

# Bank of Tomorrow 2023

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**Benchmark of  
leading banks  
in APAC**



## The Bank of Tomorrow 2023 Foreword

The banking and finance industry is undergoing a major shift caused by fintech innovation, new technologies, volatile markets, digital finance, and rising cyber threats. Customer experience is the new competitive battleground, with empowered customers who expect personalized experiences from organizations they can trust.

Our mission at Kyndryl is to design, build, manage and modernize the mission-critical technology systems that the world depends on every day, with the best and most experienced global talent. Our customers are at the center of everything we do. We help them drive change, transform their business, and enable a faster and more agile delivery of differentiated products and services in today's rapidly evolving market.

We are proud to unveil the latest report in partnership with twimbit, compiling insights from 44 leading banks in Asia Pacific, which will significantly impact how businesses and financial institutions will drive innovation and growth moving forward. This industry-wide initiative is aimed to drive invisible banking, achieve a 'Carbon Neutral 2030', champion sustainability and promote employee well-being.

The success of the digital transformation journey comes down to delivering an outstanding customer experience powered by innovation, leading-edge technologies, and trusted partnerships. We've built relationships with some of the world's leading companies. We listen, we assess, and we co-create solutions that drive our customers' business outcomes and aspirations.

We look forward to partnering with you to embrace innovation and unlock new levels of success.



Susan Follis  
Managing Director - Kyndryl ASEAN



Andrew King  
Partner Financial Services - Kyndryl APAC



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## twimbit Purpose Index

Companies need to serve a purpose beyond just shareholder value. The twimbit purpose index is about helping Asia's leading corporations migrate to the future desired state of being purpose driven organisations.

It is our belief that every organization (including every bank), should serve all its stakeholders in equal measure. It should be equally accountable to all five stakeholders:

Shareholders, Customers, Partners /  
Suppliers, Planet / Society, Employees.

This report benchmarks Asia Pacific's top 44 banks across these five pillars. It provides a strategic perspective on how APAC banks are winning the market through purposeful growth opportunities arising in 4 areas –

Customer experience, Employee experience,  
Supplier satisfaction and ESG impact.



twimbit  
Purpose Index

1. X-Axis: Aggregate score across four purpose pillars

Customer experience (CX): Reimagine the CX strategy to drive business growth

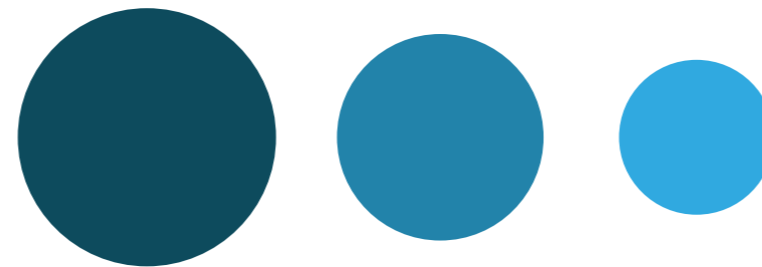
Employee experience (EX): Create exceptional employee experiences to foster excellence

Supplier satisfaction: Elevate supplier satisfaction to drive operational efficiency

Society and planet impact (ESG): Unlock sustainable growth with positive ESG impact

2. Y-Axis: Normalised scale of the revenue growth

3. Size of the bubble denotes the operating revenue



4. Colour of the bubble is determined by the EBITDA v margin



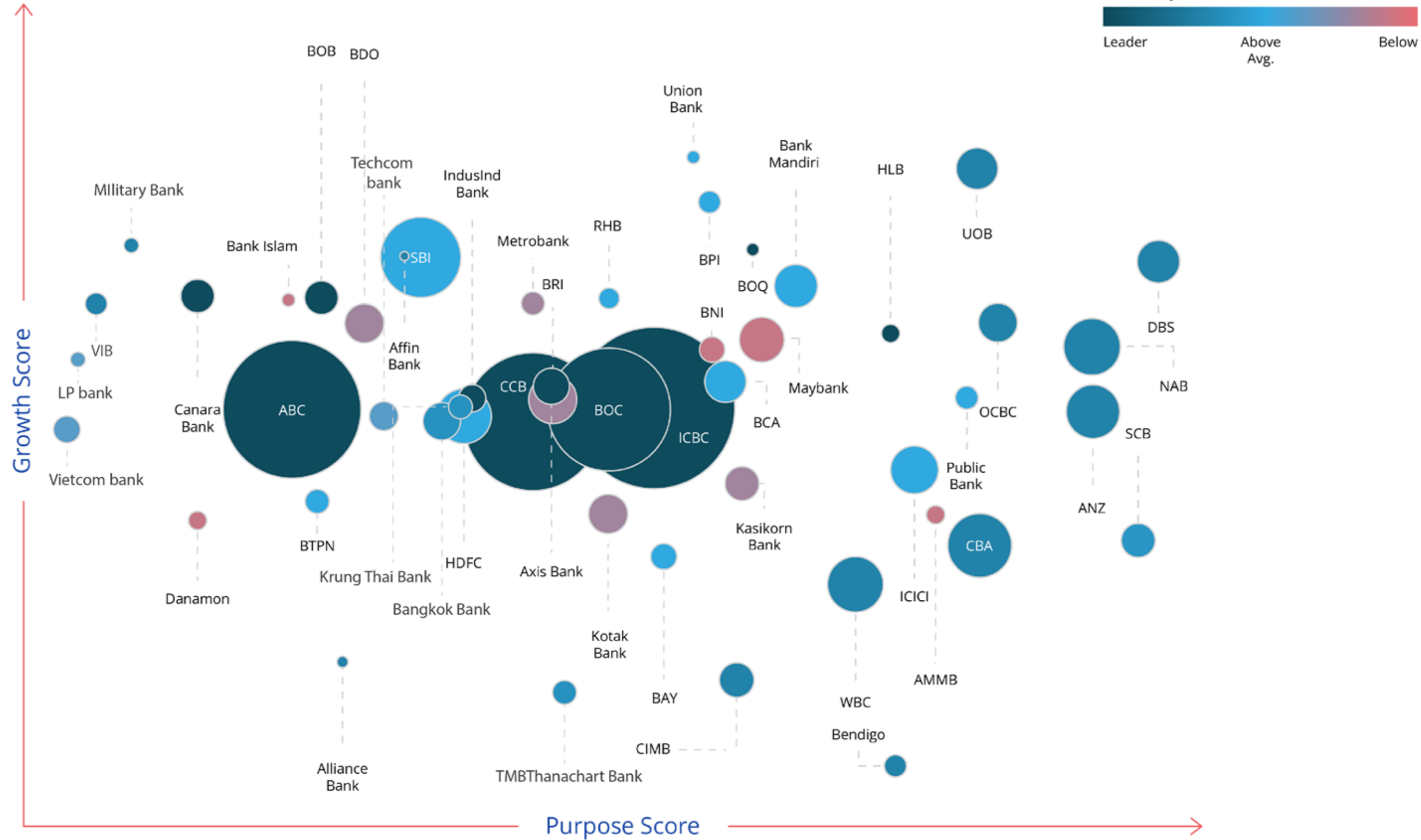
Leader

Above Avg.

Below



# twimbit Purpose Index



- ABC - Agricultural Bank of China
- ANZ - Australia and New Zealand Bank
- BCA - Bank Central Asia
- BNI - Bank Negara Indonesia
- BOB - Bank of Baroda
- BOC - Bank of China
- BOQ - Bank of Queensland
- BRI - Bank Rakyat Indonesia
- CBA - Commonwealth Bank
- LP - Lien Viet Post bank
- VIB - Vietnam International bank
- BDO - Banco de Oro
- CCB - China Construction Bank
- HLB - Hong Leong Bank
- ICBC - Industrial and Commercial Bank of China
- NAB - National Australia Bank
- UOB - United Overseas Bank
- BPI - Bank of the Philippine Islands
- SCB - Siam Commercial Bank
- BAY - Bank of Ayudhya
- BTPN - Bank Tabungan Pensiunan Nasional

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## Recap 2021 vs 2022

### 01

There are 44 banks in the index with 16 new entrants delivering high-value impact.

### 03

DBS maintains its top position with the highest purpose score. The profitability for the bank is above average.

### 05

All Chinese banks (ICBC, BOC, ABC, and CCB) are the largest banks with the highest revenue size and above average profitability.

### 02

SCB emerges as a winner among the new entrants with the 2nd highest purpose score, above average profitability and average revenue growth.

### 04

UOB bank is the leader in revenue growth. DBS and OCBC show an upward trend in Y-o-Y revenue growth.

### 06

Australian banks (NAB, CBA, ANZ, and WBC) improved significantly from last year and have higher purpose score compared to 2021. WBC indicated a downfall in its profitability.



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## How are banks unlocking growth?

The banking and financial services industry has taken a leap of innovation throughout 2019-2022. Banks have embraced disruptive digitalization to cater to hyper-personalised customer needs and own customer journeys.

Some of the factors that played a huge role in driving growth in the industry are;

- Higher capital ratios
- Increase in net interest margins
- Focus on achieving consistent CASA growth
- Exploring alternate revenue generation avenues through non-interest income
- Translating ICT spends into profitable digital investments

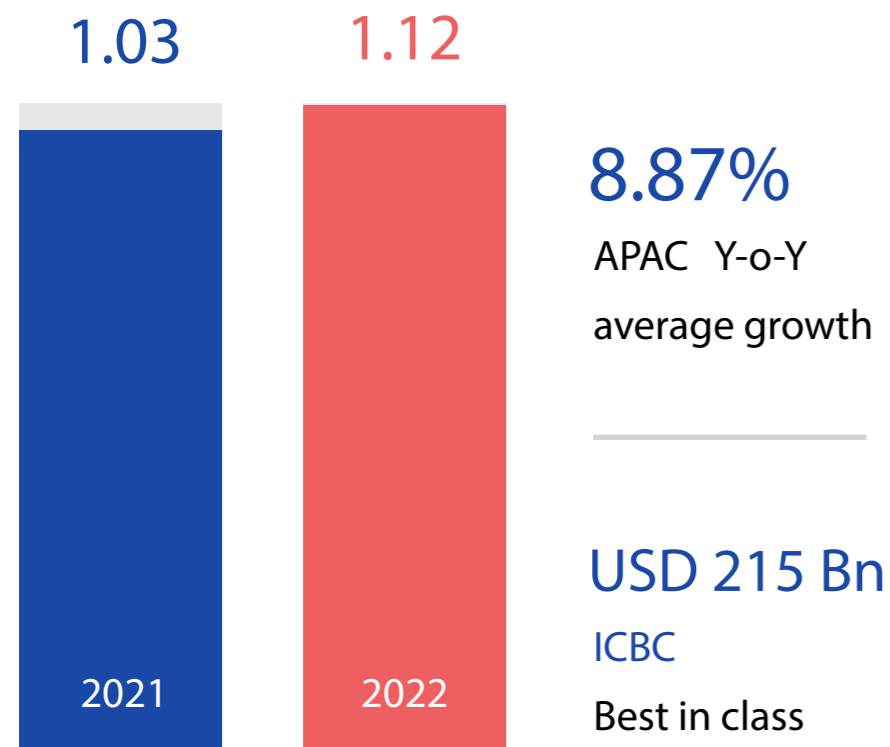
We saw ESG practices being the focal priority for most APAC banks in 2022. The aim to build sustainable financial practices with ethical use of technology emerged as a common theme among banking leaders.



