

DBS Mbanking

Graham Flower, Phil Fawcett, Stuart Harle

Maximizing Value with Automation and Digital Transformation Leslie P. Willcocks, John Hindle, Matt Stanton, John Smith, 2024-01-02 This book is an indispensable guide for executives, programme leaders, and business owners on maximising value from automation and digital transformation. It provides a real-world journey map of automation, from RPA through to intelligent automation, with a focus on practical strategy and management principles intended to help seize the trillions of dollars that are still being left on the table by companies that have not yet made this leap. Though grounded on the research and advisory work of the author team, this book offers clear eyed, easy to read advice for avoiding the 'transformation bog' where many organisations find themselves, struggling to maintain their strategy in an environment that feels increasingly dynamic and confusing. This book is not blinded by the brilliant new technology and hones in on what works and what distracts. It provides a total value of ownership framework for navigation and identifies seven core digital capabilities required for success. Ultimately a book for realists rather than digital idealists, it will be a vital resource for professionals who must chart a course to verifiable business performance improvement through digital enterprise empowerment amid often conflicting priorities.

Practical Data Analytics for BFSI Bharat Sikka, Dr. Priyender Yadav, Dr. Prashant Verma, 2023-09-02 Revolutionizing BFSI with Data Analytics KEY FEATURES ● Real-world examples and exercises will ground you in the practical application of analytics techniques specific to BFSI. ● Master Python for essential coding, SQL for data manipulation, and industry-leading tools like IBM SPSS and Power BI for sophisticated analyses. ● Understand how data-driven strategies generate profits, mitigate risks, and redefine customer support dynamics within the BFSI sphere. DESCRIPTION Are you looking to unlock the transformative potential of data analytics in the dynamic world of Banking, Financial Services, and Insurance (BFSI)? This book is your essential guide to mastering the intricate interplay of data science and analytics that underpins the BFSI landscape. Designed for intermediate-level practitioners, as well as those aspiring to join the ranks of BFSI analytics professionals, this book is your compass in the data-driven realm of banking. Address the unique challenges and opportunities of the BFSI sector using Artificial Intelligence and Machine Learning models for a data driven analysis. This book is a step by step guide to utilize tools like IBM SPSS and Microsoft Power BI. Hands-on examples that utilize Python and SQL programming languages make this an essential guide. The book features numerous case studies that illuminate various use cases of Analytics in BFSI. Each chapter is enriched with practical insights and concludes with a valuable multiple-choice questionnaire, reinforcing understanding and engagement. This book will uncover how these solutions not only pave the way for increased profitability but also navigate risks with precision and elevate customer support to unparalleled heights. WHAT WILL YOU LEARN ● Delve into the world of Data Science, including Artificial Intelligence and Machine Learning, with a focus on their application within BFSI. ● Explore hands-on examples and step-by-step tutorials that provide practical solutions to real-world challenges faced by banking institutions. ● Develop skills in essential programming languages such as Python (fundamentals) and SQL (intermediate), crucial for effective data manipulation and analysis. ● Gain insights into how businesses adapt data-driven strategies to make informed decisions, leading to improved operational efficiency. ● Stay updated on emerging trends, technologies, and innovations shaping the future of data analytics in the BFSI industry. WHO IS THIS BOOK FOR? This book is tailored for professionals already engaged in or seeking roles within Data Analytics in the BFSI industry. Additionally, it serves as a strategic resource for business leaders and upper management, guiding them in shaping data platforms and products within their organizations. The book also serves as a starting point for individuals interested in the BFSI sector. Prior experience with coding tools such as Python, SQL, Power BI is beneficial but not required as it covers all dimensions from the basics. TABLE OF CONTENTS 1. Introduction to BFSI and Data Driven Banking 2. Introduction to Analytics and Data Science 3. Major Areas of Analytics Utilization 4. Understanding Infrastructures behind BFSI for Analytics 5. Data Governance and AI/ML Model Governance in BFSI 6. Domains of BFSI and team planning 7. Customer Demographic Analysis and Customer Segmentation 8. Text Mining and Social Media Analytics 9. Lead Generation Through Analytical Reasoning and Machine Learning 10. Cross Sell and Up Sell of Products through Machine Learning 11. Pricing Optimization 12. Data Envelopment Analysis 13. ATM Cash Forecasting 14. Unstructured Data Analytics 15. Fraud Modelling 16. Detection of Money Laundering and Analysis 17. Credit Risk and Stressed Assets 18. High Performance Architectures: On-Premises and Cloud 19. Growing Trends in the Data-Driven Future of BFSI

