



DIGITALISING LEARNING:

THE NEW NORMAL

13 - 14 AUG 2020



DIGITALISING LEARNING:

THE HUMAN PERSPECTIVE

13 AUG 2020

Putting *Human* at Front & Center of Digitalisation



DBS transformation:

Story of digitalising banking and employee capability building

Use of 'Design Thinking' to ensure human-centricity

What worked well and less well

Next phase of DBS digitalisation

Story of digitalisation of banking and employee capability building

When did you feel that DBS Bank
has transformed to be more
modernised and consumer-friendly?

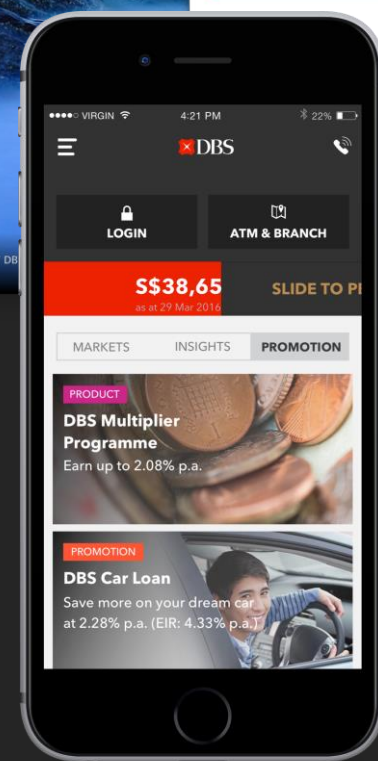
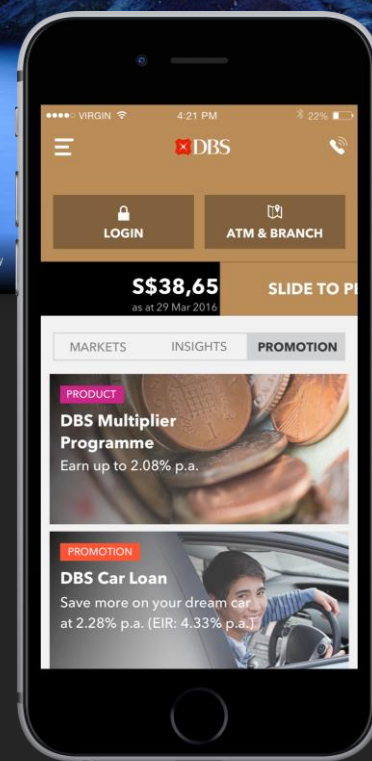
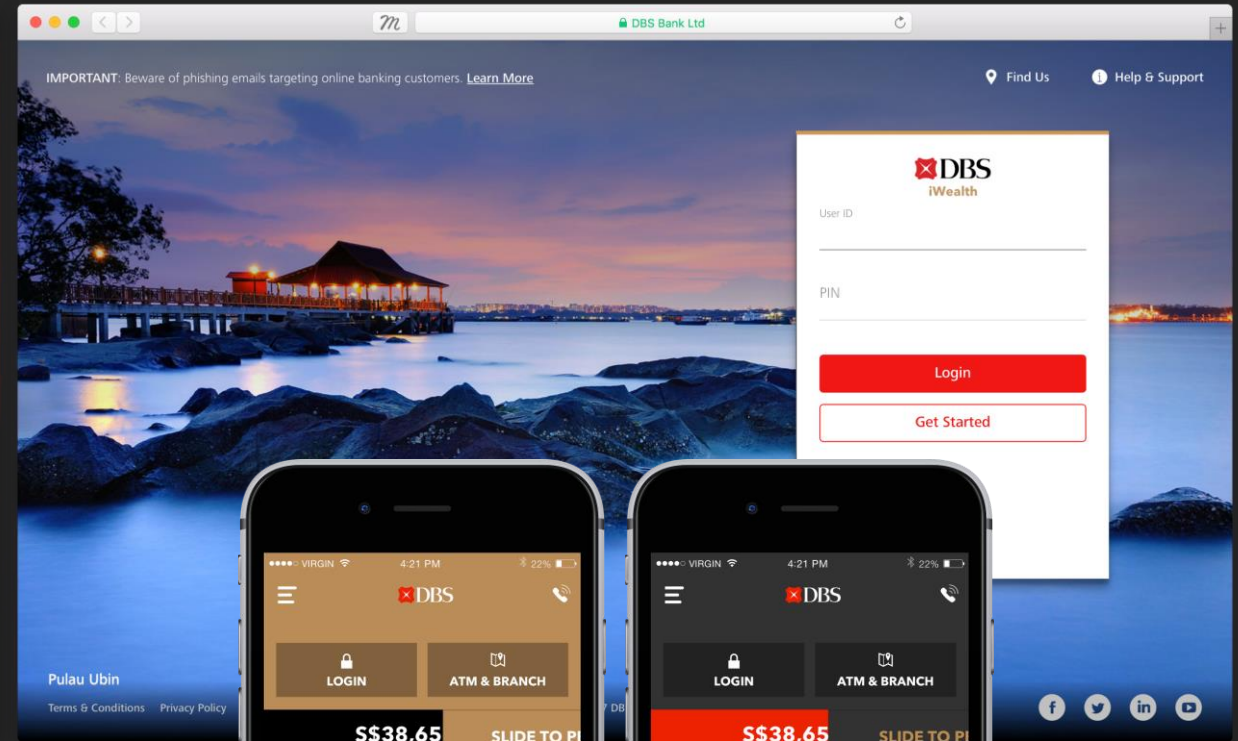
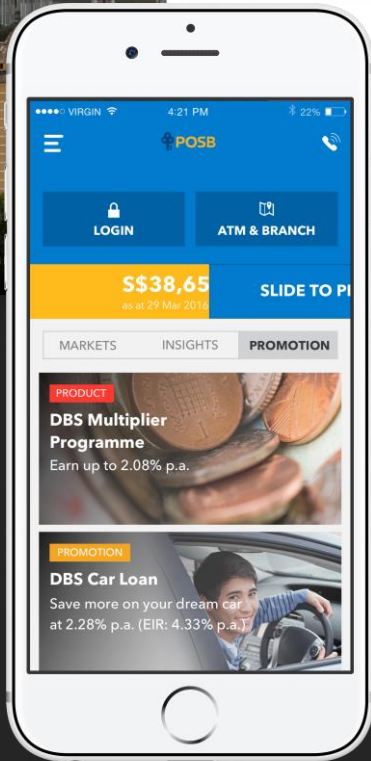
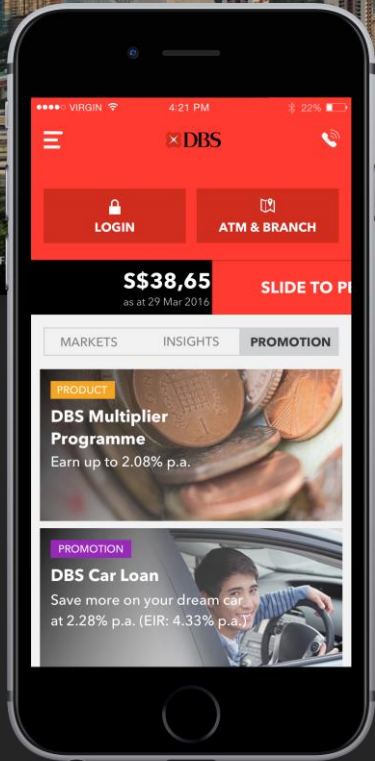
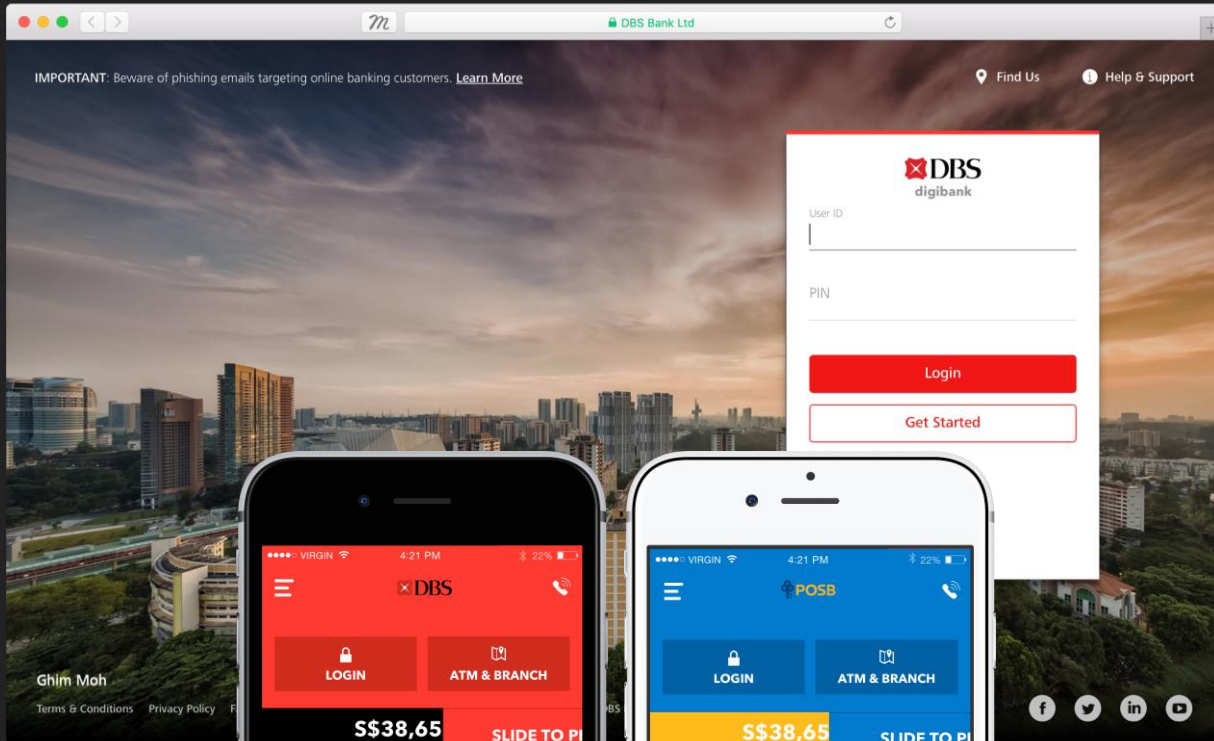
#Interaction #relationship #human-centric-design

Our journey started in 2014...

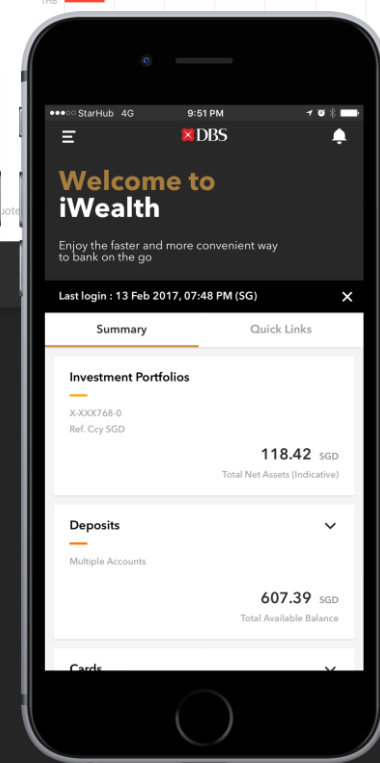
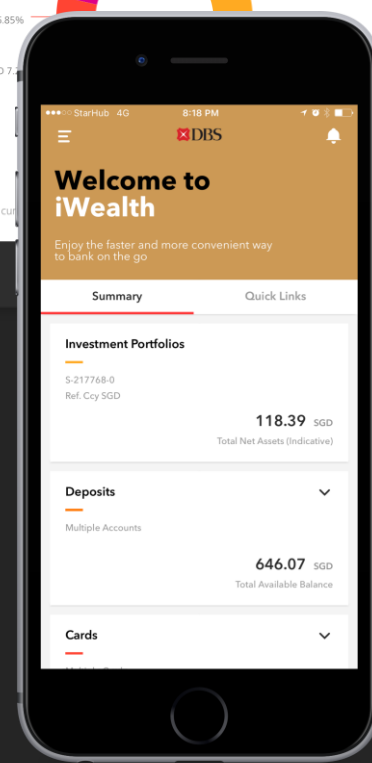
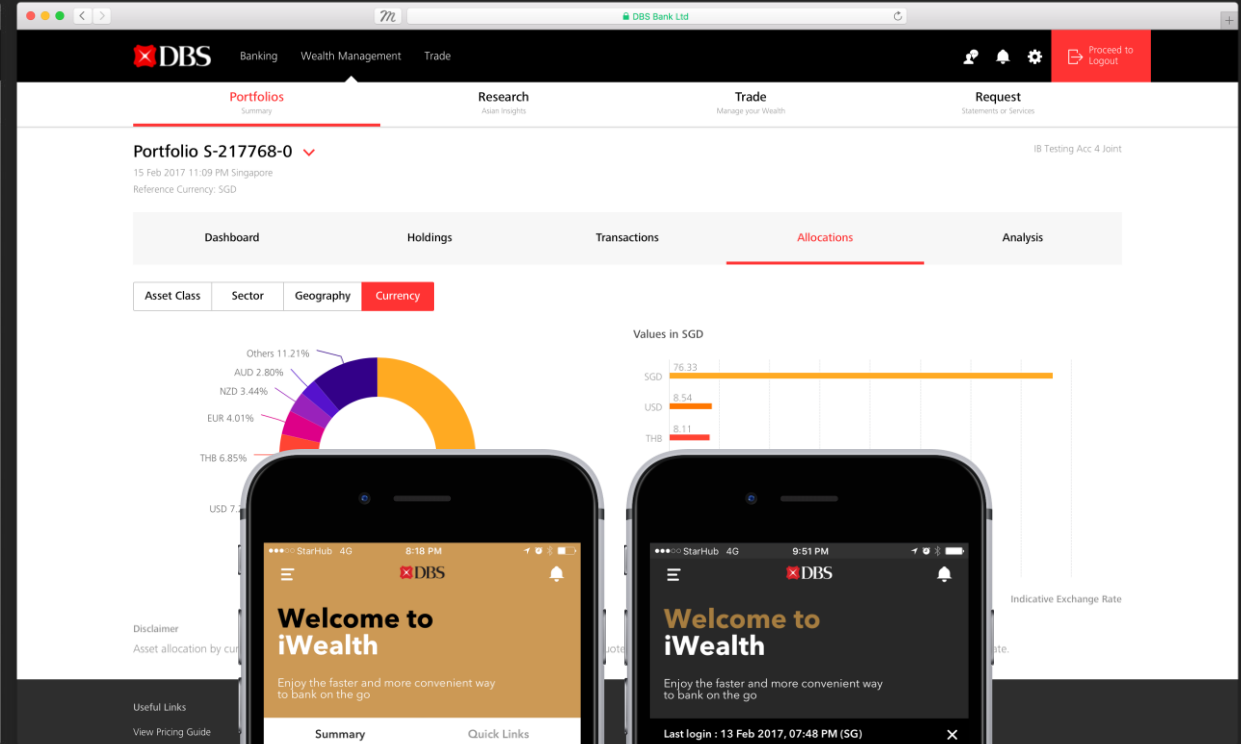
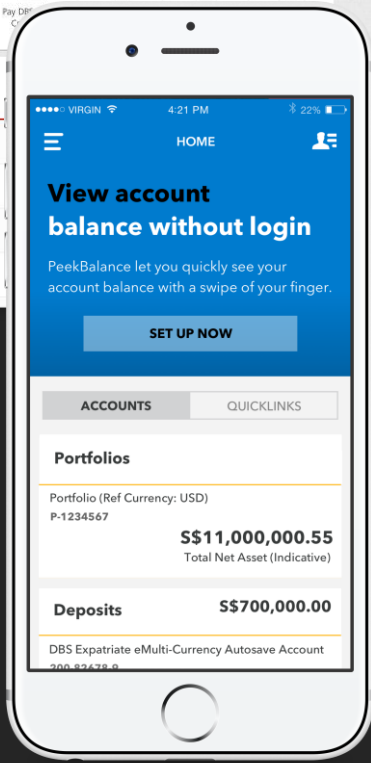
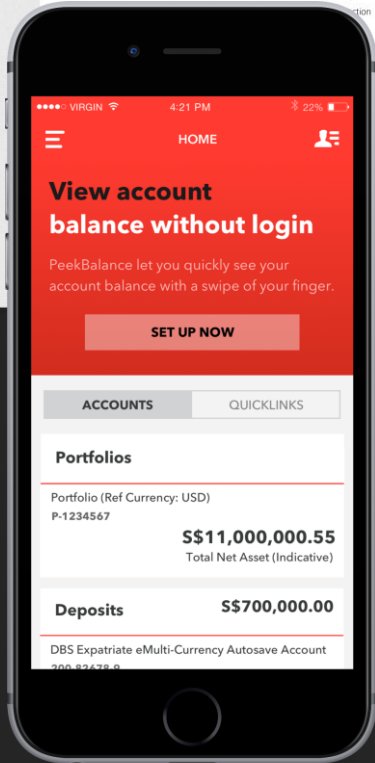
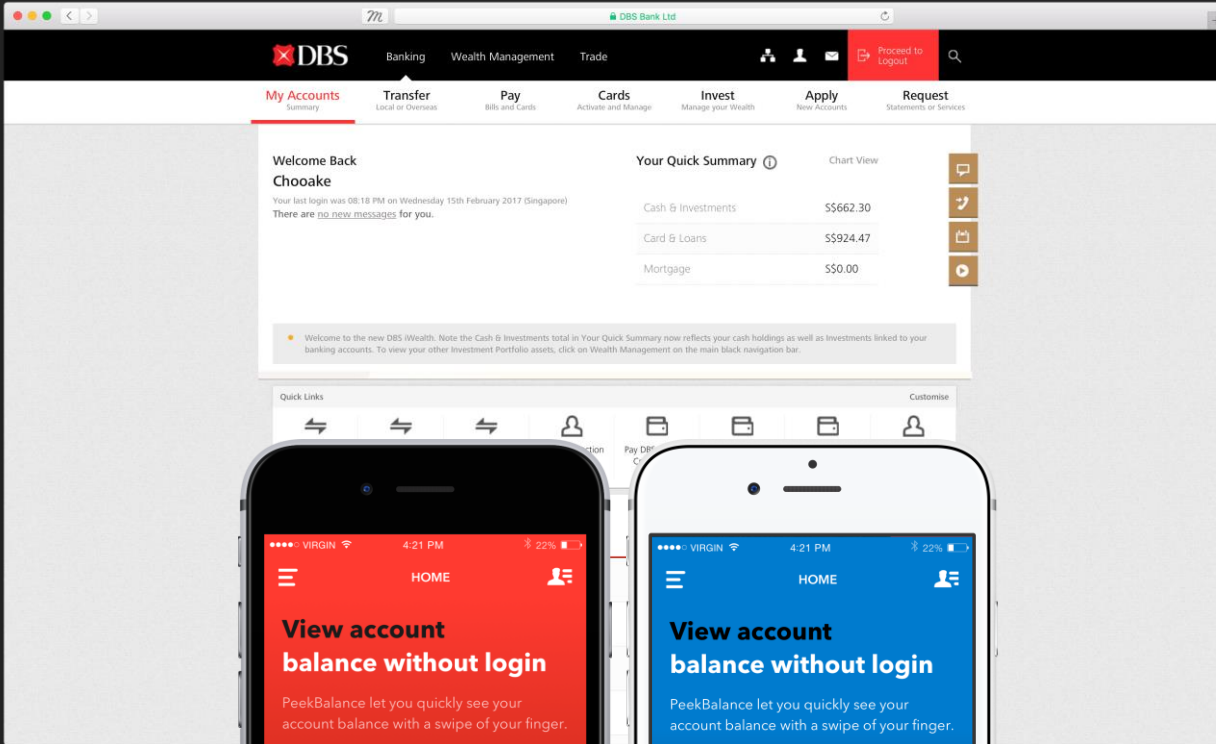
The collage illustrates the progression of DBS's digital banking services. It features several key screenshots:

- DBS Singapore Website:** A screenshot of the DBS Singapore homepage, highlighting the "Welcome to DBS Singapore" message and navigation options like "Personal Banking", "Enterprise Banking", and "Corporate Banking".
- DBS iBanking Login Page:** A screenshot of the iBanking login interface, showing fields for "User ID" and "PIN", a "Security Alert" regarding POODLE vulnerability, and promotional banners for "Download DBS mBanking" and "Unit Trusts".
- POSB Account Summary:** A screenshot of a POSB account summary page, displaying "Welcome back" messages, account details, and a "My Favourite Account Summary" section.
- DBS Vickers Securities:** A screenshot of the DBS Vickers Securities trading platform, showing a "SVO QuickTrade" interface with various market data and trading options.
- DBS Mobile App:** A screenshot of the DBS mobile app interface, showing a user's profile ("Chooake"), a balance of "1.01 SGD", and a "Send Money" button.

Pre-login Experience

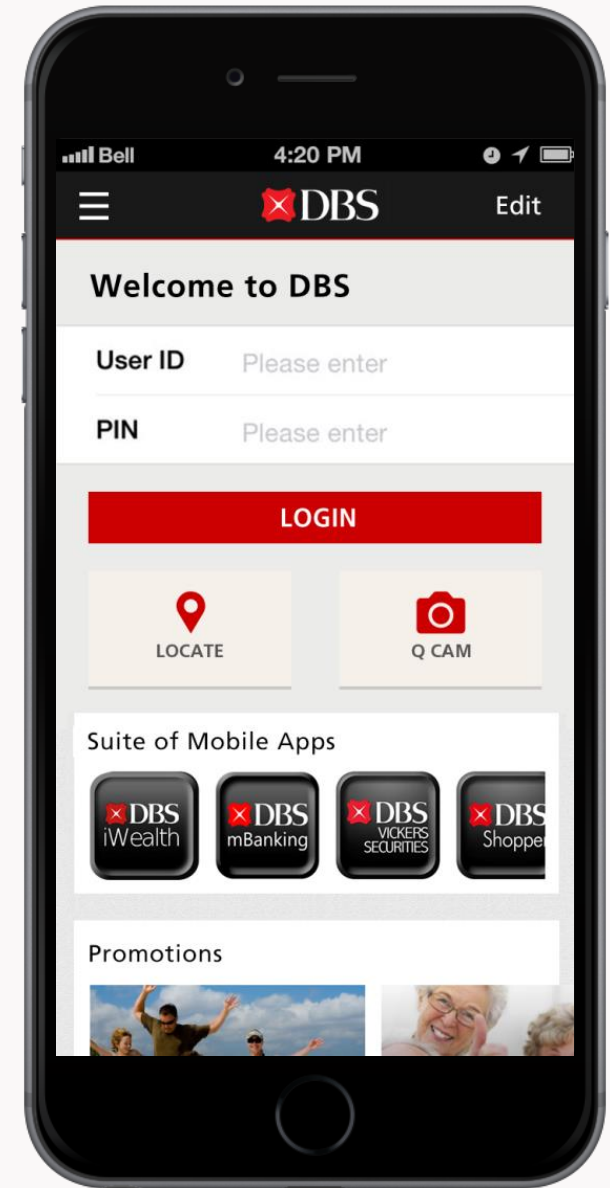
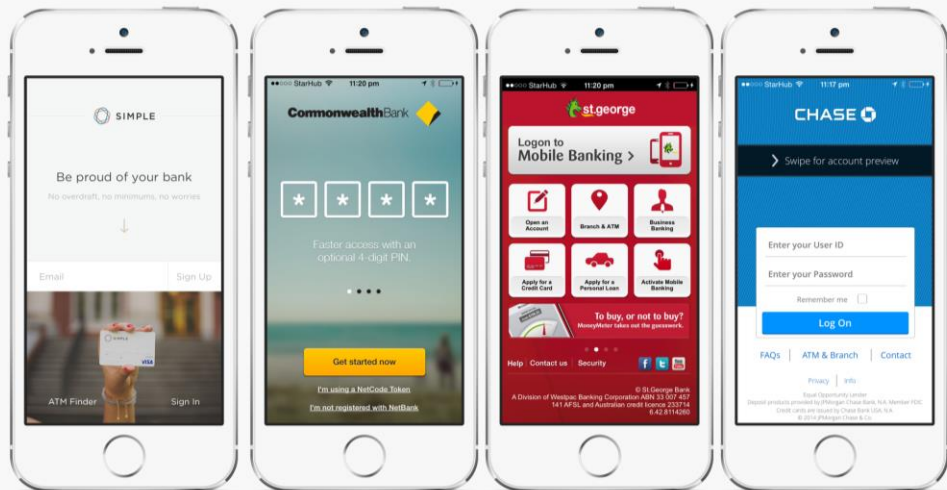


Post-login Experience



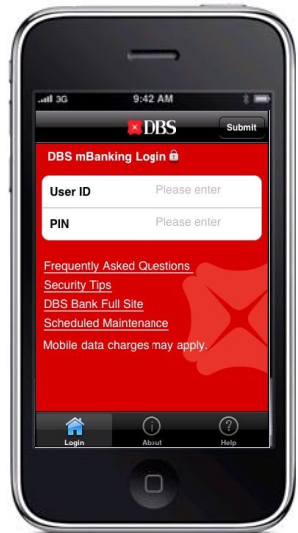
FIRST IMPRESSION

Within 3 seconds, the first screen not only sends an important message to our customers—to express our value, our design thinking, but also reinforces our brand.



2014

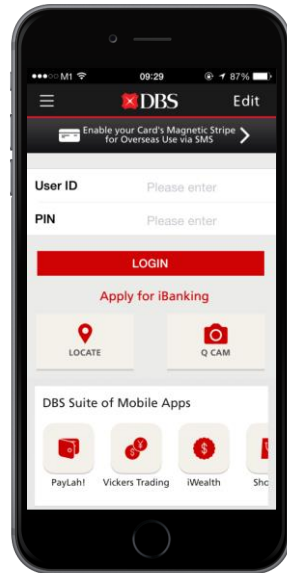
OUR MOBILE BANKING APP JOURNEY—SO FAR



2010



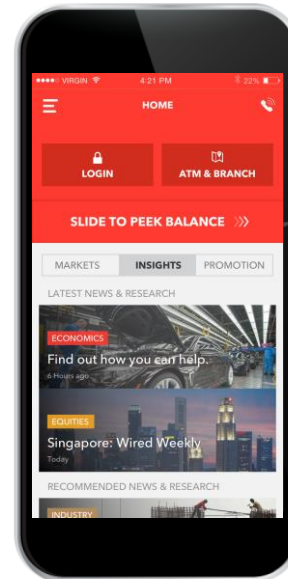
2012



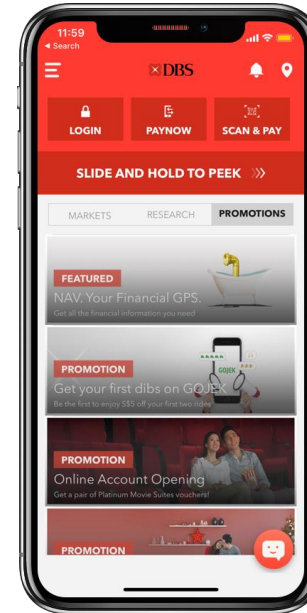
2013



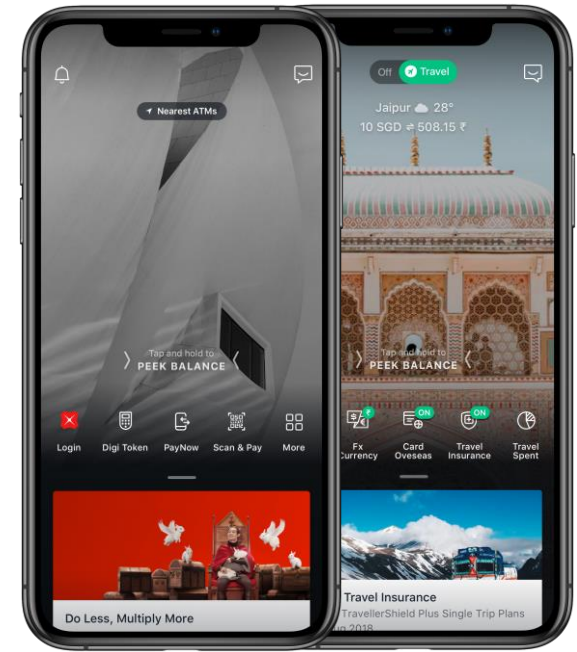
2014



2016



2018



2019



WIN THE SUITE LIFE

FIXED DEPOSITS
Grow your savings with our 6.75% FD interest rate

DEALS AND OFFERS
Check out the latest offers near you before you go shopping or dining.

