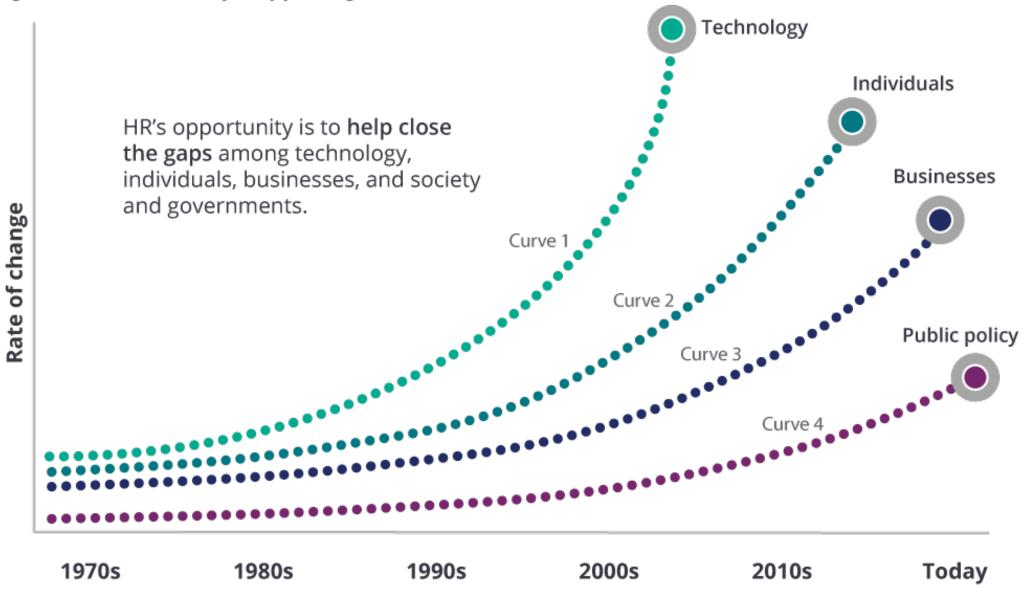
Robots are the real reason why jobs in America are disappearing

#### Figure 1. What *appears* to be happening



Time

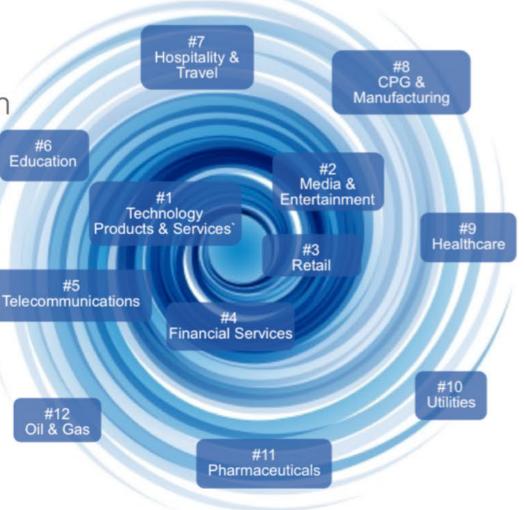




Deloitte University Press | dupress.deloitte.com

# The Digital Vortex is a Relentless and Chaotic Force

- Exponentially accelerating Digital Disruption
- It **pulls** all industries toward the center
- Industries are breaking apart and recombining
- The center is the "new digital normal"



# **AUTOMATION IN BRITAIN** STIRS UNREST IN LABOR Workers See 'Robot Revolution' Depriving Them of Jobs

licky in The London Daily Mirror

# AUTOMATION IN BRITAIN STIRS UNREST IN LABOR

# Workers See 'Robot Revolution' Depriving Them of Jobs

#### By DREW MIDDLETON

Special to The New York Times.

LONDON, May 12—British in- mands. This appeal was based dustrial society, already plagued on an immediately dangerous by a spate of wage disputes situation. In the past six months arising from the inflationary the index of weekly wage rates situation, now faces a graver has risen from 154 to 161 and challenge to stability in the the index of retail prices from form of resistance to automa- 154 to 155

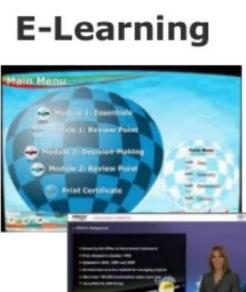
## ON AUTOMATION



# Learning Technology Has Been Modernized (at last)

СВТ

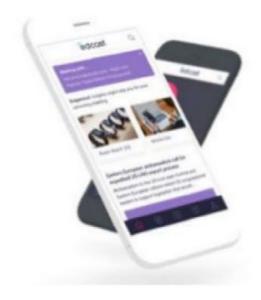








## Everything





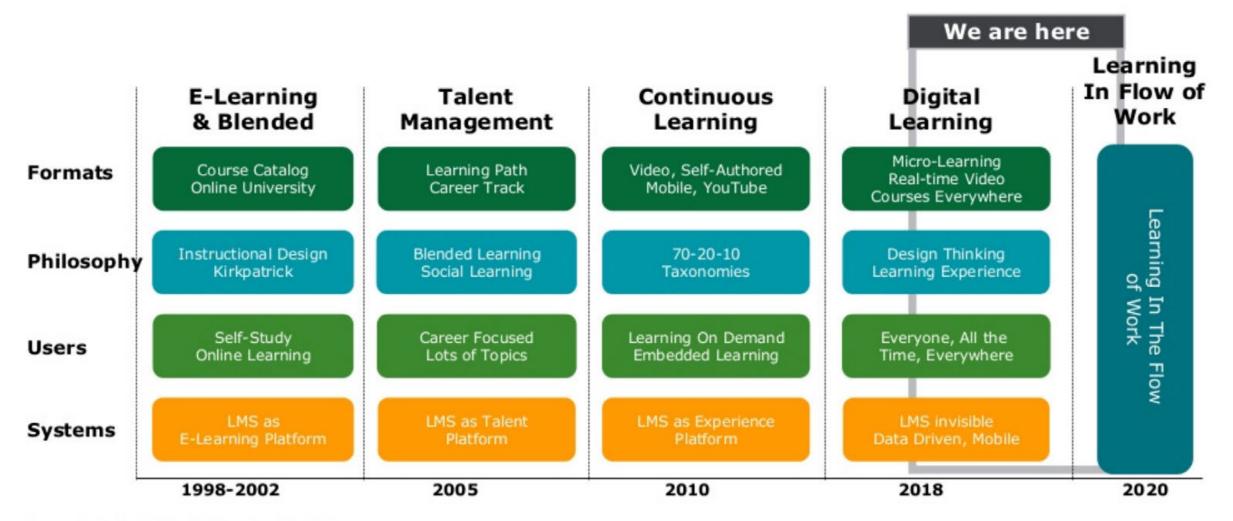






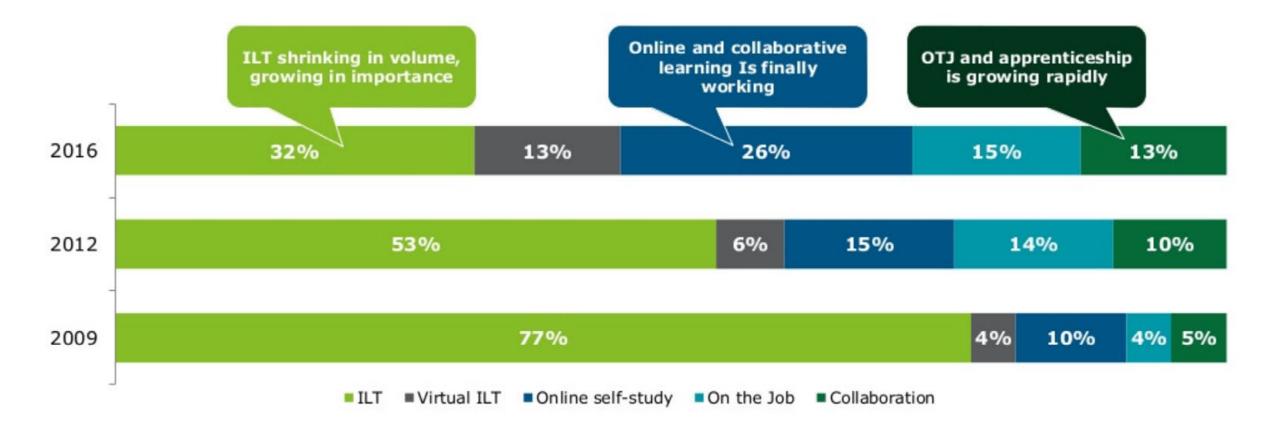
### We are entering a whole new era of L&D technologies and architecture

