

# World's Best Bank:

*DBS's Revolutionary Digital  
Transformation Journey*

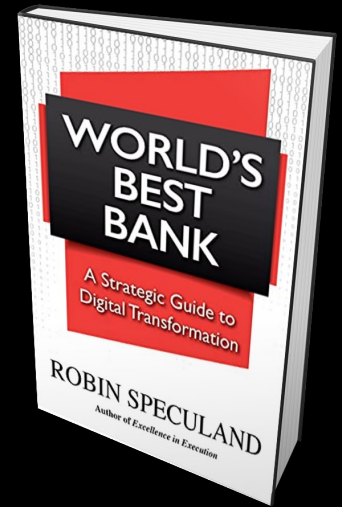


## What lessons can you learn from DBS Bank's phenomenal digital transformation that also resulted in revolutionizing the banking industry?

Within this one-day seminar, discover how DBS transformed to being digitally driven by adopting three strategic principles to "Make Banking Joyful" for its customers. Also, discover the creative way it overcame the most common digital transformation challenges that any organization faces.

Under the stewardship of Piyush Gupta, Group CEO, DBS won the World's Best Bank award five years in a row and became the first bank in the world to win the top three most prestigious banking awards within a 12-month period—the equivalent of a movie winning the top three Oscars!

This absorbing, informative, and enlightening seminar explains in depth how DBS digitally transformed. Facilitator Robin Speculand was given two years of exclusive access to the C-Suite and has literally "written the book" on DBS—*World's Best Bank: A Strategic Guide to Digital Transformation*—as well as the Harvard-listed case study. The seminar shares keen insights, best practices, provocative questions, and relevant anecdotes that you can apply to your own organization's digital transformation.



**International  
Bestseller  
Translated into  
six languages**



## Benefits to You:

- Learn how to adopt best practices to transform your technology architecture, customer experience, and organization culture.
- Discover how every part of an organization transformed under a singular digital ambition.
- Acquire the secrets for success where fewer than one in three organizations succeed.
- Hear hard-won insights, proven practices, provocative questions, and relevant anecdotes.
- Watch exclusive videos from Piyush Gupta.

## Seminar Objectives:

- Understand the digital transformation challenge.
- Discover how DBS prepared for their digital transformation.
- Understand what it takes to measure digital transformation.
- Learn how DBS transformed its technology architecture.
- Hear how DBS became customer-obsessed by leveraging customer journeys and data.
- Understand how to create a start-up culture using DBS's "ABCDE" approach.

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**“We agreed if implementing an idea would improve customer experience, we should go ahead and do it.**

**This started to make a difference to the bureaucracy. There were people at the coal face willing to take some chances, so we started building a bit more individual accountability and individual responsibility for doing things.**

**This had a greater impact than the many workshops and town hall meetings we conducted.”**

— Piyush Gupta

## DBS Catalyst to Adopting Digital

In 2014, DBS Bank launched Making Banking Joyful. In their group meeting that year, leaders had discussed how nobody wakes up in the morning wanting to do banking. An opportunity was born! By leveraging technology, DBS could make banking invisible to its customers.

The strategy is called the Digital Wave. Leadership identified that new technologies provided the opportunity to make banking invisible, allowing the bank to take the pain out of banking and, thus, make it joyful for customers.

**The focus of the seminar is explaining how to digitally transform every part of an organization and identifying the most important key lessons for your organization.**

The seminar addresses how DBS implemented the Digital Wave with three strategic principles:



**Become digital to the core,**



**Embed ourselves in the customer journey**



**Create a 40,000 people start-up**

**This seminar is for leaders who want to discover in depth how and why DBS Bank is successful and shares exclusive video. The seminar also provides a strategic guide for leaders to digitally transform their own organization.**

# Course Preparation



## Digital Best Practices Benchmark

This Best Practices Benchmark allows to participants assess their organization key against the building blocks of digital transformation. It also helps them accelerate their business's transformation and see what it takes to be successful.

## Harvard/SMU-Listed DBS Case Study

This case study highlights the bank's amazing transformation journey to become the world's best. It details the three strategic principles of technology, customer and culture, and it shares best practices from the bank's success. It is the number one case in Singapore Management University.



