

How DBS runs **33** **platforms** with two leaders each

The operating model under the bank's AI results, and how a smaller organisation can use it.

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platforms, each owning the people, funding, technology and applications behind a service or product

Four categories: aligned to business drivers, providing enterprise support, shared across the bank, or enabling overall operations.

Source: DBS Annual Report 2018, CIO statement

Every platform has two leaders on one scorecard

Business lead

owns the customer outcome

Technology lead

owns the systems behind it

Shared KPIs · joint accountability

"Bankers became product owners as a result." Jimmy Ng, DBS Annual Report 2019



Fund the platform, look at what outcomes that platform can give, and set it free.

David Gledhill, then DBS Chief Information Officer, McKinsey interview, 2018

20%

of the bank scorecard went to digital transformation, and that share drove compensation

Financial and customer metrics sat on top. Strategic initiatives carried another 40 percent.

Source: David Gledhill, McKinsey interview, April 2018

A council reviews every platform on live data

Platform Council

Senior managers across the bank hold each platform to its north star.

Control towers

Reviews run on live dashboards wherever possible.

Release cadence

30,000 code releases a month in 2019, 64,000 in 2022.

60+

customer journeys run by cross-functional teams, covering over 60 percent of revenue by 2024

Managing through Journeys gives work that crosses several platforms one team with shared goals and KPIs.

Sources: DBS Annual Report 2022; IMD case DBS (B), 2024

Four decisions a mid-market firm or agency can copy

Four to eight platforms

Drawn around the services customers or citizens use.

Name the pair

One service owner and one technology owner each.

One line on the scorecard

The same outcome measure counts in both reviews.

Fund for the year

Agree outcomes once and review monthly on live data.

Put two names on **one line** of the scorecard.

Pick the service with the most customer pain, name its business and technology owners, and give them one shared outcome for two quarters.



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