From e-learning to "learning in the flow of work"



Source: Bersin by Deloitte, Deloitte Consulting LLP

#### The content shift has happened

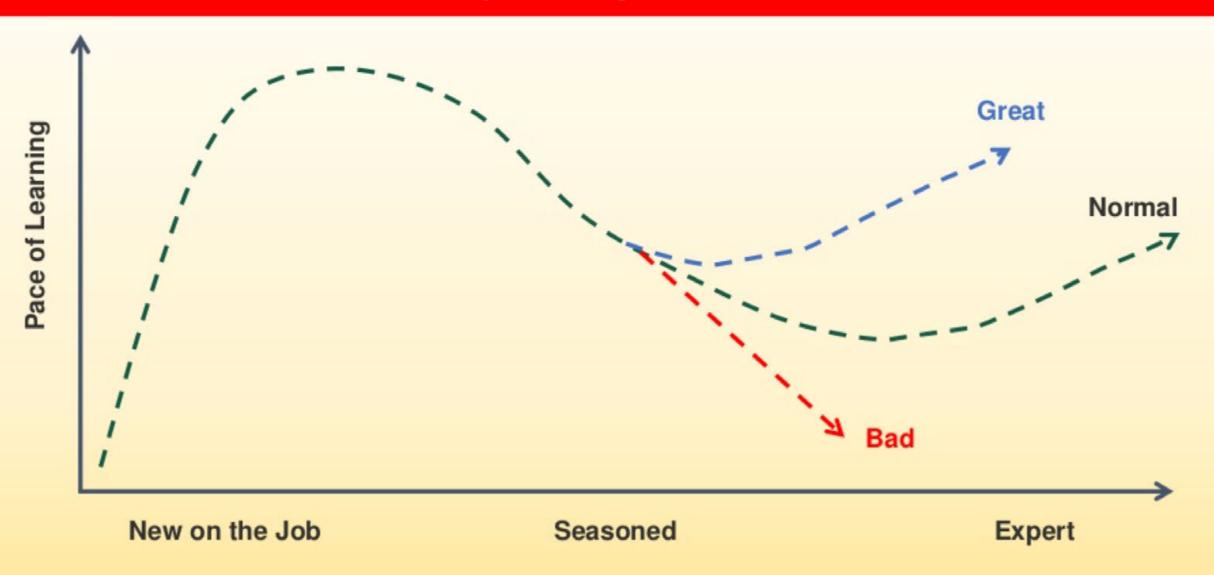


Today only 16% of L&D spending is allocated to instructor delivery, vs. 21% in 2011 and 33% in 2006

Source: Bersin Corporate Learning Factbook® 2015, Bersin by Deloitte, Deloitte Consulting LLP

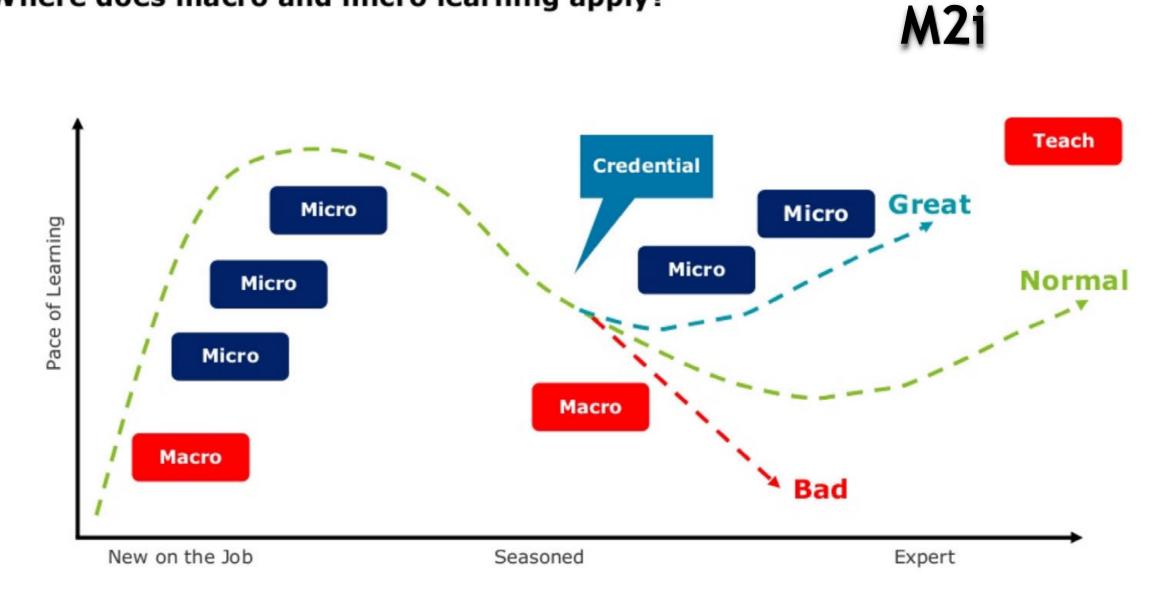
# Lifecycle of Learning for Work

How Do We Keep Learning Alive, Relevant, and Vital?



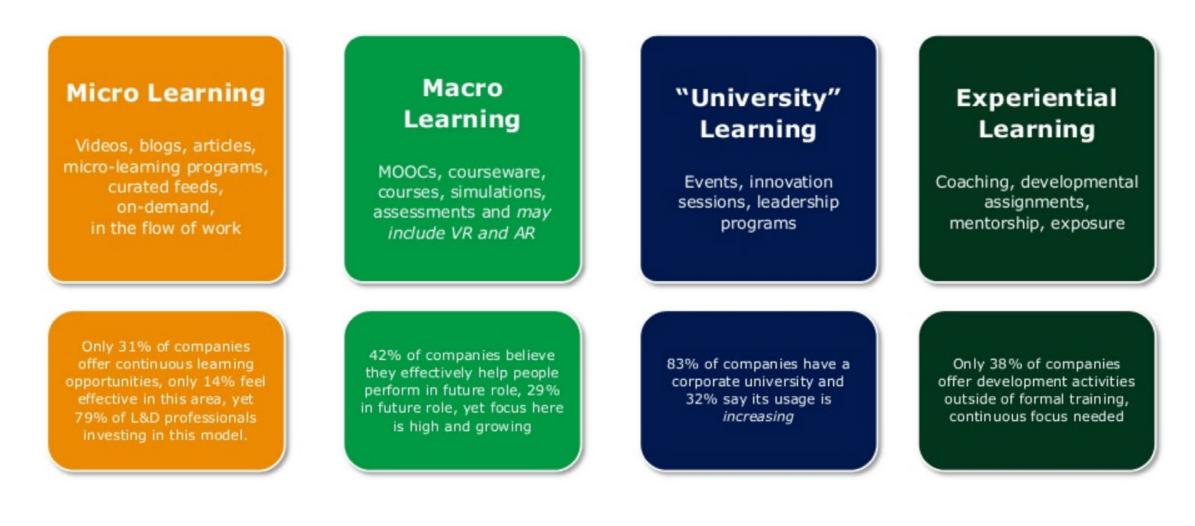
### A simple model to consider

Micro-Learning	Macro-Learning
I need help now.	I want to learn something new.
<ul> <li>2 minutes or less</li> <li>Topic or problem based</li> <li>Search by asking a question</li> <li>Video or text</li> <li>Indexed and searchable</li> <li>Content rated for quality and utility</li> </ul>	<ul> <li>Several hours or days</li> <li>Definitions, concepts, principles, and practice</li> <li>Exercises graded by others</li> <li>People to talk with, learn from</li> <li>Coaching and support needed</li> </ul>
Is the content useful and accurate?	Is the author authoritative and educational?
Videos, articles, code samples, tools	Courses, classes, MOOCs, programs



#### Where does macro and micro learning apply?

#### But it's not quite enough. We see four broad modalities today



Source: Bersin by Deloitte High-Impact Learning Organization 2017, n=1200 ATD "Microlearning: Delivering Bite-Sized Knowledge," n=596

What did NOT make the top

Developing L&D function

"mainstream" or commodity-like

These areas are becoming

features of learning.

