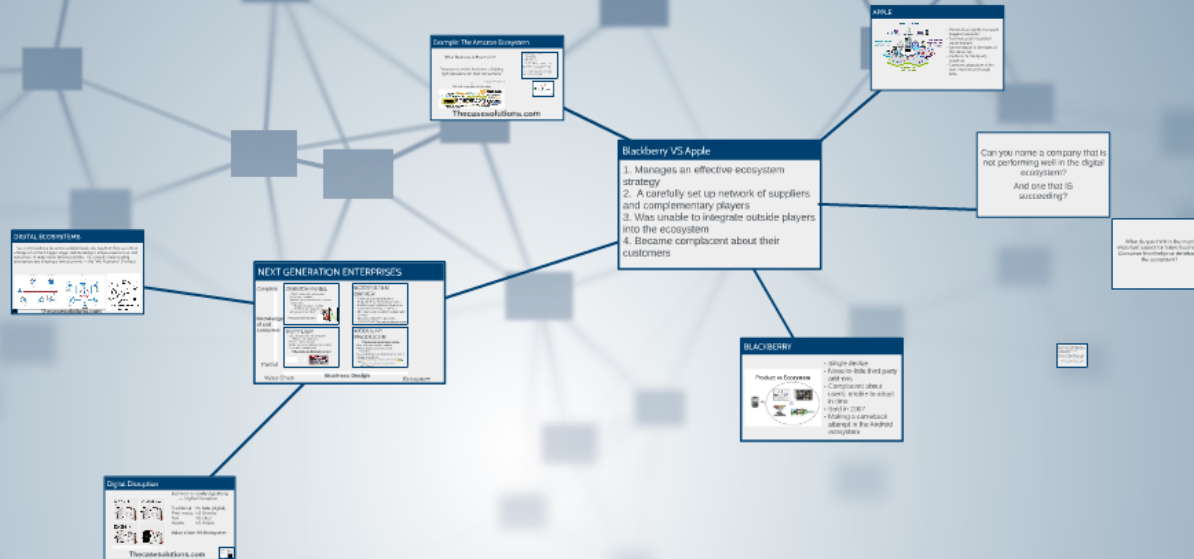


Rewiring the Enterprise for Digital Innovation : The Case of DBS Bank

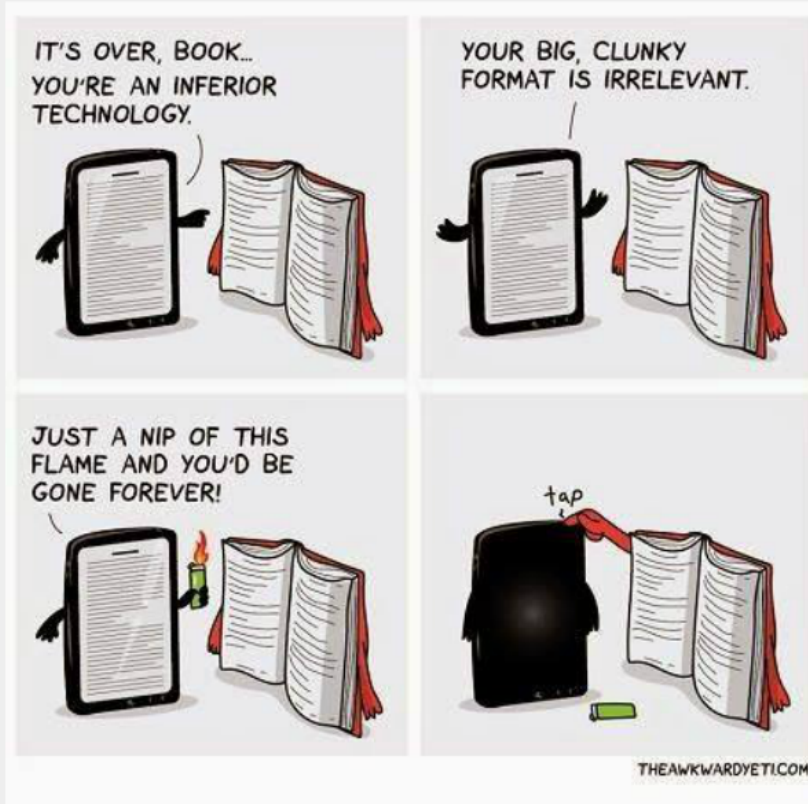
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Rewiring the Enterprise for Digital Innovation : The Case of DBS Bank