Handbook of Blockchain, Digital Finance, and Inclusion, Volume 2 David Lee Kuo Chuen, Robert H. Deng, 2017-08-16 Handbook of Blockchain, Digital Finance, and Inclusion, Volume 2: ChinaTech, Mobile Security, and Distributed Ledger emphasizes technological developments that introduce the future of finance. Descriptions of recent innovations lay the foundations for explorations of feasible solutions for banks and startups to grow. The combination of studies on blockchain technologies and applications, regional financial inclusion movements, advances in Chinese finance, and security issues delivers a grand perspective on both changing industries and lifestyles. Written for students and practitioners, it helps lead the way to future possibilities. Explains the practical consequences of both technologies and economics to readers who want to learn about subjects related to their specialties Encompasses alternative finance, financial inclusion, impact investing, decentralized consensus ledger and applied cryptography Provides the only advanced methodical summary of these subjects available today

The Future of Retail Banking J. DiVanna, 2003-11-06 This book arises from an event on the future of banking which included leading figures in the industry. It addresses current trends influencing competition including globalization, market structure, technology and demographics and how these will impact upon companies and their organization, business opportunities, revenue streams, branding and customer behaviour. It will also show banks how to develop strategic initiatives for future competition. This will represent essential thinking for the banking and financial services industry.

Financial Management In The Digital Economy David Kuo Chuen Lee, Ding Ding, Chong Guan, 2021-12-02 Financial Management in the Digital Economy adopts an integrated approach to synthesize the various areas in finance into a consolidated framework and implements the theories and practices in the world of digital economy. The first part of this book extends the fundamentals of asset management to digital assets, and also covers topics like cryptocurrency and blockchain technology. The next part of the volume discusses the concept of financial inclusion, digital innovations and technology-enabled business model innovations in the financial sector. This book reviews the finance and FinTech ecosystem to provide insights into the most important technological developments in the financial services to better understand the future trends, challenges as well as opportunities for both the incumbents and the start-ups in the fast-changing finance world.

What's Your Digital Business Model? Peter Weill, Stephanie Woerner, 2018-04-17 Digital transformation is not about technology--it's about change. In the rapidly changing digital economy, you can't succeed by merely tweaking management practices that led to past success. And yet, while many leaders and managers recognize the threat from digital--and the potential opportunity--they lack a common language and compelling framework to help them assess it and guide them in responding. They don't know how to think about their digital business model. In this concise, practical book, MIT digital research leaders Peter Weill and Stephanie Woerner provide a powerful yet straightforward framework that has been field-tested globally with dozens of senior management teams. Based on years of study at the MIT Center for Information Systems Research (CISR), the authors find that digitization is moving companies' business models on two dimensions: from value chains to digital ecosystems, and from a fuzzy understanding of the needs of end customers to a sharper one. Looking at these dimensions in combination results in four distinct business models, each with different capabilities. The book then sets out six driving questions, in separate chapters, that help managers and executives clarify where they

are currently in an increasingly digital business landscape and highlight what's needed to move toward a higher-value digital business model. Filled with straightforward self-assessments, motivating examples, and sharp financial analyses of where profits are made, this smart book will help you tackle the threats, leverage the opportunities, and create winning digital strategies.

Banking and Finance Issues in Emerging Markets William A. Barnett, Bruno S. Sergi, 2018-10-04 This book features technical portrayals of today's constantly developing banking issues; including stock market contagion, the impact of internet technology (IT) and financial innovation on stock markets, and a perspective on the loan puzzle in emerging markets.