Curation

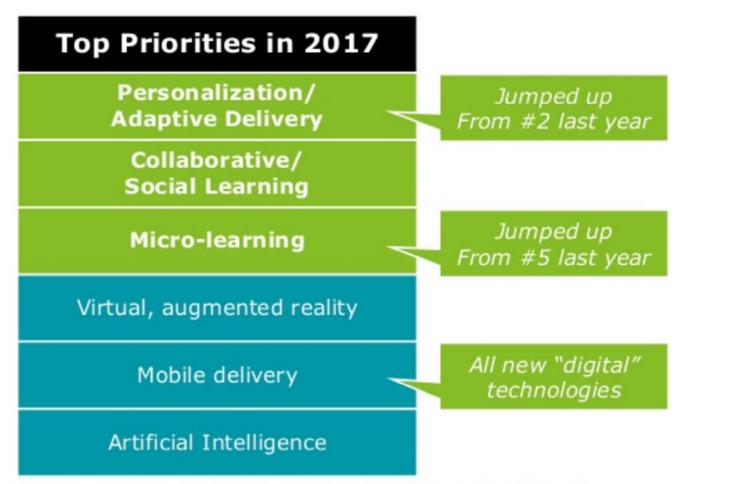
Video

MOOCs

Gamification

five areas of focus this year?

### Learning preferences have changed



Source: Donald H. Taylor, Learning Sentiment Study 2017, 885 L&D respondents, 60 countries

#### The Reality of Learning Today: 24 Minutes A Week



UNTETHERED

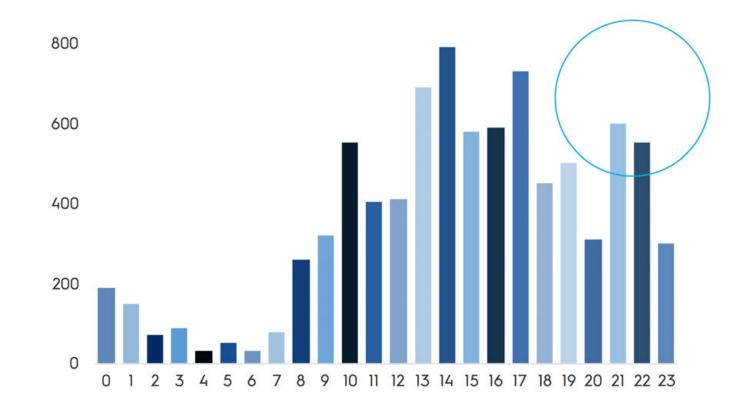
Today's employees find themselves working from several locations and structuring their

work in nontraditional ways to accommodate their lifestyles. Companies are finding it difficult to reach these people consistently and even harder to develop them efficiently.

# SmartUp is Engaging

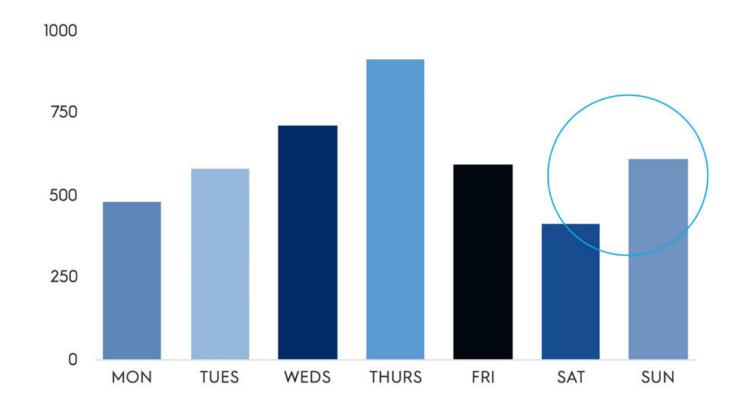
SmartUp shows high levels of engagement both during work and afterhours. This kind of continuous learning is driven by a great mobile experience and strong content from customers.

#### PEAK ENGAGEMENT DURING THE DAY IS HIGH. EVENING ENGAGEMENT PEAKS AROUND 9-10PM



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#### MEMBERS ARE ALSO USING THE PLATFORM OVER WEEKENDS, IN PARTICULAR ON SUNDAYS - IN PREPARATION FOR THE WEEK AHEAD



# What's the Job to be Done?





# What's the Competition?







# Kolb's Learning Cycle



# Active Experimentation

(planning / trying out what you have learned)

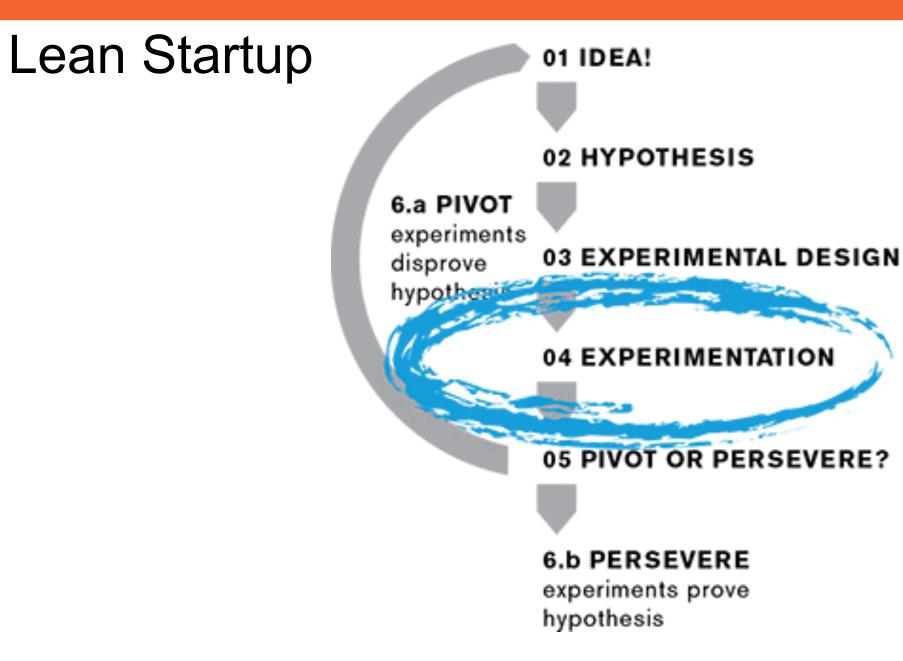
# Reflective Observation

(reviewing / reflecting on the experience)



from the experience)