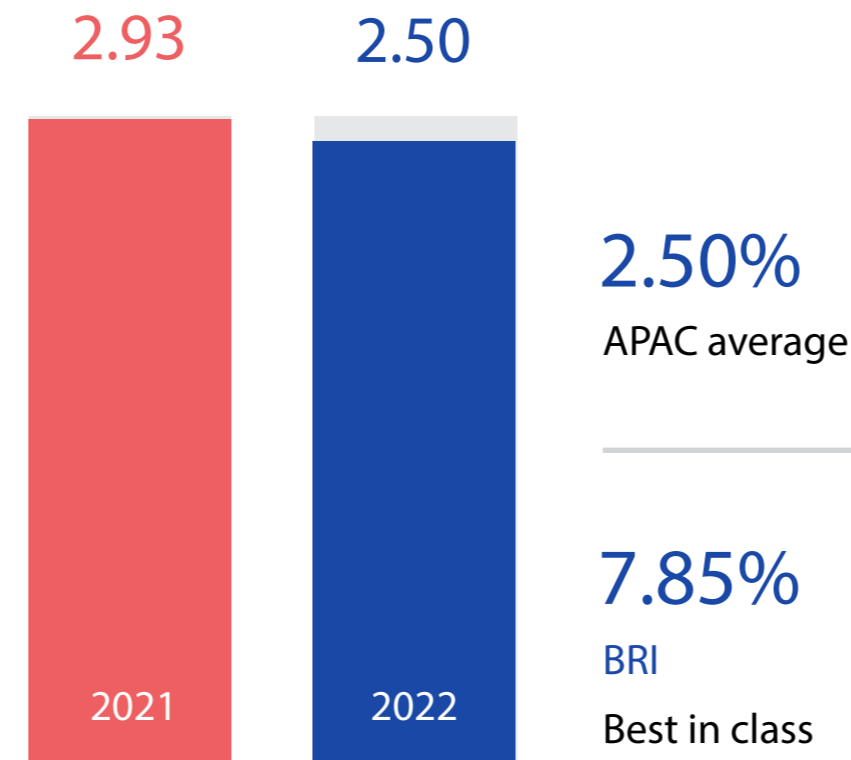


# Banks achieved a strong revenue performance with high interest margins and loan to deposit ratio

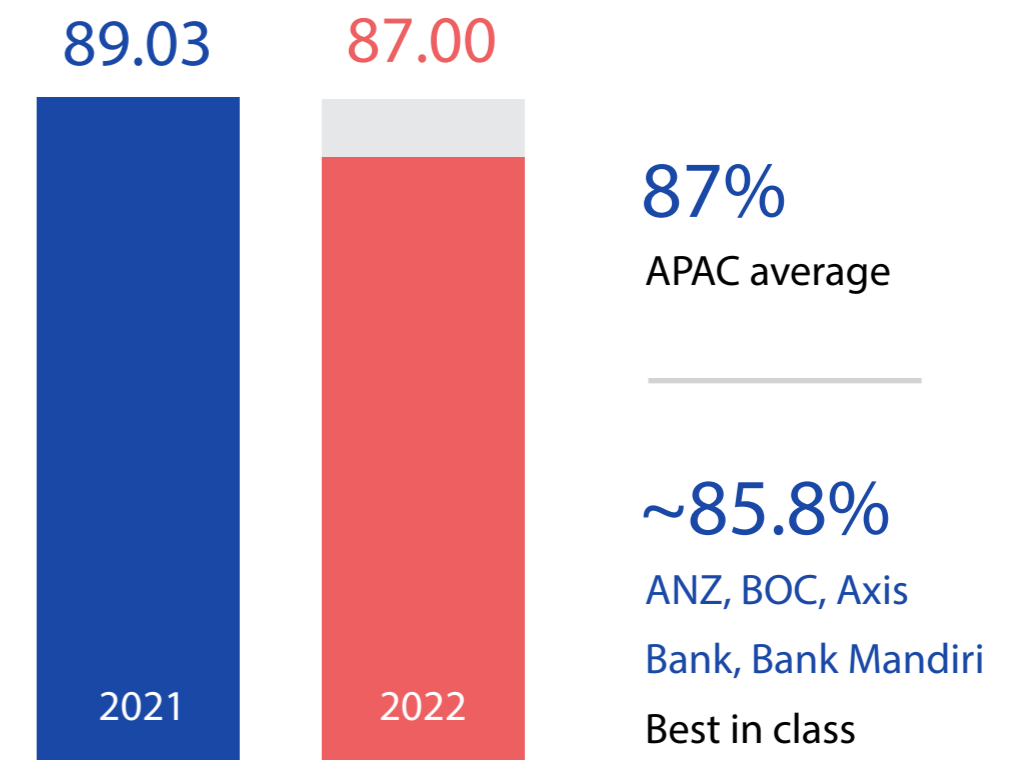
Operating Revenue (USD Tn)



Net Interest Margin (%)



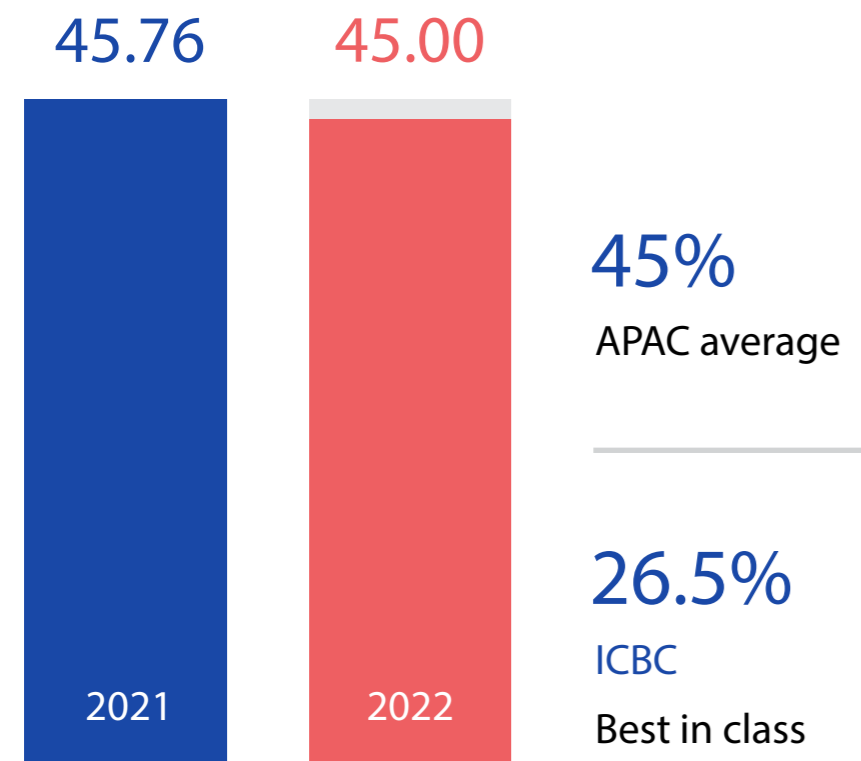
Loan-to-Deposit Ratio (%)



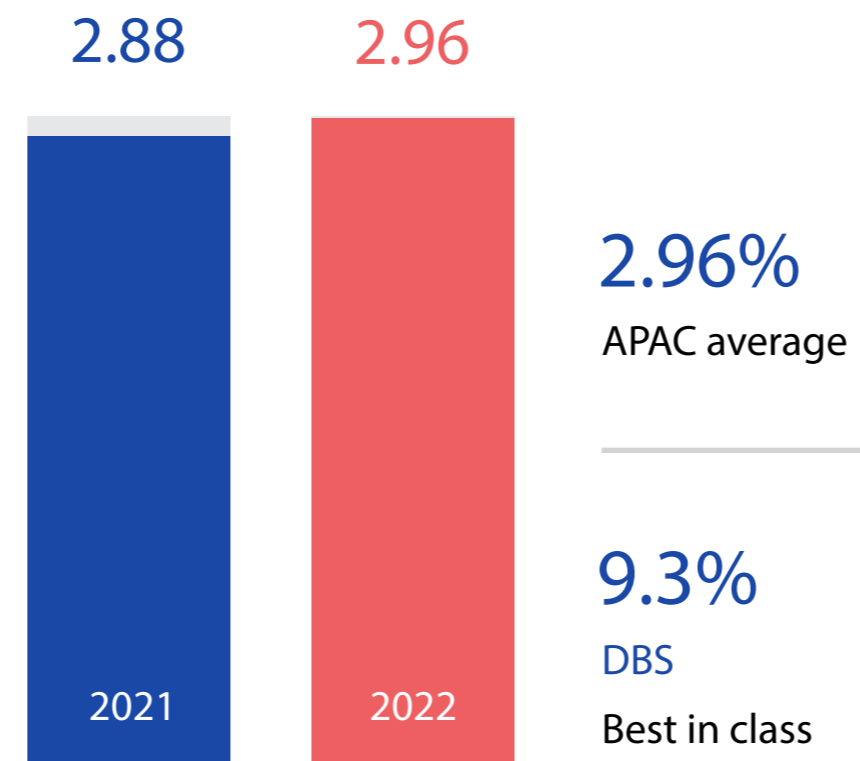
Note: Analysis for FY21 & FY22 shown as median average for each data point  
Source: Annual reports, investor presentation, public reporting, industry reporting, twimbit analysis