HOW IT

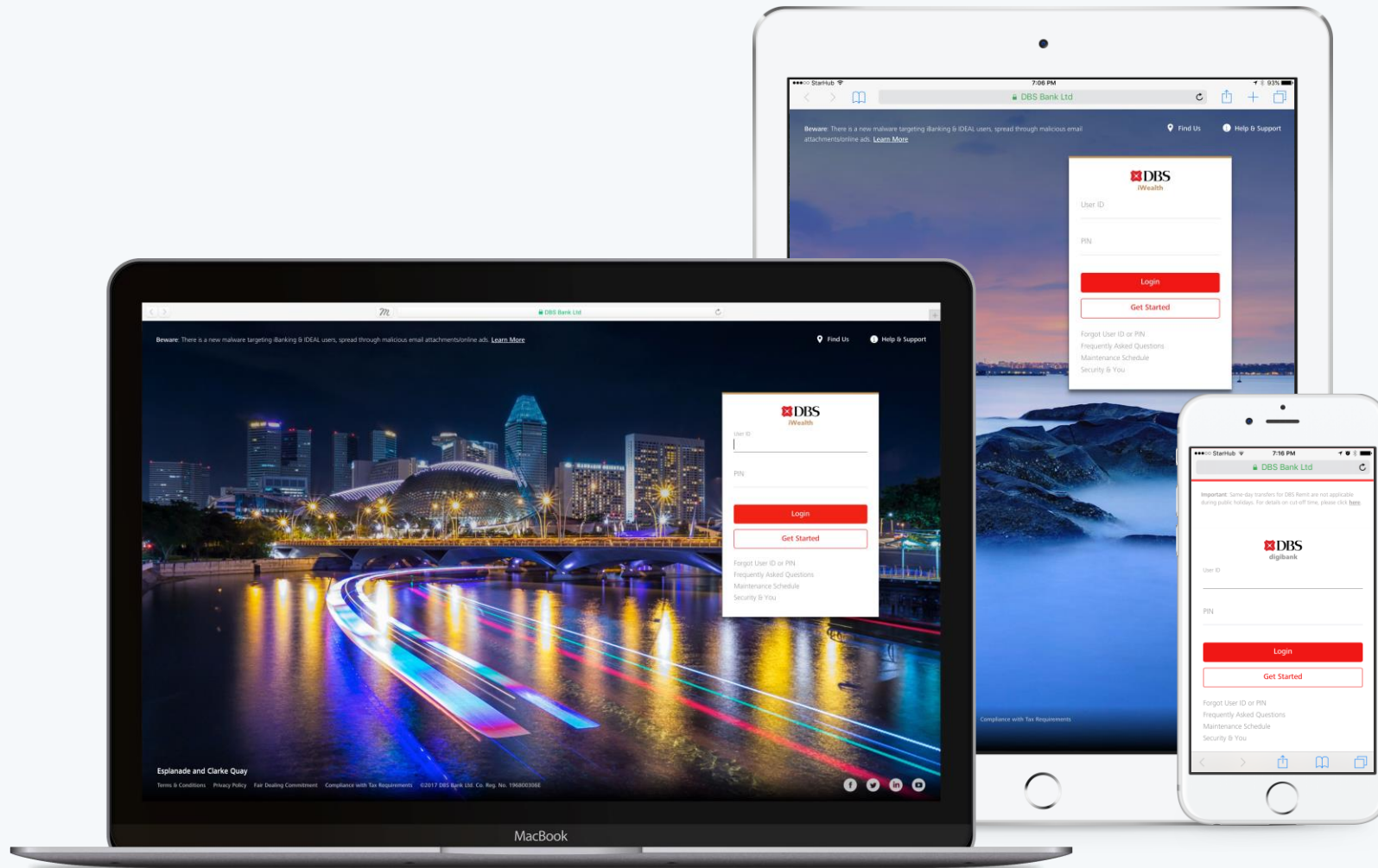
WORKS

Utilitarian Value

HOW IT

Feels

Emotional Value



DBS iBanking Login

The Hidden Message

Utilitarian Value

“I can login to my internet banking”

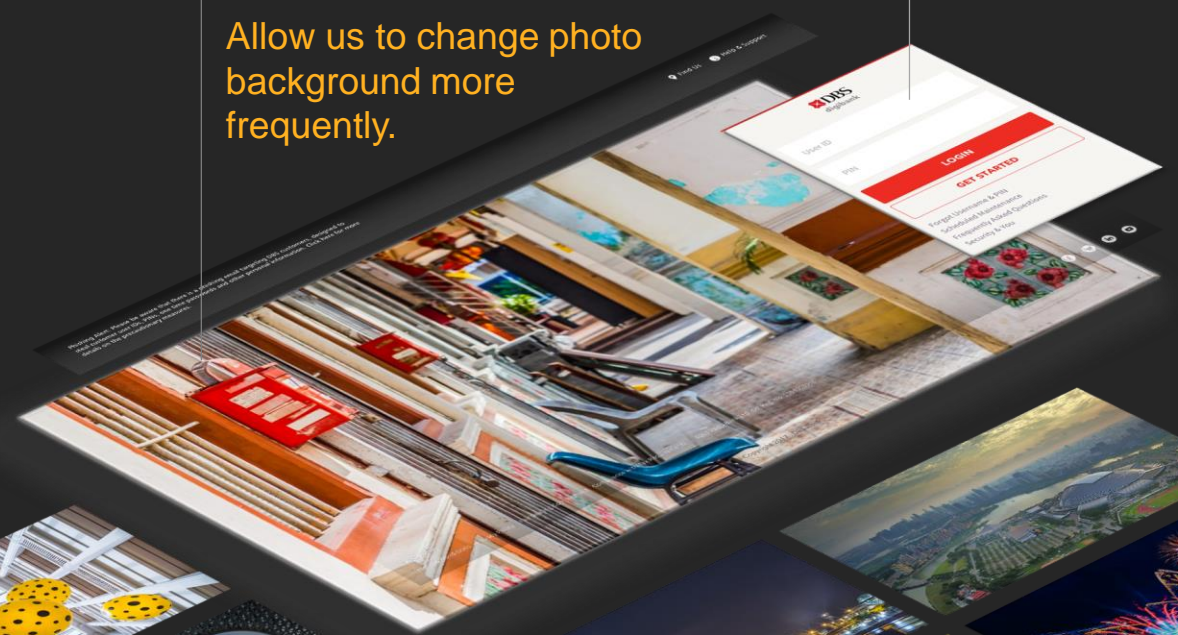
Emotional Value

“I celebrate holiday and cities”

Secured Environment

Public Web CMS

Allow us to change photo background more frequently.





Phishing Alert: Please be aware that there is a phishing email targeting DBS customers, designed to steal customer user IDs, PINs, one time passwords and other personal information. [Click here](#) for more details on the precautionary measures.

[Find Us](#)

[Contact Us](#)

DBS iBanking

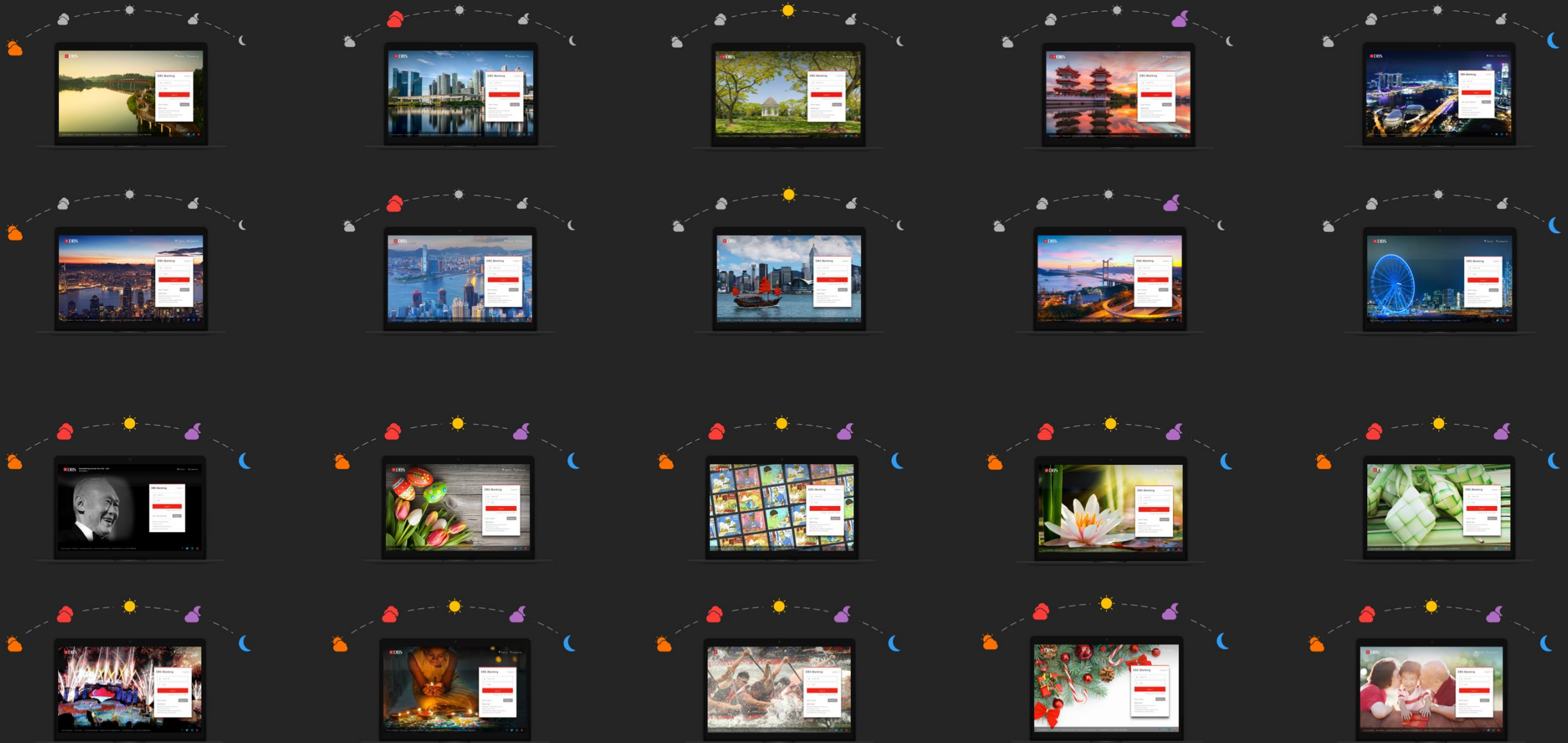
Login

[Forgot User ID or PIN?](#)

New to iBanking?

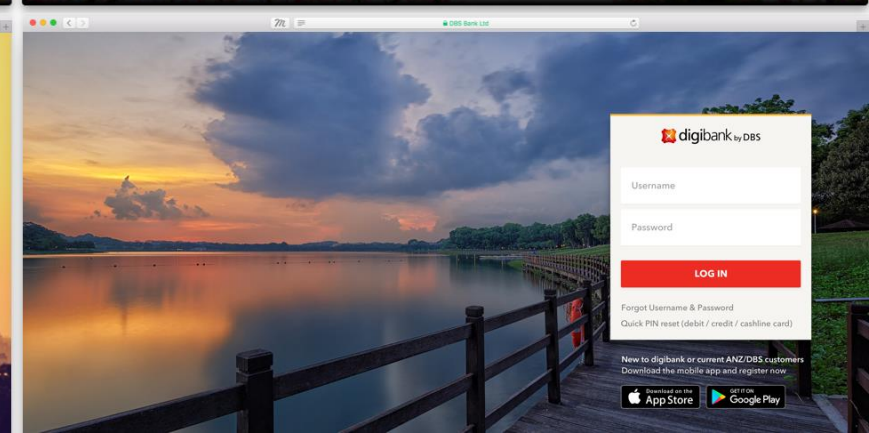
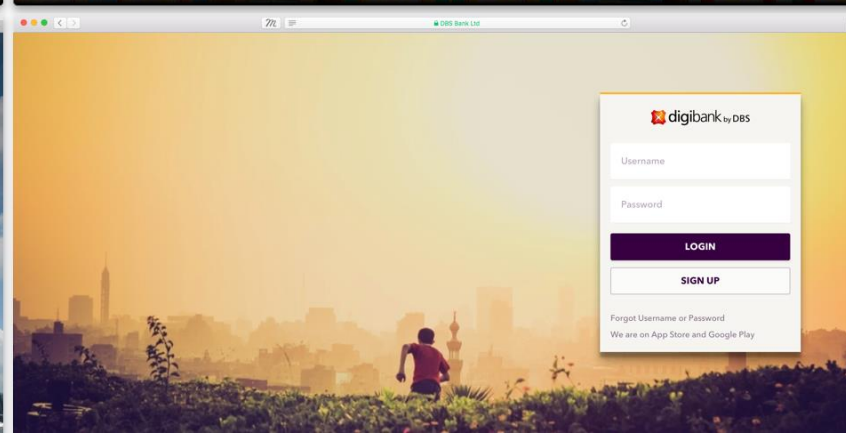
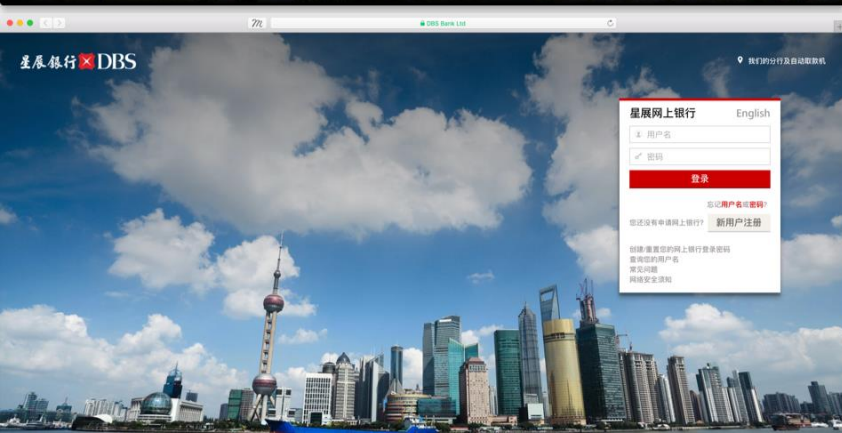
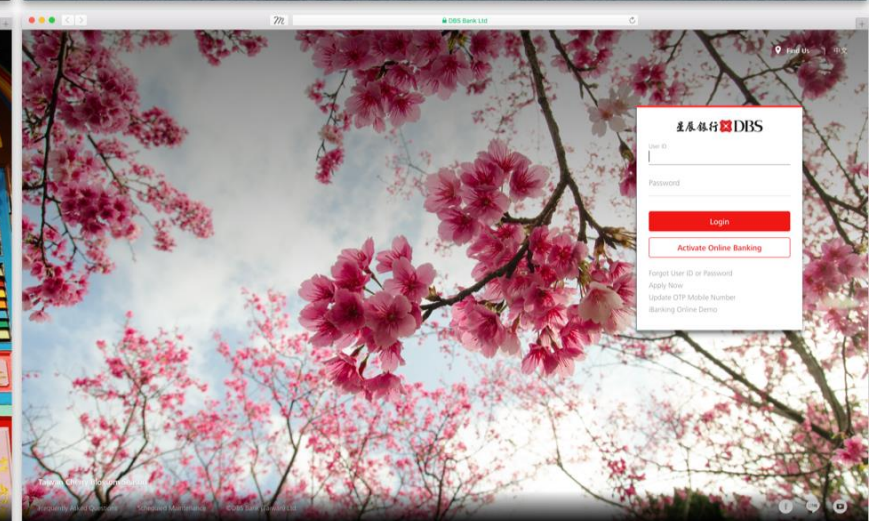
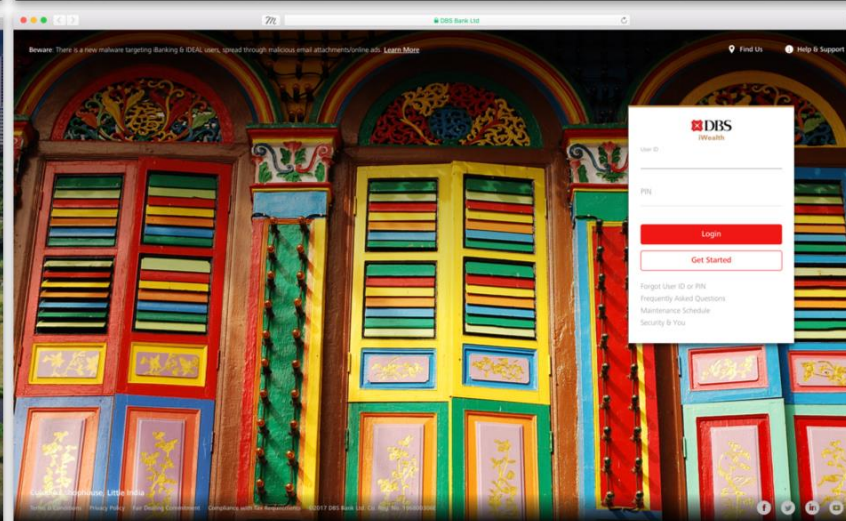
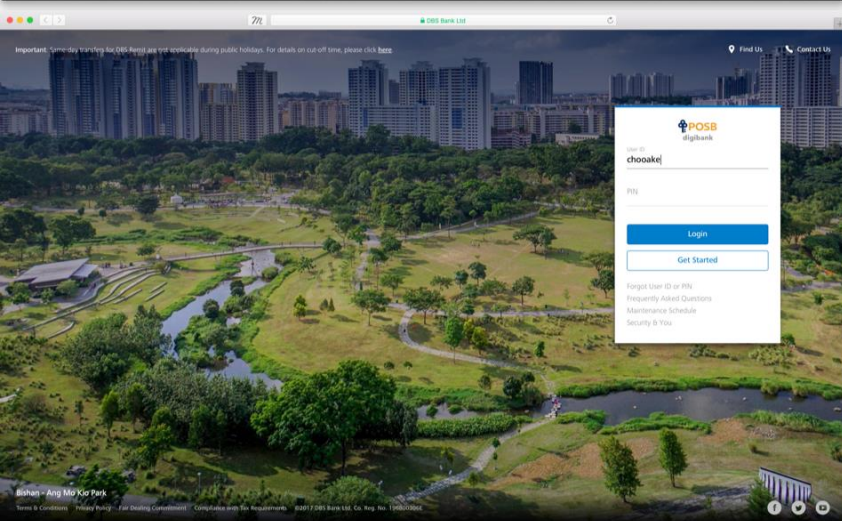
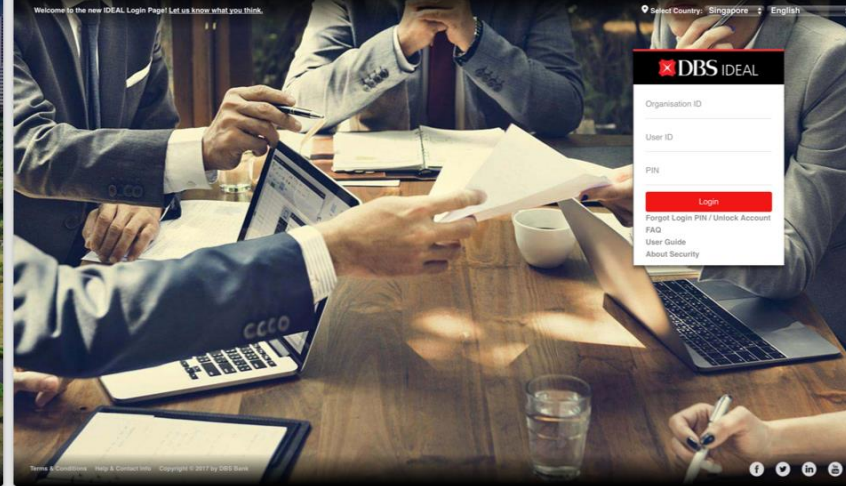
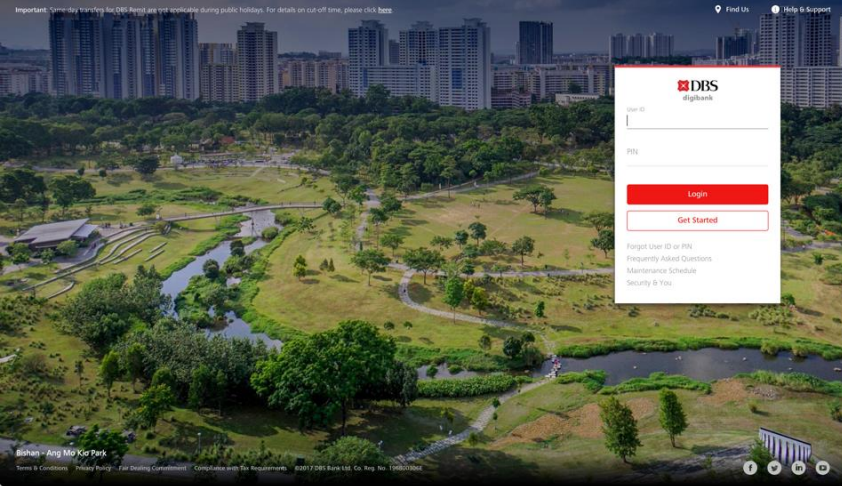
[Get Started](#)

[Frequently Asked Questions](#)
[Maintenance Schedule](#)
[Security & You](#)



2015 Q2: Time Rotation & Events







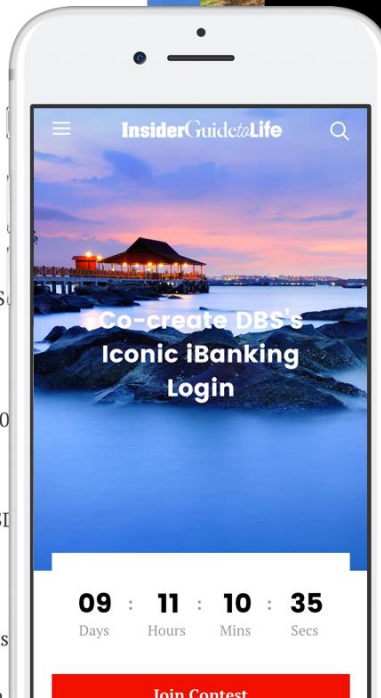
Co-create DBS's Iconic iBanking Login

09 : 11 : 10 : 35
Days Hours Mins Secs

Join Contest

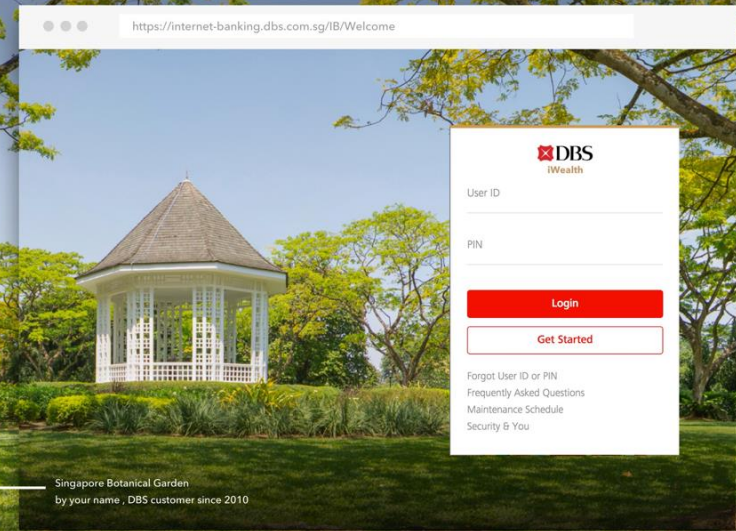
The DBS iBanking Login photo competition aims to show your perspective of Singapore cultures and stand to win attractive prizes.

- Eligibility**
The contest is valid for DBS or non DBS customer
- Entry Date**
Apr 25, 2017 21:00 - May 10, 2017 11:00
- Rewards**
10 lucky winners will receive \$2,000 USD
- Submission guideline**
1. Both color and monochrome images will be accepted.
2. File size: up to 20 MB of image data



Million of people will see your awesome photo

Opportunity - make it an iconic experience!