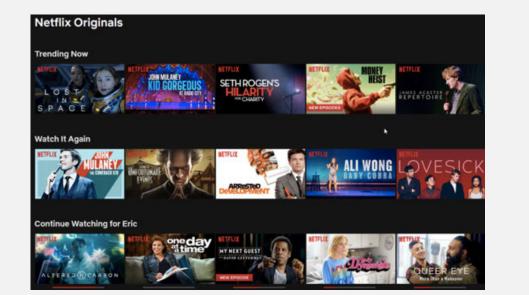




45

# RECOGNISED AS THE....





# "NETFLIX OF LEARNING" smartup

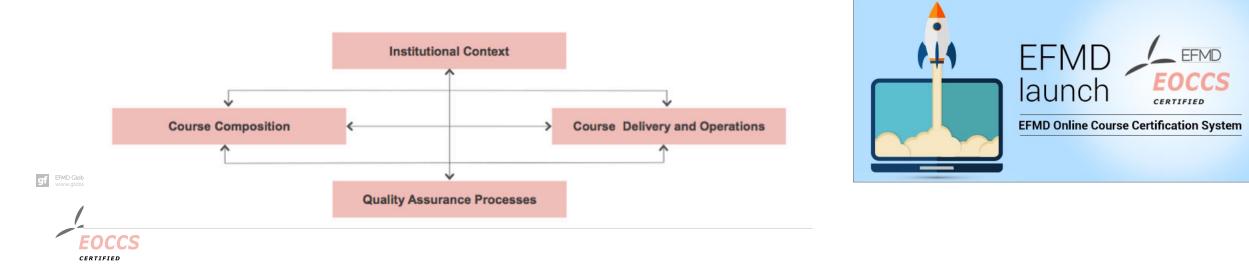




# Too much Netflix!



# From **Massive** to *Micro - How to measure learning effectiveness?*



# Bringing Quality to Technology Enhanced Learning

**David Asch** and **Martin Schader** explain why EFMD has launched EOCCS EFMD's Online Course Certification System



Two guiding principles informed our approach. First, learning in a digital age includes using the digital tools we employ daily and should encompass our new digital habits/ behaviours. Second, teaching in a digital age includes facilitating learners that are digital natives.

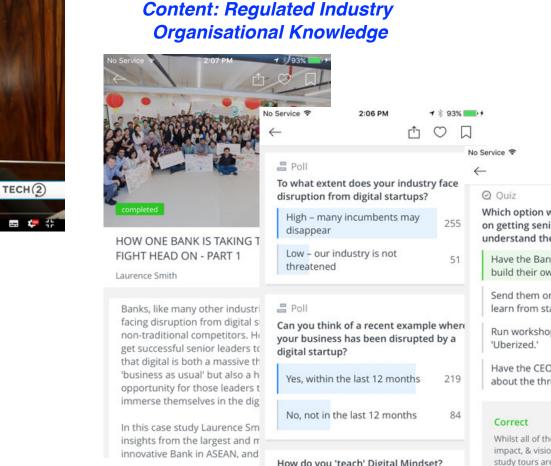
# **Dilemma 1 - Time Compression**

**Compression Ratio** 

8:1

DBS digital transformation strategy - Paul Cobban - MD, COO - Technology and Operations, DBS 
Tech (2)

Format: Video Duration: 58 minutes Interaction: None Polls: None Quizzes: None Data: None Completion: % unknown Learning Effectiveness: unknown



- From Linear Video

to Micro-Learning

Format: Micro-Learning Duration: 7 minutes Interaction: Every 60 seconds Polls: 2 - 3 Quizzes: 2 - 3 Data: Detailed Completion: 85 - 95% Learning Effectiveness: Fully tracked

$\leftarrow$		Ů ♡ [		
	Quiz		No Service 🗢 2:07 PM	<b>1</b> \$ 93% <mark>■</mark>
255 on	getting senior exec	utives to	What a score! Out	tstanding.
2307.0				
		of Silicon Valley to	Correctly answered	6 of 6
by a		examples of being	Read	10 of 10
		nms team talk	You Scored	+30 pts
84	Correct	20 pts	Recommended	
? vas to	impact, & vision from t study tours are not sca solution has to be deep	he CEO is critical, lable & any ply experiential to		
	face	face <ul> <li>Quiz</li> <li>Which option would h</li> <li>on getting senior exect</li> <li>understand the digita</li> <li>51</li> <li>Have the Bankers were</li> <li>build their own App.</li> </ul> Send them on tours           learn from startups.           where           by a           219           Have the CEO & Com about the threat.           84           Correct           Whilst all of the above impact, & vision from to study tours are not sca solution has to be deel change both people's of behaviours.	←       Ê       ○       [         face	<ul> <li>Q Ouiz</li> <li>Which option would have most impact on getting senior executives to understand the digital threat?</li> <li>Have the Bankers work as a startup &amp; build their own App.</li> <li>Send them on tours of Silicon Valley to learn from startups.</li> <li>Send them on tours of Silicon Valley to learn from startups.</li> <li>Run workshops with examples of being 'Uberized.'</li> <li>Have the CEO &amp; Comms team talk about the threat.</li> <li>Keed</li> <li>You Scored</li> <li>Recommended</li> <li>Whits all of the above would have some impact, &amp; vision from the CEO is critical, study tours are not scalable &amp; any solution has to be deeply experiential to change both people's opinions &amp; behaviours.</li> </ul>

you tell them to - they must have the experience to decide for themselves. Let

> HOW ONE BANK IS TAKING THE DIGITAL FIGHT HEAD ON - PART 2

# **Dilemma 2 - Time Compression**



Format: Classroom **Duration:** 11.5 hours (690 minutes) Interaction: Some - none Polls: Some - none Quizzes: Some - none Data: None Completion: % unknown Learning Effectiveness: Exam taken separately



# - From Classroom to Micro-Learning

Content: Regulated Industry

aleu muusii y	I		
al Skills	Quizzes: 4 - 5 per m	nodule = 112 - 140	
	Data: Detailed		
	<b>Completion:</b> 85 - 95	5%	
	•		
Service S 2:06 DM		1655. I Ully tracked	
- Poll			
		1	
disruption from digital startups?	🥥 Quiz	No Service 🗢 2:07 PM 1 🕴	93% 🔜 🕯
High – many incumbents may	Which option would have most impact	$\leftarrow$ $\bigtriangleup$ $\bigcirc$	
disappear 255		What a scorol Outstanding	
Low - our industry is not		what a score: Outstanding.	
threatened 51			
		Correctly answered	6 of 6
- Poli			-
	ri	Read 10	of 10
your business has been disrupted by a	Run workshops with examples of being	-	
digital startup?	Oberized.		
Yes within the last 12 months 219	Have the CEO & Comms team talk	You Scored +3	30 pts
res, waan are last 12 months 215	about the threat.		3
No not in the last 12 months			
No, not in the last 12 months	Correct 20 pts	Recommended	3
		A CONTRACTOR	-
How do you 'teach' Digital Mindset?	study tours are not scalable & any		-
		A Caracteristicity and a	•
0	behaviours.		Ser an
define what we meant by 'digital mindse	Adults do not change their minds because		-1
	A Skills 2:06 PM	al Skills       Quizzes: 4 - 5 per m Data: Detailed Completion: 85 - 95 Learning Effectiver         Service ?       2:06 PM       1 \$ 93%         > Poll       >       >         To what extent does your industry face disruption from digital startups?       No Service ?       2:06 PM       1 \$ 93%         High - many incumbents may disappear       2:55       No Service ?       2:06 PM       1 \$ 93%         Low - our industry is not threatened       51       O Uiz       Which option would have most impact on getting senior executives to understand the digital threat?         Low - our industry is not threatened       51       Have the Bankers work as a startup & build their own App.         Send them on tours of Silicon Valley to learn from startups.       Send them on tours of Silicon Valley to learn from startups.         Run workshops with examples of being 'Uberized.'       Have the CEO & Comms team talk about the threat.         No, not in the last 12 months       219         No, not in the last 12 months       219         No, not in the last 12 months       219         Nubils all of the above would have some impact, & vision from the CEO is critical, study tours are not scalable & any solution has to be deeply experiential to change both people's opinions & behaviours.	al Skills     Quizzes: 4 - 5 per module = 112 - 140   Data: Detailed   Completion: 85 - 95%   Learning Effectiveness: Fully tracked     Poll   To what extent does your industry face   disappear   High - many incumbents may   255   Low - our industry is not   threatened     Send them on tours of Silicon Valley to   Have the Bankers work as a startup &   build their own App.   Send them on tours of Silicon Valley to   Idear from startups:   No, not in the last 12 months   How do you 'teach' Digital Mindset?   The first challenge the team faced was to   define what we meant by 'digital Mindset?     How day ue 'teach' Digital Mindset?   The first challenge the team faced was to   define what we meant by 'digital Mindset?   A to prove the team faced was to   correct   20 pt   Have the CEO & Comms team talk   about the threat.   Correct 20 pts Recommended Which a bob deeply experimental to charling both people's opinions & behaviours. Selection is to be deeply experimental to charling both people's opinions & behaviours.