# Banks continue to reduce the cost to serve and stabilise ICT spending

Cost Efficiency (%)



ICT Spend to Revenue (%)



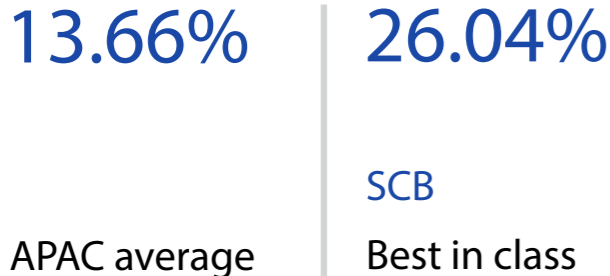
7.45%  
APAC ICT spend CAGR growth  
(2018-2022)

13%  
BPI  
Highest ICT spend to revenue in FY22

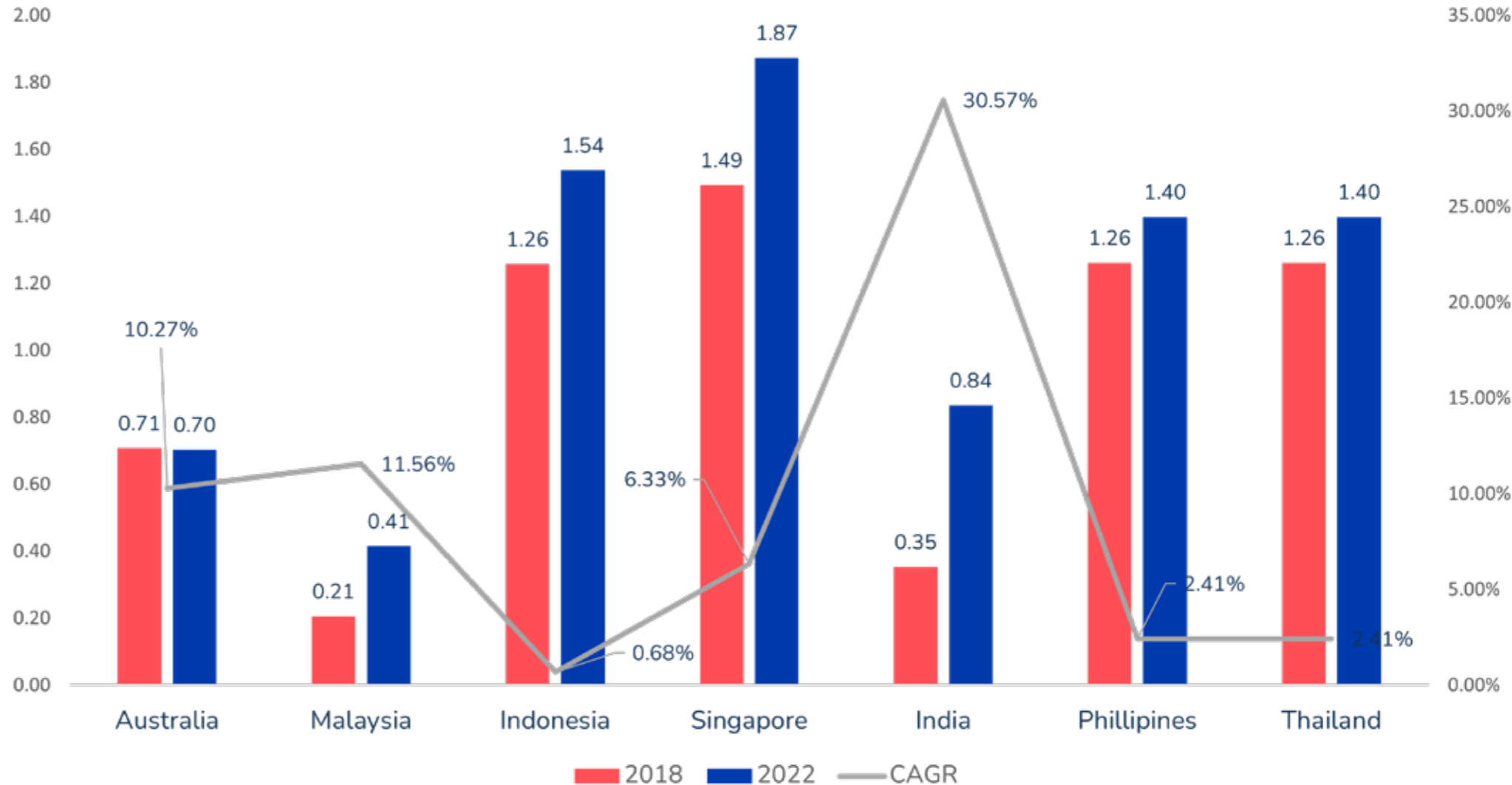
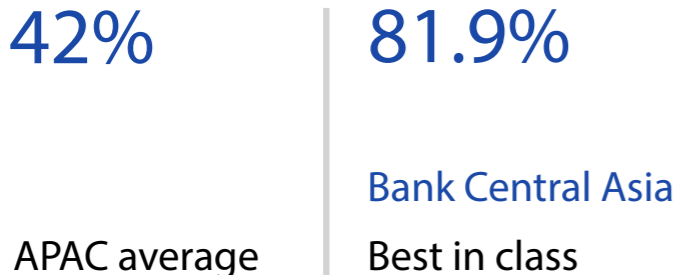
Note: Analysis for FY21 & FY22 shown as median average for each data point  
Source: Annual reports, investor presentation, public reporting, industry reporting, twimbit analysis

# Fee-based income has become a critical priority to drive revenue growth

### Fee Income to Revenue (%)



### CASA Ratio (%)

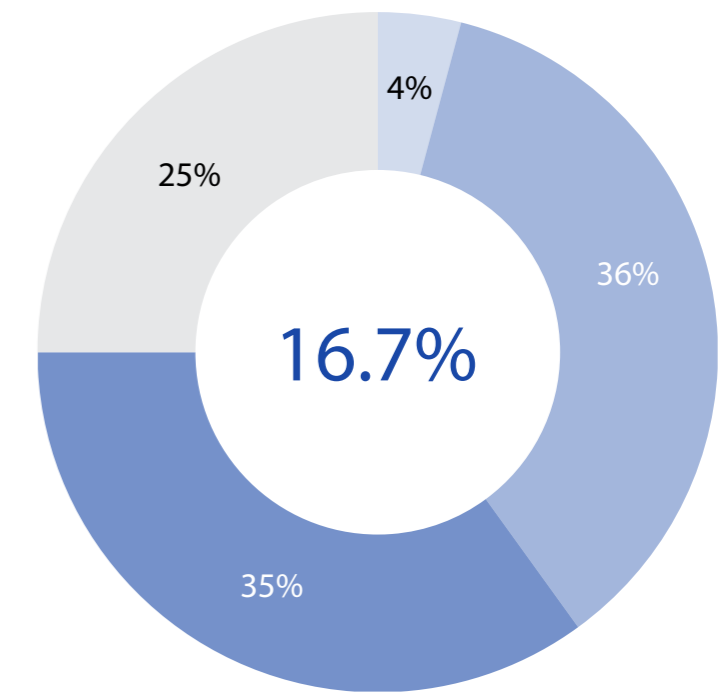
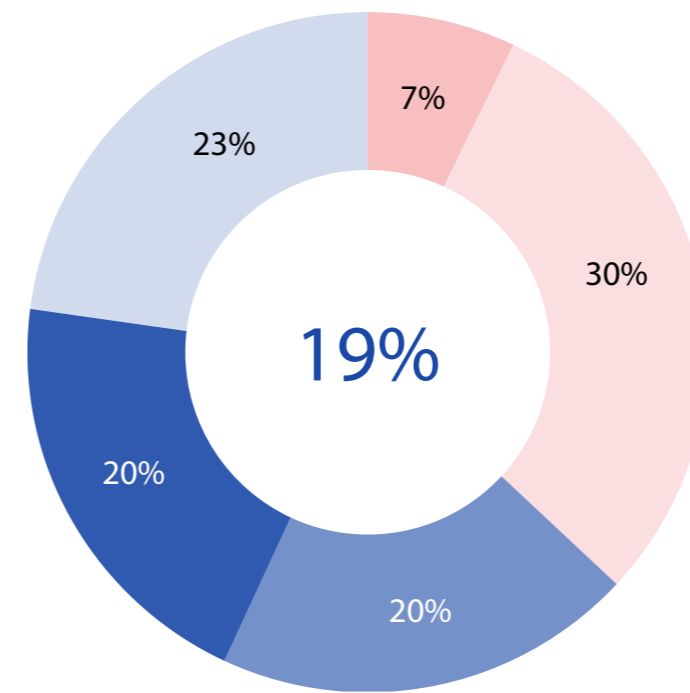
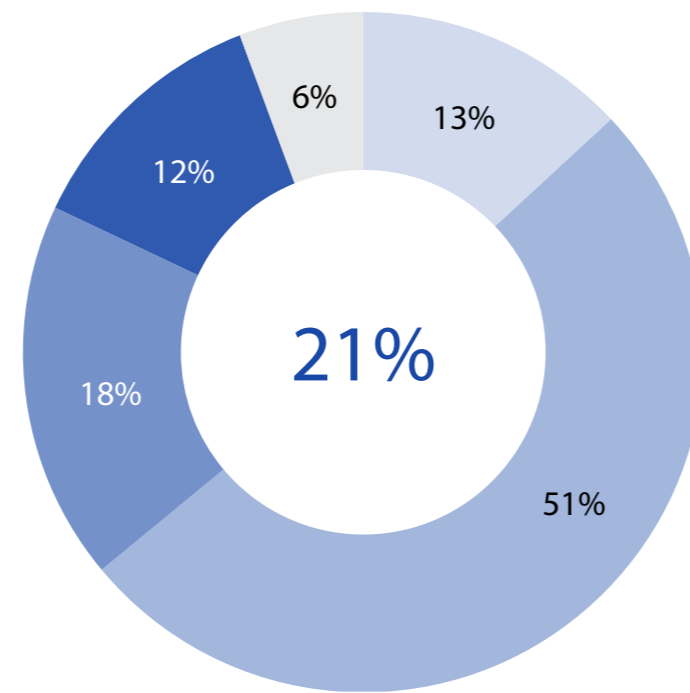
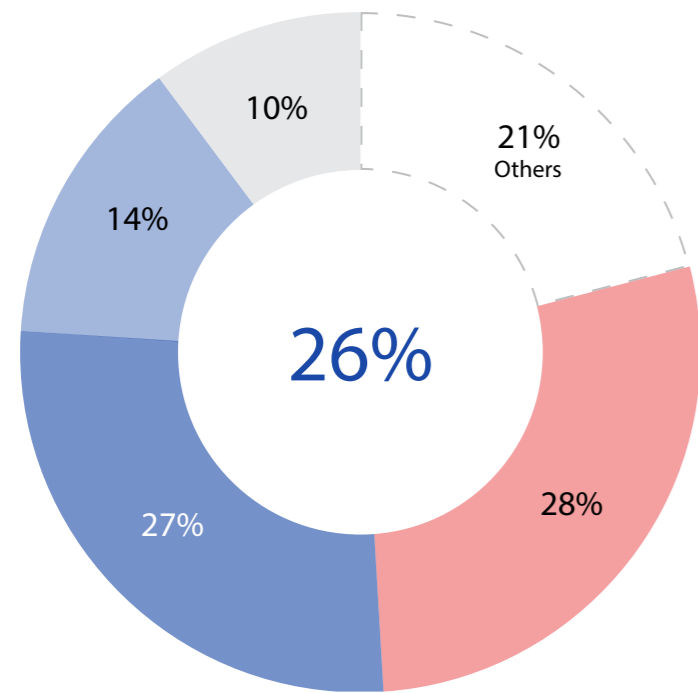


