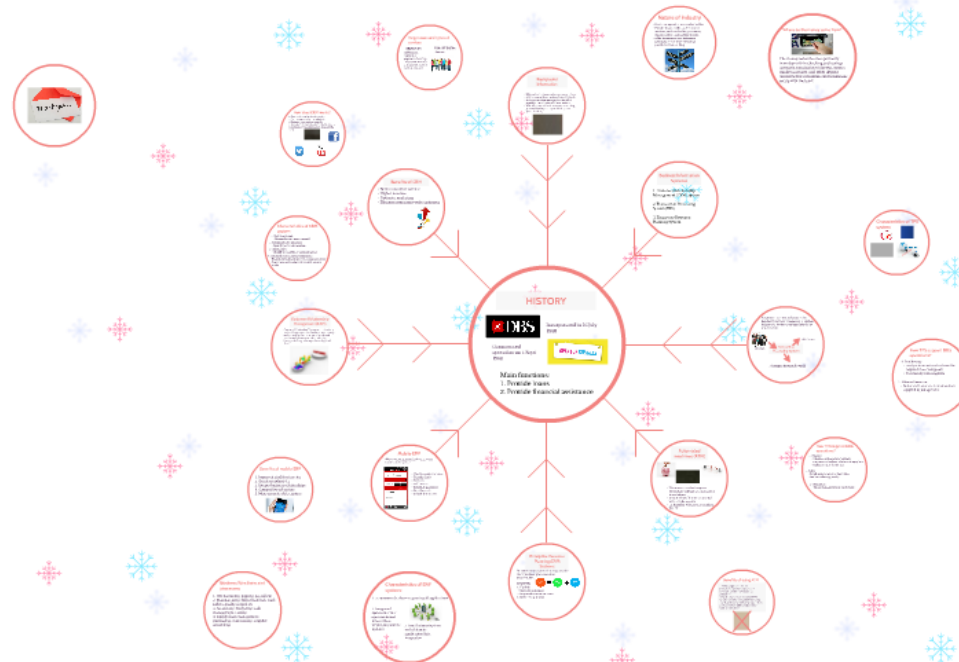
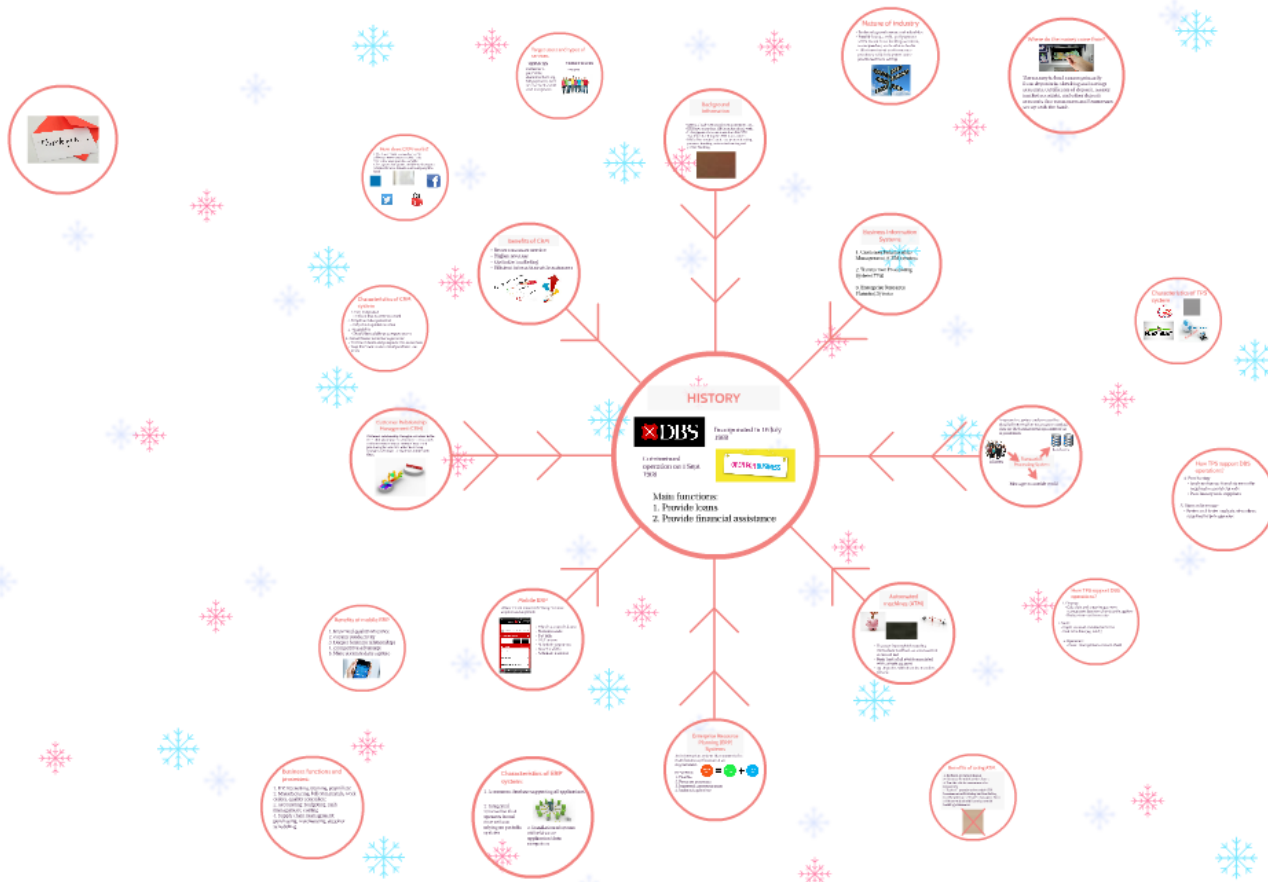


DBS bank Harvard Case Solution & Analysis



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HISTORY



Incorporated in 16 July
1968

Commenced
operation on 1 Sept
1968

A yellow rectangular sign with a white banner in the center. The banner has the words 'OPEN FOR BUSINESS' written on it in pink and blue capital letters. The sign is pinned to a yellow background with two gold pins.

OPEN FOR BUSINESS

Main functions:

1. Provide loans
2. Provide financial assistance

Nature of industry

- Banks safeguard money and valuables
- Provide loans, credit, and payment services, such as checking accounts, money orders, and cashier checks.
- Offer investment and insurance products, which they were once prohibited from selling



Where do the money come from?



The money to lend comes primarily from deposits in checking and savings accounts, certificates of deposit, money market accounts, and other deposit accounts that consumers and businesses set up with the bank.

Background information

- DBS is a leading financial service group in Asia.
- DBS have more than 100 branches island-wide.
- In Singapore, there are more than 900 ATM machines handling the ATM transactions.
- DBS offers services such as corporate banking, personal banking, enterprise banking and private banking.



Target users and types of services

SERVICES

Collections, payments, electronic banking, bill payments, cash and account, credit card acceptance

TARGET USERS

Anyone



Business Information Systems

1. Customer Relationship Management (CRM) system
2. Transaction Processing System (TPS)
3. Enterprise Resource Planning System