you tell them to - they must have the experience to decide for themselves. Let

Format: Micro-Learning

Interaction: Every 60 seconds

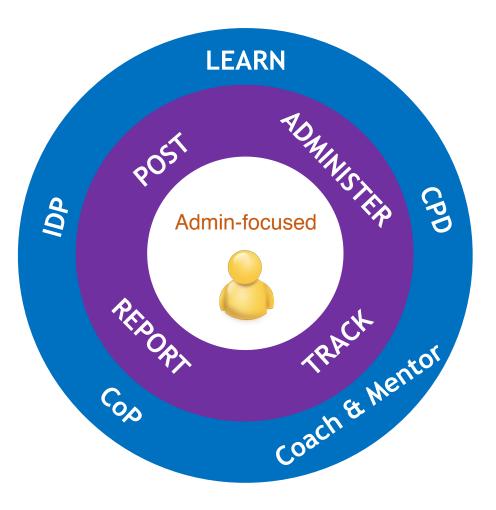
**Polls:** 4 - 5 per module = 112 - 140

**Duration:** 28 modules x 7 minutes = 196 Min

HOW ONE BANK IS TAKING THE DIGITAL FIGHT HEAD ON - PART 2

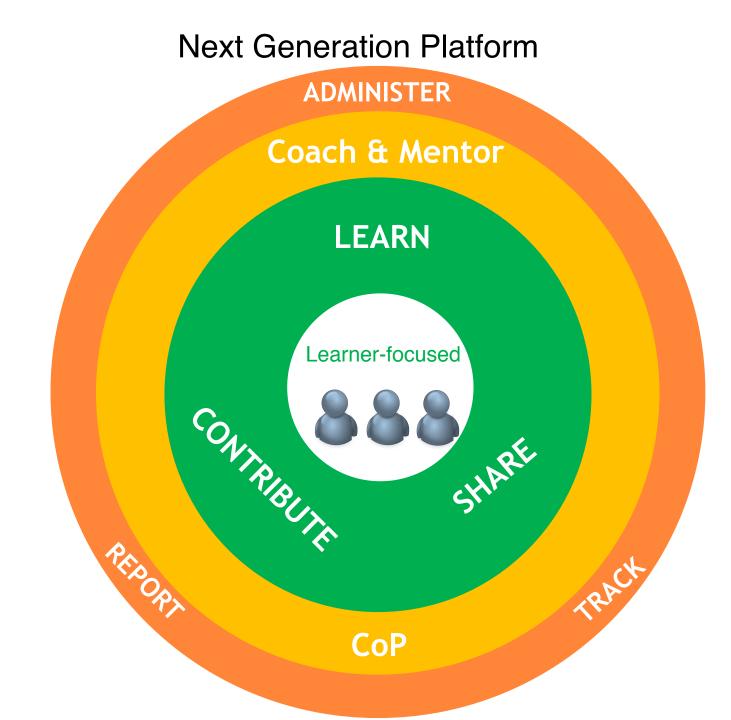
# LMS vs Next Gen approach

Learning Management System



## Learning Management System





# From Massive to Micro





From **Massive** to *Micro - The next phase of Learning Innovations?* 

<u>Where micro works really well</u> <u>Most common solutions sought</u>

- 1. Pre-learning
- 2. Cascading
- 3. Continuous learning
- 4. Engaging Millennials

- 1 Digital Transformation
- 1. Digital Transformation
- 2. Large &/or distributed workforce
- 3. Mobile learning
- 4. Engaging Millennials

Not a Disruption - more a thoughtful integration... Complementary, not a replacement

# What we've learned

Integrate the macro & the micro

Integrate the physical & the digital

Run learning as a campaign

Fro micro - get people playing on the platform

Gamification & incentives build habituation

Appeal to tacit & explicit motivations

Playing —> Learning —> Training



# Campaignification





# SmartUp: Engagement Methodology

#### 60 TO 90 DAY CAMPAIGN

PRE- LAUNCH	LAUNCH	ACTIVATE	ENGAGE	SUSTAIN
Hype Generation	Sponsor's Message Kickoff	Weekly New Theme Leaderboard	Weekly New Theme Challenge	Internal Content and Initiatives
	CLOSE	Updates	Introduction Invitation to	ROI Analysis
	MONITORING OF WEEKLY & MONTHLY USAGE			+ Business Impact

CREATIVE ENGAGEMENT STRATEGIES

# COMMUNITY ACTIVATION & ENGAGEMENT

TOP LEVEL SPONSORSHIP

The DBS Learn App was launched to 22,000 employees, and has since been extended to a further 7,000 contractors for whom the learning was also deemed useful.



"I encourage all of you to download the smart up app. It is very well done, it has case study, quizz, book extract on anything you need to know about digital and start up. I learned a lot it's the best training tool I have ever used. Should be mandatory to all digi people but do it at your own pace and leisure. In fact it's pretty entertaining there are simulations and challenges difficult to crack but really stimulating and refreshing." Juigapore

18F

18F

**IBF** 

18F

18F

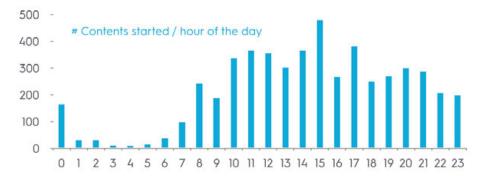
**IBF** 

Olivier Crespin IBF Fellow; Group Head Digital Bank DBS Bank Ltd

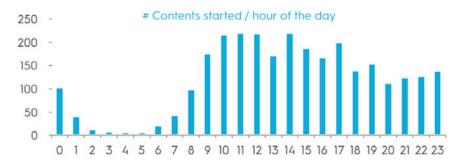
# The same high usage patterns happen for every customer