Note: Fee income shown as per median average in USD Bn

Source: Annual reports, investor presentation, public reporting, industry reporting, twimbit analysis



## Top 4 banks to champion fee-based income via digital channels



Retail assets - credit cards, auto loans, mortgages, personal loans, and small business loans from TPP

Retail liabilities – Guarantees, remittances, accounts, deposits from TPP

Source: Annual reports, investor presentation, public reporting, industry reporting, twimbit analysis

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## Fostering growth with a purpose

Reimagine the **customer experience (CX)** strategy to drive business growth

Create exceptional **employee experiences** to foster excellence

Elevate **supplier satisfaction** to drive operational efficiency

Unlock sustainable growth with positive **ESG** impact







# Customer Experience

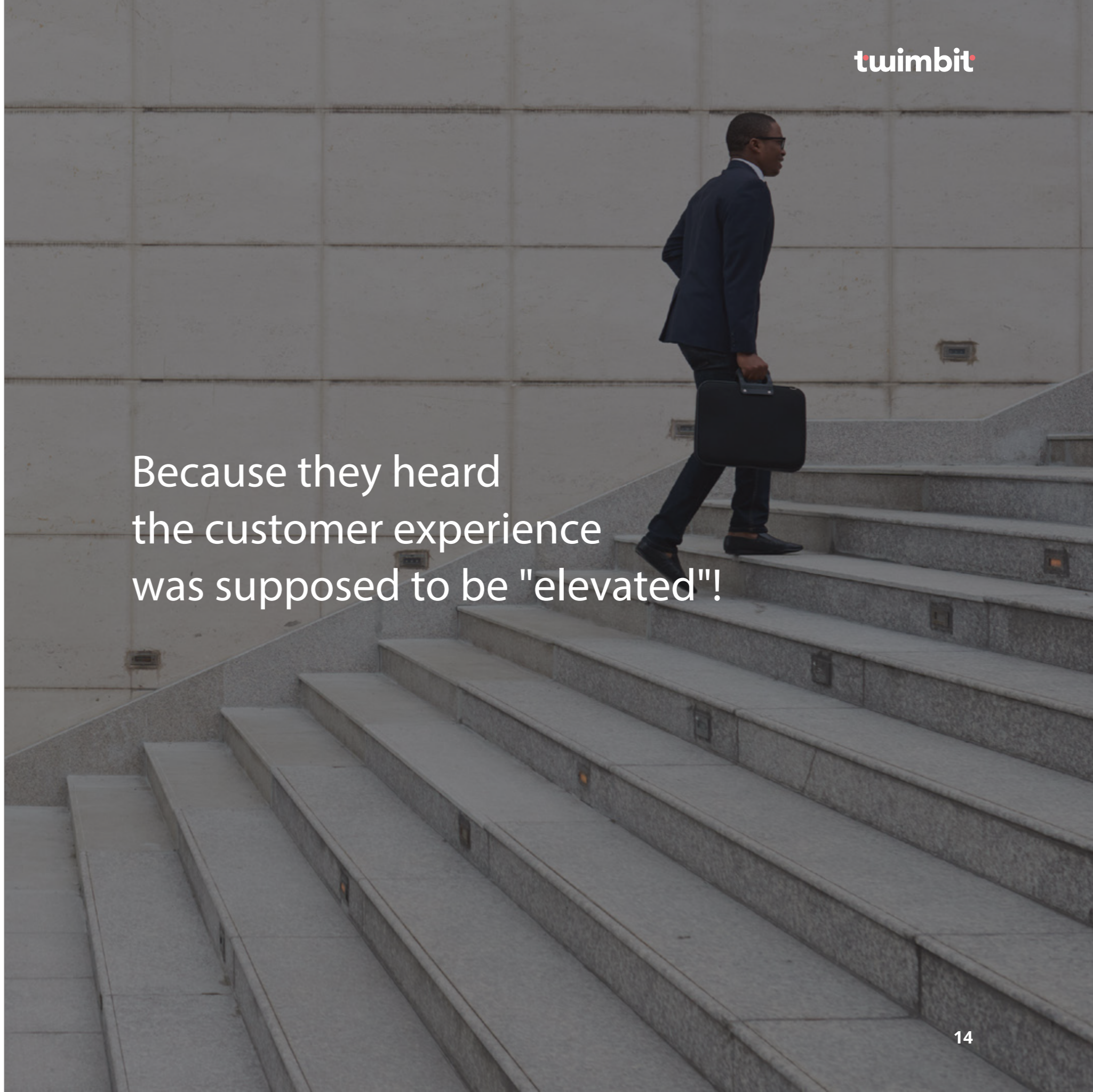
Reimagine the CX strategy to drive business growth

- Top trends
- Best practices





Why did the customer  
bring a ladder to the bank?



Because they heard  
the customer experience  
was supposed to be "elevated"!

# Top trends for Customer Experience



## Customer journey mapping

- Digital onboarding
- Mobile app enhancements & aesthetics
- Gamification
- Digital measures of success



## Customer service and support

- Self-service kiosks
- AI chatbots
- Customer support measures
- Social media presence



## Personalisation and data security

- Data security measures
- Partnerships
- Predictive analytics



## CX Innovation

- Superapps
- Marketplaces
- Metaverse
- Open finance



## Phygital experiences

- Digital banks
- Branch transformation
- Omni channel strategy



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## Top 5 banks to ace Customer Experience



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## ANZ unlocks growth through sustainable phygital experiences



### ANZ Plus

- ANZ Plus simplifies money management, focusing on customers' financial well-being through smart tools and a branchless digital proposition. The ability to save for multiple goals is a key feature of ANZ Plus,
- eliminating the need for new accounts. More than 45% of active ANZ Plus customers created savings goals, a
- significant increase compared to less than 5% on the traditional platform.

### Breathe branches

- ANZ collaborated with Breathe Architecture Studio for a sustainable new branch design.
- The design is flexible and cost-effective for remodeling and scaling based on changing needs.
- ANZ partnered with Anixter and 2by2 for a new solution allowing branch technology infrastructure to be disassembled, relocated, and reused. ANZ Plus stores and pop-up outlets also use the same sustainable design
- principles.



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## CBA elevates CX through product innovation (1/2)



Commonwealth Bank



### Unloan

- Mobile-first digital home loan platform.
- Offers simple low-rate and no-fee home loans.
- Loyalty bonus grows by 0.01% per annum per year, with applications taking as little as 10 minutes.



### CommSec Pocket

- With the app, customers can invest with as little as AUD 50 and gradually build their portfolio over time to reach their financial goals.
- Since its launch, the app has facilitated more than AUD 1.3 billion in customer investments.

A solid yellow square logo with the text 'CommBank Yello' centered inside in a bold, sans-serif font.

CommBank Yello

### CommBank Yello

- The bank's recognition program provides personalized benefits and offers to existing customers, including discounts and cashbacks.
- Additional tailored services and tools are offered based on the customer's products and tenure with the bank.

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## CBA elevates CX through product innovation (2/2)



Commonwealth Bank



### StepPay

- StepPay is the first BNPL service by a major bank in Australia, available to over 4 million customers, and accepted wherever the bank's Mastercard is accepted. Customers can get an initial limit of up to AUD 1000 and pay back over four
- fortnights



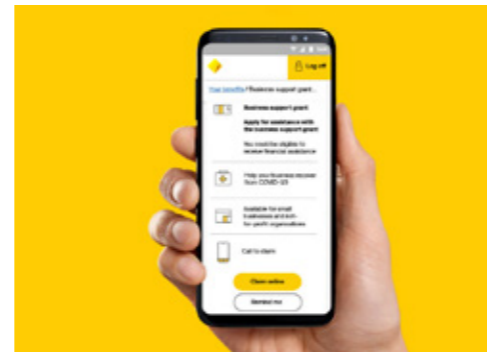
### CBA KIT

- Kit is the bank's financial literacy program for kids.
- It includes a virtual account and prepaid card to teach kids about managing money.
- The in-app character provides educational content to promote positive financial habits.

# CBA harnesses the power of AI to build hyperpersonalised tools



Commonwealth Bank



## Customer Engagement Engine

- It is behavioral analytics tool using bank's customer data powered by AI.
- The tool is designed to provide financial assistance to eligible customers to support them during difficult times.

## Benefits finder tool

- This tool connects customers with unclaimed grants and rebates. It helped over 19,000 Australian businesses initiate claims worth more than AUD 215 million.
- It was made available for businesses in 2021 to help small business owners initiate their claims.

## Bill Sense

- Bill Sense feature helps customers predict upcoming payments and plan for monthly bills up to 12 months in advance.
- The tool uses customer spending behavior and past transactions to predict bills.