Your name will be featured in our login page

Singapore Botanical Garden by your name, DBS customer since 2010

-10 June 2017

01

Entry
Enter the contest by providing the information in the entry form on this web

11-21 June 2017

02

Judging
At the judging period, all entries will be posted onto this web

25 June 2017

03

Notification
Winners will be notified via email sent to their registered email addresses

B, which are fronts
B, please inform us

Find Us

Help & Support



User ID

PIN

Login

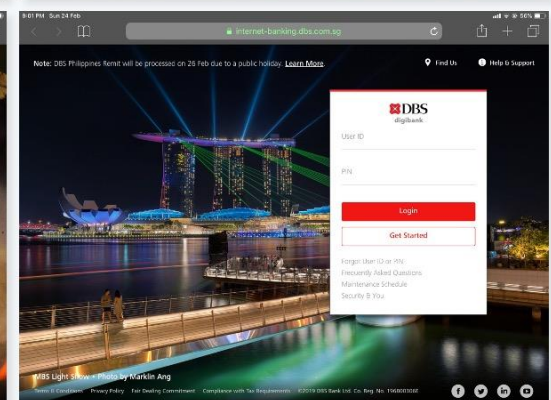
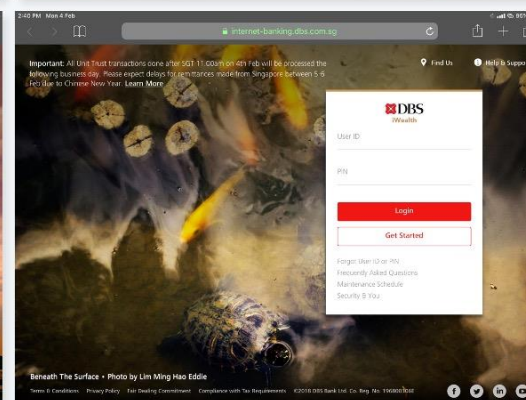
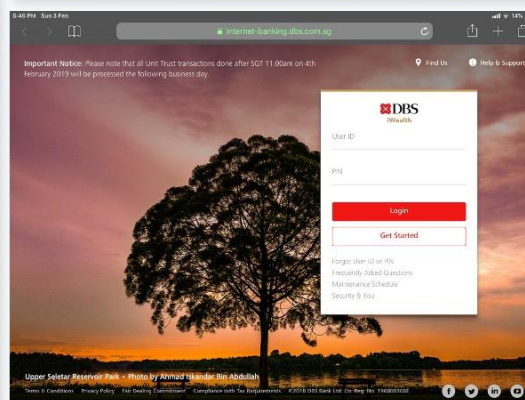
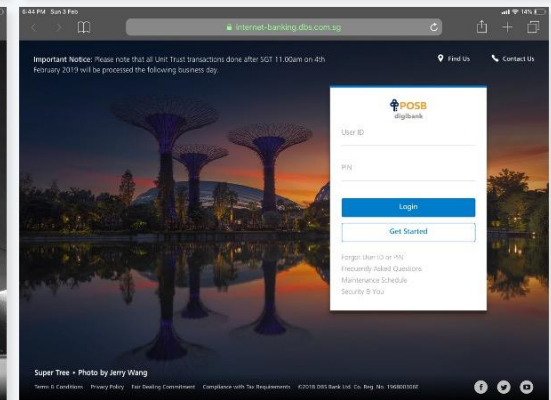
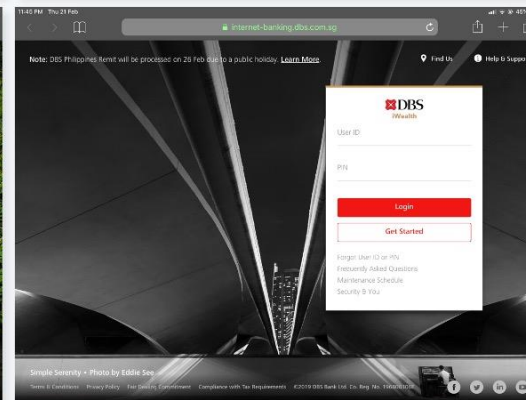
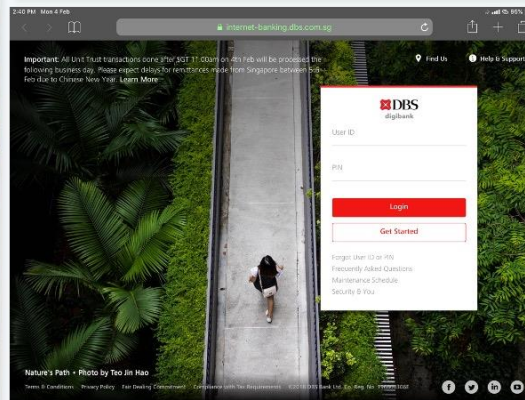
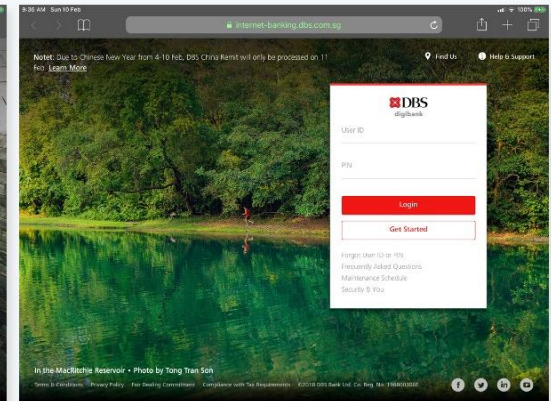
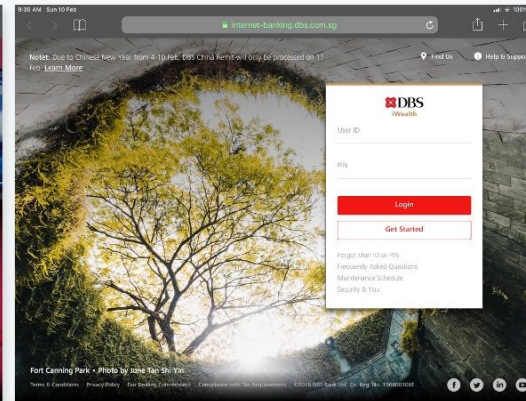
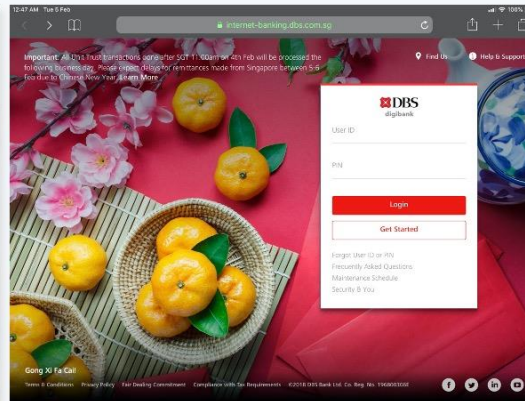
Get Started

Forgot User ID or PIN

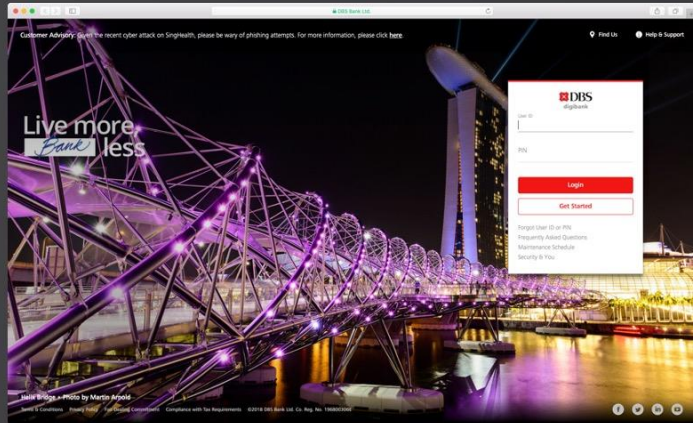
Frequently Asked Questions

Maintenance Schedule

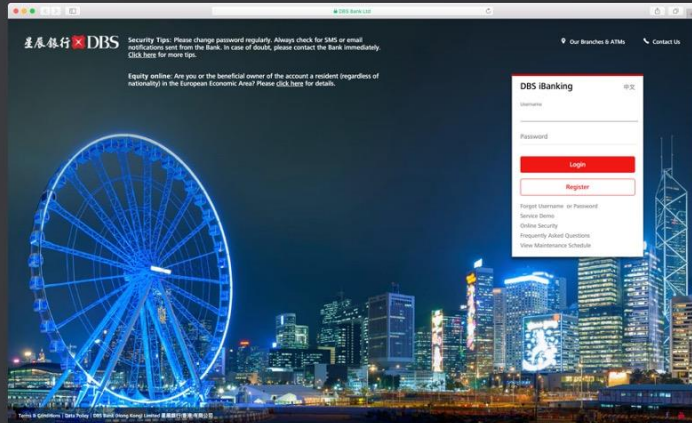
Security & You



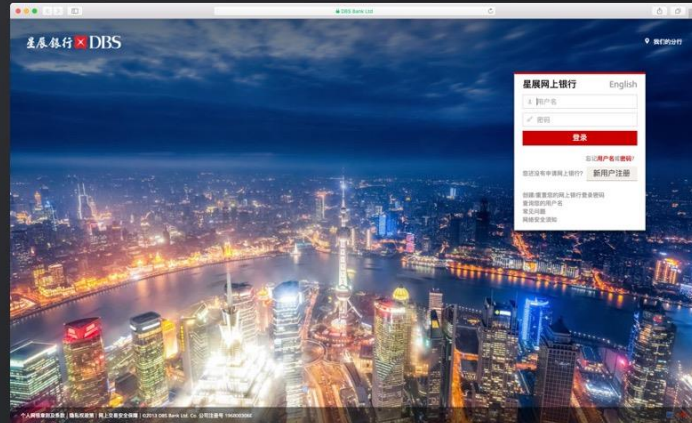
Our Progress after 3 years



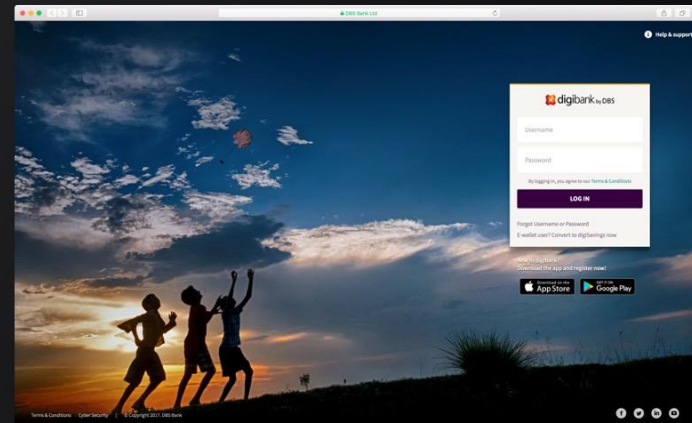
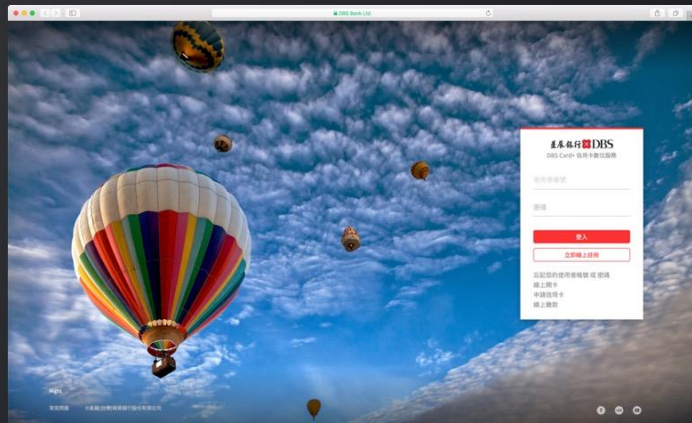
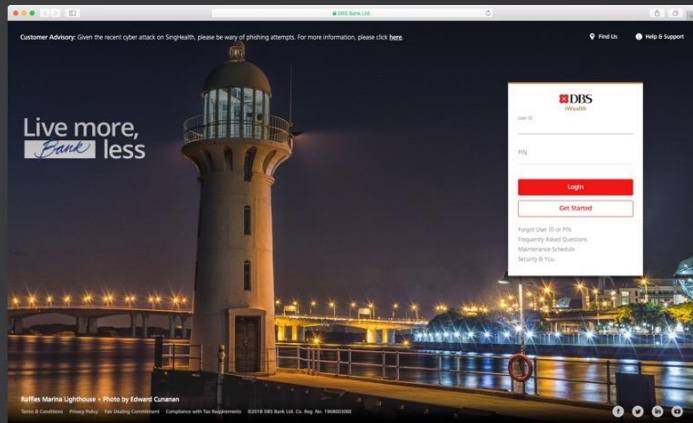
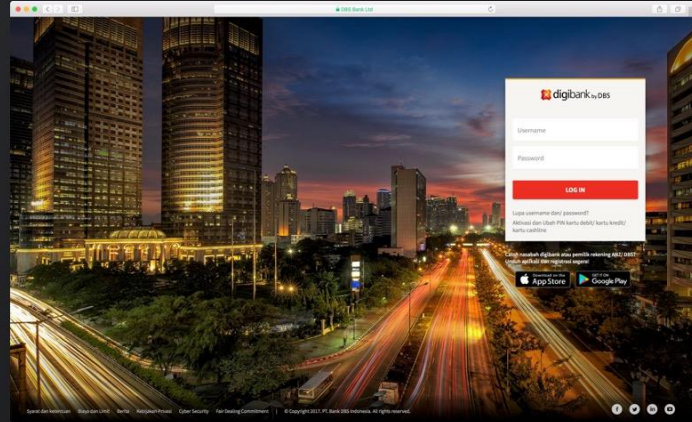
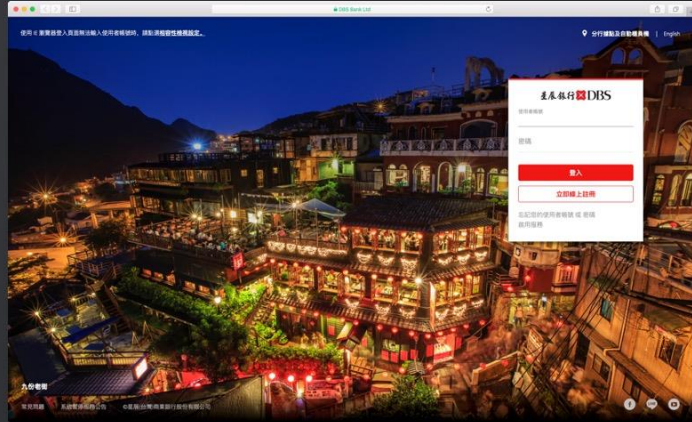
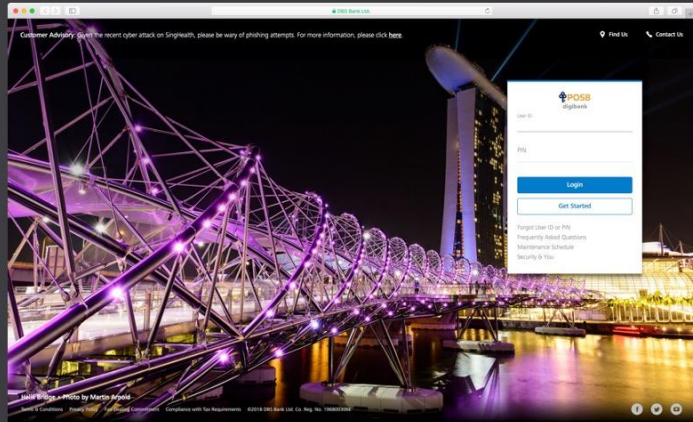
Singapore

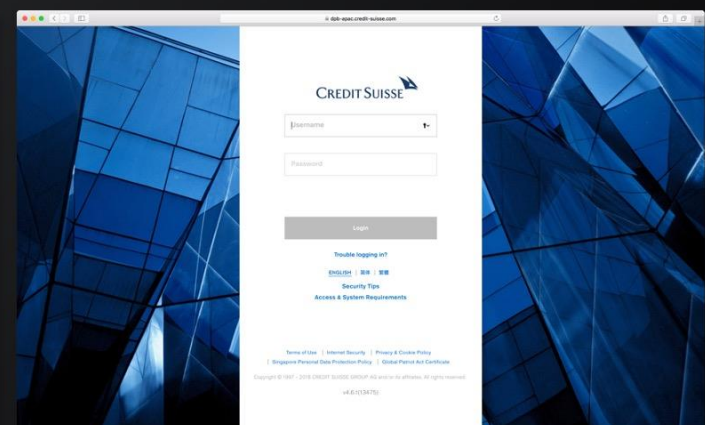
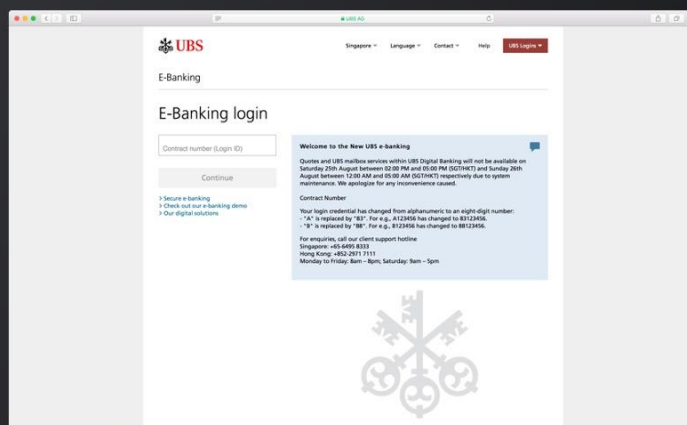
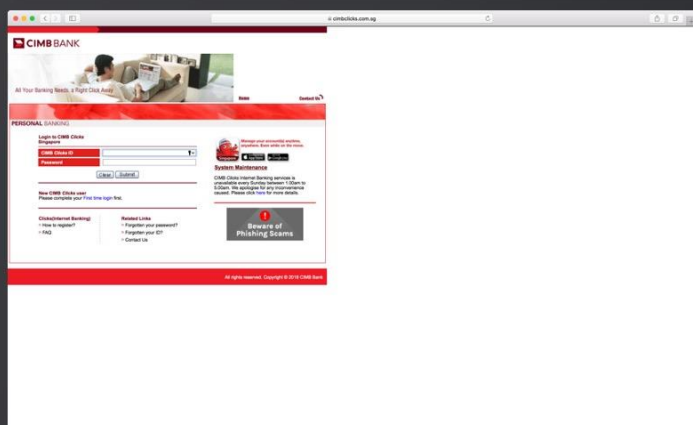
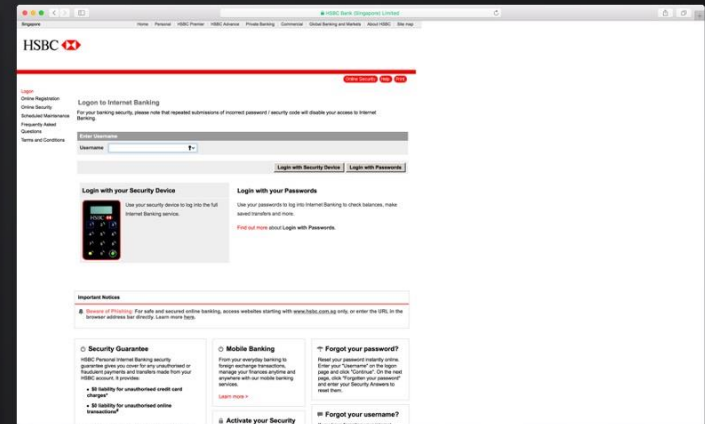
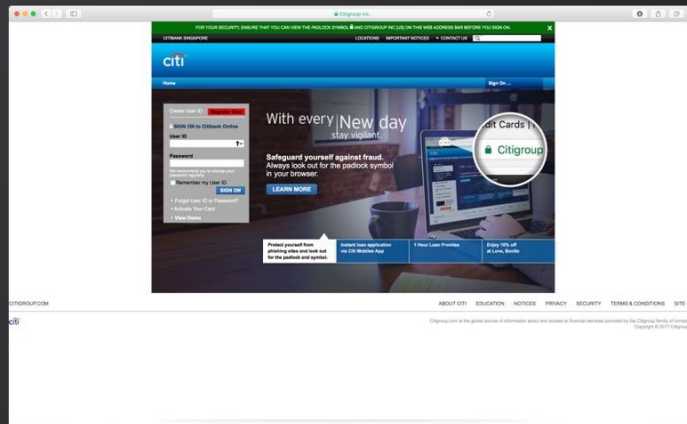
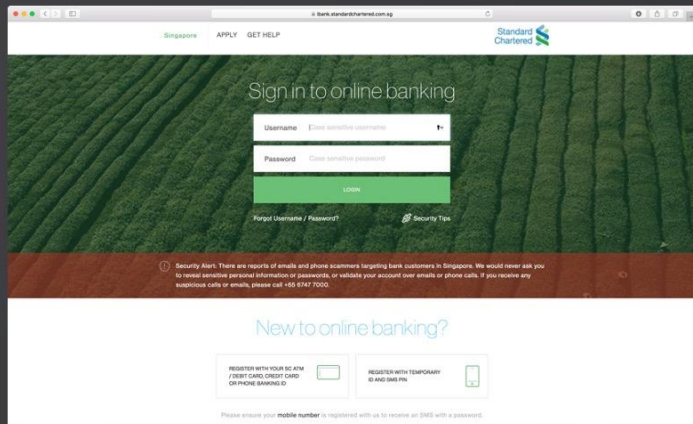
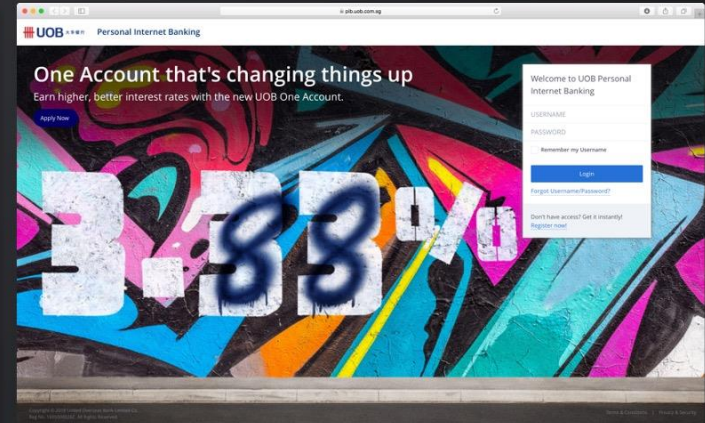
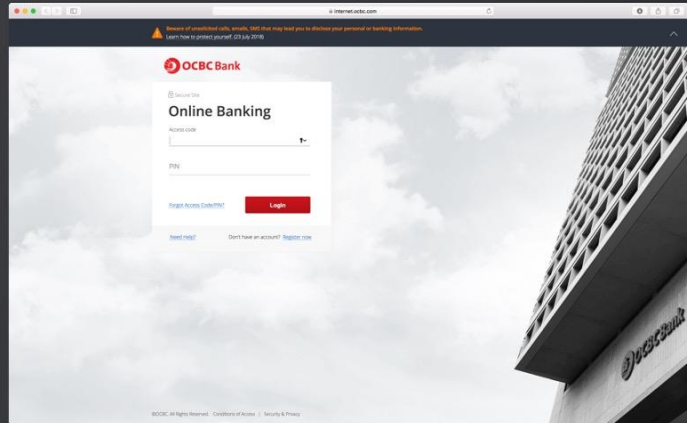
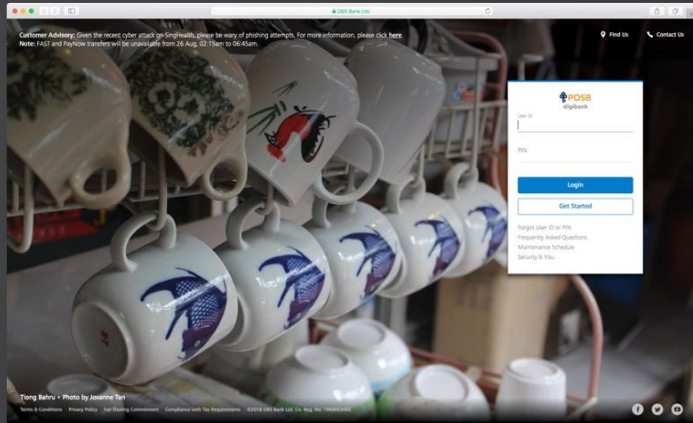


Hong Kong, Taiwan



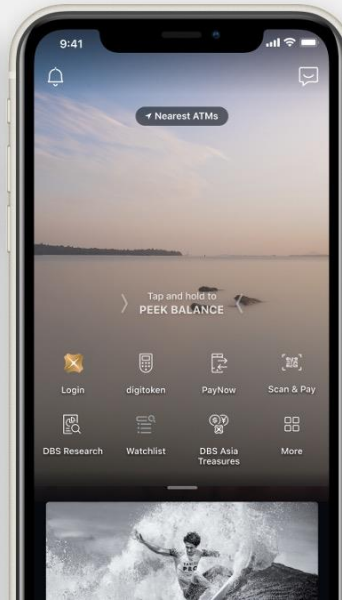
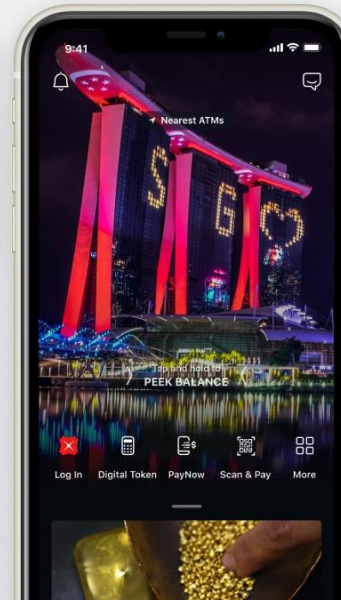
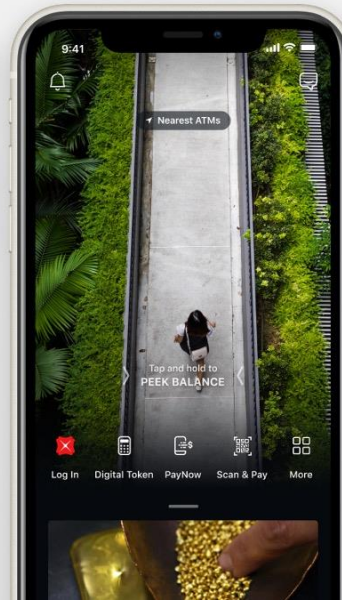
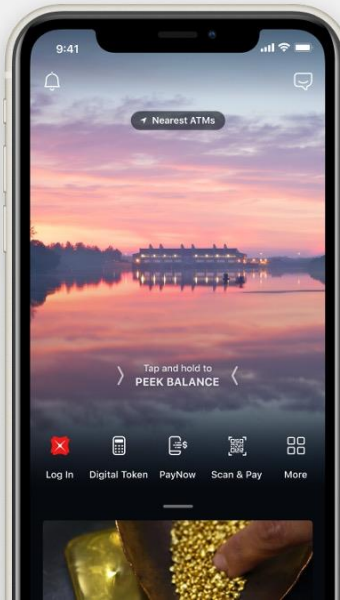
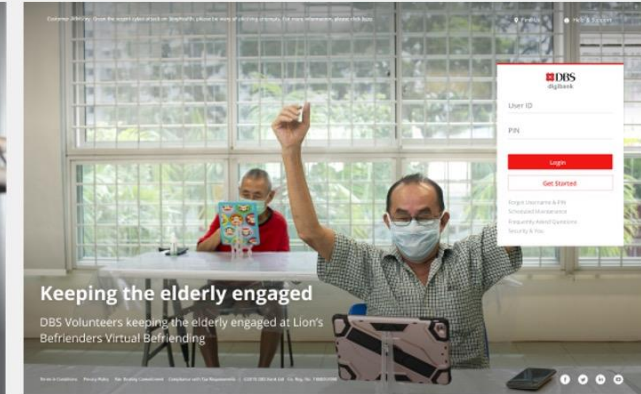
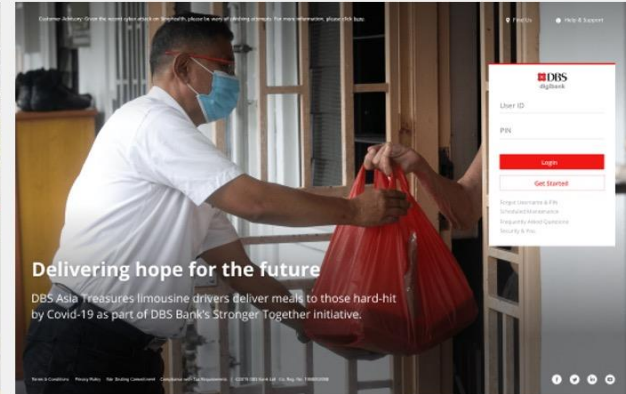
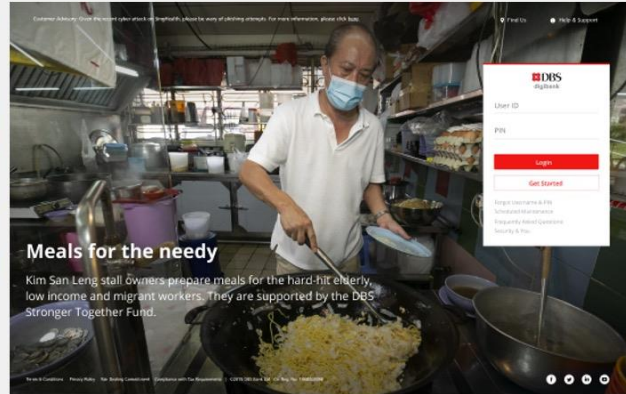
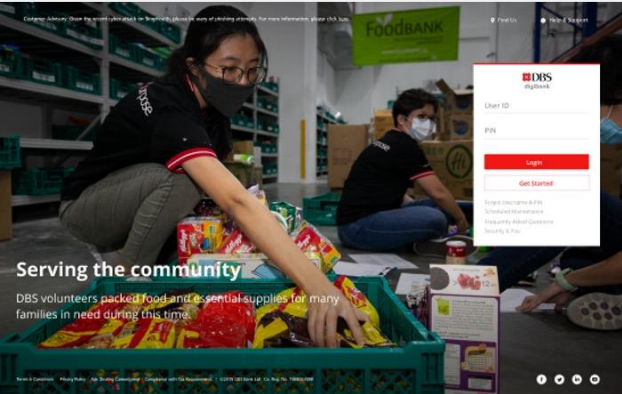
China, Indonesia, India





Tough times don't last, Tough people do.