250

## deployment

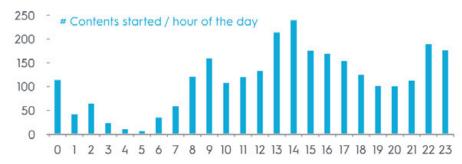


### **Insurance Corporate**



#### # Contents started / hour of the day 80 -60 -40 -20 -0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23

# Asia-Pacific Corporate



# Mobile Operator

International

Confidential

Bank





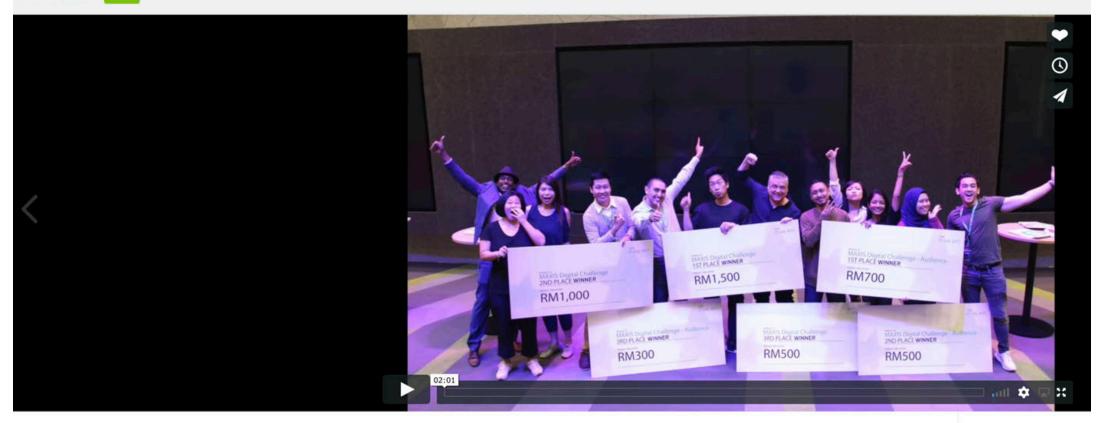
# Active<br/>UsersContents<br/>StartedContents<br/>CompletedCompletion<br/>RateContents Started<br/>per User1817,8007,50696.2%43.1





Active	Content	Content	Completion	Content Started
Users	Started	Completed	Rate	per User
827	33,319	32,030	96.1%	40.3





#### Maxis Digital Challenge Grand Finale

2 months ago

▶ 748 ♡0 ♀0 ♀0

#### https://vimeo.com/227190536

Maxis organized a Digital Challenge internally for employees, in partnership with Smartup. This was an initiative to have more digital savvy employees, as part of the digitalization transformation that Maxis is currently going through. It was a fun event where participants and the audience took part in a game show style event, answering questions and winning prizes. More from Life At Autoplay next video







**⊲** Share

Active Users	Content	Content	Completion	Content Started
	Started	Completed	Rate	per User
827	33,319	32,030	96.1%	40.3



https://vimeo.com/227190536

# So the Reality of Learning Today: 24 Minutes A Week

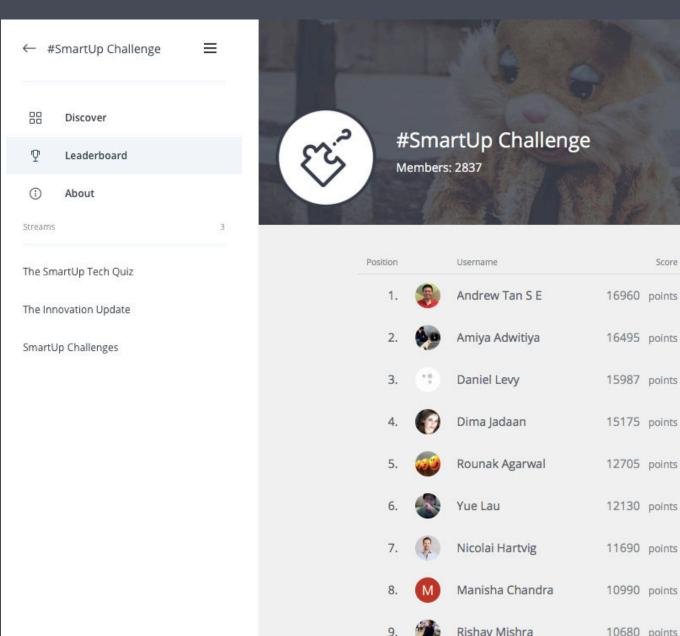


UNTETHERED

Today's employees find themselves working from several locations and structuring their work in nontraditional ways to accommodate their lifestyles. Companies are finding it difficult to reach these people consistently and even harder to develop them efficiently.

Source: Meet the Modern Learner: Engaging the Overwhelmed, Distracted, and Impatient Employee, Bersin by Deloitte, Deloitte Consulting LLP

# **SmartUp:** The Leaderboard



#### Can be used to:

1. Drive friendly competition so leaders can sponsor prizes to top-scorers

# 2. Spot hidden talents

3. Track learning journeys and interests

4. Identify most "popular" content creators

# Rewards & Recognition

- Badges & Certificates can be rewarded for highest performers & fastest movers
- Identify & recognise hidden talent & rising stars



Learning for the Future

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 $(\boxtimes)$ 

F Recommend 2.9K

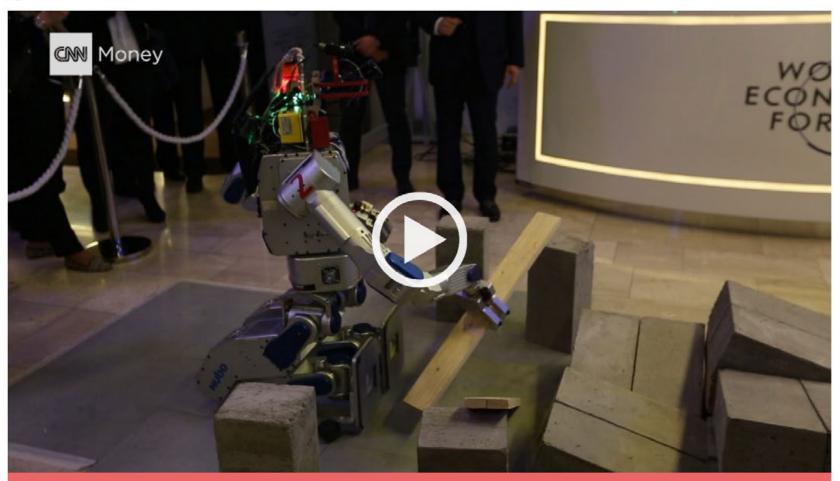
in ....

# 30% of bank jobs are under threat

by Matt Egan @MattEganCNN

Money International +

L April 4, 2016: 11:20 AM ET



Message from Davos: The robots are coming



# Developing future-ready skills key to financial services: MAS chief



# DO YOU HAVE THE RIGHT SKILLS FOR THE FUTURE?

<u> ttps://www.youtube.com/watch?v=BT6m1TTze\_4</u>

#### 0 6 0 Ala Annual Report he Institute of 2016/2017 Banking & Finance Home Who We Are Chairman's Statement Perform Transform Financial Statements Singapore



Home Who We Are Chairman's Statement Perform Transform Financial Statements

Developing Future-Enabled Skills 🔪 New Industry Skills Roadmaps 🔪 MySkills Portfolio

😃 🛅 🙆 Ala

#### Transform

As the industry undergoes rapid transformation through innovation and the increasing use of technology, financial practitioners must acquire new skills to stay relevant.

#### **Developing Future-Enabled Skills**

Annual Report

2016/2017

IBF will be recognising a suite of horizontal capabilities under its IBF Standards for the first time. Referred to as Future-Enabled Skills, these new capabilities have been identified by industry leaders as critical to equip financial practitioners for the increasing digitalisation of the industry. IBF will initially have six pillars under the Future-Enabled Skills, which will cover digital awareness, data driven decision making, human centered design, agile/entrepreneurial thinking, future communication, as well as risk and governance in the digital world. To ensure that training for these Future-Enabled Skills remains current, IBF will work with industry leaders to update the modules under each pillar and consider the need for additional pillars over time.

IBF will also introduce a Mobile Micro-Learning App to complement in-depth facilitated training. Financial institutions will be able to subscribe to this new platform, so that their staff will have access to content on Future-Enabled Skills. Comprising short modules of not more than 10 minutes each, financial practitioners will be able to learn about these new areas while on-the-go.

#### The IBF Mobile Learning Platform - Learn@IBF



#### New Industry Skills Roadmaps

"Let us renew our commitment to build skills and develop capabilities in our people, so that they thrive in the emerging digital financial landscape."