## DBS continues to be the CX banking leader across all customer touchpoints (1/3)



### DBS RAPID

- A digital solution that leverages DBS' application programming interface (API) capabilities.
- It offers 180 types of APIs and facilitates business transactions within an ecosystem by integrating real-time processing of payments, receivables and information enquiries into business workflows.



### DBS Betterworld

- Interactive metaverse experience in partnership with Sandbox.
- The bank plans to harness it as an additional innovative engagement platform to spread the word on important ESG issues and to shine a spotlight on communities and partners doing good work to address them.



### Customer journey mapping

- A tool to visualise the customer's interaction with the bank from their perspective.
- Established a customer experience council chaired by the CEO Top 300 leaders of the bank – each own a customer experience/employee experience journey as their KPI.



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DBS continues to be the CX banking leader across all customer touchpoints (2/3)



### Digibot and JOY

24/7 virtual assistants for personal banking and business banking customers respectively.



### DBS PayLah

- A lifestyle app for customers to conduct their everyday transactions (separate from the digibank app).
- The app can be used to book tickets and rides, pay expenses, access rewards, order meals and scan to pay at more than 180,000 points.
- Customers can earn and manage their card rewards points seamlessly and collect stamp cards within the app that give them cashback which can be used to order means or book rides.

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## DBS continues to be the CX banking leader across all customer touchpoints (3/3)



### Branch + Café

- DBS Plaza Singapura welcomes clients with the scent of aromatic coffee by Bettr Barista, a DBS-supported social enterprise.
- Offers digital banking + lifestyle experience for the tech generation.
- Industry-first VR retirement planning corner to guide consumers towards a personalized retirement plan.

### DBS Marketplaces

- DBS has more than 4 marketplaces allowing customers to buy or rent property, book flights or hotels, switch their electricity supplier, or buy or sell a car. DBS launched first fully digital Fixed Income Execution marketplace and
- executed over 80 trades, amounting to USD 11.93 billion in 2022. DBS' fee income made up 16.7% of the bank's total revenue for 2022.

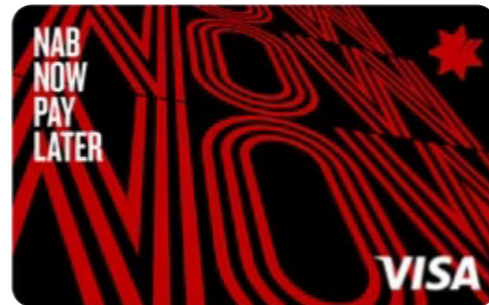
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## NAB enables superior CX with accessible banking (1/2)



### NAB Hive

NAB launched a cloud-based merchant portal in 2022 for merchant acquiring business to simplify payments for micro and small businesses in Australia.



### NAB Now Pay Later

NAB's BNPL offering that customers can activate via the NAB App, after which a credit check is performed to assess the customer's eligibility.



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## NAB enables superior CX with accessible banking (2/2)



### NAB API

NAB offers a wide range of over 3,900 APIs across different categories, including foreign exchange, ATM and branch locations, authentication, and accounts.



### 'Bank in a Box'

- Portable bank offering essential cash and banking services.
- Provides meeting space for customers to converse with bankers and access to digital banking options.

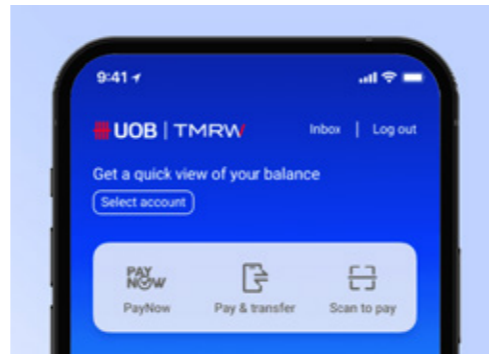
## UOB reimaged digital customer journeys to drive invisible banking (1/2)



### UOB Branches

UOB has different branch styles for different customer segments:

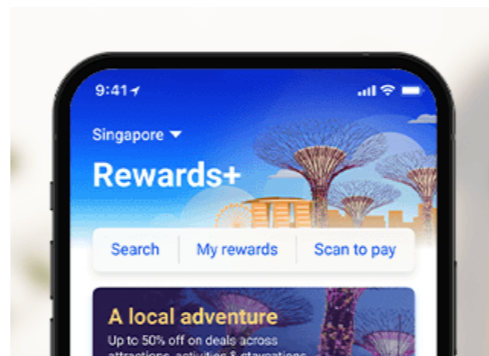
- Lifestyle Branches for young professionals and young families.
- Wealth Centres for emerging affluent and the affluent.
- Business Centres for entrepreneurs and small businesses.



### UOB Mobile apps

UOB has specialised applications for different customers, for example:

- UOB TMRW for consumers
- UOB SME for SMEs
- UOB Infinity for corporate clients



### UOB Rewards+

UOB's reward programme is Singapore's largest rewards programme, with more than 1,000 deals, cashback and rewards at more than 20,000 merchant locations to encourage customers to spend with UOB cards.

## UOB reimaged digital customer journeys to drive invisible banking (2/2)



### UOB TMRW

UOB's flagship digital banking platform, the successor to the UOB Mighty application:

- AI-driven insights that are personalised to customers and provides benefits and perks through Rewards+.
- Made investing simple through SimpleInvest.
- Manage accounts, credit cards, investment, and transaction on the go.
- Allows access to bill payment, Buy Now Pay Later (BNPL) and various instant payment facilities locally and in Thailand.
- Features smart money management capabilities that provides;
  - a consolidated view of your finances across banks and government agencies,
  - and investment recommendation from SimpleInvest and SimpleInsure



### SkyArtverse

- UOB launched a virtual art gallery in Decentraland, a popular Metaverse platform.
- SkyArtverse by UOB is the first Asian bank property to engage art lovers through the decentralized virtual reality platform.
- The virtual gallery exhibits 37 winning artworks from the 2022 UOB Painting of the Year competition.





## Spotlight on top CX initiatives and innovations





# SCB aces the digital measures of success



Matrix	Measurement	Indicative benchmark	SCB's success
<b>Value of digital transactions</b>			
Total products on digital	% of new products purchased through digital channels	60% - 90%	79% growth in digital loans
Products per customer	products consumed per customer through digital channels	3 - 10	suite of 10+ apps
Total transactions	digital as % of total banking transactions per customer year-over-year (YoY)	85% - 90%	85% digital transactions
Digital payment penetration	% of customers using digital payments against total customers	70% - 90%	109% growth in digital payments
<b>Value of digital interactions</b>			
Active digital customers	active monthly digital customers	70% - 90%	82% monthly active users
Digital appointments penetration	% of digital appointments against total appointments	40% - 70%	75 NPS, Chatbots


Source: SCB annual report 2021, investor presentations

## SCB flourishing in the Metaverse



- SCB 10X, the investment arm of SCB has set up a virtual headquarters -SCB 10X HQ in The Sandbox.
- It has become the second major financial institution to do so following JP Morgan's foray into the virtual medium.
- As part of the launch, SCB hosted its "Open House In The Metaverse" on March 11 to showcase its virtual headquarters where it held workshops and discussions regarding the applicability of the metaverse.
- SCB 10X features 3 zones:
  - **Virtual Hub** - A space for events and knowledge sharing through immersive experiences.
  - **Virtual Land** - A space for business partners to collaborate on future activities and project development.
  - A hub to support and promote local artists in the global market through a NFT marketplace, NFT gallery, virtual concerts and more.

# SCB champions sustainability with CX through Robinhood

Strong adoption rate in 2022	3.1M+ Users	250K Merchants	30K Riders
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**Value for SCBX**

- 92K new customers
- ~50% more transactions with SCBX by Robinhood users
- 20+ additional data categories captured from customers vs non-Robinhood SCBX customers

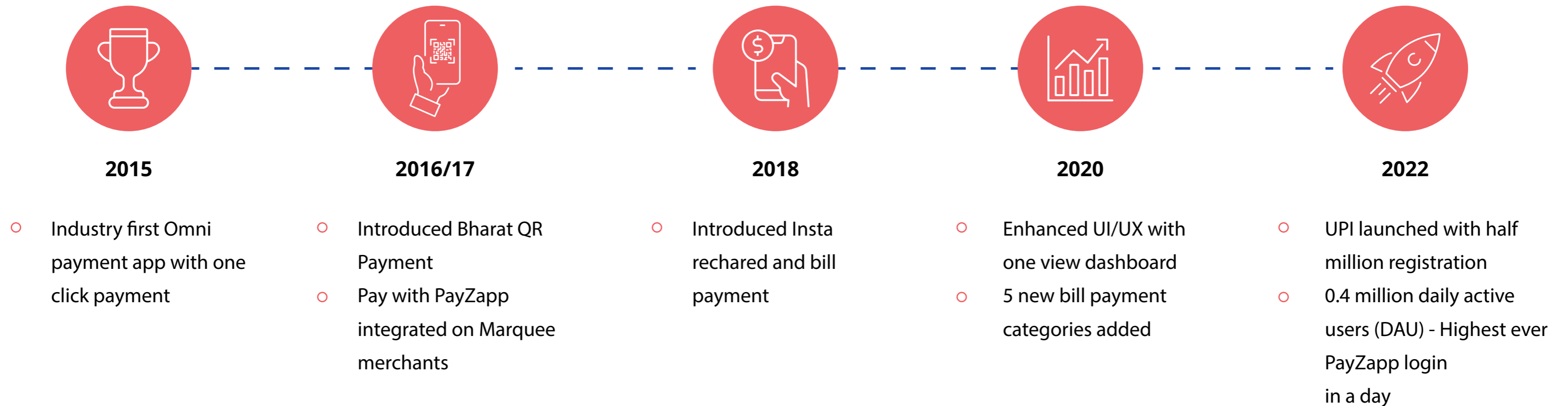
- Robinhood is a non-profit initiative that is crafted to give back to society.
- It is a food delivery platform created to support the lower cost of living as the app does not charge any subscription, gross profit, or any other fees.
- Eateries get to keep the full amount of their costs, allowing them to sell better quality food at larger portions.
- It also allows small restaurants to expand online sales opportunities, create jobs and wage gains for delivery personnel.
- The app was developed from a customer-centric perspective to create another alternative for society in food delivery.
- The app plans to offer:
  - digital financing options - payments, lending, insurance and more
  - travel-related services - hotel, flight bookings, car rental, tour bookings and travel insurance services