Collaborated with the community for
SG United and went live in July



Beyond Numbers

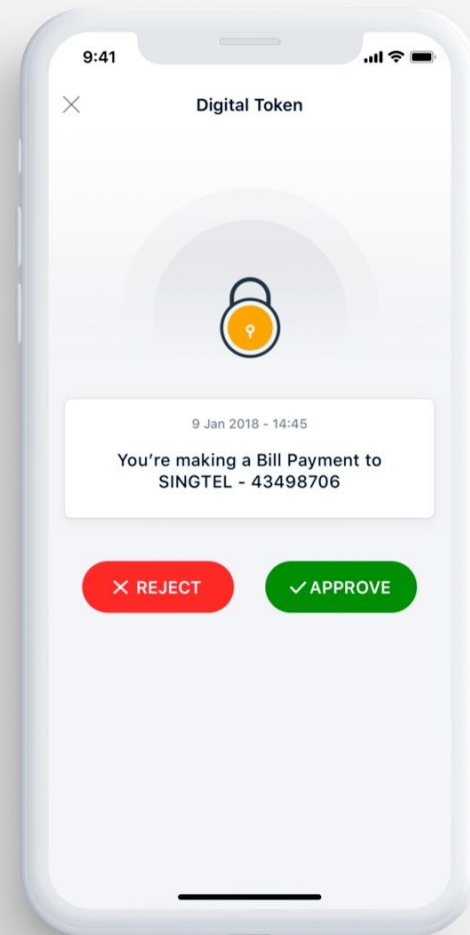
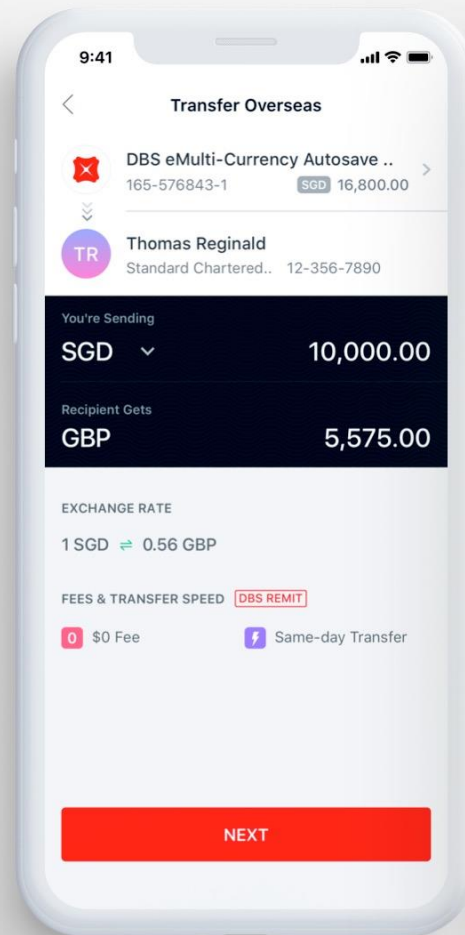
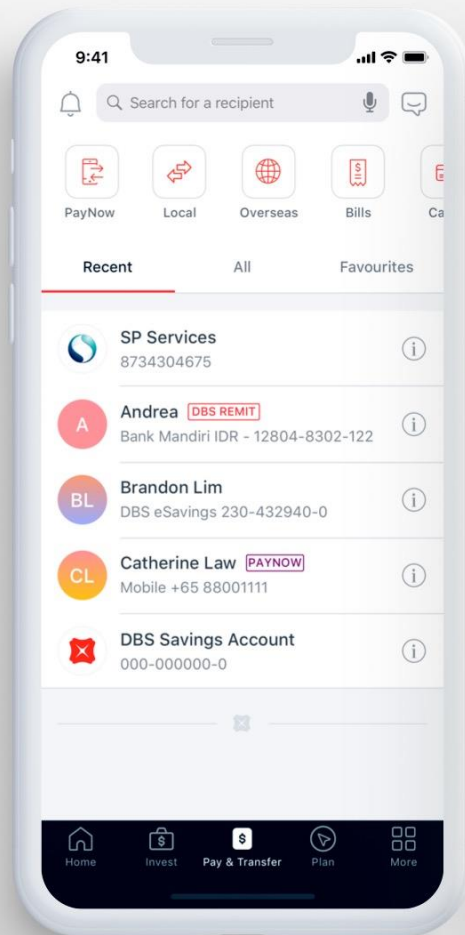
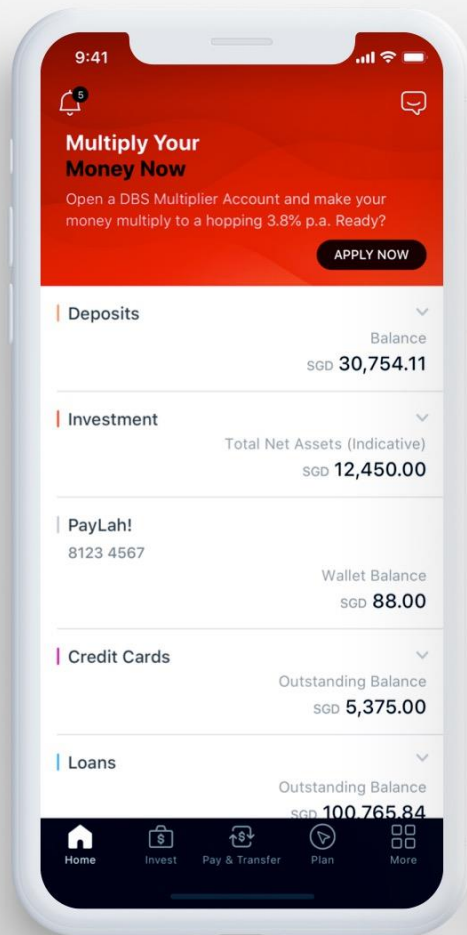
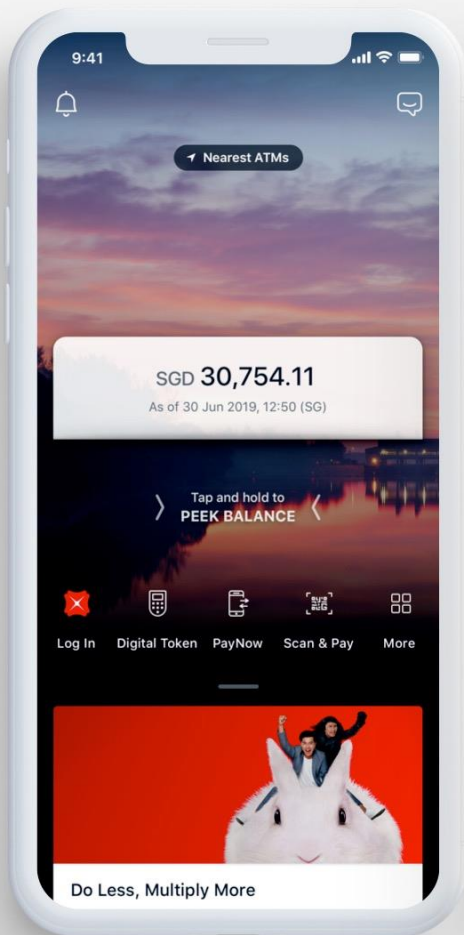


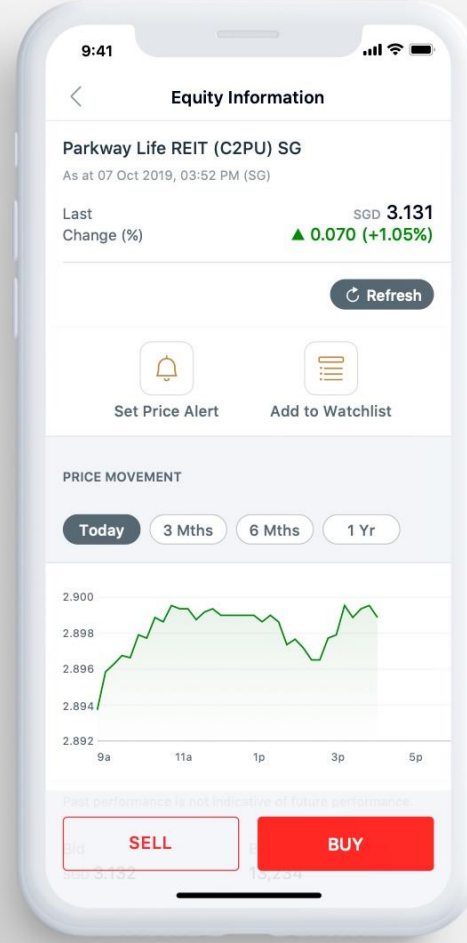
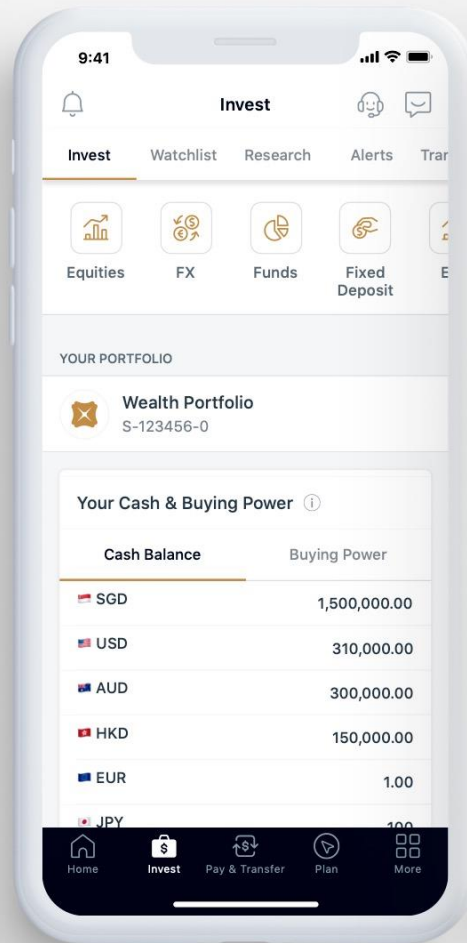
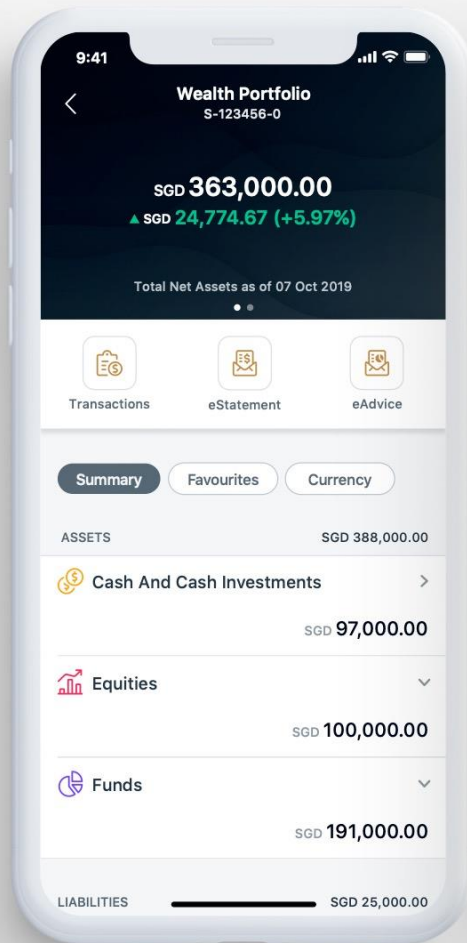
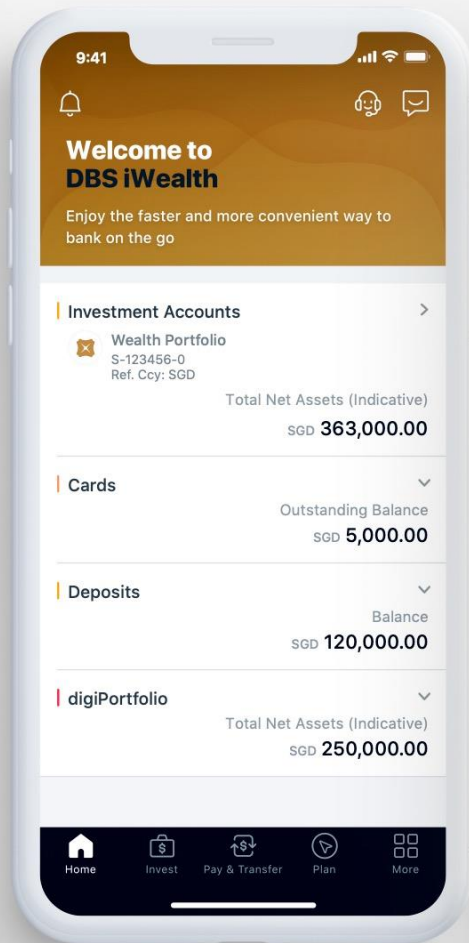
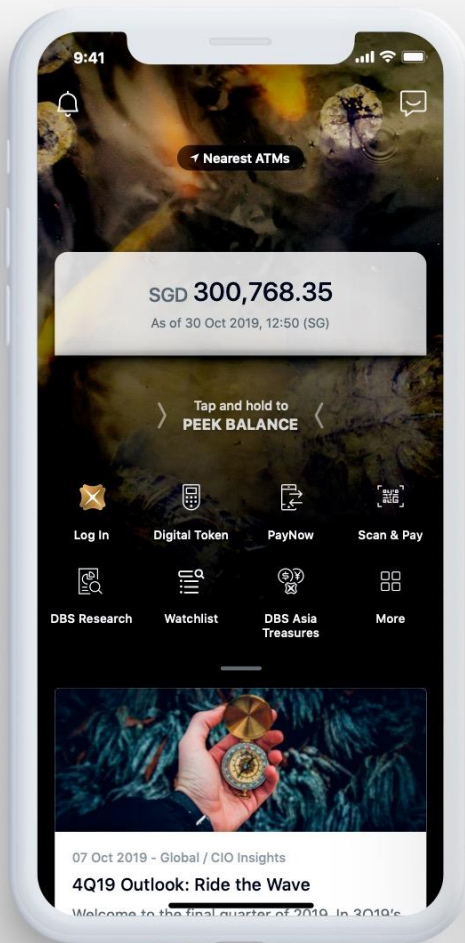
SINGAPORE
digibank & iWealth

TAIWAN
digibank+Wealth

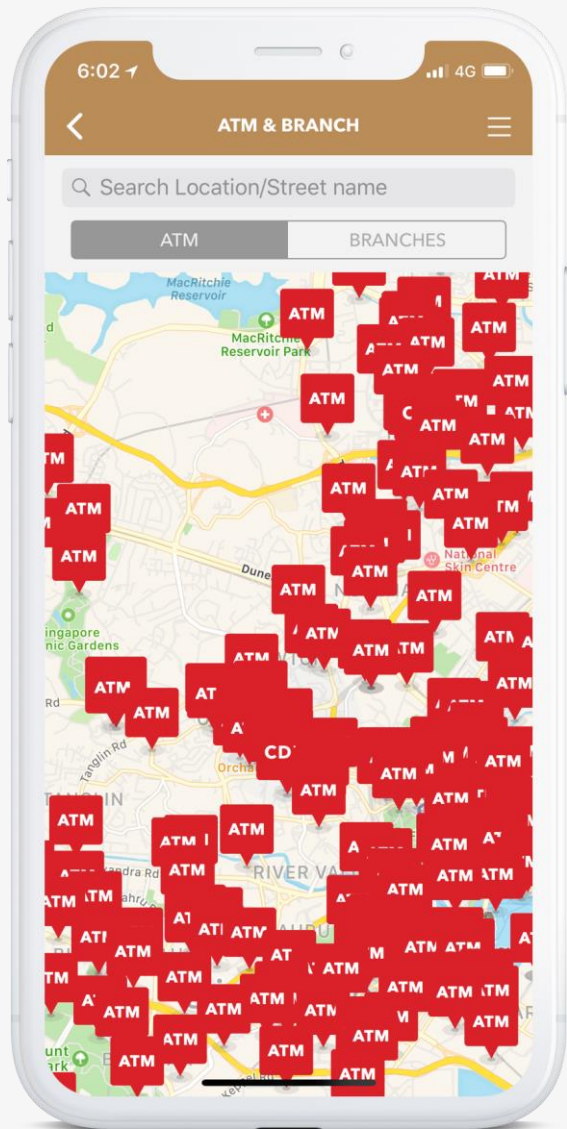
INDIA
digibank+Wealth

INDONESIA
digibank+Wealth

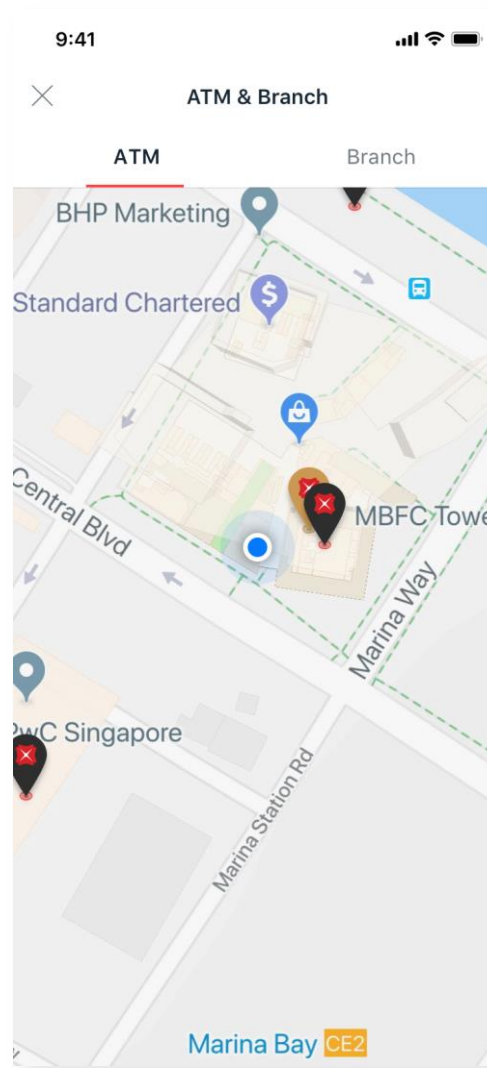




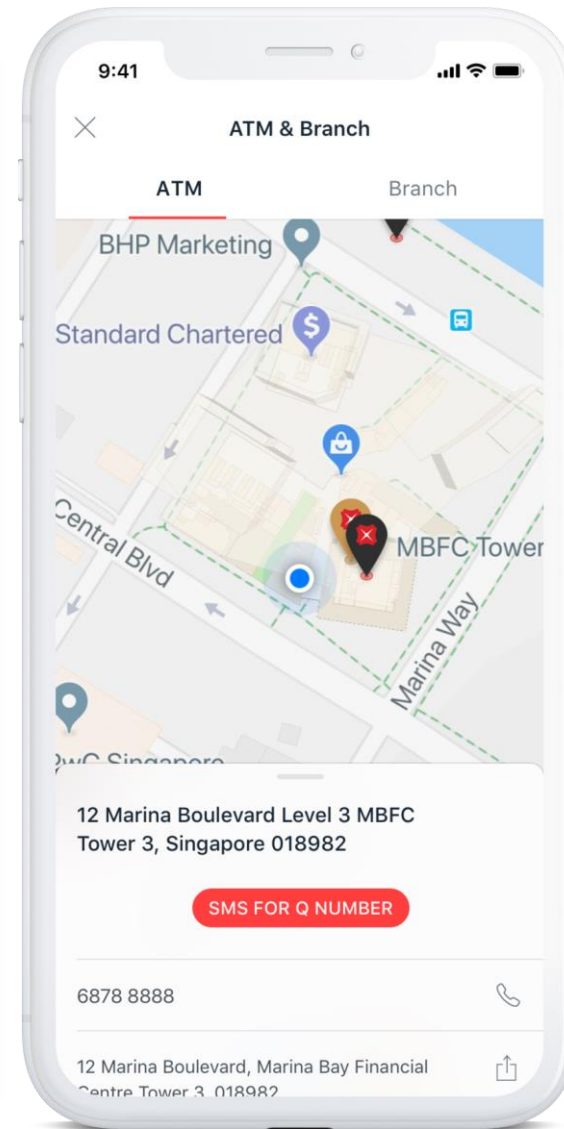
Look for Cash?



NOW
2018 AUG



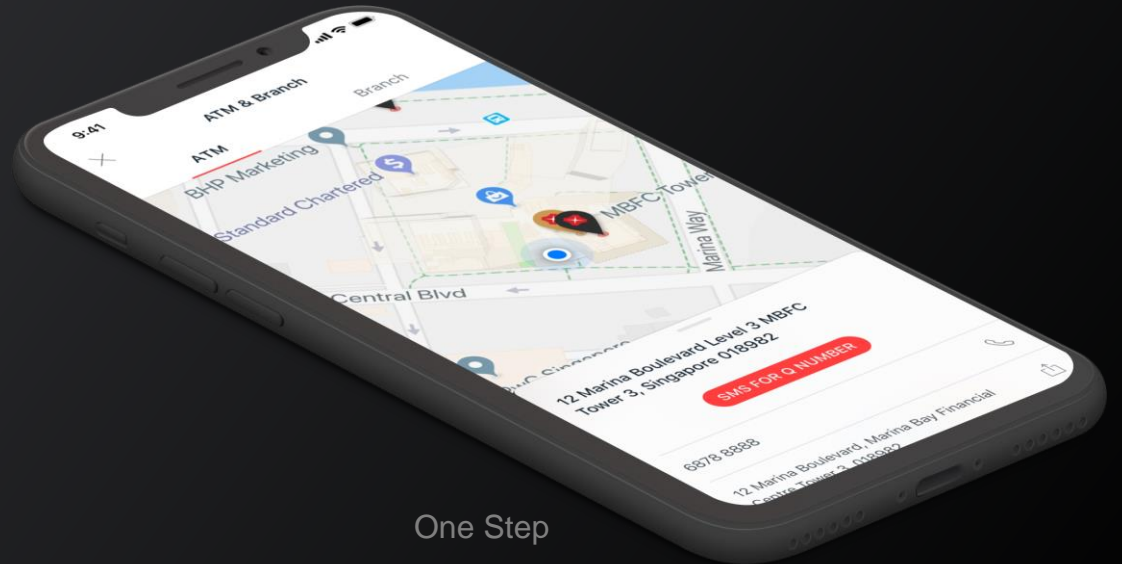
NEW



Look for Cash?

