

How **DBS** is leading the change using Design Thinking





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2010

RED & PIE

2011 - 2012

RED & PIE
Regional Roll out

2013

Moving to
Customer
Journey &
Lean IT

2014 - 2015

Human
Centered
Design
&
Experimentation

2016 - 2017

Leading customer
and employees'
journey in making
banking joyful

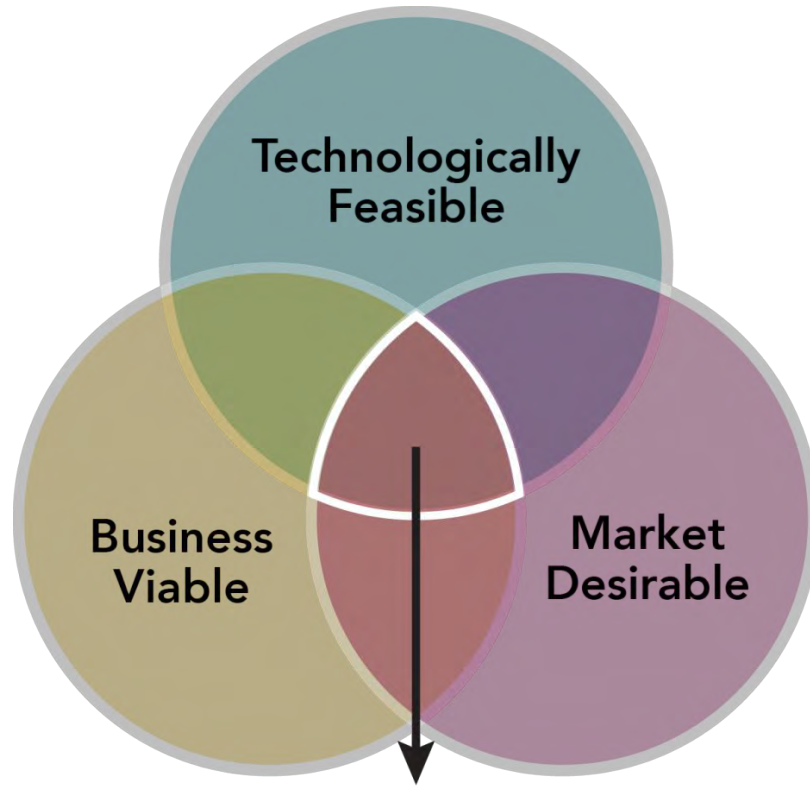


22K person
start up

Godrej's
Refrigerator
for rural India

**RAGHURAM
RAJAN**





Design Thinking

Did you know Oxo, as a company, is known for their innovation, and do u know why?



Jobs To be Done

In order to uncover their real Jobs
To Be Done,



Why do u need to
drill...what do you want
to do!



DBS PayLah : Mobile wallet

My take

Primary Needs (Explicit)

I need to be able to pay small amount without any hassle

I need to be able to do it effortlessly and safe and secure way

I need to be able to do cross-border transfer and pay and receive in multiple currencies



I want to be able to use Facebook ID and other social identification to send or receive money as I have friends globally

Latent Needs (Hidden)

I need to be able to pay to anyone irrespective of whether they have an account with DBS or not

I need to be able to initiate a request to ask for money from my colleagues using their phone numbers



Did you know that Dragon's Den(UK)
rejected this product and it became a
HUGE SUCCESS

Primary / Explicit

- The Comb can detangle my hair easily
- The Comb can detangle my hair quickly
- The Comb is small and not too bulky
- The comb can be put easily in the hand bag
- The comb can be taken inside the plane for air travel
- The comb is easy to clean
- The comb helps me style my hair
- The comb can straighten my hair
- The comb can remove all my small and big knots
- The comb can work in thin, oily, dry and other types of hair



Latent / Hidden

- The comb can be easily held
- The comb is non-slippery and have an easy grip
- The comb teeth stay clean as it has a simple cover to protect it from dust and excessive pressure on its bristles when it's placed in the bag or suitcase

Secondary / Unmet

- Its not painful to detangle
- The comb can work with dry and wet hair
- The comb is designed with soft bristles and does not pull hair

If you were the designer, how would you do it





The
E N D



What feels like the END is often the Beginning

Design Thinking is as big as Ocean - If you would like to know more about it, feel free to connect with us / write to us on LinkedIn.



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Sources:

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