Source: SCBX Purple ventures, strategy day presentation 2022

# HDFC bank wins in payments innovation (1/3)



## Journey so far



Source: HDFC bank investor presentation (payments) 2022



# HDFC bank wins in payments innovation (2/3)



## Journey so far



3 million  
Total customer base



USD 1366  
Spends per active customer



USD 45.5 billion  
Total spend volume



USD 433  
Average ticket size

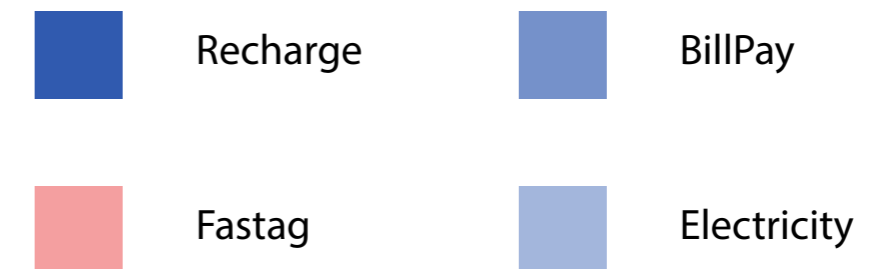
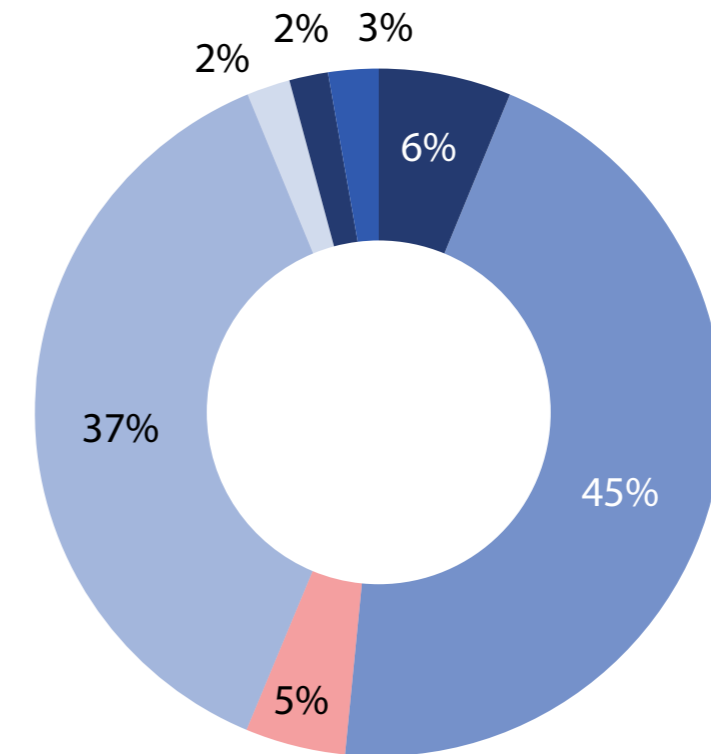


USD 22.7 billion  
m-commerce spend



3  
Transactions per customer

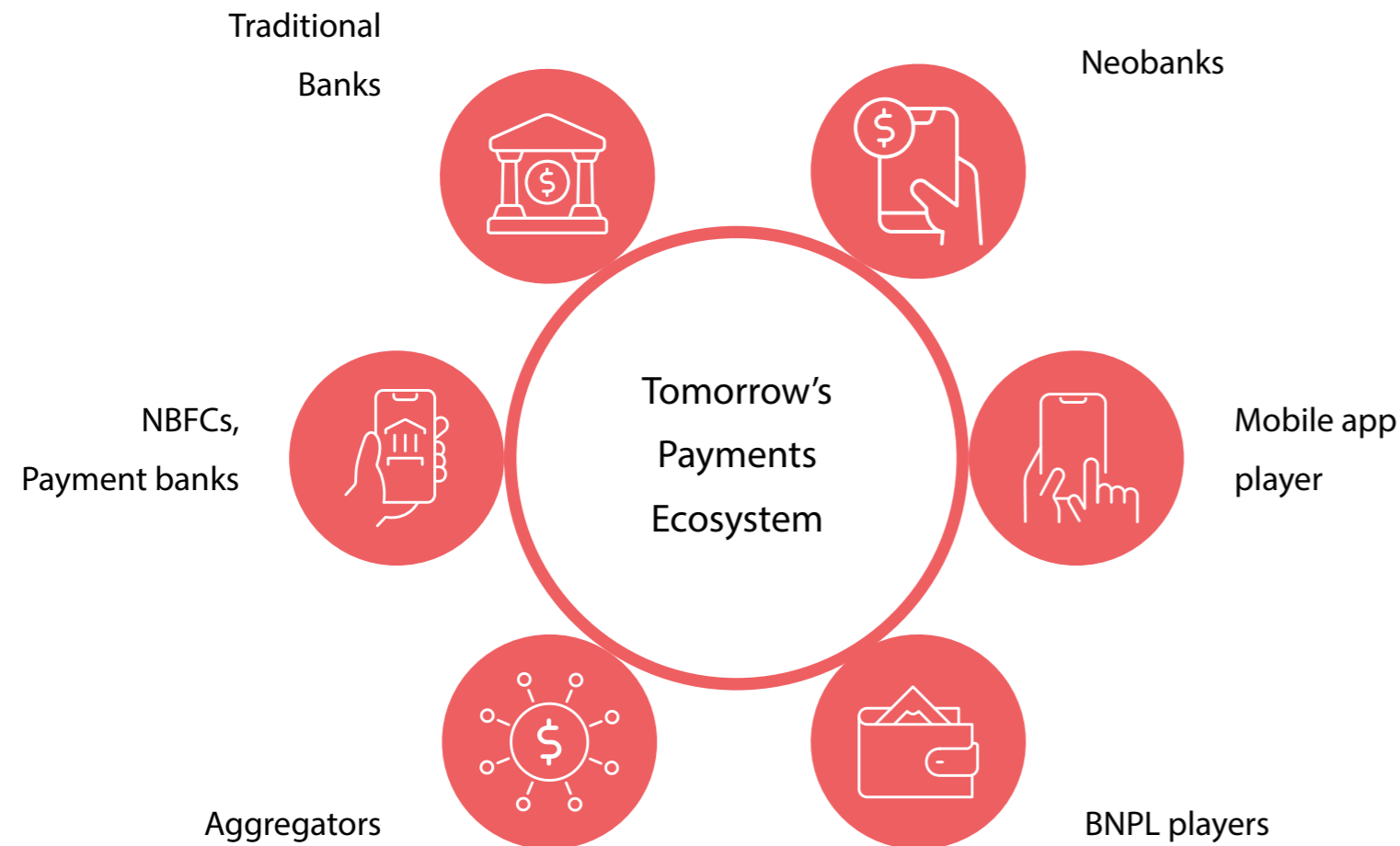
## Spends category distribution



# HDFC bank wins in payments innovation (3/3)



## Expanding ecosystem for future growth



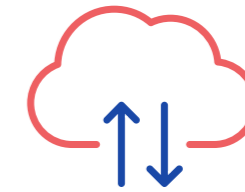
## ← Dynamic Regulation →



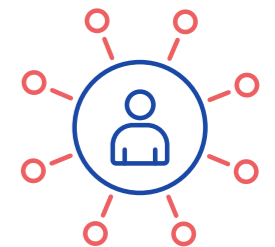
Alternate payment forms



Digital experience & instant gratification



Platformification



Expansion of merchant network led by small merchant



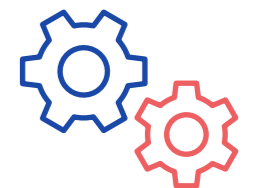
Small ticket lending, EMI



NTC pie increasing



Strategic alliances & partnership



B2B - Supply chain

Source: HDFC bank investor presentation (payments) 2022



# BRI has created a robust data monetisation ecosystem

## BRI api

## BRI ventures

Ecosystem / API	Partnership	Fintech	Non-fintech
<p>Digital Partnership Model to connect with Fintech and create digital ecosystem. Already more than 220 partners using BRIAPI.</p> <p>Transportation ecosystem: gojek, Grab, kargo, PORTER</p> <p>Healthcare ecosystem: Qoala, halodoc, DOOGETHER, THEFITCOMPANY</p> <p>Agri ecosystem: iGrow, TaniHub, sayurbox, redkendi</p> <p>Fintech &amp; e-Commerce: tokopedia, bukalapak, investree, DANA</p> <p>Agri ecosystem: ceria</p>	<p>BRI also established partnership with Indonesia's top digital platforms to reach out and tap the untapped.</p> <p>gojek, Grab, tokopedia, Shopee</p> <p>Through partnership with Investree and Amartha, BRI became the first Institutional Lender.</p> <p>investree, amartha</p>	<p>Through BRI Venture Capital, BRI is actively inventing and facilitating Indonesian start-ups and fintech that synergize with BRI.</p> <p>TaniHub (connecting farms with people), ayoconnect, modalku, investree, PAYFAZZ</p>	<p>BRI prepared Sembrani Nusantara funds for BRI Venture Capital to invest in non-fintech MSMEs for their market expansion as well as strengthening BRI's MSME ecosystem.</p> <p>BRODO, haus!</p>