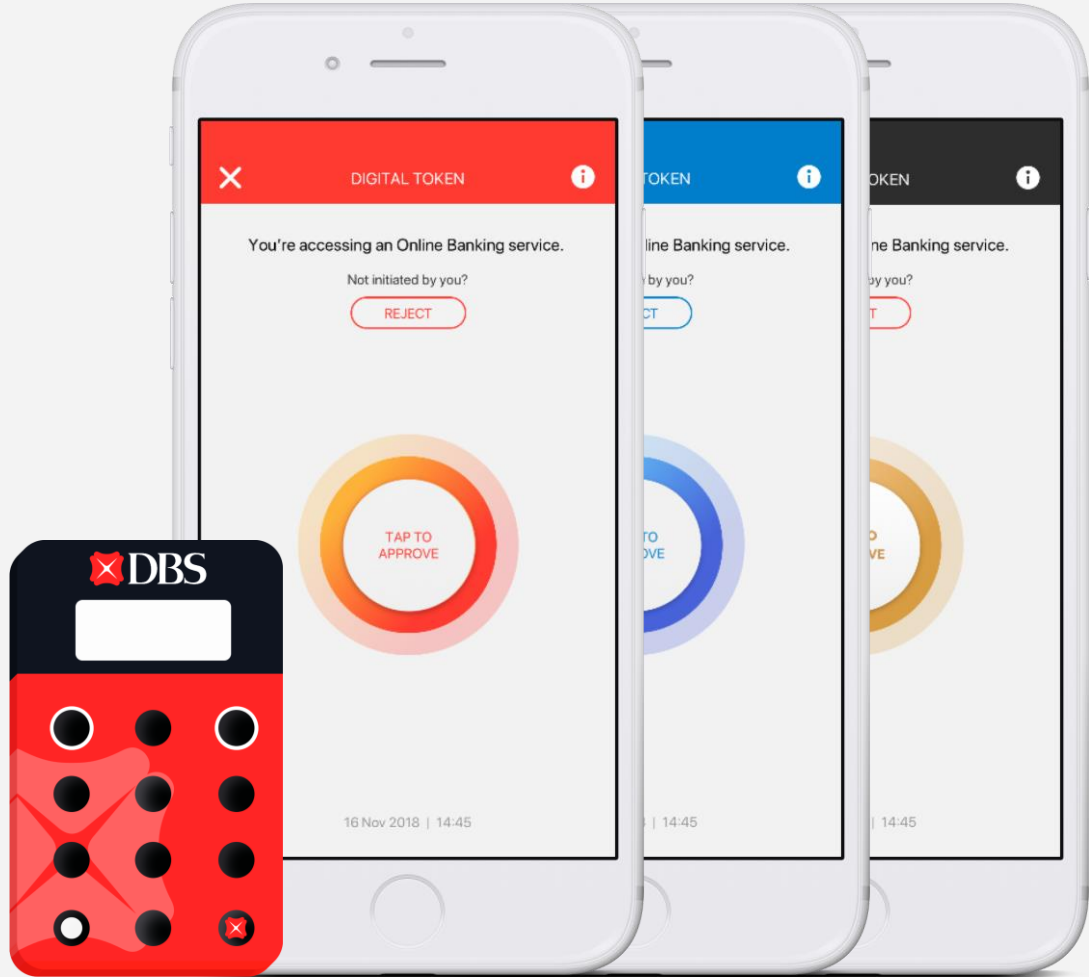


Five Steps

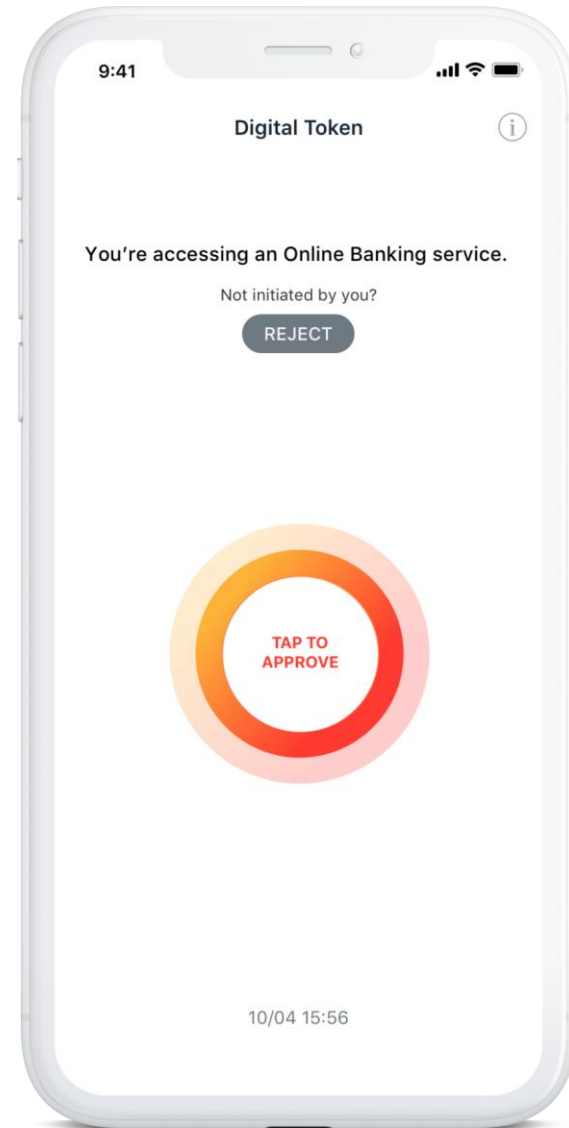


One Step

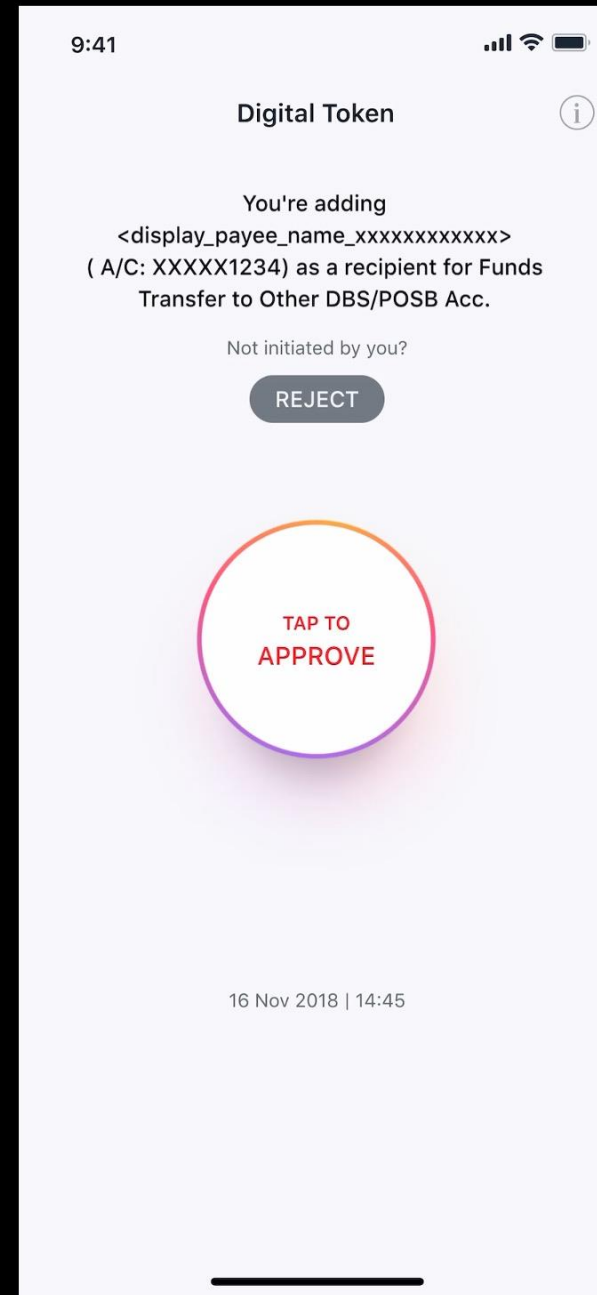
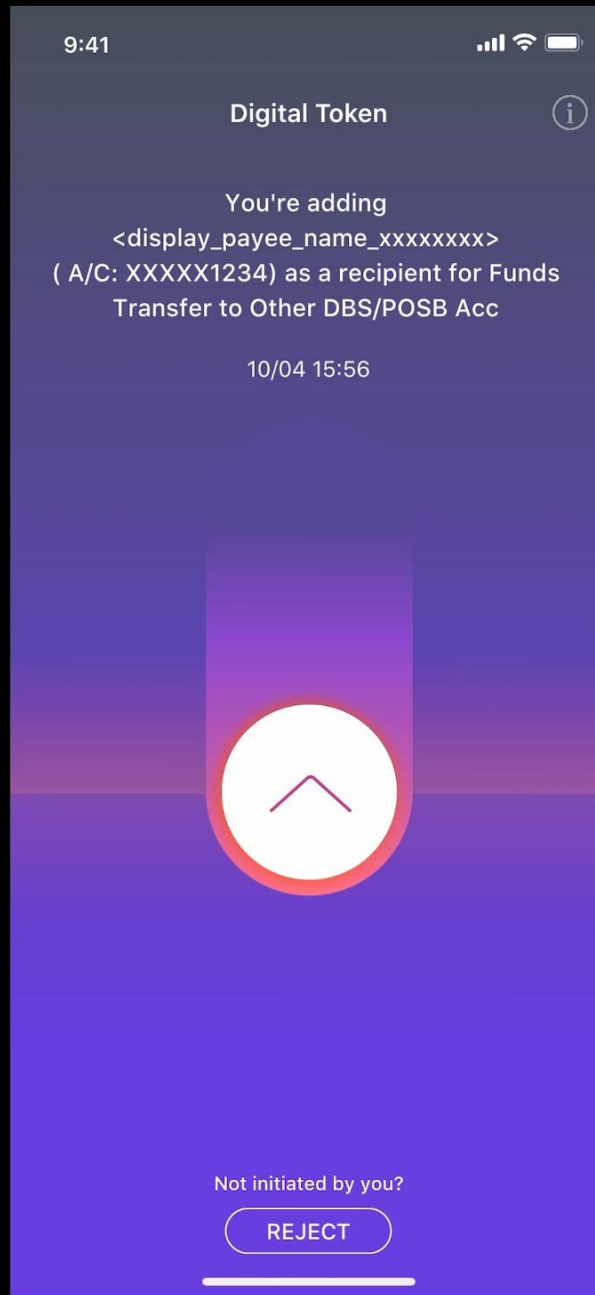
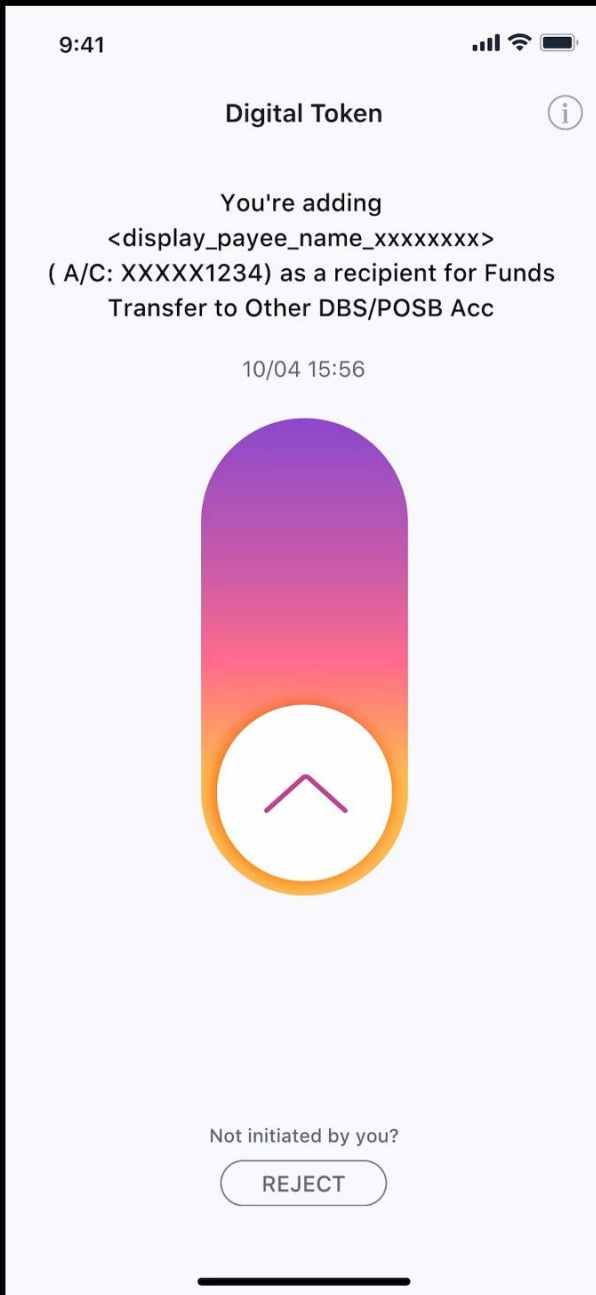
Digital Token—2FA

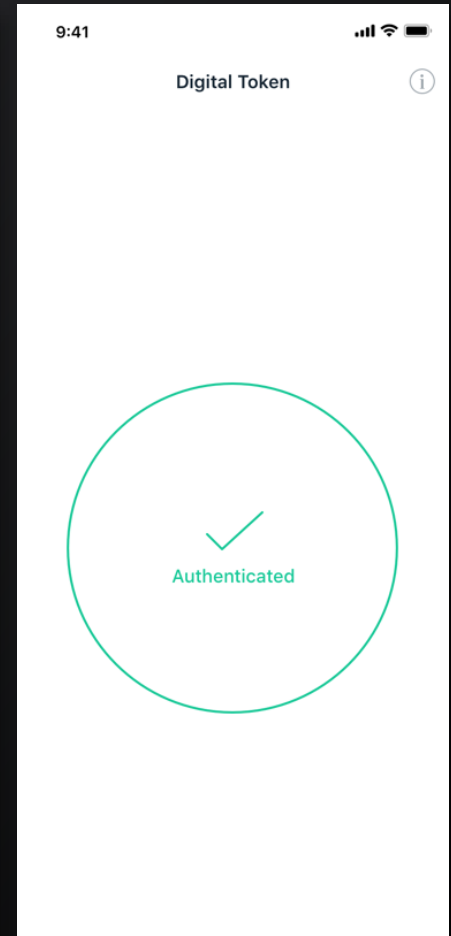
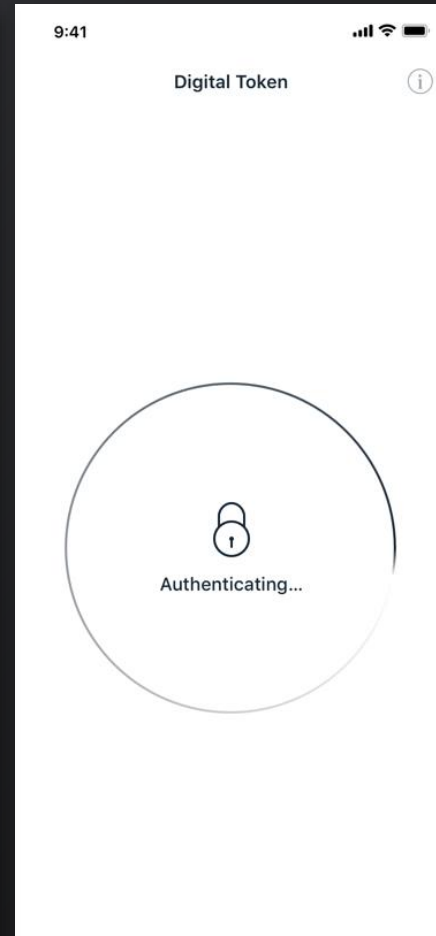
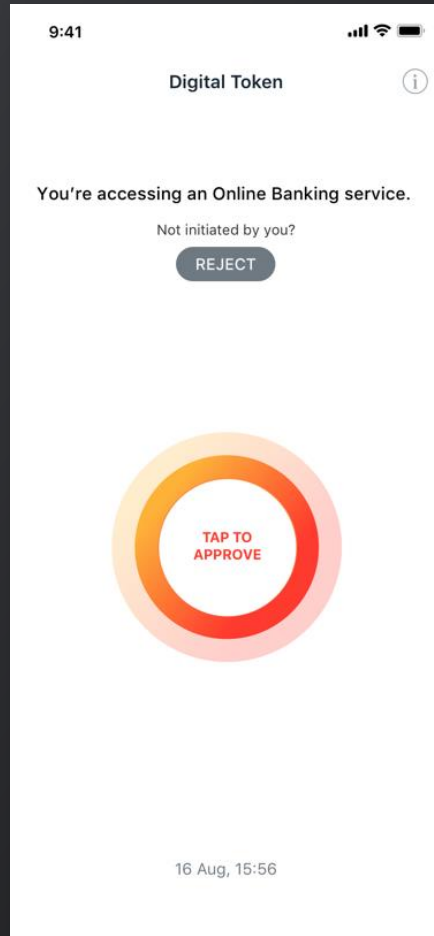
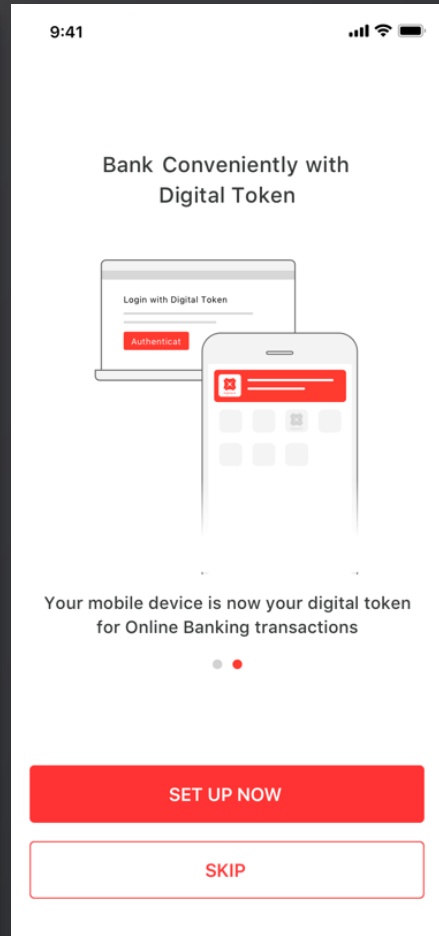
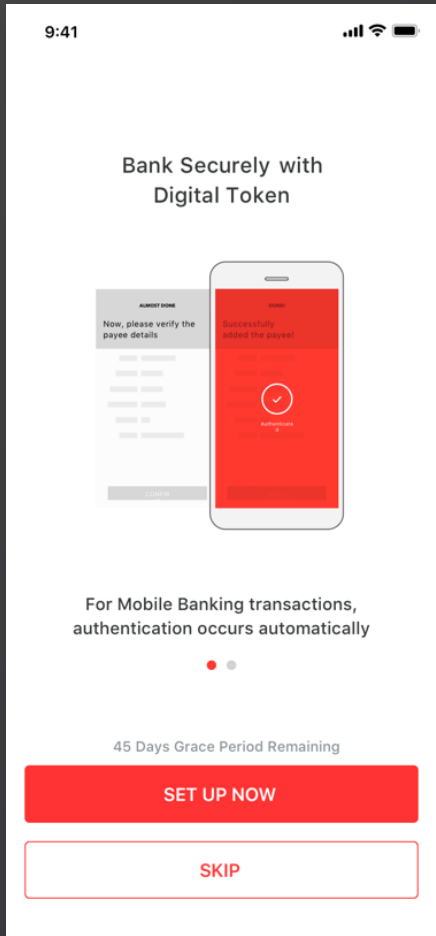


NOW
2018 AUG



NEW





**Use of 'Design Thinking' to ensure
human-centricity**



Design is not just an art.

Design is a complex, often elusive phenomenon that has changed dramatically over time by adopting different guises, meanings and objectives in different contexts, but its elemental role is to **act as an agent of change**, which can help us to make sense of what is happening around us, and to turn it to our advantage.

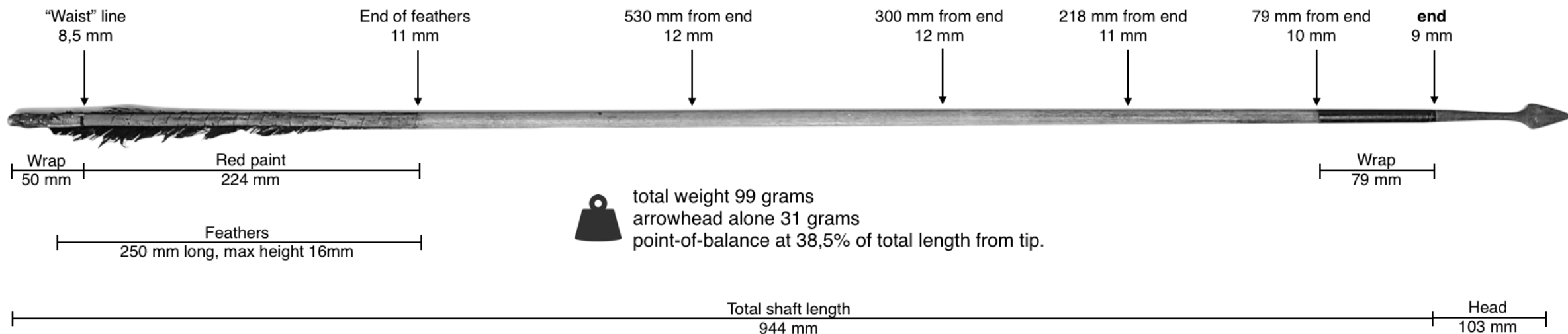
Source: [How China's First Emperor Pioneered Design Thinking and Revolutionized](#)



China's First Emperor Pioneered Design Thinking

Qin Shihuangdi
"First Emperor of China," 221 BC

Lengths and thicknesses of a Qing war arrow



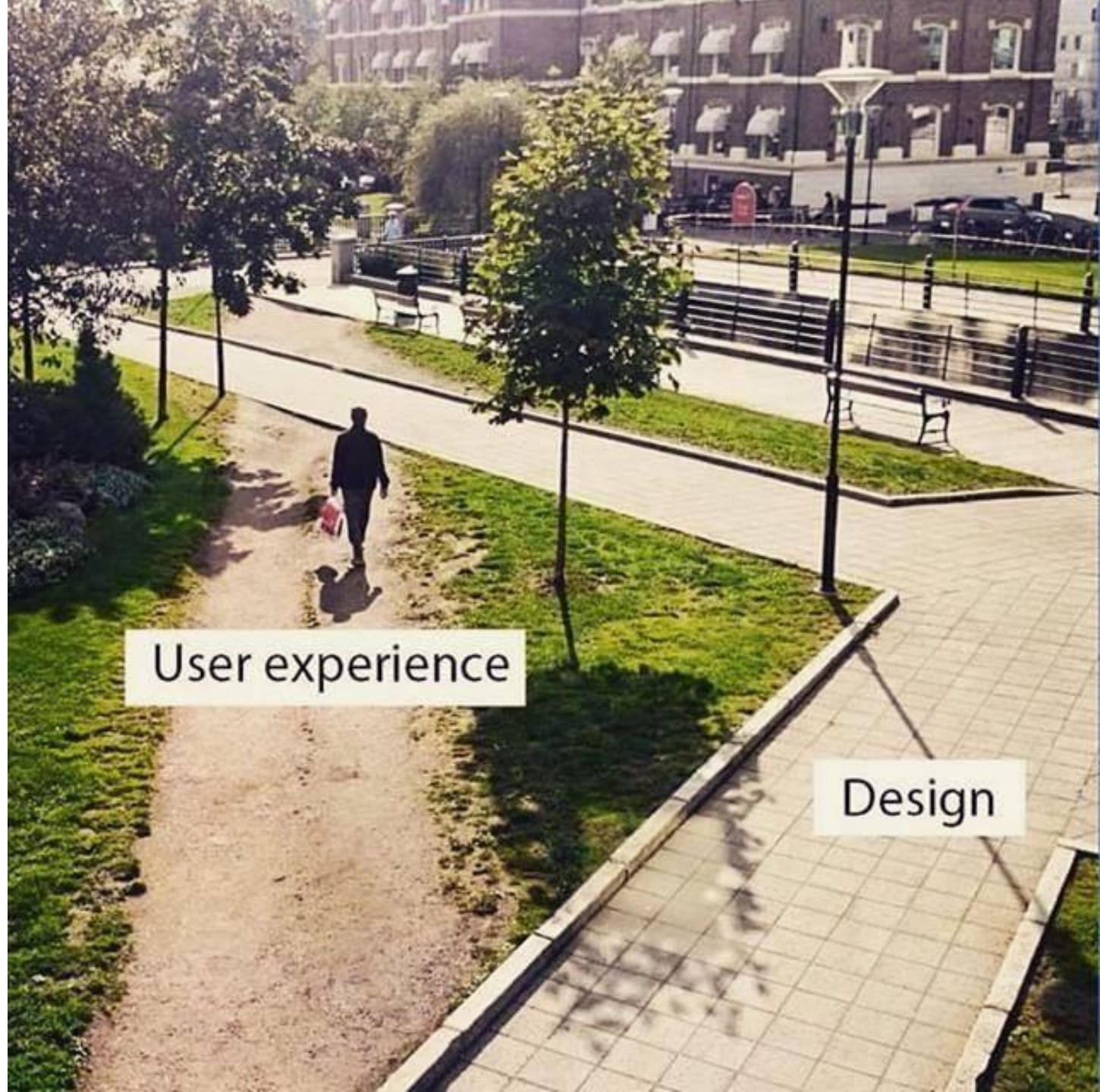
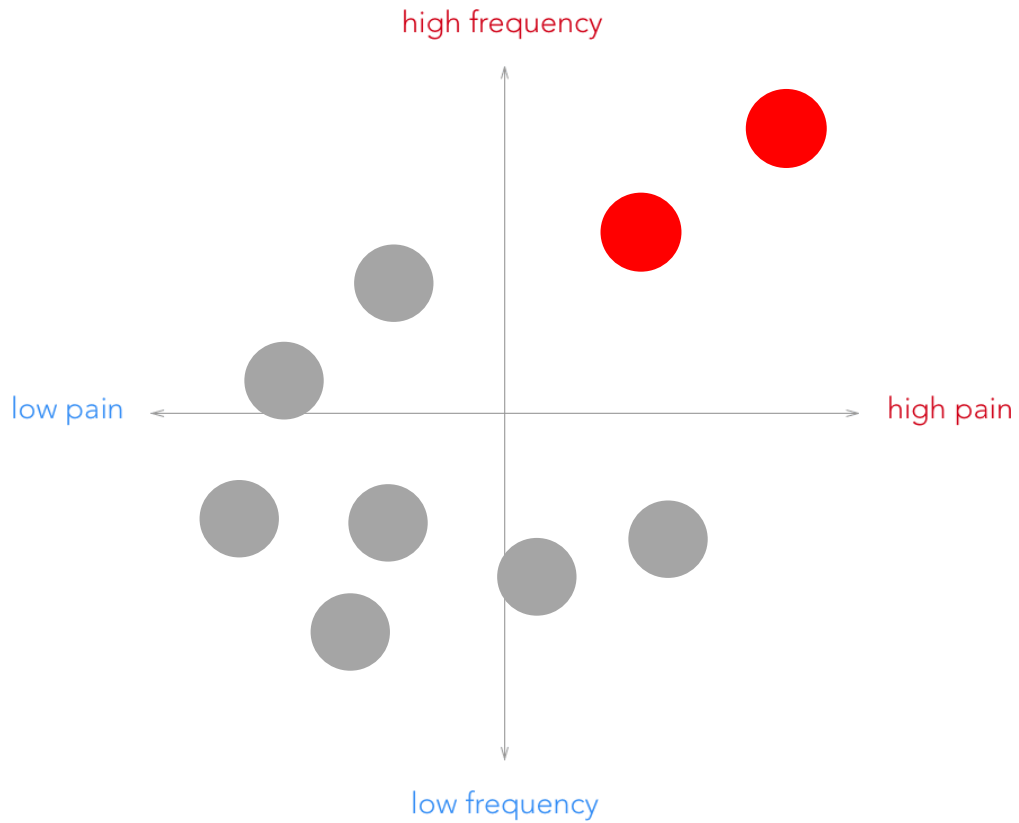
Archers were critical in determining the outcome of every stage of combat in Ying Zheng's era, but their weapons were made by hand, often to different specifications. If an archer **ran out of arrows during a battle**, it was generally impossible for him to fire another warrior's arrows from his bow. Similarly, **if he was killed or injured, his remaining ammunition would be useless to his comrades.** And if a bow broke, that archer's arrows risked being wasted.

The same problems applied to more complex weapons like crossbows. The result was that an army's progress was often impeded by weapons failure because its archers were unable to fight at full efficiency, if at all.



WHY WE SHOULD BUILD WITH HCD?

To build something that people really use





SO, WHAT IS UX & CONTENT?

Can you find

1. An ergonomic seat designed for one person
2. Optical lenses invented by Benjamin Franklin
3. Alcoholic mixture invented by Dr. Lain Marshall
4. Incandescent device invented by Thomas Edison
5. Fabric made on a loom invented by JM Jacquard
6. Rouge Royale (marble)
7. Baskerville Light (typography)
8. Domesticated mammal



WITH UX CONTENT

An easier way to look at

1. Armchairs
2. Bifocal eyeglasses
3. Manhattan Cocktail
4. Light bulb
5. Wool pullover
6. Tabletop
7. Book
8. Cat



USER'S Job-To-Be-Done

How user value

The meaningful way for:

1. Armchairs
2. Bifocal eyeglasses
3. Manhattan Cocktail
4. Light bulb
5. Wool pullover
6. Tabletop
7. Book
8. Cat > Companionship



Sensory assistance

Sensory assistance

Warmth/comfort

Education/information

Chemical stimuli

Convenience/comfort

Companionship

Convenience/comfort


WHAT IS ACTUALLY USER EXPERIENCE (UX)?

In Full Scope

A **user** is a person who uses a computer or network service. **Users** generally use a system or a software product without the technical expertise required to fully understand it.

[User \(computing\) - Wikipedia](https://en.wikipedia.org/wiki/User_(computing))
[https://en.wikipedia.org/wiki/User_\(computing\)](https://en.wikipedia.org/wiki/User_(computing))

experience

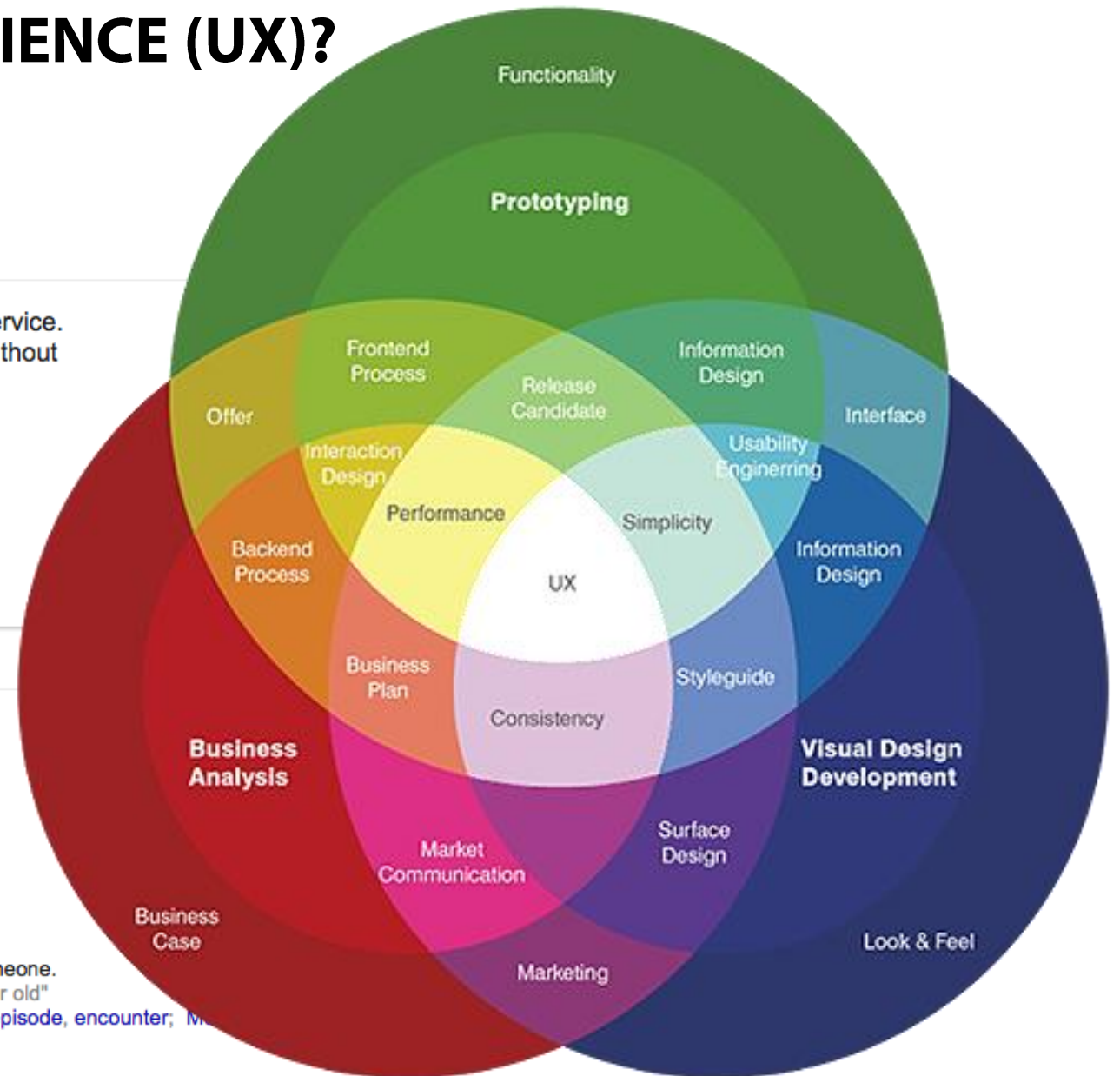
/ɪkˈspɪəriəns,ɛk-/ 

noun

1. practical contact with and observation of facts or events.
"he had learned his lesson by painful experience"
synonyms: involvement in, participation in; [More](#)
2. an event or occurrence which leaves an impression on someone.
"audition day is an enjoyable experience for any seven-year old"
synonyms: incident, occurrence, event, happening, affair, episode, encounter; [More](#)

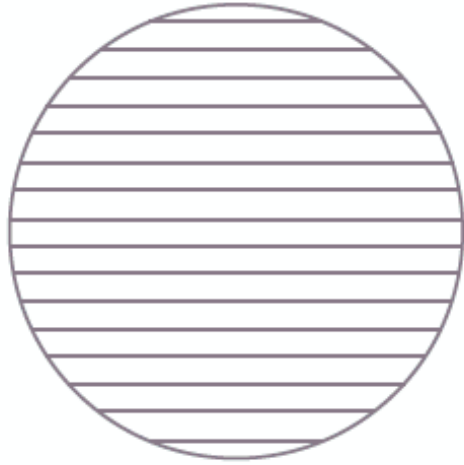
verb

1. encounter or undergo (an event or occurrence).
"the company is experiencing difficulties"
synonyms: undergo, encounter, meet, have experience of, come into contact with, run into, come



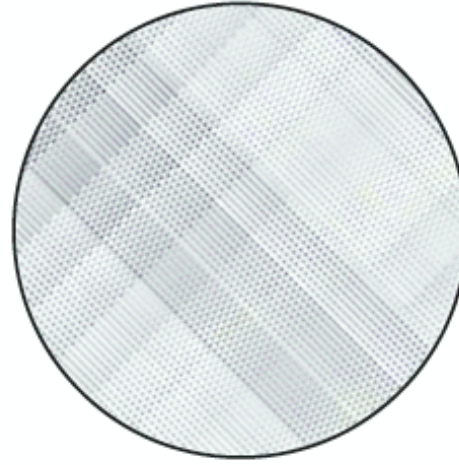
Three Type of Design

Source: [Design in Tech Report 2017](#)



DESIGN: "CLASSICAL DESIGN"

There's a right way to make what is perfect, crafted, and complete



BUSINESS: "DESIGN THINKING"

Because execution has outpaced innovation, and experience matters



TECHNOLOGY: "COMPUTATIONAL DESIGN"

Designing for billions of individual people and in realtime, is at scale and TBD

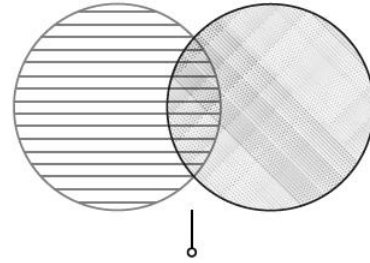
Driver/ the Industrial Revolution, and prior to that at least a few millennia of ferment.