# Seminar Outline – Morning

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**Module One:**  
**The Digital  
Transformation  
Challenge**

Two-thirds of all digital transformations fail. Discover the pitfalls leaders need to be aware of and avoid, as well as tips for success. Also, discover how the DBS leadership team prepared itself to identify and overcome its own digital transformation challenges.

This module tests your understanding of digital transformation and shares the top three reasons it fails globally.

**Module Two:**  
**The Digital  
Wave**

DBS's board and leadership team, in conjunction, identified that the bank needed to change or it could possibly die. Leadership stated the goal of being a tech company that provides banking services. Today many organizations have made this statement, but in 2014, this was a bold and aggressive vision, especially considering there was no digitally driven bank to benchmark against, and much of the technology was still emerging.

This module details the specific areas of the bank's digital transformation, including how it:

- Created a digital purpose to align the whole organization
- Transformed its technology architecture
- Developed a “data first” culture
- Eliminated silos
- Adopted customer journeys to become customer-obsessed
- Adopted algorithms to predict when an employee was going to leave
- Became the first bank worldwide to capture the value of digital customers on its P&L
- Created a learning organization
- Adopted agile across the whole organization
- Launched ecosystems to create better customer experiences
- Leverage GenAI

# Seminar Outline – Afternoon

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**Module Three:**  
**40 Digital Best Practices Benchmark**

This 40 Digital Best Practices Benchmark assessment allows you to assess your organization against the key building blocks of digital transformation. It also assists you to accelerate your transformation and learn what it takes to successfully implement digital.

Also included is the best practices collected during the research in writing both the Harvard case study and the World's Best Bank book.

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**Module Four:**  
**DBS WOW & Today**

DBS continues to revolutionize the banking industry and innovate new ways of working.

In this module, discover specifically how the bank overcame challenges that trip up many other organizations, an update of what the bank is doing today, and what they are focused on for the next three years.

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**Module Five:**  
**Digital Transformation Action Plan**

Every implementation is different. The seminar's final module creates the opportunity to apply key learnings to your organization while providing time to reflect on the specific results you want to create. You will have an opportunity to reflect on the day's learning and discuss what needs to be adopted into your organization.

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# Post Course



## VideoVault

(Exclusive for in-house runs)

To support and reinforce participants learning, you receive 32 complementary three minute videos. Each video has a key message reinforcing the hard won insights and proven best practices that you can adopt from DBS successful digital transformation. The video vault includes a guide that explains the key message for each video and the provoking key learning or question.

## 90 Day Internal Follow Up

(Exclusive for in-house runs)

During the course participants are asked to identify what action they will take over the next 90 days. Successful transformation comes from lots of people taking small steps. 90 days after completing the course it is recommended to hold a session with the participants to check the success of their 90 day action.



# Robin Speculand

*Strategy & Digital Implementation Specialist*



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As a global expert on strategy and digital implementation, Robin Speculand supports C-suite and boards in transforming their organizations.

Robin is among the world's most prolific writers on implementation, having authored nine books including, *World's Best Bank: A Strategic Guide to Digital Transformation* and *Implement: Doing It Right in a Digital World*. Robin is the founder of [Bridges Business Consultancy Int](#) and co-founder of the [Strategy Implementation Institute](#) and [Digital Leadership Specialists](#).

In 2014, Robin recognized that digital transformation presented new and more difficult challenges than previous strategy implementations. He developed critical models and created a suite of effective tools to support leaders in successful strategy implementation.

Robin's expertise has been featured on CNN, BBC World, CNBC, Forbes, and other media. He is a frequent keynote speaker, a facilitator at business schools, and a Harvard-listed award-winning case study writer. With Piyush Gupta, CEO of DBS Bank, he was nominated for the Thinkers50 "Ideas into Practice Award" and is an Ambassador for the Peter Drucker Forum.

A resident of Singapore and a native of Scotland, Robin was recognized by the First Minister of Scotland as a "GlobalScot" for his passionate contribution to international business. Outside of work, he enjoys training for and competing in Ironman events around the world.





**DBS**

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