# Employee Experience

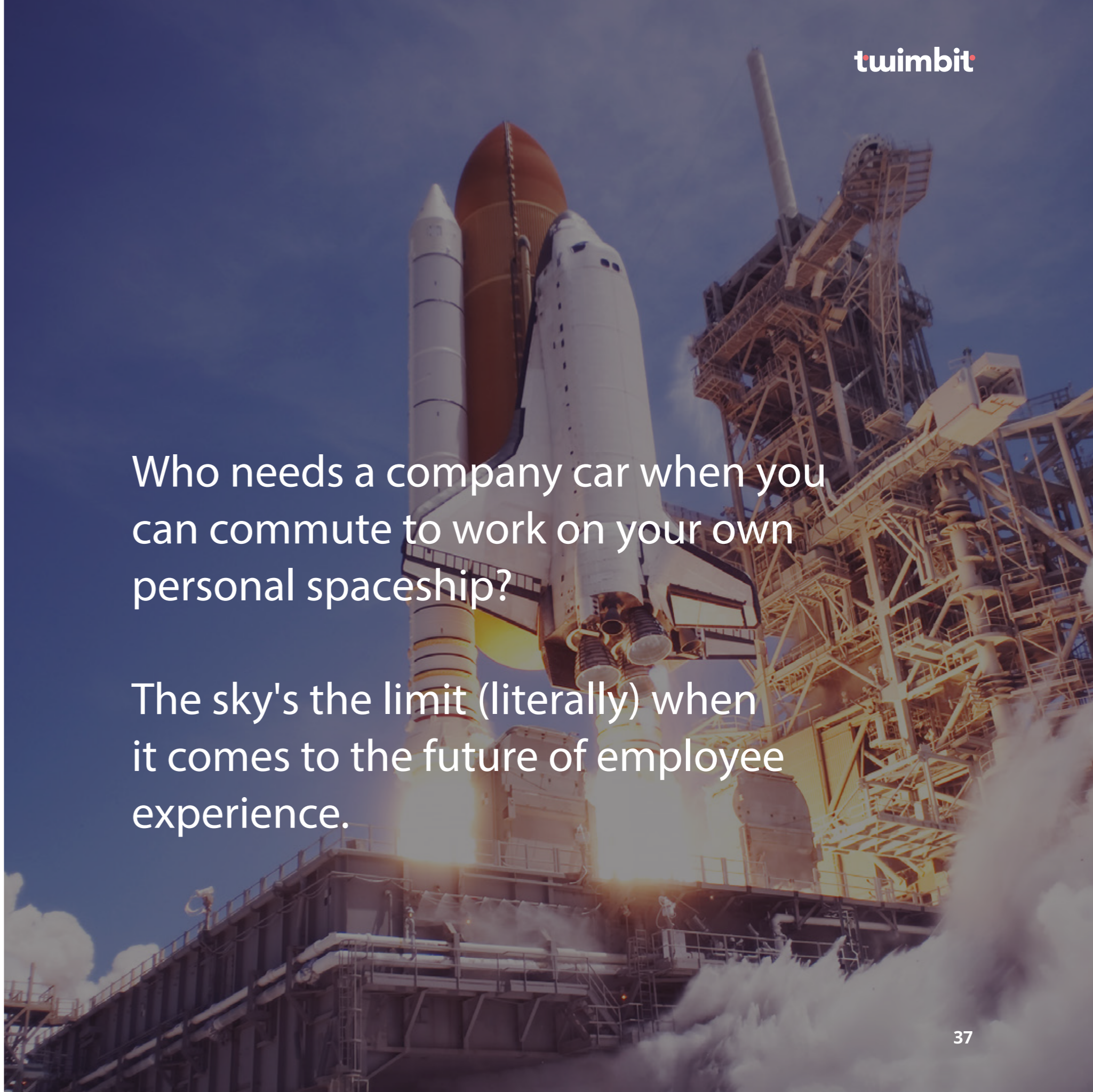
Create exceptional employee experiences to foster excellence

- Top trends
- Best practices





In the future, companies will be so invested in employee experience that they'll start offering employee benefits that are out of this world. Literally.



Who needs a company car when you can commute to work on your own personal spaceship?

The sky's the limit (literally) when it comes to the future of employee experience.



# Top trends for Employee Experience



## Humanizing HR

- Practiced empathy
- Employee well-being
- Work practices



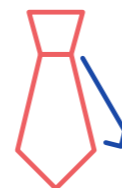
## People first culture

- Cultural promotion
- Transparency
- D&I



## Digitalizing HR processes

- Technology
- Use of AI, ML, Cloud, apps, portals



## Total experience

- Employee as a customer
- Accessible leadership, L&D, career growth opportunities



## Rewards and benefits

- Social initiatives for employees
- Long term security
- Recognition programs

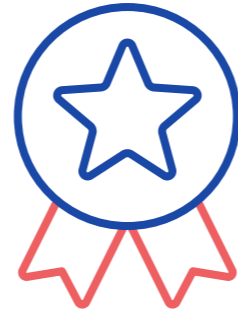
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## Top 5 banks to win Employee Experience



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## State of the art employee engagement in APAC



99.8%

employee engagement  
survey response rate

Won HR Asia's Best Companies  
to Work for in Asia (Philippine  
Chapter)

90%

employee engagement  
score

Recognized by LinkedIn Awards as  
among the Top 3 Best Employee  
Brands (Philippines)

97%

of employees are proud to  
be associated with BPI



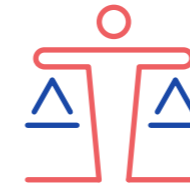
# BPI builds comprehensive training programs to boost EX (1/2)



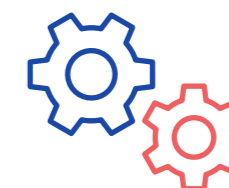
## Mandatory Training Course



BPI Code of Business Conduct (includes anti-bribery, anti-corruption, and conflict of interest)



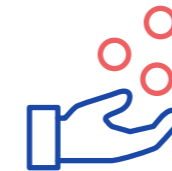
Legal Risk Awareness



Operational Risk Management



Data Privacy Awareness



Money Laundering and Terrorist Financing Prevention Program



Business Continuity Management



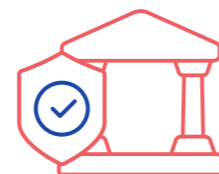
Financial Consumer Protection Program



Incident Management



Workers' Occupational Safety and Health Seminar



Law of Bank Secrecy



Enterprise Risk Management

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## BPI builds comprehensive training programs to boost EX (2/2)



### Be Well, the umbrella wellness program

Introduction of various programs targeting the holistic well-being of employees:

- Bi-monthly webinars on physical, emotional, and mental health topics  
A magazine show called “Be Well On Air” produced by each business unit, covering various wellness topics. This fostered camaraderie and allowed employees to showcase their various talents.

### Learning and Development

- 99% of employees completed at least 5 training days among the 200 mandatory, functional, and leadership training modules.
- Learning and training made convenient with wide array of facilitator-led and self-paced e-learning channels such as Granite, Coursera, Degreed, and Percipio.

DBS brings sustainability and EX together (1/2)



peopleofpurpose



**PoP Connect** is DBS' central digital platform where employees can find volunteering programs across markets, making it easy for them to search and sign up for their preferred opportunities.

**Better World Café** has sustainable sourcing of ingredients, food waste reduction initiatives, more sustainable design, and partners that embody sustainable choices. The café acts as a social space for employees to connect and is a working example of how employee experience can be fused with sustainability.

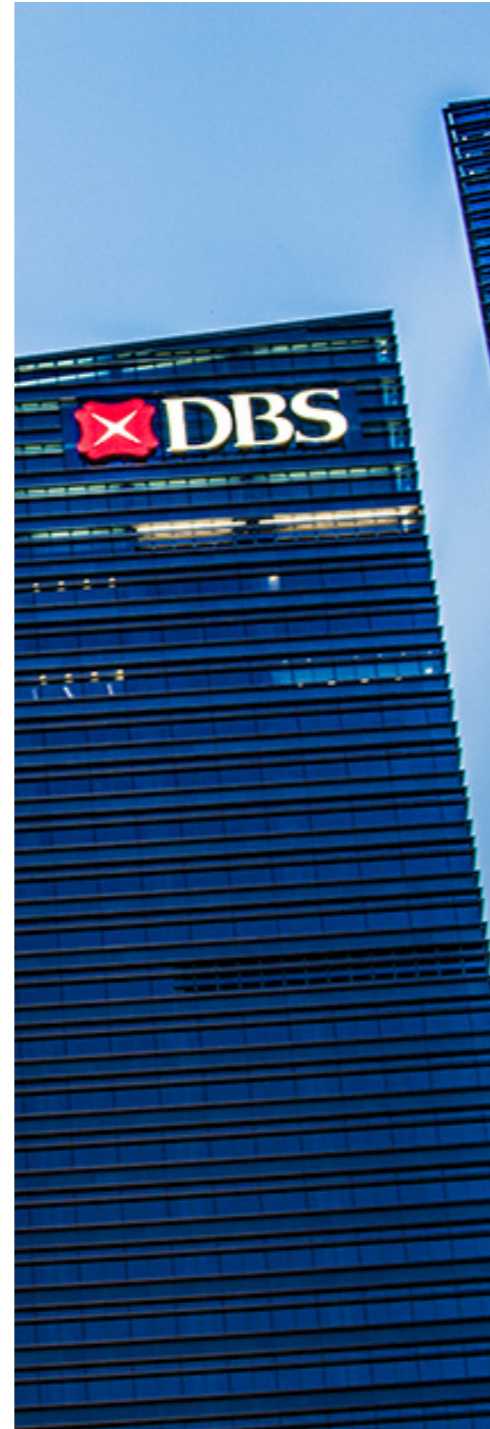


**iGrow** is an AI-powered personalised career companion to help every DBS employee identify future career aspirations, skills required to reach these goals and provide relevant learning and role exposure opportunities.



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## DBS brings sustainability and EX together (2/2)



**Hackathons** and programs to support women employees - Develop{h}er Day, Hack2Hire, My Persona, Woman 4.0, Reimagine.

### **DBS Lean In Circles - Global communities for employees**

To mentor, support and have honest conversations on topics like leadership, work & family, and challenging gender bias with each other.

**DBS Tech Academy - Upskilling in 6 areas** - Site reliability engineering, AI/ML, Cyber security, Cloud, Blockchain and IoT.

- **Life@DBS** - A platform to enhance communication channels & build connections between employees
- **Tell Piyush** - An employee forum to raise queries and employee feedback to the CEO
- **DBS Open** - Quarterly group-wide townhalls hosted by the CEO
- **DBS Cares Community Forums** - Employees learn & share more about self-care

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## HDFC wins EX by prioritising employee wellbeing (1/2)



The bank's flagship employee well-being program with initiatives such as:

- **Corporate initiatives**
  - Corporate fitness challenge
  - Festive webinars
  - Corporate photography contests and workshops on photography
  - Million-dollar challenge: interactive online team building game
  - Auction Premier League: interactive activity conducted in the IPL auction style to promote team building, thinking out-of-the-box, presence of mind, collaboration and strategic thinking.
  - Energise yourself : webinars on topics like reboot happiness, energy and frequency, art therapy and healing with sound

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## HDFC wins EX by prioritising employee wellbeing (2/2)



The bank's flagship employee well-being program with initiatives such as:

- **Fun and wellness initiatives**
  - AnalytIQ; competitive formats for Chess, Sudoku and Scrabble online
  - Breakfast cycle rides
  - Wellness sessions
  - Take-a-break: weekly quizzes via e-mail
  - Syahi: online writing contest
  - Zaika cooking contest
  
- **Initiatives for families**
  - Digital Voice Hunt: a music competition for our employees and their families
  - Xpressions: fine art skill contest for employees' children
  - HUNAR: annual talent hunt organised for employees and their families
  - Summer camp for employees' children
  - The InQUIZitive Family: team activity (online quiz) for families

Military bank creates a journey-led performance management program to ace EX (1/2)



**Standard regime**

- Contributed to social insurance, health insurance, unemployment insurance (UI), occupational accident and occupational disease insurance (ILO).