Driver/ the need to innovate in relation to individual customer needs requires empathy.

Driver/ the impact of Moore's Law, mobile computing, and the latest tech paradigms.

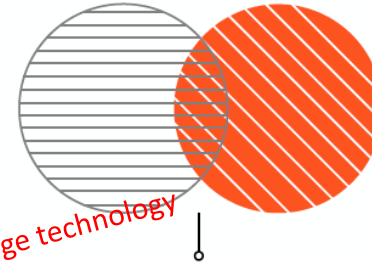
Design

Digital Product/Services



How to solve problems

Overlapping example of these two kinds of design: A design consultancy like IDEO, Frog, or a B-school program like Yale SOM, or a classic consultancy like McKinsey, Accenture, BCG.




How to leverage technology & scale


Overlapping example of these two kinds of design: A smartphone, laptop, robot, and any human-facing IoT device.

BioTech
FinTech
InsureTech
FoodTech

	CLASSICAL DESIGN	DESIGN THINKING	COMPUTATIONAL DESIGN
Emphasis On	● Practice	● Strategy	● Few to Billions
Raw Materials	Paper, Wood, Metal, and Anything Physical	● Post-Its, Whiteboards, and Team Member Time	● Instantaneously Delivered Over the Net
Goal Orientation	● Ship a Perfect Product/Object	● Foster Constructive Divergence	● No <i>It's always evolving.</i>
Impact is Evaluated By	Acceptance, Adoption, and Awards	● A Specific Product or Feature That Resulted	● Generally High, but Open to Analyzing Testing/Research
Involves Primarily	Classical Designers	● Business Thinkers/Doers	● Data, Models, Algorithms, and Anything Virtual
Skills With Tools Are Generally Grounded In	● Hands and Laws of Physics	● Mind and Organizational Sciences	● Mind and Computer + Social Sciences


SEVEN HATS OF UX


 UX Researcher who validate real needs through listening to real people and unlock insights that guide our work—whether a product’s pathways make sense to users. Define who our users are by examining their behaviors, activities, obligations, needs, and environment. Investigate


 Product Designer who ensure our products and features are valuable for people, easy to use, and of the highest level of craft and execution.


Interaction Designer map how users can easily move through a product to achieve their goals.

Visual Designer build upon the design theories established by an interaction designer and apply typographical hierarchy, color, material patterns, and iconography.

 UX Engineer creates a variety of interactive workflows with coded or non-coded prototypes to provide a proof of concept.

 Design Producer/Program Manager combining expert project management skills with a passion for user experience, who connect teams and enable effective collaboration. Own the design processes, that enable the designers to function effectively, and happily delivering beautiful designs to DBS customer.

 UX Writer/Content Strategist who design with words, give our products a voice and maintain content systems that ensure our products have consistency, clarity and compassion. Aanalyze the user’s language and understand how to speak to users in their own terms.

 Manager who lead and mentor teams to guide them to success, and advocate for design across the company.



DBS CBG UX & Design (2014–2018)



DIVERSITY

2 Countries
Boy 100:00 Girls
2 team member

7 Countries
Boy 80:20 Girls
8 team member

8 Countries
Boy 70:30 Girls
15 team member

10 Countries
Boy 65:35 Girls
34 team member

13 Countries
Boy 50:50 Girls
40+ team member

15 Countries
Boy 50:50 Girls
59+ team member
CBG39, IBG8, MOT6

CAPABILITIES

1 Designer
1 Researcher

6 Designer
2 Researcher

7 Manager
5 UX engineer
16 Designer
4 Researcher

7 Manager
1 Intern*
5 UX engineer
22 Designer
4 Researcher

8 Manager
2 Intern
1 Design Producer*
2 Writer*
5 UX engineer
33 Designer
5 Researcher

8 Manager
3 Intern
2 Design Producer
3 Writer
6 UX engineer
35 Designer
10 Researcher

2014

2015

2016

2017

2018

2019

CAREER PATH

SVP
VP
Associate VP
Sr. Associate
Associate
Analyst

SVP
VP
Associate VP
Sr. Associate
Associate
Analyst

Executive Director*
SVP
VP
Associate VP
Sr. Associate
Associate
Analyst

Executive Director
SVP
VP
Associate VP
Sr. Associate
Associate
Analyst
Intern

Managing Director*
Executive Director
SVP
VP
Associate VP
Sr. Associate
Associate
Analyst
Intern

Chief Design Officer (CDO)
Managing Director (MD)
Executive Director
SVP
VP
Associate VP
Sr. Associate
Associate
Analyst
Intern

* NEW

DBS UX & Design (2019–2024)

DIVERSITY



15 Countries
Boy 50:50 Girls
59+ team member



17 Countries
Boy 50:50 Girls
90+ team member

CAPABILITIES

8 Manager
3 Intern
2 Design Producer
3 Writer
6 UX engineer
35 Designer
10 Researcher

Design Producer
Writer
UX engineer
Product Designer
Researcher

+
Motion Graphic*
Film Maker*
Illustrator*

Design Manager
Intern



2019

2020

2021

2022

2023

2024

CAREER PATH

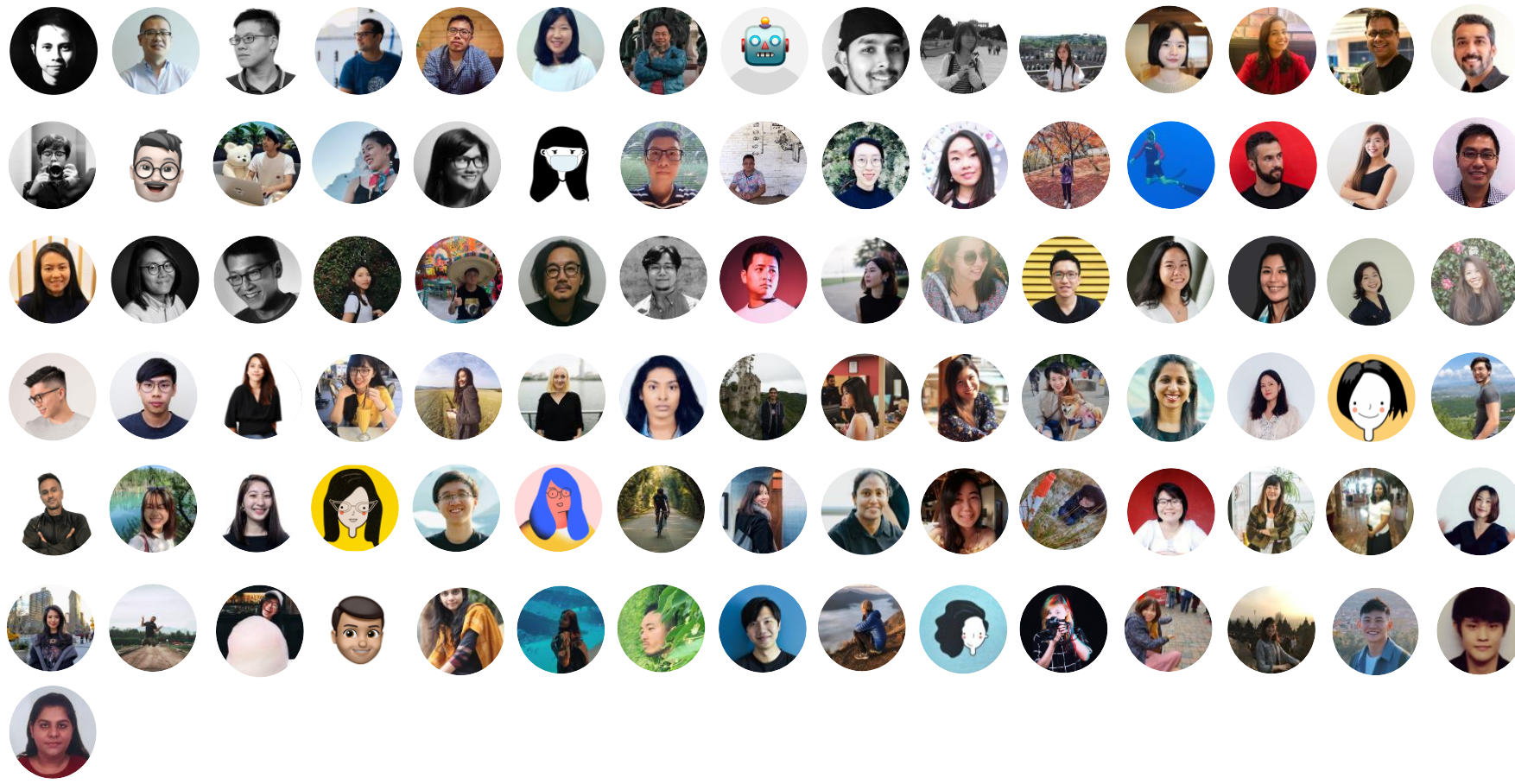
Chief Design Officer	Managing Director	Chief Design Officer	Managing Director
Executive Director	SVP	Executive Director	SVP
VP	Associate VP	VP	Associate VP
Sr. Associate	Associate	Sr. Associate	Associate
Analyst	Analyst	Analyst	Analyst
Intern	Intern	Intern	Intern



OUR DESIGN TEAM

90+ members from 17 countries.

We speak Indonesian, Japanese, Finnish, Mandarin, Cantonese, Hokkien, Latvian, Ming Nan, Hindi, Malay, Tagalog, Thai, Ukrainian, and English (plus one British accent)



DIVERSITY

We have been working with different industries, different companies and cultures.

From financial & banking, tech, design agencies, start-up, etc.



Imagination

Inspire

Co-Design

DESIGN INSPIRE THE FUTURE

The world's most valuable companies such as Apple, Google, Nike, Facebook, Netflix, Airbnb, UBER or Tesla are inspired by user experience & design, not just great technology.

“Inspiration unlocks the future; technology will catch up”.



Less but Better.

Adding more features/functions do not make a product better.



Simplify this...

On/Off
Quick OSD (On-screen display menu)
FL Select (Change the display on DVD player)
Open/Close (Eject DVD)
Advanced Disc Review (Review playlist)
AV Enhancer (Adjust audio and video)
Repeat (Repeat play)
Multi Re-Master (Improve audio quality)
Numeric Keypad
Depth Enhancer (Reduce picture 'noise')
Manual Skip (Skip 30 seconds forward)
Quick Replay (Skip back a few seconds)
Cancel
Skip Forward
Skip Back
Slow Forward
Slow Back
Stop
Pause
Play
Direct Navigator/Top Menu (Main menu)
Play List/Menu (Show a disk menu or play list)
Functions (Change on-screen menu)
Return (Return to previous menu)
Up Arrow
Down Arrow
Left Arrow
Right Arrow
Enter
Subtitle
Audio (Change soundtracks)
Angle/Page (Change angle/advance still pictures)
Setup (Quick setup menu)
Play Mode (All/group/random play)
Play Speed (Change play speed)
Zoom
Group (Selects groups of items to play)



On/Off
Quick OSD (On-screen display menu)
FL Select (Change the display on DVD player)
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Play Mode (All/group/random play)
Play Speed (Change play speed)
Zoom
Group (Selects groups of items to play)



Simplify this...



The most obvious way to simplify is to remove what's unnecessary.



Organizing is often the quickest way to make things simpler.

Simplify this...



Hiding some features is a low-cost solution. But which features should you hide?



Why not take some buttons off the remote and use an on-screen menu instead?

Simplify — Design Strategies

1. Remove
2. Organise
3. Hide
4. Displace



Displace



Hide



Organize



Remove

Designing **Brand/Product** vs Designing Its **Experience**

PRODUCT



UI



1983
Squeezable

UX



2001
Upside-Down Bottle



2012
Plant Bottle



plantbottle™
up to 30% plant-based
100% recyclable bottle
redesigned plastic,
recyclable as ever.

Co-Creation



Settle Credit Card Bill

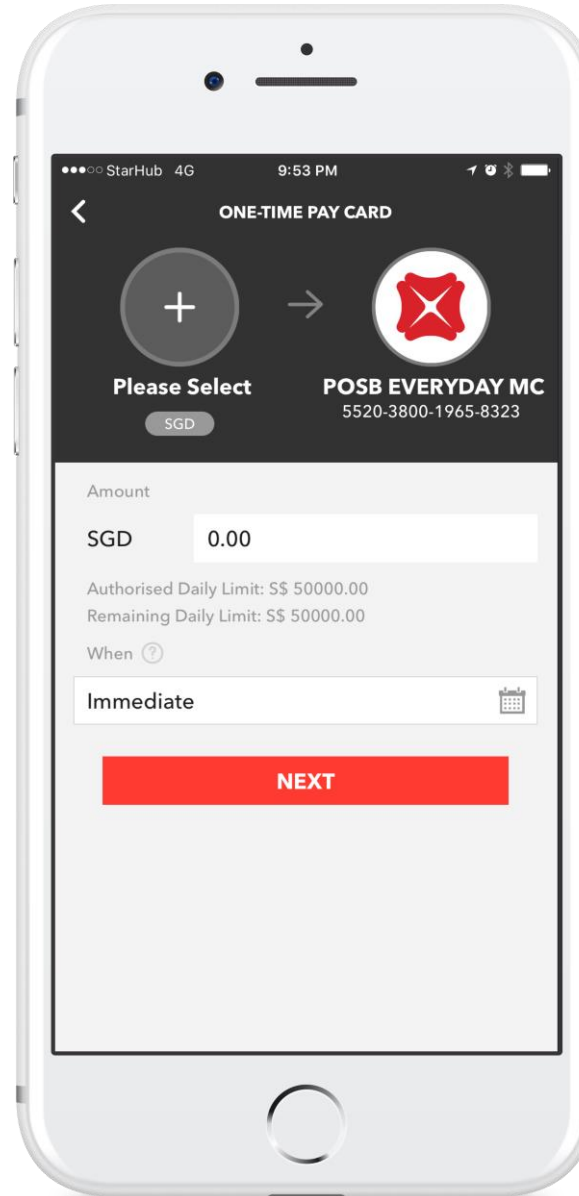
JTBD: I want to settle my card bill.

Problem:

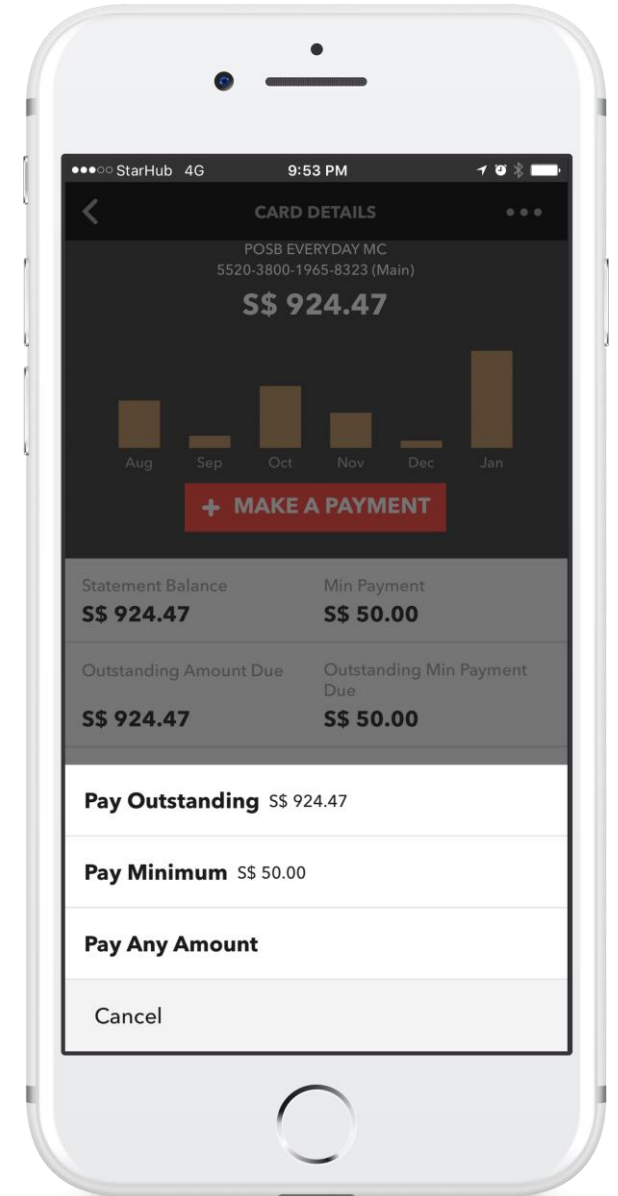
User don't remember the amount to pay.

Interaction Model:

- Click on [Make A Payment]
- Action Sheet appears from below that allow user to pay fully, minimum or partially.



Without Action Sheets



Action Sheets provides contextual info

Small little thing

Sometimes, a small act comes with great intention.
So that it reduces frustration.



Logout Print

Thank you for banking with DBS Bank. For security reasons, please **clear your cache** after each session.

Login	Logout	Duration
01 Jun 2016 08:55 AM	01 Jun 2016 09:06 AM	10 mins

Transaction Type / Transaction Ref. No.	To / From	Amount
Funds Transfer To My A/C 17196956506	Back to Thailand Multi FX 288-006308-6 THB	\$S2,000.00
	Back to Thailand Multi FX 288-006308-6 SGD	

Singapore's favourite cards. Now with Apple Pay. Enjoy 20% cashback when you pay with Apple Pay. [Learn more](#) T&Cs apply.

How would you rate your iBanking experience?

★ ★ ★ ★ ★

Any ideas for improvements? (Optional)

Submit

LOGGED OUT

FEEDBACK

★ ★ ★ ★ ★

What can we improve?

Look and feel Ease of finding services

Ease of use Technical issues

Language clarity Other

Additional Feedback (Optional) 350

Please tell us how we can improve

SUBMIT

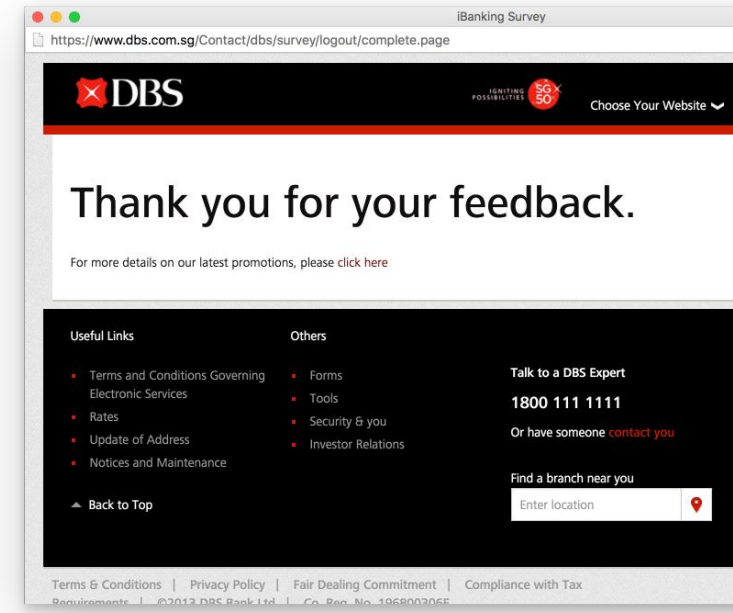
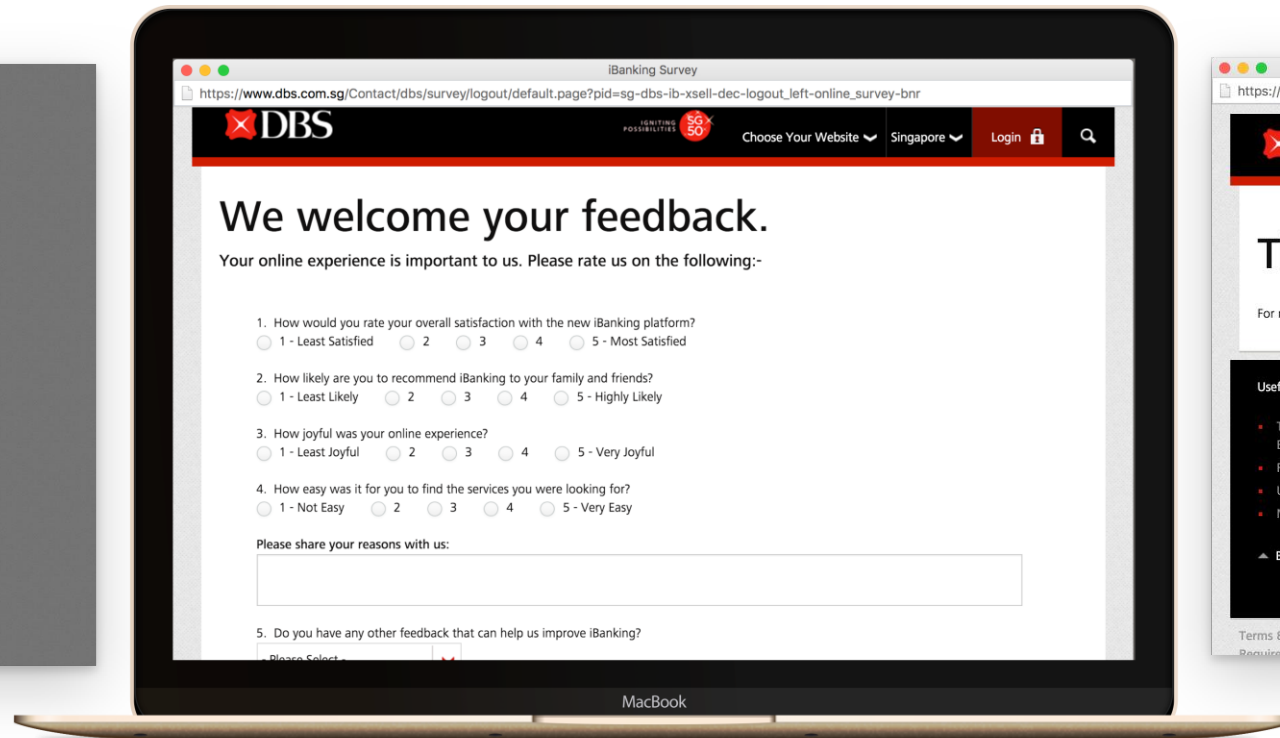
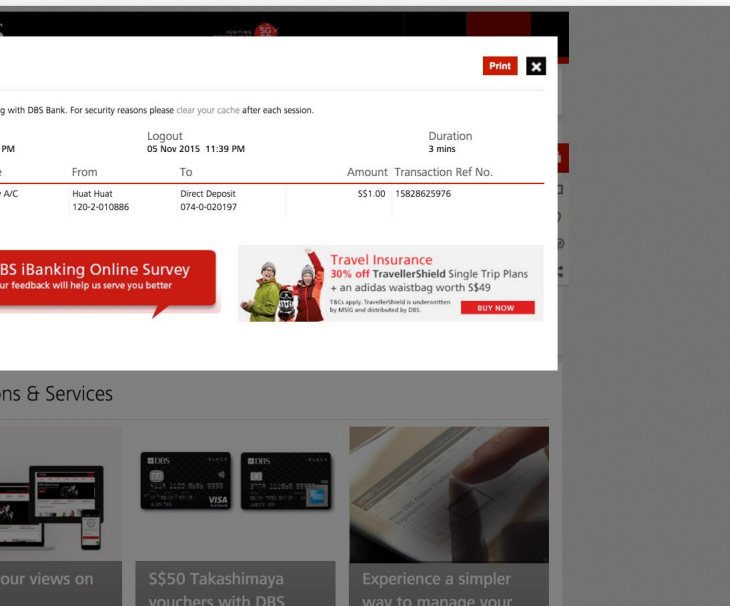
Getting Better Feedback for Better Performance