The 50 Years DBS, 2018-12-07 The 50 years spans five decades from when DBS, most recently recognised as the Best Bank in the World, was first established as the Development Bank of Singapore with the unique mission of financing the development of a young independent nation. It is a compilation of first-person accounts, offering an intimate, behind-the-scenes view of the bank and its tangible impact on Singapore. The book also showcases the meaningful work done by 50 Enterprises of Change mentored by DBS in conjunction with its 50th anniversary, a continuation of the bank's years-long support for social entrepreneurship.

Business Model Transformation Danny Samson, Alon Ellis, Stuart Black, 2022-09-22 A large opportunity exists for Australian organisations to use new and powerful technologies (Artificial intelligence [AI] and Cloud technologies) to transform their businesses to keep pace with or ahead of the leading edge of competitiveness. This book showcases inspirational Australian case studies in order to inspire Australian (and non-Australian) organisations to undertake the challenge. This book synthesises the key learnings and contrasts those with the conventional wisdom on this topic. The book also defines what AI- and Cloud-based business transformations are and what they can do for businesses. Furthermore, it explains why it is imperative that businesses should address the business opportunities of these technological advancements, without going into the technical details any more than the 'literacy' that is necessary for business leaders. Finally, it also includes international best practice case studies beyond the usual suspects. This book provides guidance and motivation for business executives, managers and students interested in innovating and transforming their businesses through the use of the two critical new technologies.

Online Banking Security Measures and Data Protection Aljawarneh, Shadi A., 2016-09-23 Technological innovations in the banking sector have provided numerous benefits to customers and banks alike; however, the use of e-banking increases vulnerability to system attacks and threats, making effective security measures more vital than ever. Online Banking Security Measures and Data Protection is an authoritative reference source for the latest scholarly material on the challenges presented by the implementation of e-banking in contemporary financial systems. Presenting emerging techniques to secure these systems against potential threats and highlighting theoretical foundations and real-world case studies, this book is ideally designed for professionals, practitioners, upper-level students, and technology developers interested in the latest developments in e-banking security.

Singapore Inc.: A Century of Business Success in Global Markets Leon Choong, Easwaramoorthy Rangaswamy, Ian Jamieson, Anne-Marie Kilday, 2023-12-18 This book features 100 local case studies examining the experiences of leading Singaporean companies across different sectors including aviation, logistics, banking, and real estate. They offer valuable insights into how companies adapted to evolving market dynamics, expanded their business portfolios, ventured into global markets, prioritised sustainability, and leveraged innovation and technology to maintain competitiveness. Through case studies, readers gain practical knowledge that can be applied to their own enterprises, a unique perspective into Singapore's dynamic and competitive business landscape, and the successes and challenges faced by Singaporean companies. The book is divided into different sections exploring specific themes such as business strategy and transformation, diversification and expansion, sustainability, innovation and technology, financial performance, and risk management. It scrutinises how companies responded to shifting market conditions, competition, regulations, customer preferences, and global events. Additionally, it sheds light on the obstacles companies encountered in terms of sustainable practices, financial performance, risk management, talent retention, and technological advancements. By presenting cases across industries and companies in Singapore, Choong et al. highlight their triumphs, setbacks, and valuable lessons learned. This book can be rendered as a practical and essential resource for business professionals, entrepreneurs, and students interested in understanding effective business strategies.

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Excellence in Execution Robin Speculand, 2017-04-18 Excellence in Execution is about how to execute strategy. Leaders today recognize that they need to have the ability to craft strategy and that they require the skills to execute it. But almost all books, blogs, talks, articles and other material discuss "why" execution is important, not how to achieve excellence in execution. Excellence in Execution aims to start where almost all leave off. It takes the reader on the implementation journey and is in two parts. Part One addresses Transforming the Approach. It focuses on changing the current thinking and attitude of leaders. Two thirds of strategy execution still fail and a different approach is required. A new language and terms are introduced such as, Strategy Cadence, Execution Juxtaposition, Decoding the Execution Challenge, Mavericks Network, Review Rhythm and the Three Themes Broad of Execution. Part Two is about Making It Your Own and explains how to do this by providing the required mindset, skillset and toolset. It explains in detail what is required to:

Understanding Digital Industry Siska Noviaristanti, Hasni Mohd Hanafi, Donny Trihanondo, 2020-02-25 These proceedings compile selected papers from presenters at the Conference: Managing Digital Industry, Technology and Entrepreneurship 2019 (CoMDITE 2019) which was held on July 10-11, 2019. There are 122 papers from various universities and higher educational institutions in Indonesia and Malaysia. The main research topics in these proceedings are related to: 1) Strategic Management and Ecosystem Business, 2) Digital Technology for Business, 3) Digital Social Innovation, 4) Digital Innovation and Brand Management, 5) Digital Governance, 6) Financial Technology, 7) Digital and Innovative Education, 8) Digital Marketing. 9) Smart City, 10) Digital Talent Management, and 11) Entrepreneurship. All the papers in the proceedings highlight research results or literature reviews that will both contribute to knowledge development in the field of digital industry.

Trends in Mobile Technology and Business in the Asia-Pacific Region Youngjin Yoo, Jae-Nam Lee, Chris Rowley, 2008-06-30 This book introduces trends and developments in the area of mobile technology and business in the Asia Pacific region - an area which has emerged as a hotbed for not only much economic development generally, but also the mobile revolution that is sweeping through the globe. Although mobile technology did not originate in the region, over the last decade mobile and wireless technologies and services have rapidly grown in this area. Some companies from this area are taking the leading roles in many aspects of industry (hardware, software and service) and international standard setting organizations as well. The book presents 12 in-depth case studies written by specialists covering many countries in the region in order to provide an evolutionary perspective on mobile technology and business. The book offers both macro-level public policy implications and firm-level strategy for this emerging technology. In-depth case studies of countries written by specialists, including Australia, China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, New Zealand,

Singapore, Taiwan and Thailand An overview of the emerging trends in both technology and business related to mobile technology in the Asia-Pacific region A comprehensive survey of the mobile business markets in the region

Fintech and Cryptocurrency Mohd Naved,V. Ajantha Devi,Aditya Kumar Gupta,2023-12-07 FINTECH and CRYPTOCURRENCY Dive into the world of fintech and cryptocurrency through the engaging perspectives of this diverse group of authors and uncover the intricate connections between technology, finance, and cryptocurrency that make this a must-have for anyone intrigued by the future of digital society. Digital currencies, decentralization of money, and the growth of new technologies like blockchain, the Internet of Things, and machine learning have produced new opportunities and difficulties for banking and finance, as well as users of these services in electronic commerce. New banking and finance technologies may improve operational efficiency, risk management, compliance, and client pleasure, but they can decrease barriers and introduce new concerns, such as cybersecurity risk. Cryptocurrencies with smart contracts for payments and trading, as well as AI systems with adaptive algorithms that allow picture and speech recognition, expert judgement, group categorization, and forecasting in a variety of fields, are instances of increased automation. Simultaneously, the potentials pose risks and raise regulatory concerns. The rise of blockchain technology and its widespread use have had a significant impact on the operation and management of digital systems. At the same time, researchers and practitioners have paid close attention to digital finance. Blockchain's first applications were limited to the production of digital currency, but it has now been expanded to include financial and commercial applications. Innovative digital finance has had a huge impact on business and society since it has been extensively adopted by businesses and consumers. As a result, the goal of this edited book is to expand and deepen our knowledge of the business possibilities of novel blockchain and digital financial applications.