**Retention bonus**

- Birthday gifts and birthday holidays.
- Contributed to annual group accident and health insurance for employees' families. Appreciation activities and gifts for senior employees.



**Support allowance**

- Allowance for eat shifts, travelling, phone and cosmetics, etc.



Military bank creates a journey-led performance management program to ace EX (2/2)



**Pensionable remuneration**

- MB gives gifts at the time of retirement, on the anniversary of bank's establishment, the lunar new year.
- Organizes retirement parties to express gratitude for the employees' contribution and dedication.



**Health and safety**

- Provided medical room and lactation room for employees
- Organized annual vacations for employees
- Facilitated and subsidized coaching activities, funded sports and cultural activities
- Supported for death, critical illness and long-term illness, and especially employees and their families in difficulties



**Performance recognition**

- Rewards every 6 months/year for outstanding achievements. Prompt and ad-hoc rewards for business charity and social activities.

## SBI adopts gamification to build a robust L&D program



- Continuous self-learning delivered through online modes:
  - Daily quizzing portal- My Quest Today.
  - Gamified learning App- Play2Learn
  - askSBI – the in-house search engine
  - Podcast based learning through- “SBICBon-Air” and “Gurukul Vani”
- Conducted 23 specialised week-long training programs for Visually Impaired (VI) & Hearing Impaired (HI) employees in collaboration with SBI Foundation to ensure their engagement. Launched a mentoring program for new female employees to
- ensure their smooth transition in the organisation.



**Human Resource Management Solution (HRMS)** – A 24x7 accessible internal portal for employees or ex-employees. The portal helps the employee to check their salary status, pension slip status (if retired), check the list of bank holidays, order a chequebook, check account balance, check transactions, and other services online.

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## SBI devises recognition program to drive employee engagement



- **Saksham** - A Career Development System (CDS) ensures a transparent, credible data-backed performance evaluation process for the assessment of employee performance. The system ensures accountability, performance, visibility, and greater alignment between individual and organisational goals.
- **SBI GEMS** - is a bank-wide mechanism for the employees to promote recognition.
- **Samarthya** - An engagement program for all employees in the age group of 35 or below.
- **SBI Wizards** - An annual quiz competition for family members of employees.





# Supplier Satisfaction

Elevate supplier satisfaction to drive operational efficiency

- Best practices



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Imagine you're a bank and your suppliers are like your favorite pizza delivery guy. If your pizza guy (supplier) is happy, they'll bring you the perfect pizza with all the toppings you love, crispy crust and delicious cheese.

But if they're unhappy, they might mess up your order or even forget the pizza altogether!

Remember, a happy supplier makes for a happy bank, and a happy bank can make it rain with all the toppings (money) their customers desire!



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## Banks embrace supply chain digitalisation for growth (1/2)



- Has a fully digitalised e-procurement system, comprising vendor registration, assessment by vendor management and vendor approval.
- Conducts engagement sessions covering topics on guidelines and procedures, sales and service tax, supplier performance, payment-related matters and contract renewal.
- Conducts training for vendors and suppliers on an annual basis, as part of the support infrastructure provided for RHB's network of suppliers.



- 100% digital procurement from local suppliers
- Has an e-Procurement app which covers registration, renewal, sanctions, and vendor performance assessment.
- The app also shows the vendor management policy containing clauses on Integrity, Anti-Bribery Management System (SMAP), prohibition of discrimination against vendors, and compliance with the code of conduct.

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## Banks embrace supply chain digitalisation for growth (2/2)



- Partnered with SAP Ariba, a global leader in the procurement solutions, to help streamline the way they work with suppliers. They have a source to pay platform that provides benefits to their
- suppliers such as invoice automation, online catalogues and a secure site for contact and banking details. Sponsored Supply Nation's 'Connect' conference and spent \$4.1
- million with Indigenous businesses through NAB's supply chain in 2022.



# ESG Impact

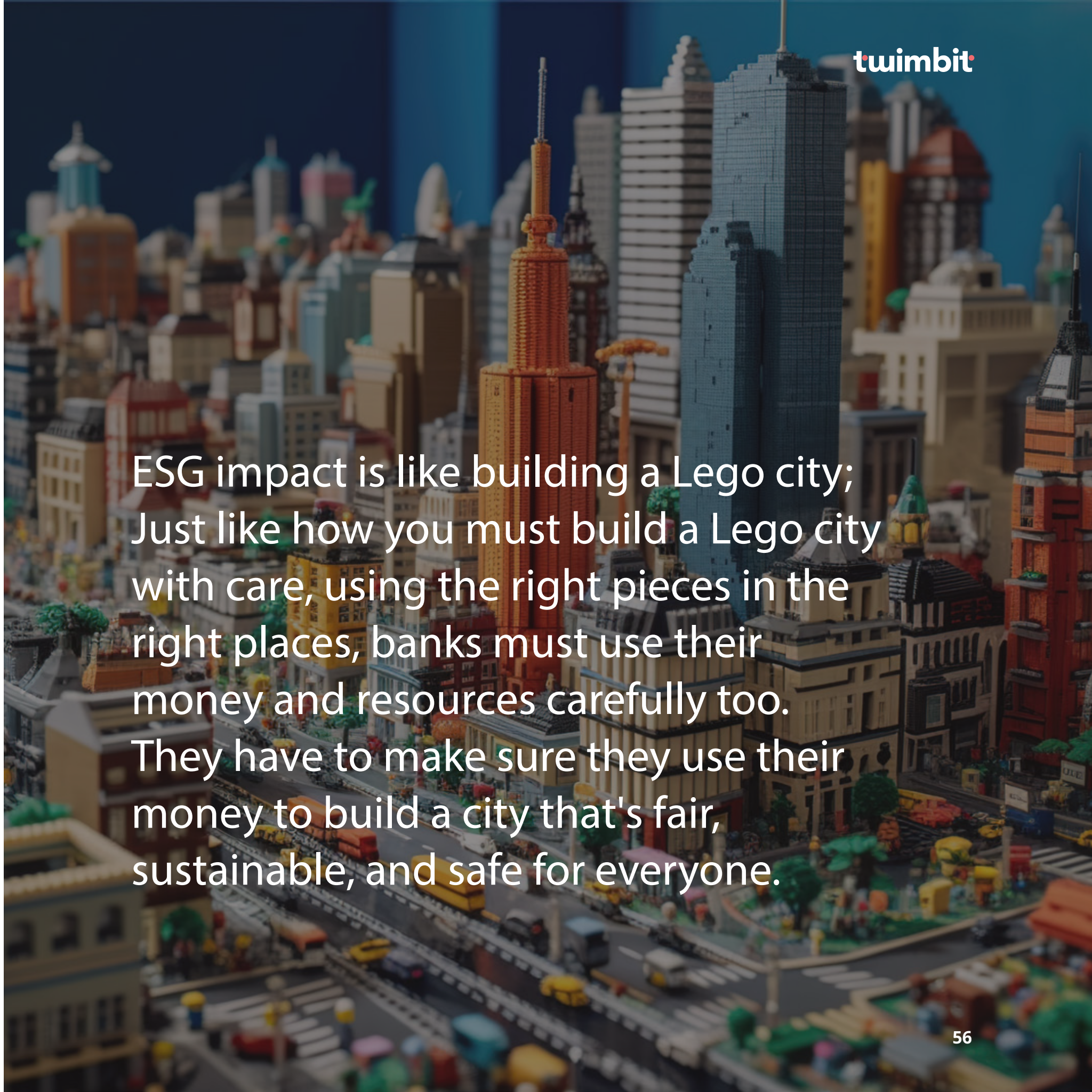
Unlock sustainable growth through positive ESG impact

- Best practices





## How to explain ESG impact to a child?



ESG impact is like building a Lego city; Just like how you must build a Lego city with care, using the right pieces in the right places, banks must use their money and resources carefully too. They have to make sure they use their money to build a city that's fair, sustainable, and safe for everyone.

## Banks institute sustainable financial practices powered by technology (1/2)



- **DBS LiveBetter** - a one-stop digital platform which gives users access to eco-friendly tips, donate to green causes and invest in sustainable funds
- Launched a carbon calculator which tracks customers' carbon footprint based on purchases made with DBS cards and offered customers the opportunity to offset their carbon footprint by purchasing high quality carbon credits.

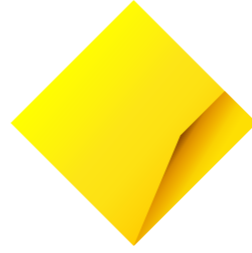


- **ATM for the Visually Impaired:** Visually impaired customers can safely and conveniently perform ATM transactions by themselves with voice assistance by selecting the braille-dot button
- **SCB SME Academy:** A community of business knowledge to strengthen SME competence in all dimensions. The academy offers 5 major curricula and insights from seasoned mentors who are leading experts and successful entrepreneurs.
- **Robinhood:** A food delivery mobile application created under a social enterprise model by eliminating the gross profit fee imposed by other platforms. This helps small restaurants expand their online sales opportunities and create job and wage gains for delivery personnel. The platform also allows shop owners easier and quicker access to loans.



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## Banks institute sustainable financial practices powered by technology (2/2)



### Commonwealth Bank

#### Financial Independence Hub

Established the Financial Independence Hub in partnership with Good Shepherd. This service helps those impacted by financial abuse regain their confidence and move towards long-term financial independence.

- Collaborated with a range of experts to increase understanding of financial abuse
- Developed technology to block and enable self-reporting of abusive transaction descriptions
- Created resources to assist other workplaces in supporting employees impacted by domestic and family violence

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