MacBook

LAUNCHED: 2016 MAY

BEFORE

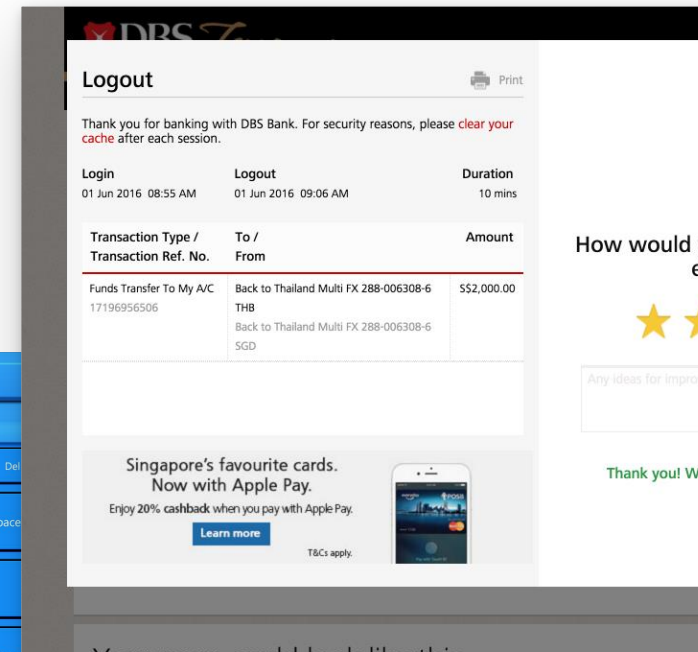
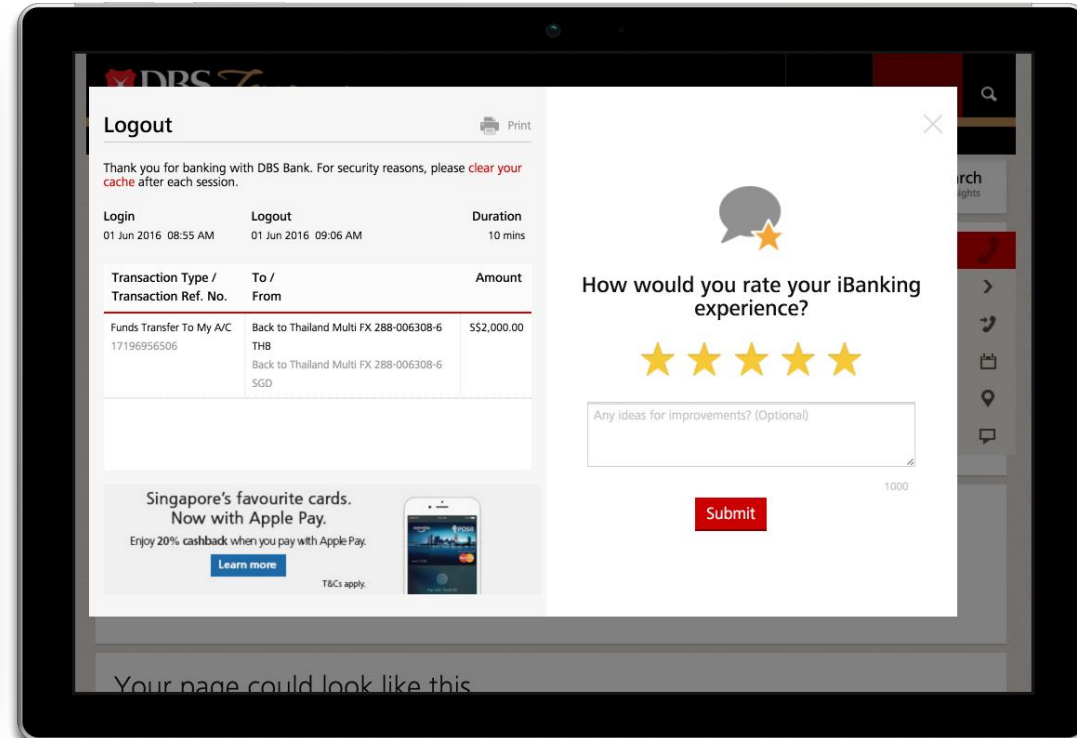
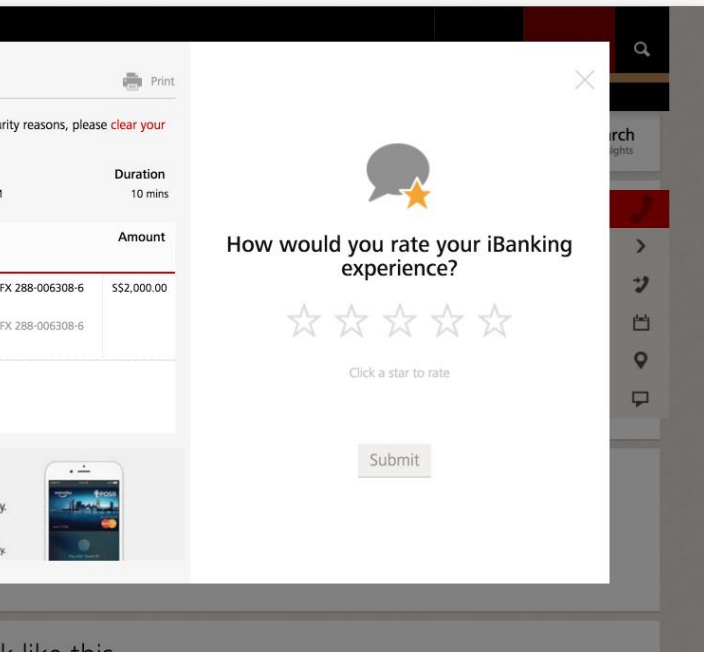
~2,000 responses
per month



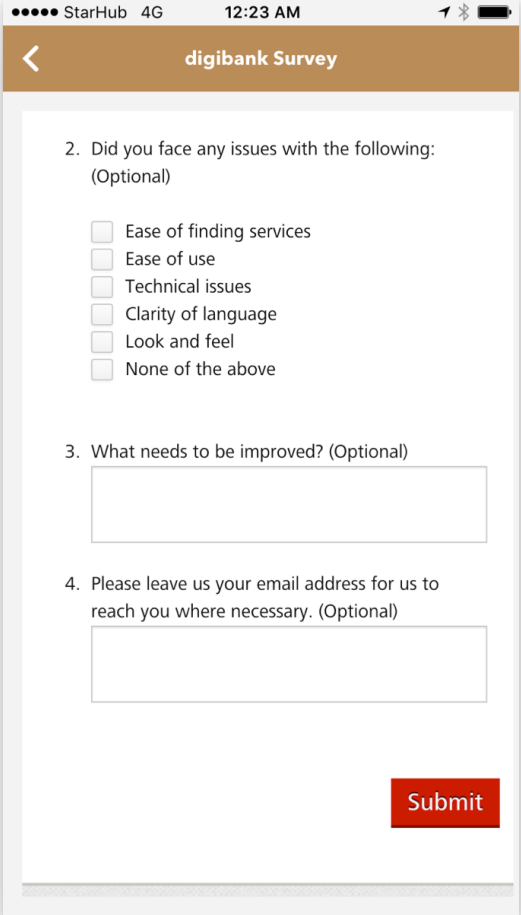
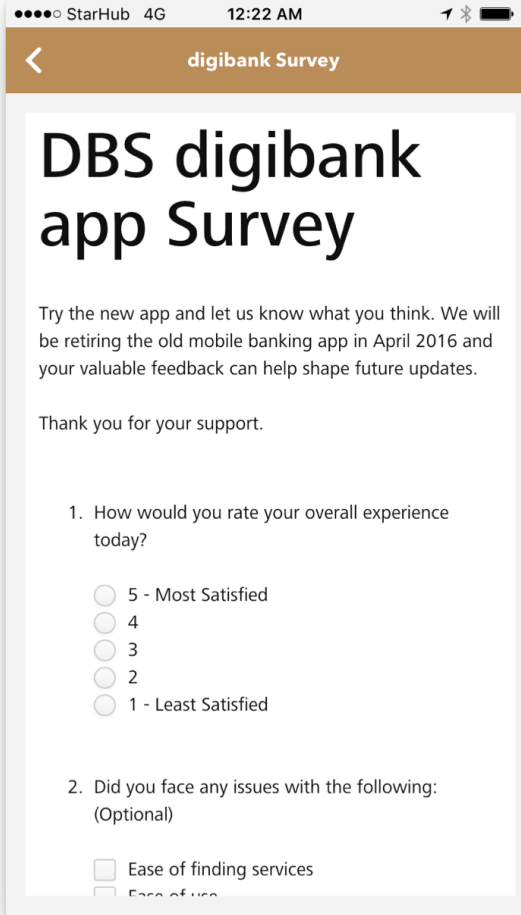
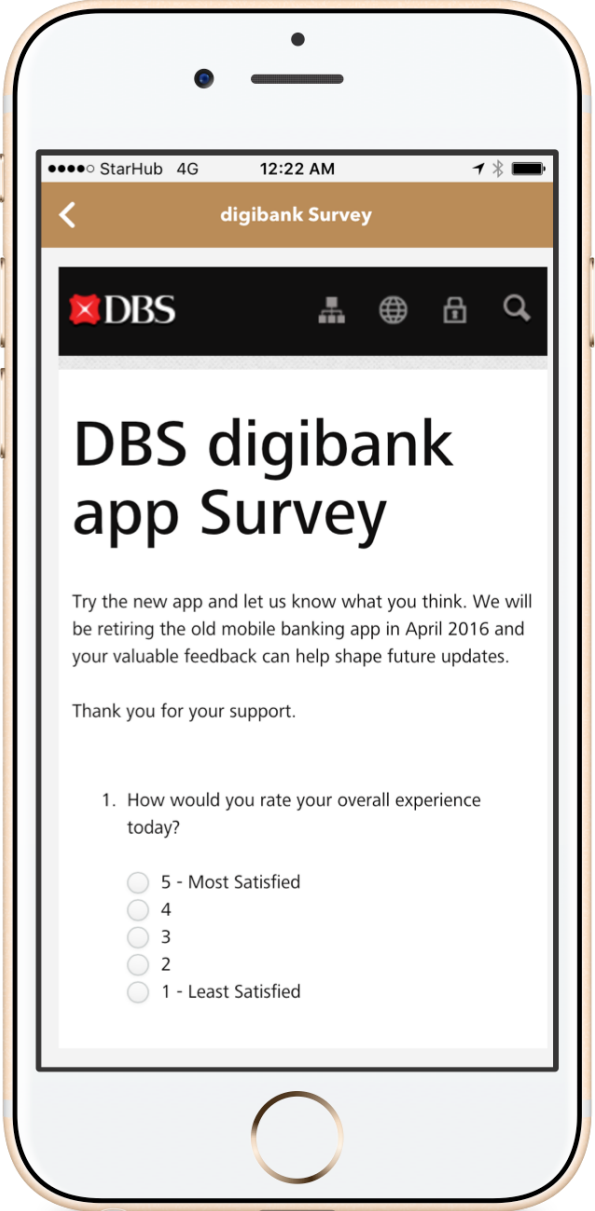
NOW (LAUNCHED 2016 MAY)

**User engagement
up 5,160%**

**~3,440 responses
per day**



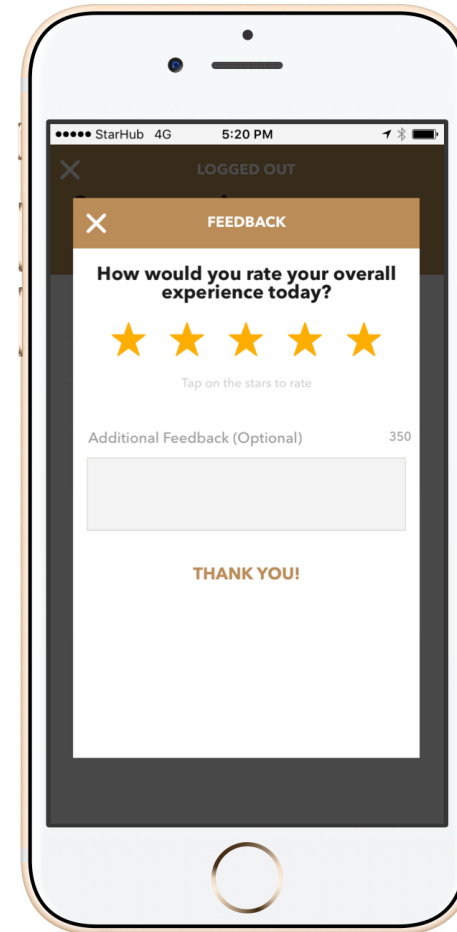
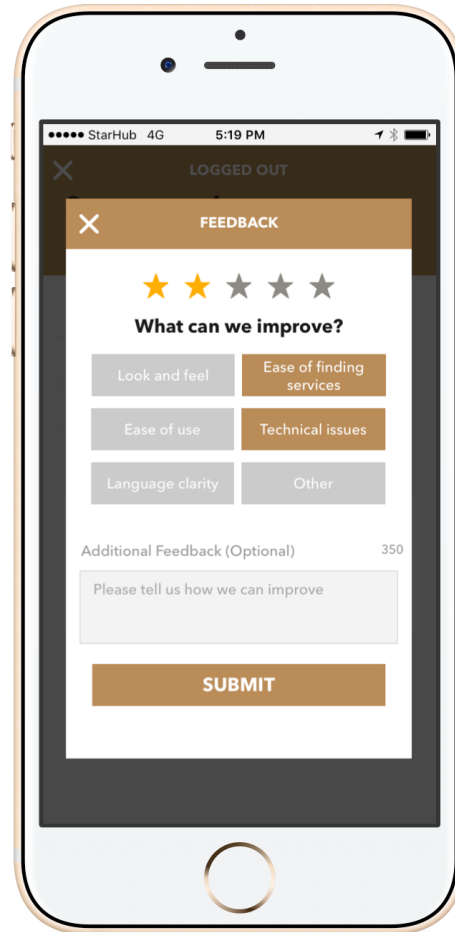
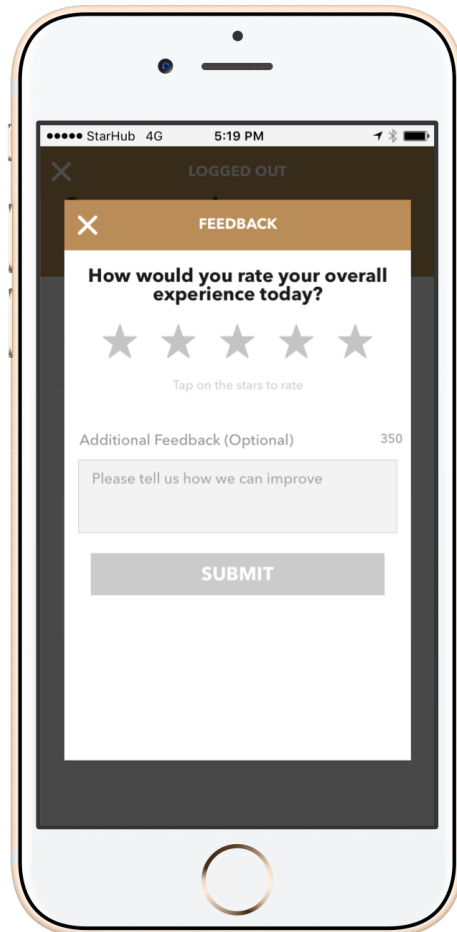
BEFORE



NOW (LAUNCHED IN 2016 JUNE)

User engagement
up 928%

~2,163 responses
per day



What worked well and less well

1.

Have one profound idea.

WHY

Because ambiguity is the enemy of good user experience

OUTCOME

Innovative and impactful products that people really want and need

2.

**Inject emotion to
go from
transactional to
magical.**

WHY

Because we humans are emotional beings and money is an emotional topic

OUTCOME

An emotional bond with our customers

3.

Be upfront & transparent.

WHY

Because it is the right thing to do

OUTCOME

Loyal customers

4.

**Do the hard work
to make it simple.**

WHY

Because there is no silver bullet for simplicity; It's all just hard work

OUTCOME

Experiences that feel effortless

5.

Follow through & pay attention to detail.

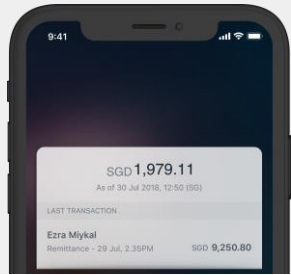
WHY

Because our design is not what's on Sketch; It's what gets shipped

OUTCOME

Better products for our customers; Inspiration for other designers

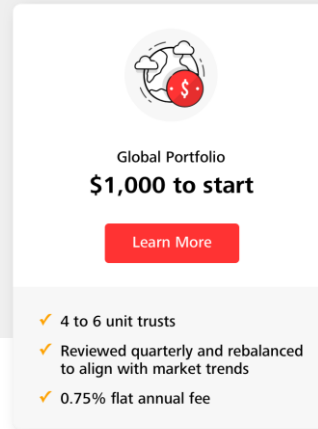
HOW WE DESIGN BRAND EXPERIENCE WITH **CUSTOMER OBSESSION SPIRIT**



Have One
Profound Idea



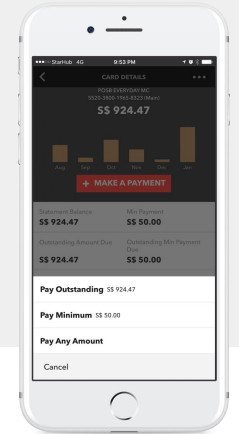
Inject Emotion
Value



Be Upfront and
Transparent



Do the Hard Work
to Make It Simple



Follow Through
& Pay Attention To
Detail

WHY

Ambiguity is the enemy of good user experience.

Money is an emotional topic. We humans are emotional beings. We don't hide from emotions. We celebrate them.

We have confidence in our products and respect for our customers. We tell it like it is. We don't hide fees or bad news. And because it is the right thing to do.

'Effortless'/simplicity is not one thing. There is no silver bullet that can make a product effortless or simple. It's a lot of hard work and attention to detail.

Craft the experience with all the small details. Even if it may feel like invisible to customers.

OUTCOME

Innovative and impactful products that people really want and need. | A clear vision and strategy

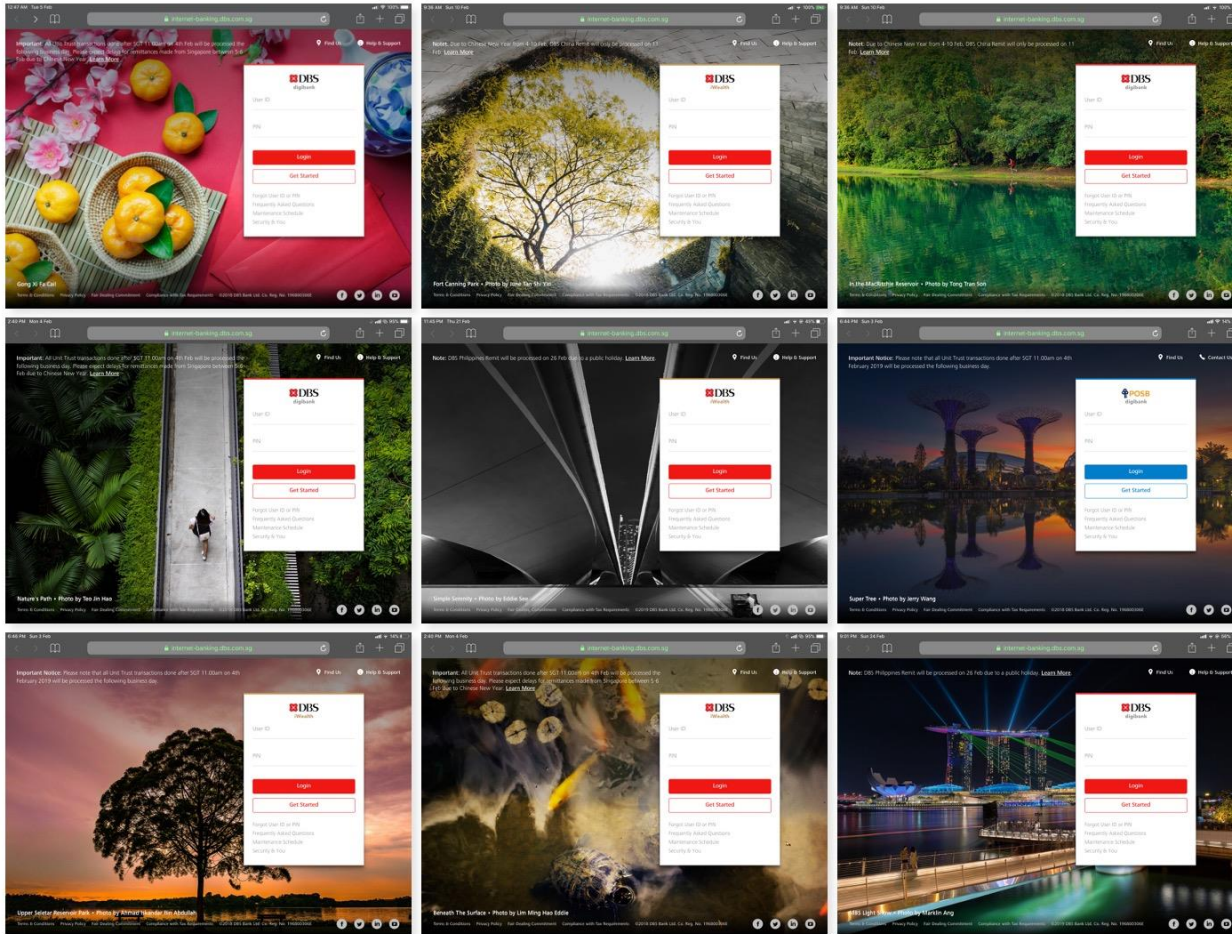
Sticky products that bring joy to the everyday. An emotional bond with our customers.

Loyal customers who don't abandon us the moment a new thing comes along. | Trust | Ethical products and services | Sustainable relationships with our customers

But when it all comes together. Experiences that feel effortless | Competitive products

Better products for our customers. Inspiration for others

#joyful-5seconds



The Hidden Messages

DBS Login (2015–2019)

#where-is-my-money

S\$21,58

SLIDE TO PEE

A Small Happiness

PeekBalance V1.0 (2015)

#double-confirm

SGD 1,979.11

As of 30 Jul 2018, 12:50 (SG)

LAST TRANSACTION

Ezra Miykal

Remittance - 29 Jul, 2.35PM

SGD 9,250.80

Limited Edt, Sommerset

Debit Card Txn - 28 Jul, 4.46PM

SGD 1,280.00

Sweelee Star Vista

Debit Card Txn - 19 Jul, 1.13PM

SGD 997.00

Tap and hold to
PEEK BALANCE

Peace of Mind

PeekBalance 2.0 (2020)

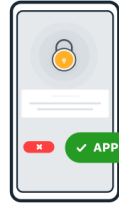
Tap the notification on your mobile to approve

OR



STEP 1

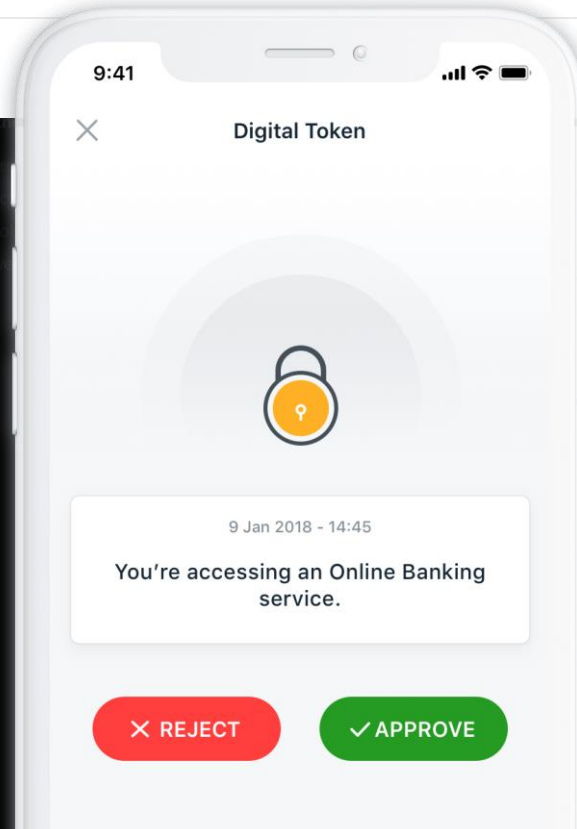
Launch your digibank app and tap on Digital Token



STEP 2

Tap on "Approve"

This is valid for 60 seconds...



#joyful-secured



Goodbye Hard Token

Digital Token (2019)



Beyond Numbers

digibank mobile app (2019)

The Projector Singapore Sgp

Woman's World Card •••• 0033

SGD 26.00

Offset with DBS Points

Your Balance: 1,098

1,000 

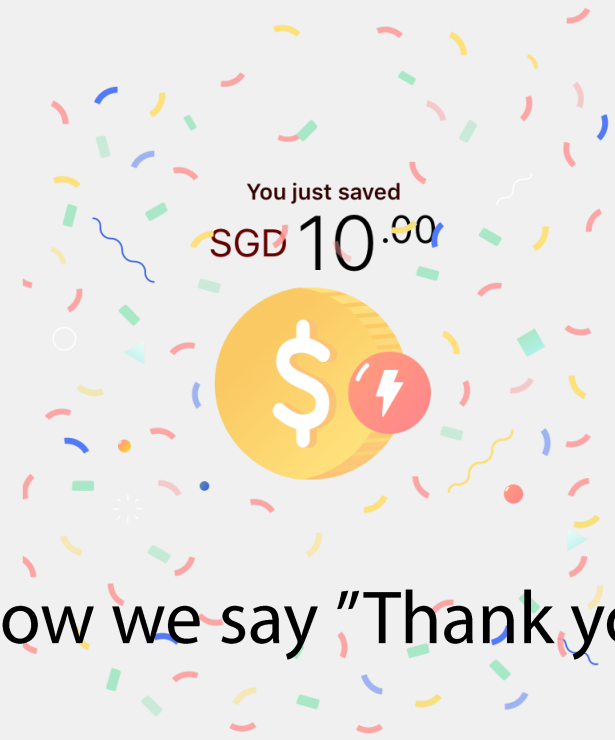
SGD -10.00



Amount After Offset

SGD 16.00


OFFSET NOW



How we say "Thank you!"

×

How would you rate your overall experience today?

 Fair

What can we improve?

- Look and feel
- Ease of finding services
- Ease of use
- Technical issues
- Language clarity
- Other


Feedback (optional)

Maximum (0/350) characters

SUBMIT

×

How would you rate your overall experience today?

 Excellent

Feedback (optional)

Maximum (0/350) characters

SUBMIT

#never-settle

Always Co-design with customers

Contextual 5-Stars Ratings

Launched in collaboration with the prestigious Japan Good Design Mark in 2013, **the SG Mark is considered one of the definitive benchmarks for design excellence, and endorses products and projects that incorporate exceptional design to enhance living and increase productivity.** The SG Mark is given out by the Design Business Chamber of Singapore (DBCS).

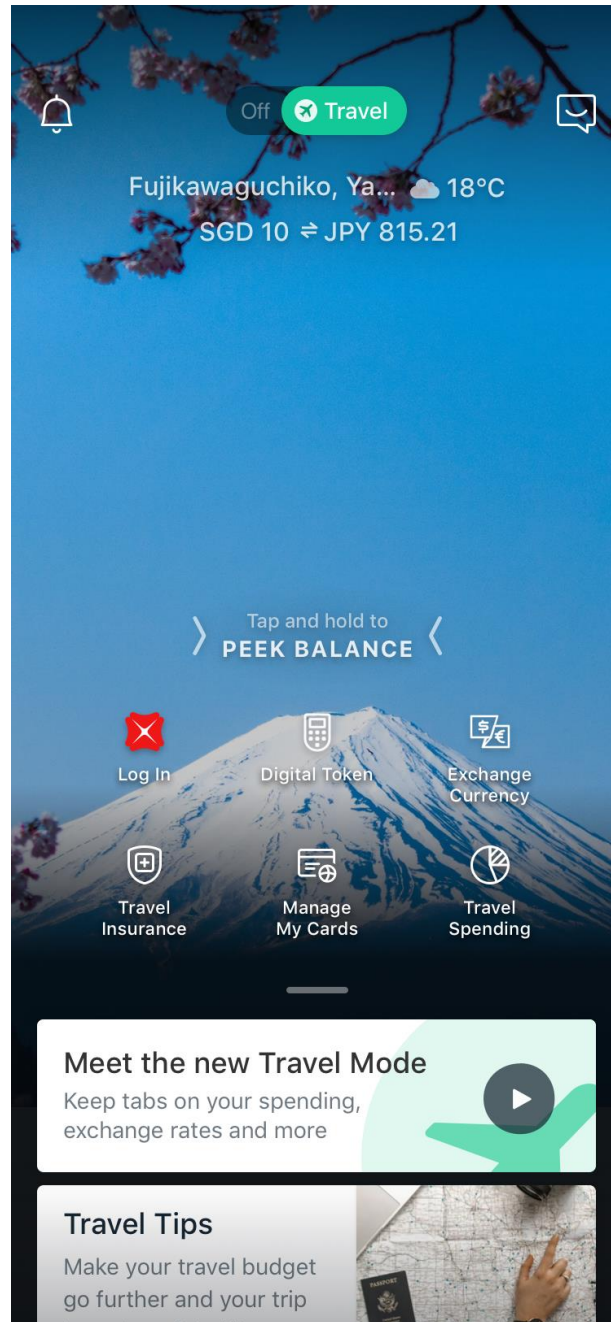
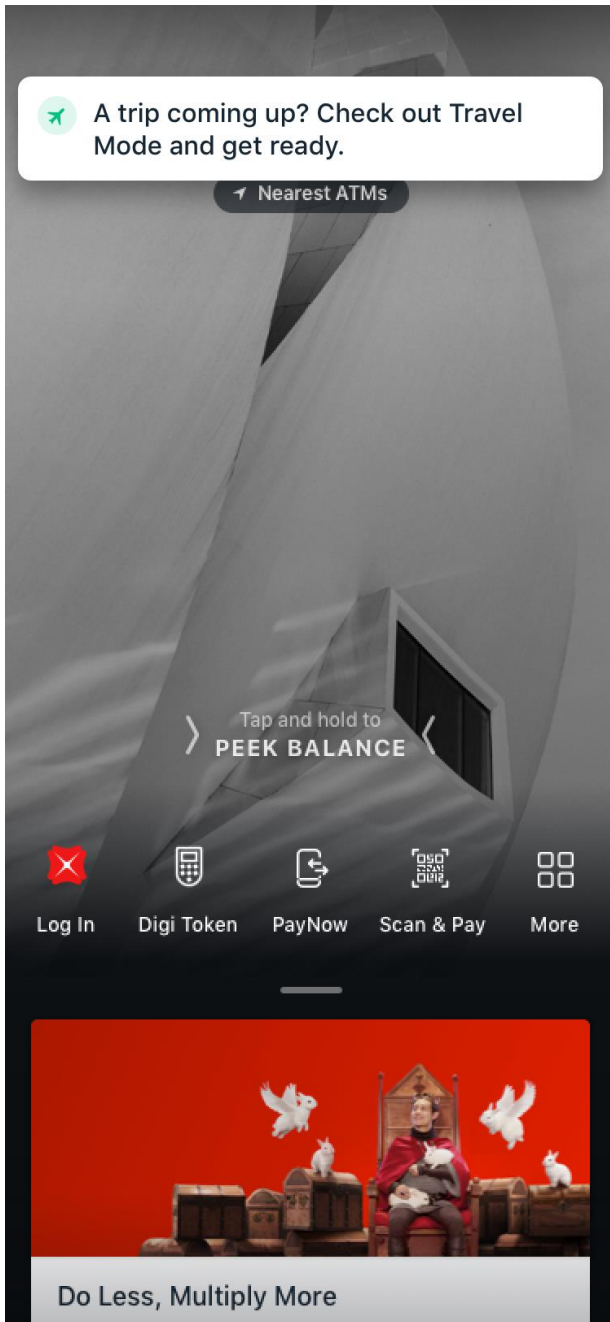
This year has seen the most number of DBS projects being awarded the SG Mark to date, more than doubling last year's tally.