**RAVI MENON** 

Chairman, IBF Council

#### Chairman's Statement

#### **Building Digital Capabilities**

In the last year, digital banking and payments have become even more widespread. Greater use is being made of data science to extract insights. Artificial intelligence is playing a growing role in functions ranging from customer service to risk management and compliance. Most of all, cyber security has become critically important in the financial industry.

These changes have led to new jobs being created and existing jobs being transformed. IBF - in partnership with industry - will introduce a new digital curriculum for all finance professionals.

This digital curriculum (referred to as "Future-Enabled Skills") aims to empower practitioners with new capabilities for digitalization, innovation and customer-friendly design, and bolster their understanding of risk, governance and ethics.

IBF will launch a mobile learning app that will broaden access to finance professionals and facilitate the learning of these topics. This will complement the more in-depth training offered by institutes of higher learning, training providers and financial institutions.

IBF will also move to a modular, skills-based certification in its competency framework. This will enable financial institutions to identify the relevant skills and develop appropriate training programmes and roadmaps for their staff. This will also help individuals identify the skills needed in their current jobs as these jobs evolve or to transit to new roles. IBF will ensure that these programmes are aligned to the IBF Standards, and certify individuals who obtain the requisite training and experience for their jobs. We have implemented this modular approach for the Consumer Banking and Fund Management segments, and will look to extend this to other industry segments over the next year.

Earlier this year, IBF introduced the MySkills Portfolio on the IBF Portal, which allows finance professionals to track their own training progress and receive programme recommendations based on their training goals. MySkills Portfolio also functions as a repository of skills and training records, and is a first step towards providing individuals with a resource to plan and manage their learning.

### Institute of Banking and Finance

Future–skilling the Financial Industry across 6 Horizontal Skills Scale: Singapore and the Asia Region



Learn@IBF white-labelled app DOWNLOAD: App Store / Google Play Store



HORIZONTAL SKILLS		Agile & Entrepreneurial Thinking		Skills	Data Science & Analytics
STRATGETIC OBJECTIVES Digital World Awareness	Cyber Security & Data Privacy		Human Centered Design		

Future Communication

Private and Confidential: Client internal distribution only

# **SAY** DWER

**IBF** 

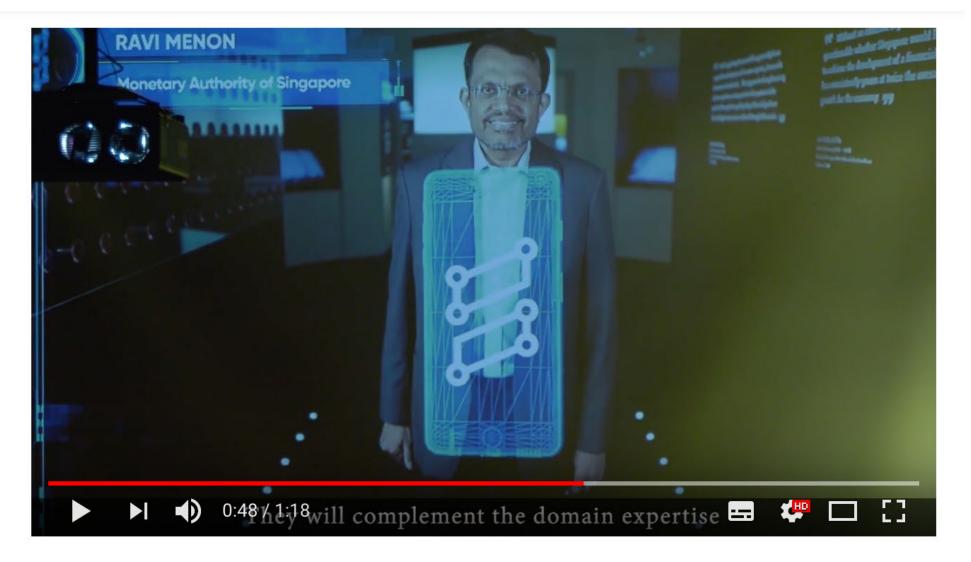
### Mr Ravi Menon Chairman of IBF Council

Managing Director, Monetary Authority of Singapore

These are the skills our professionals will need to thrive



Search



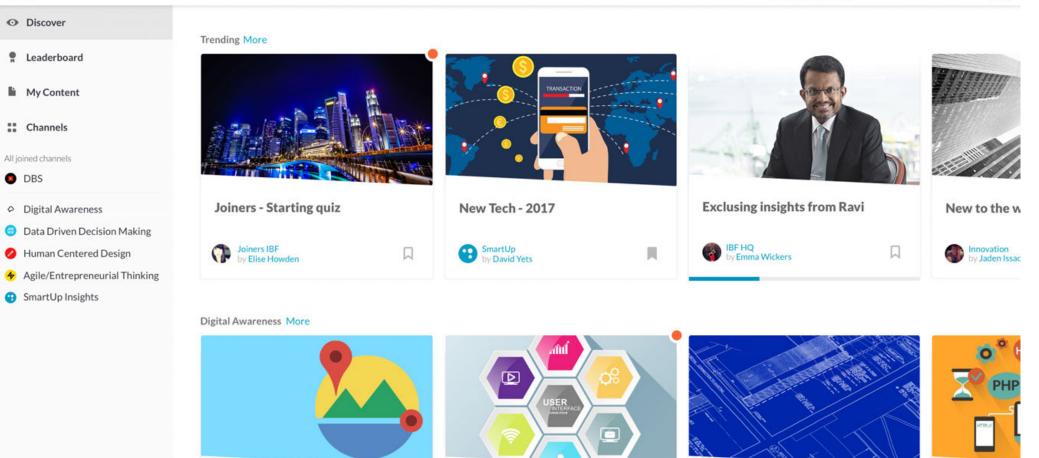
What are the IBF Future Enabled Skills?

https://www.youtube.com/watch?v=nyilChyOaOo

### IBF



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Interface Design

#### Data Driven Decision Making More

**API - Getting started** 

Joiners 2017 by Lara Greening

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Banking Research Group (BRG) by Joe Hicks



Libraries and frameworks

SmartUp by Tash Vickers



**Operating Sy** 

Banking Singa by Amy Smith



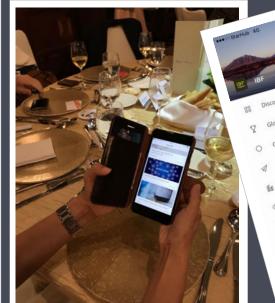


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### The launch of Learn@IBF at the IBF Distinction Evening 2017











# **3.**THE SMARTUP DIFFERENCE BANKING EXPERIENCE





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### Learning in the new age of insurance

by Gabriel Olano 15 Mar 2018

SHARE



Like any other industry, the insurance sector is in need of fresh talent and the continued development of existing professionals' skillsets. However, these are not simple tasks, as insurance faces competition from other industries and challenges brought about by changes in technology and learning styles.