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Digital Disruption



Business is rapidly digitalizing
--> Digital Disruption

Traditional VS New (digital)
Print media VS Ebooks
Taxi VS Uber
Hotels VS Airbnb

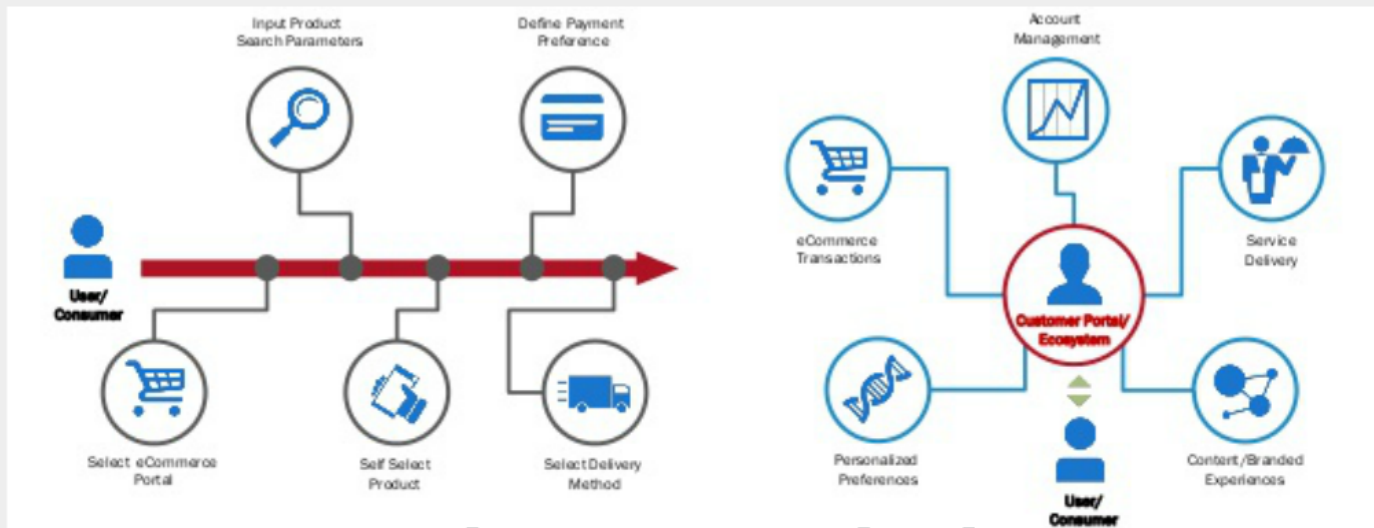
Value Chain VS Ecosystem

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DIGITAL ECOSYSTEMS

“as every business becomes a digital business, together they can effect change on a much bigger stage, collaborating to shape experiences, and outcomes, in ways never before possible. As a result, these leading enterprises are shaping a new economy — the “We Economy” (Forbes)



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Example: The Amazon Ecosystem

What Business is Amazon in?

"Amazon is in the business of taking right decisions for their consumers"

=

- Amazon VP of Design

Convert engagement into sales



- Great Customer Choice for you:
 - Vast array of items
 - Vast array of sellers
 - Vast array of prices
- Feedback (data) for Amazon
 - = Improve experience
 - Fine-tune and identify opportunities and threats

Disconnected episodic experience= V&D (physical store)==> Does not know who the consumer is

- Continuous, collaborative & Informed= Amazon Ecosystem ==> Deep knowledge of end consumer + utilizing all channels to reach him



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SUPPLIER

- Sells through another company
 - Part of the value chain
- Potential loss of power
- Skills: low-cost producer, incremental innovation (continuous)

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MODULAR PRODUCER

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- Plug-and-play product/ service
- Able to adapt to any ecosystem
 - Addition
- Constant innovation of product/ service in competitive sphere
- Pay-Pal= hardware agnostic, mobile-enabled & cloud based
 - integrates into most (international)system
 - But: limited data

Check out with  PayPal

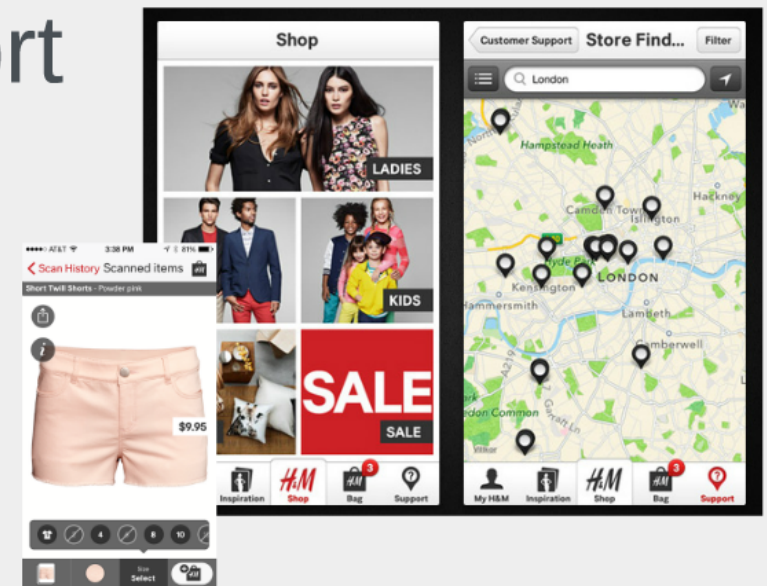
Check out with  PayPal



OMNICHANNEL

- "Owns" customer relationship
- In constant contact
- Multiproduct, multichannel customer experience
 - Physical location + online
 - Pre/Post sale support
- Integrated value chain

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ECOSYSTEM DRIVER

- Provides a branded platform
- Plug-and-Play third party products
- Ensures great customer experience
- Customer knowledge from data
- Multi-device and platform collaboration strategy
- Matches needs with providers
- Extracts 'rent' **Thecasesolutions.com**