Fundamentals of Pervasive Information Management Systems Vijay Kumar,2013-06-27 A comprehensive new edition on mobile computing—coveringboth mobile and sensor data The new paradigm of pervasive computing was born from the needsof highly mobile workers to access and transfer data while on thego. Significant advances in the technology have lent and willcontinue to lend prevalence to its use—especially inm-commerce. Covering both mobile data and sensor data, thiscomprehensive text offers updated research on sensor technology,data stream processing, mobile database security, and contextualprocessing. Packed with cases studies, exercises, and examples,Fundamentals of Pervasive Information Management Systemscovers essential aspects of wireless communication and provides athorough discussion about managing information on mobile databasesystems (MDS). It addresses the integration of web and workflowwith mobile computing and looks at the current state ofresearch. Fundamentals of Pervasive Information Management Systemsresents chapters on: Mobile Database System Mobile and Wireless Communication Location and Handoff Management Fundamentals of Database Processing Introduction to Concurrency Control Mechanisms Effect of Mobility on Data Processing Transaction Management in Mobile Database Systems Mobile Database Recovery Wireless Information Dissemination Introduction to Sensor Technology Sensor Technology and Data Streams Management Sensor Network Deployment: Case Studies Fundamentals of Pervasive Information Management Systemsis an ideal book for researchers, teachers, and graduate studentsof mobile computing. The book may also be used as a reference textfor researchers or managers.

Doing Digital: Lessons from Leaders Chris Skinner,2020-03-02 There has been lots of discussion of digital and open banking, banking-as-a-service, banking platforms, FinTech and TechFin and more over the past decade. This all indicates that we are in a decade of rapid cycle change that presents huge challenges and huge opportunities. Billion dollar unicorns appear rapidly, whilst internet giants achieve global domination. How are banks dealing with these changes and are any banks showing leadership? Well yes, a few are. With all the gloom merchants saying that traditional banking is doomed, a few banks have made radical moves to adapt and survive. Chris Skinner, world-leading commentator on banking and technology, has selected five of those banks—JPMorgan Chase (USA), BBVA and ING (Europe), and DBS and CMB (Asia)—to share their experiences. In detailed interviews, and with wide-ranging commentary, he has discovered the secrets of how not just adapt and survive, but how to thrive in this sea change of finance and technology. Learn the lessons of the leaders, and learn how to become a successful digital bank, by Doing Digital.

Digital Innovations for Customer Engagement, Management, and Organizational Improvement Sandhu, Kamaljeet,2020-06-12 Over the past several years, digital technologies have reestablished the ways in which corporations operate. On one hand, technology has allowed companies to build a stronger knowledge of its customer base, contributing to better consumer engagement strategies. On the other hand, these technologies have also integrated into the management and daily operations of companies, resulting in increased performance and organizational improvement. Remaining up to date with the implementation of these cutting-edge technologies is key to a company's continued success. Digital Innovations for Customer Engagement, Management, and Organizational Improvement is an essential reference source that discusses and strategizes the latest technologies and innovations and their integration, implementation, and use in businesses, as well as lifelong learning strategies in a digital environment. Featuring research on topics such as consumer engagement, e-commerce, and learning management systems, this book is ideally designed for managers, business executives, marketers, consumer analysts, IT consultants, industry professionals, academicians, researchers, and students.

Banking Graham Flower,Phil Fawcett,Stuart Harle,2012 Over the past 30 years, banks have increasingly lost their relevance to the customer. Thinking that primarily focused on their internal needs, and not their customers', led to them to neglect emerging customer trends and created a space for new competitors to challenge their position. Consumers learnt many valuable lessons during the financial crisis at the end of the first decade of the 21st century, which coincided with the phenomenal rise of social media and consumer-orientated technology, such as smartphone and tablet apps. Uncertainty educated them about the need to gain control over their money and social media taught them the value of their personal data. Banks can no longer assume that they can use consumers' personal data without their approval. If regulators don't force banks to become more transparent, consumers certainly will. Banks continue to torture customers with push marketing techniques based on models with declining response rates, whilst ignoring the customers trying to buy across disconnected channels. Meanwhile, new lean non-bank competitors stalk banks, offering consumers compelling experiences by leveraging the new technology, a superior understanding of consumers' needs (as they are not hindered by legacy product or channel-based thinking) and better use of data.However, all is not lost for traditional banks that have lost relevance to their customers. Banking: In search of relevance outlines a new model to help regain relevance in the customer's eyes and discuss how banks might survive the impact of the consumer and technology shockwave. The book will appeal to any executive running a multi-channel financial services business, either B2C or B2B.

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Dbs Mbanking Introduction

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