The Happier Office

DBS Digital Basecamp



Travel More. Worry Less.

Travel Mode (2019)

Where do you want to go?

Flights Hotels

Round Trip One Way

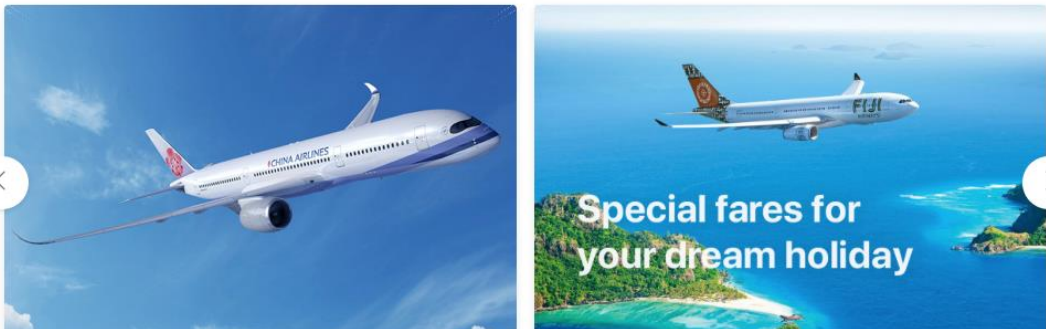
From: Singapore - SIN To: Tokyo - HND

Departing: 01 Oct 2020 Returning: 29 Oct 2020 Class: Economy Passenger(s): 2 Adults, 1 In...

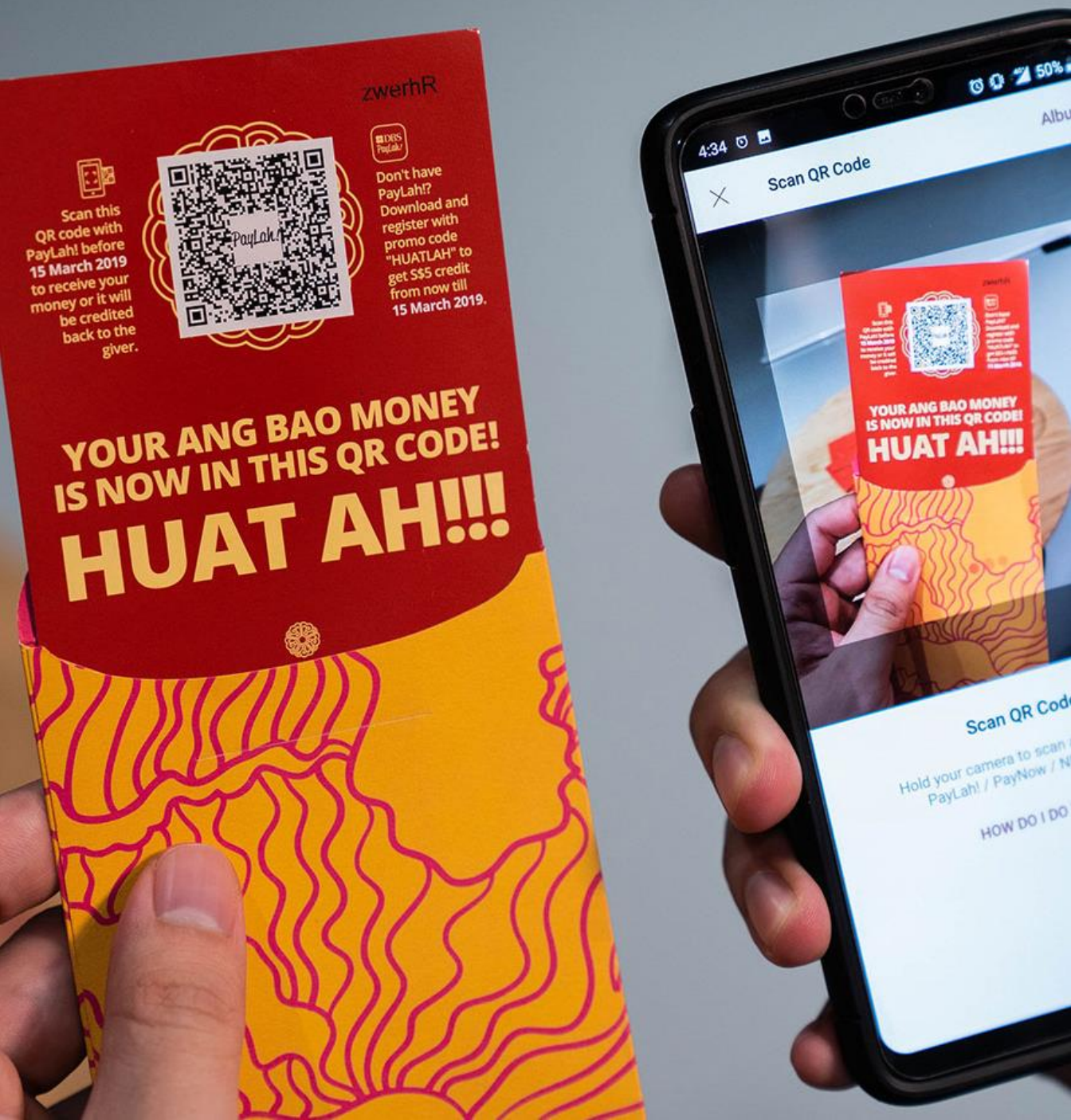
Search Flights

- Complimentary Travel insurance**
Free basic travel insurance coverage when you book with us
- Pay with DBS Points**
Enjoy 2x more value when you offset your DBS Travel Marketplace purchases with DBS Points
- Special Rates for hotels**
Unlock DBS Special Price for selected hotels when you log in to Marketplace
- Flexible payments**
Split your purchase amount into 0% interest monthly instalments

Deals for you



Travel with DBS Points



Zero Bank Note

A trip to the bank now feels more like a trip to your favourite café



The ATM—Cardless, Handicap

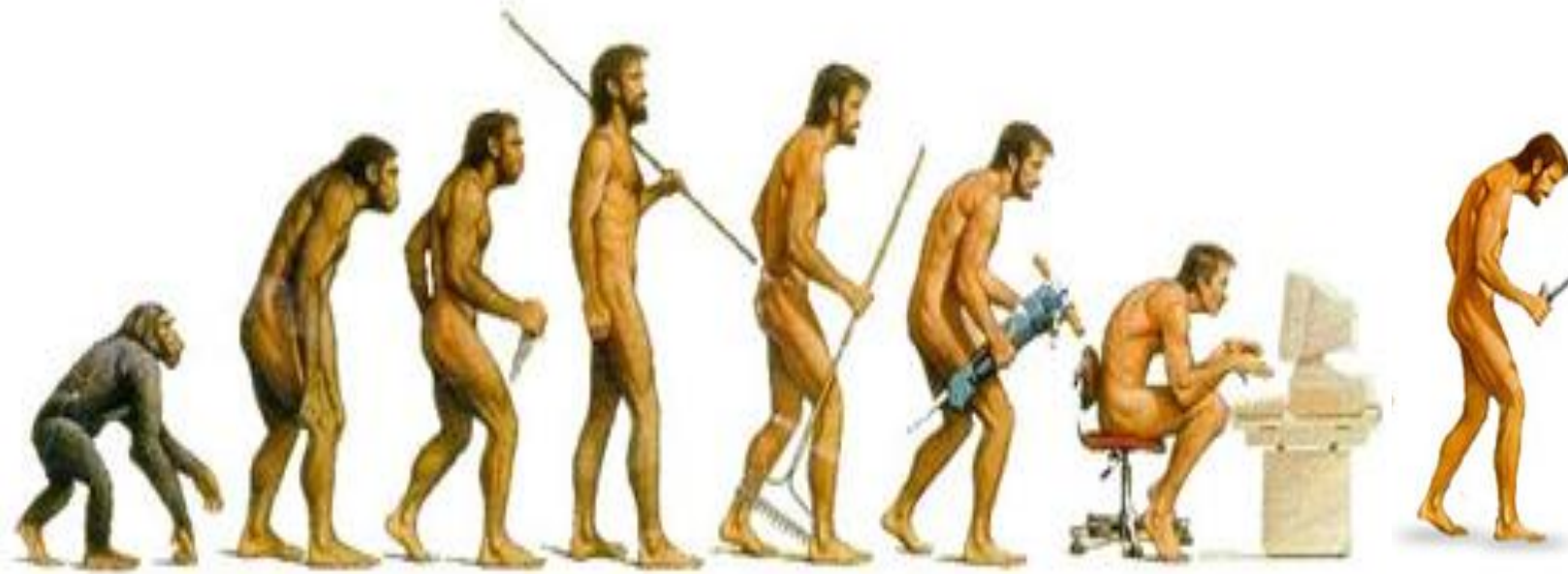


Next phase of DBS digitalisation



Who can master the new tools
first will win

NEW ERA OF HUMAN TOOL



Impact of 5G

Evolution of Wireless Technologies



WHY IS 5G A GAME CHANGER?

- ✓ High speed connections for everyone, everywhere
- ✓ Latency will be reduced to a minimum – no more delays
- ✓ Fast, uninterrupted sharing, streaming and browsing - no more buffering
- ✓ Powers new services and experiences – mainstream use of AR/VR technologies

IMPACT ON BANKING

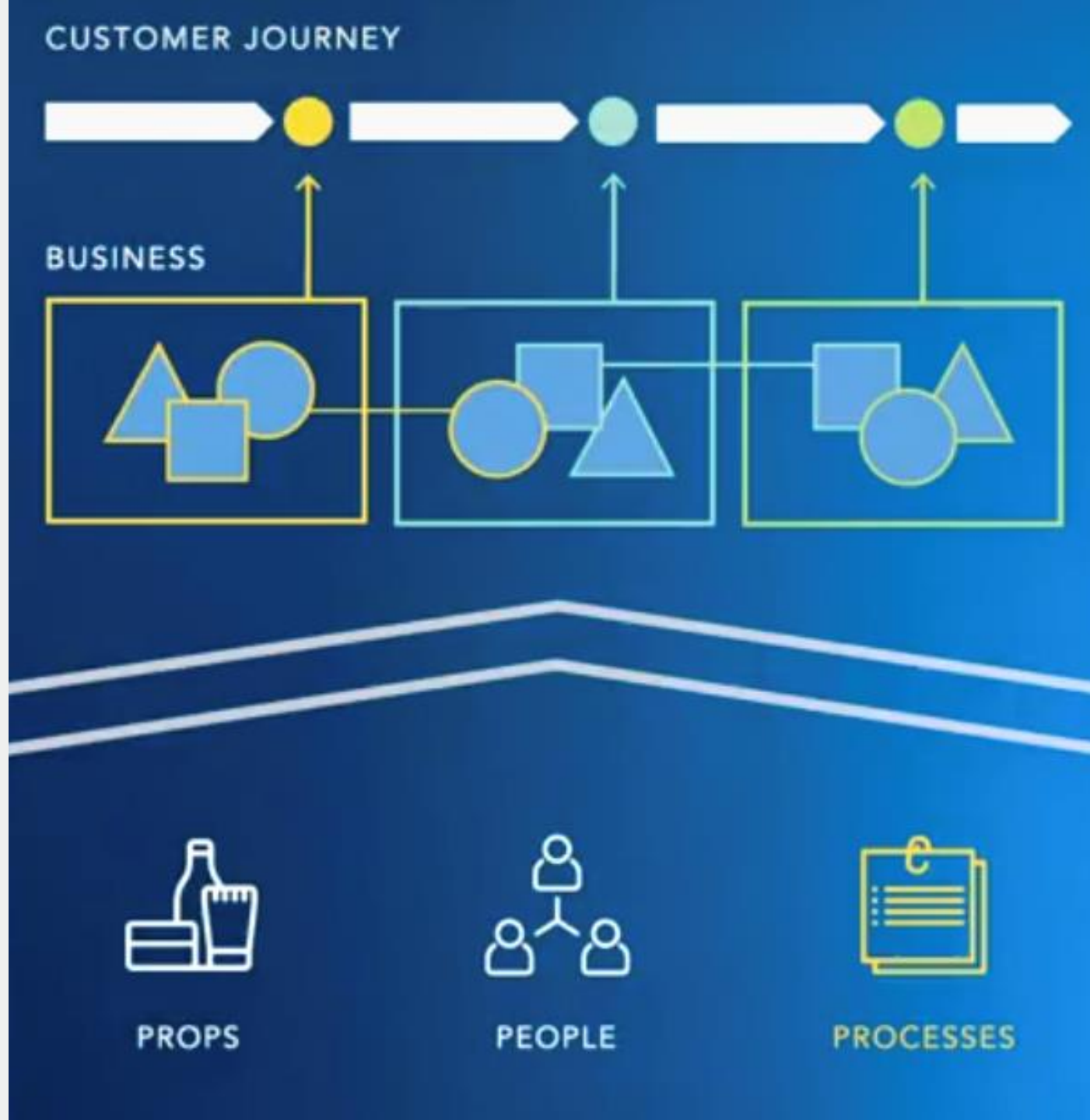
- ✓ Enables even more value-added fintech innovations
- ✓ Ubiquity in mobile banking
- ✓ New forms of “banking channels” - 5G smartphones, wearables, IoT devices and virtual reality

5G = 100 x faster than 4G

The 'Phygital' World

SERVICE 4.0

Products → Services



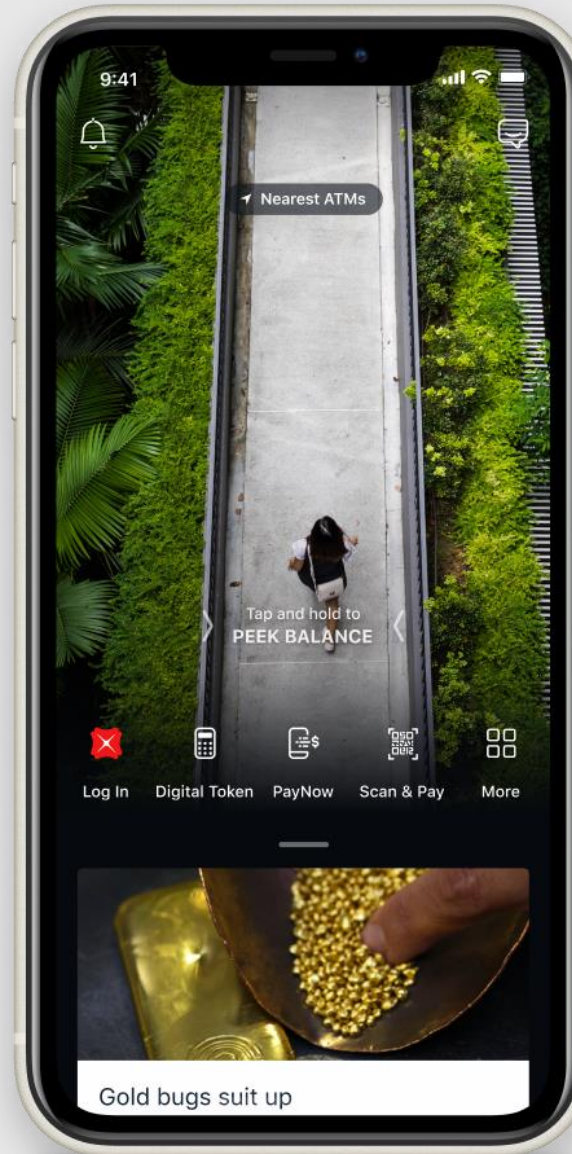
THE BALANCE

Financial Wellness

Digital Wellness



Physical & Human



Digital

Design for new experience



Advice-driven 'Express' branches

CHASE



CHASE  SO YOU CAN





ATMs of the Future



ATM EC9900
NorthCantonEC
Location
Duration 05:07












Cash Withdrawal  

EC9900 NorthCantonEC 

- Step EDIT
- 1) Choose Transaction Type
 - 2) Customer Lookup
 - 3) Select Account
 - 4) Withdrawal Amount
 - 5) Bill Mix
 - 6) Add Transaction / Advice Opp
 - 7) Close Session

Bill Mix

AMOUNT INFO	BILL MIX				
\$10 x		0		= \$0.00	
\$20 x		0		= \$0.00	
\$50 x		4		= \$200.00	

WITHDRAWAL AMOUNT:
\$200.00
BILL MIX AMOUNT
\$200.00

 Confirm Amount 

 Confirm with signature

What should you remember?

Key takeaway

KEY TAKEAWAY

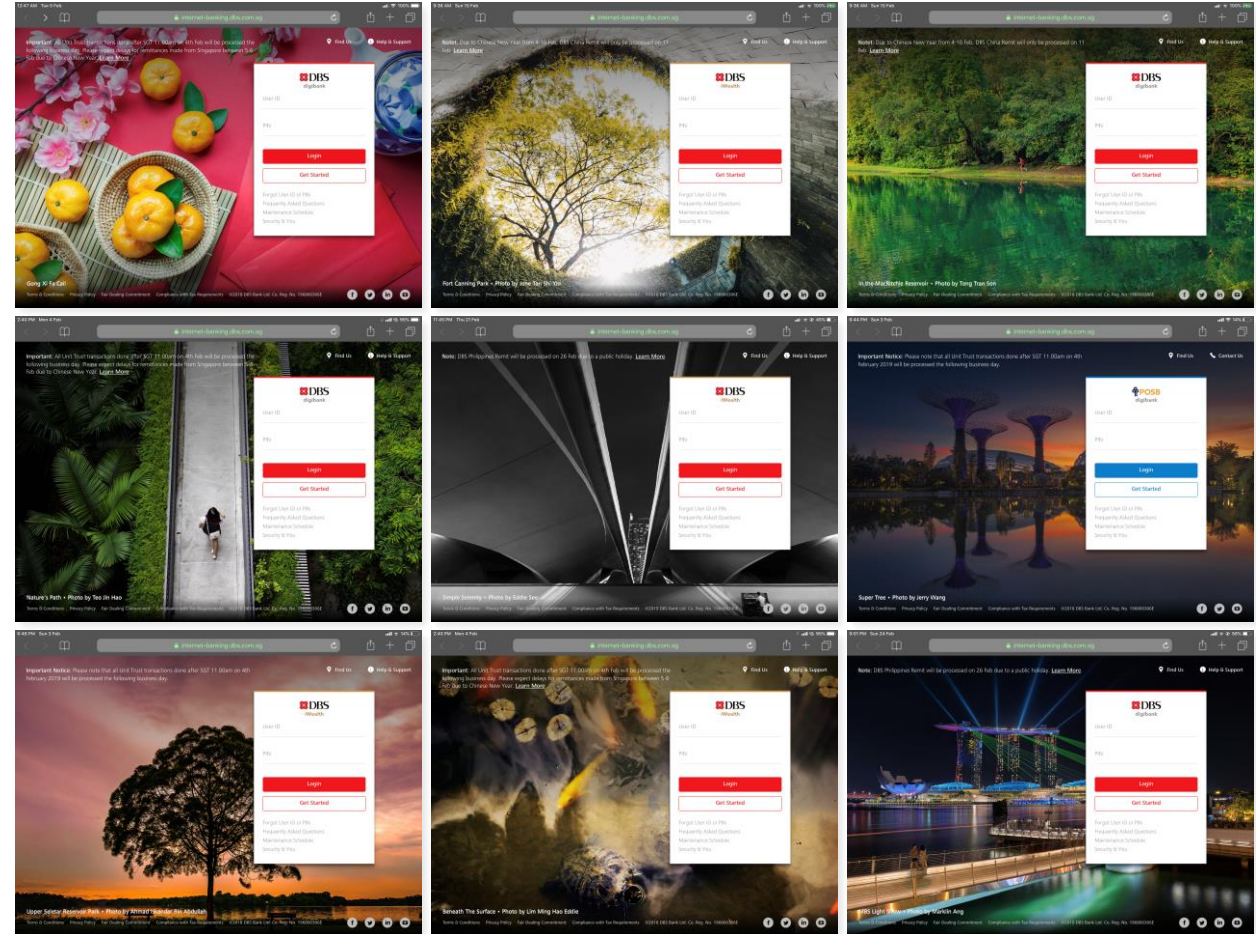
Digitalisation is all about human. The customer. The Users.

S\$21,58

SLIDE TO PEE

KEY TAKEAWAY

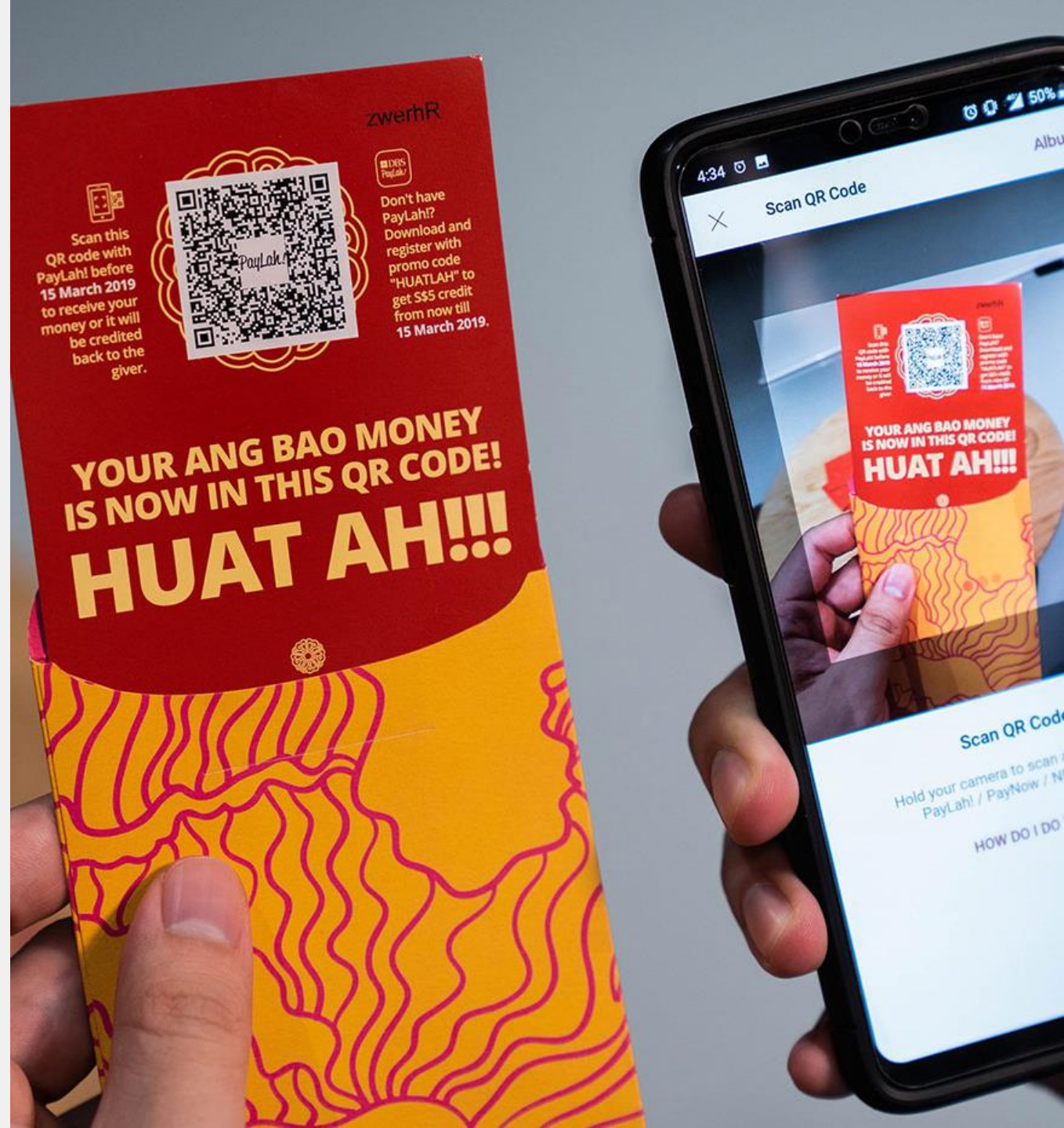
Making better user experience, you should focus on utilitarian value (How it Works) then adding emotional value (How it connects)



KEY TAKEAWAY

People may laugh at your ideas at first. It may take a few iterations until mass adoption.

#new-approach



The secret of the wooden toothpick



The proper etiquette way

As a side note, chopsticks also have rests. More commonly used in restaurants than at home, these rests are called hashi oki (箸置き ; はしおき).



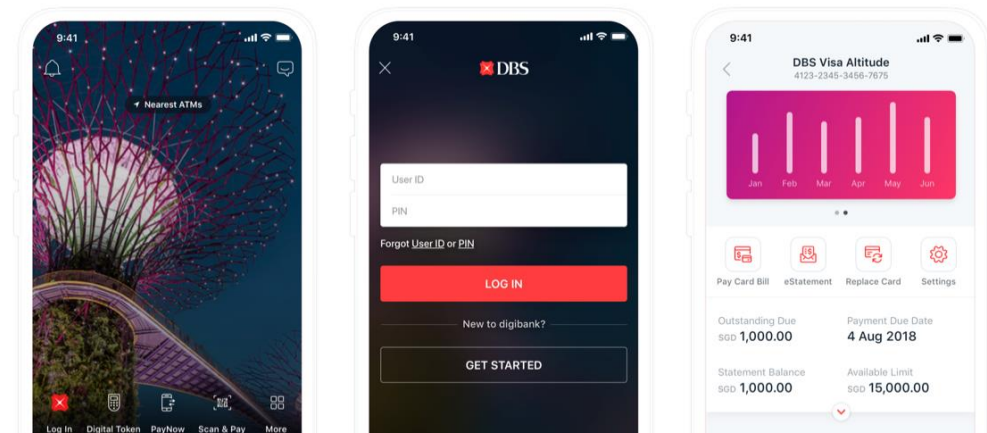
A story of people designing a bank



Our work beyond the numbers

Everyday banking

The everyday has to be fast and simple. Making a transfer to your mum should not be a wondrous journey of discovery. So we redesigned the digibank mobile app.



Thank you!



Q & A