Karine Kam (pictured), chief executive of the Singapore College of Insurance (SCI), a not-for-profit professional training body for the insurance industry, spoke with

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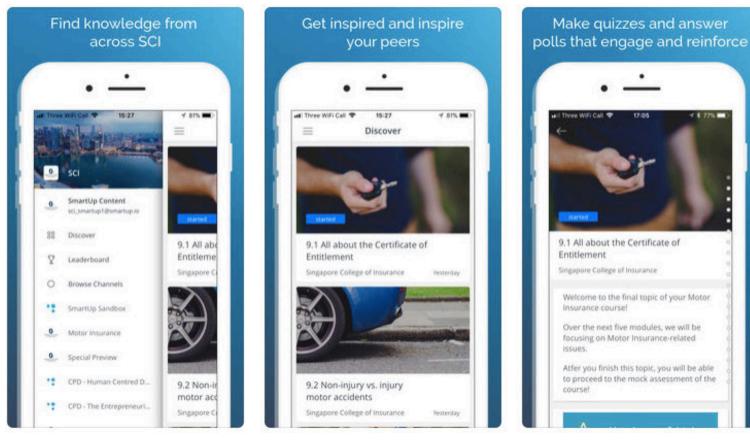
Scale: Singapore and the Asia Region



SCIDigital white-labelled app DOWNLOAD: App Store / Google Play Store



### Practitioners can now study for certifications and earn CPD hours via the app.



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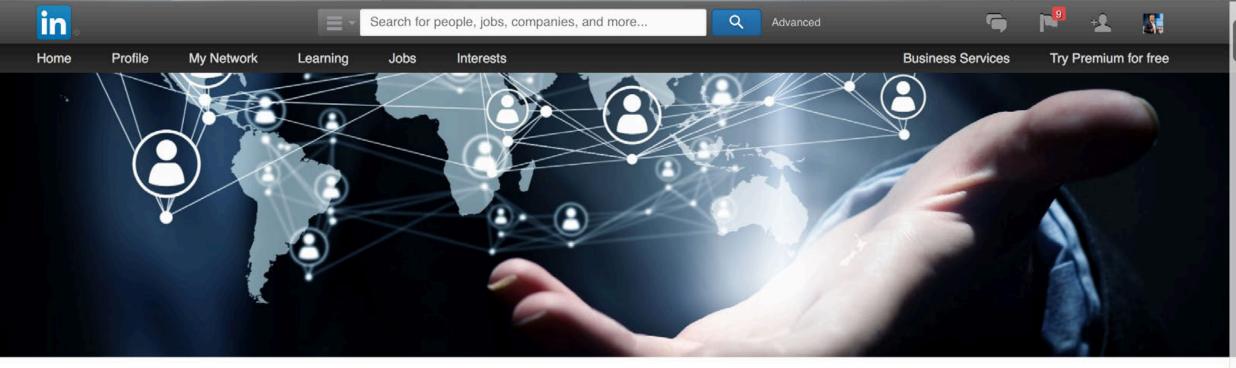












"Whole world in his hands" Credit: Shutterstock

### **DIGITAL MINDSET - Six things that work**

Edit article

Published on November 23, 2016



Laurence Smith Award Winning Chief Talent & Learning Officer



"How can we drive organisational transformation, create a 'digital mindset' and enable a startup culture of experimentation?"



Laurence Smith, a board-level advisor to SmartUp.io, looks at the ways technology is changing how workforces operate, and how individuals train and develop their skills





HR's role in developing organisation-wide digital skills

How well is your organisation prepared for the eve...

Laurence Smith offers twelve questions to help pin...

Readiness to digitise: 12 questions

to ask first

universities? Laurence Smith takes a crystal-ball

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Laurence Smith speaks to DBS' chief innovation of...



How to hire a CIO Chief Innovation Officer of DBS Bank Neal Cross sp...

So you want to join a startup? Laurence Smith, who switched

from a corporate job ...



Accelerating workforce reskilling

Board advisor to Smartup.io Laurence Smith says we...

#### http://www.hrmasia.com/forum-list/digital-mindset

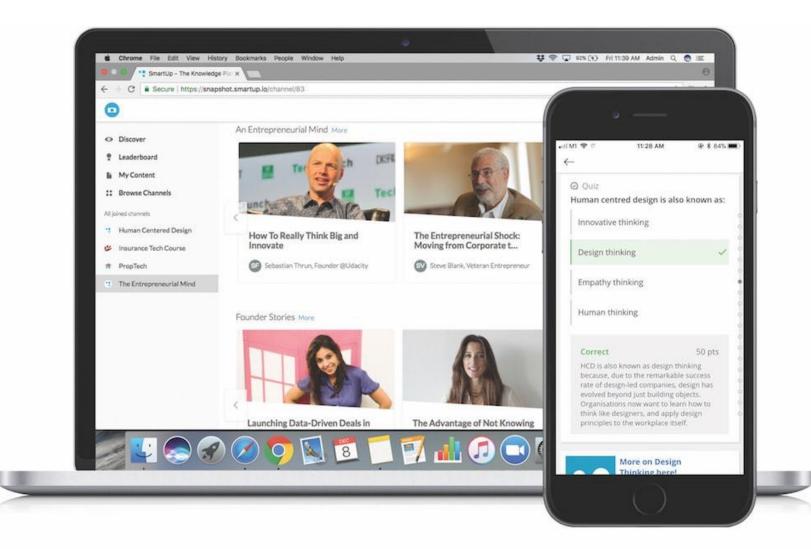


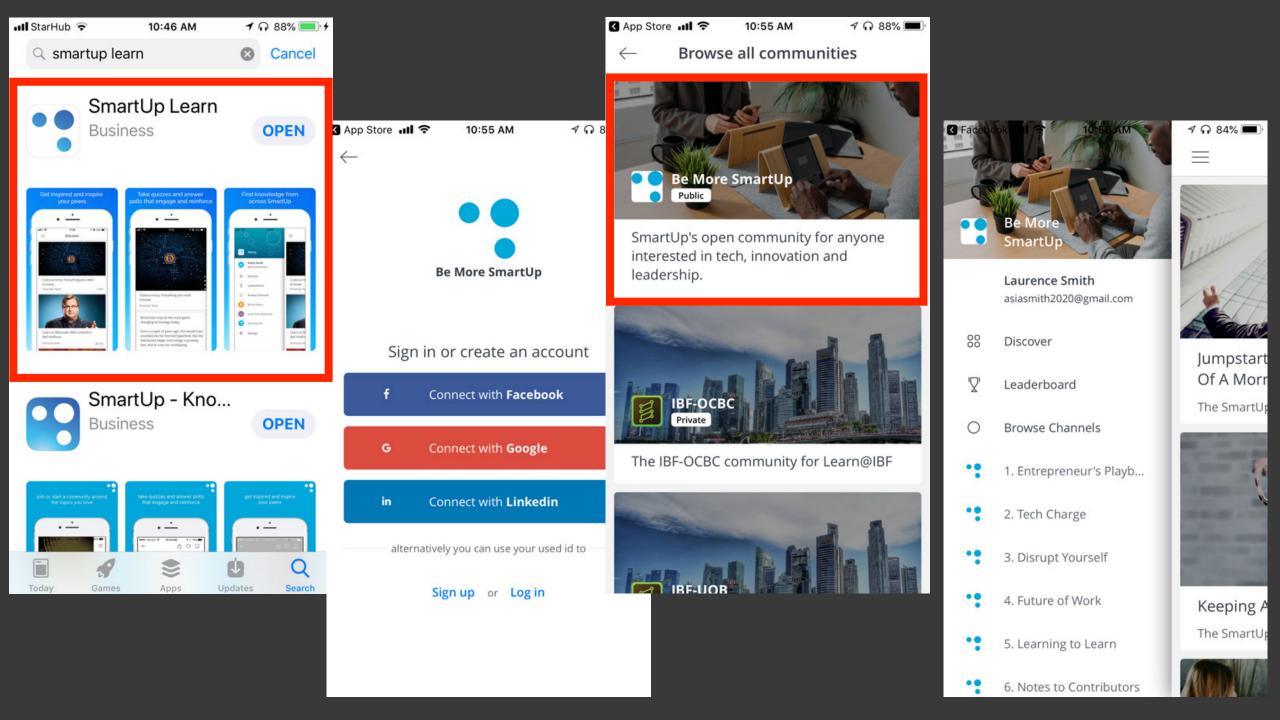
## Information wants to be free.

— Stewart Brand —



### SmartUp Transform Platform (web/mobile) + Content + Consultancy





# Laurence Smith

AsiaSmith2020@gmail.com Laurence@SmartUp.io http://www.smartup.io

smartup

DISRUP

ORBE

DISRUPTED

Disruption is real

No technology has
 ever been un invented

Re-invent yourself

Re-invent your function!

 Transform your organisation

Start today

Everyday