

Appendix A: DBS MegaHackathon Challenges

1. Lim Chu Chong, Head of SME Banking, DBS Bank

SME Challenge Statement: SME owners need a tool that can help them manage their business and finances while they are on the go. Design an app that positions DBS as a trusted partner and generates cross sell opportunities.

“When people with different specialisations come together, what results is a cross-pollination of ideas that will make banking for SMEs simpler, smarter and more social. Some of the new and innovative solutions we have launched recently, such as DBS BusinessClass and Online Account Opening Service, were a result of such experiments. I enjoyed gaining fresh insights and seeing new ideas from startups and our DBS talents at the hackathon.”

2. Olivier Crespin, Head of Digital Bank, DBS Bank

Digital Bank Challenge Statement: Design a mobile app that helps with new customer acquisition, and increases product usage and interactions with the bank. The solution should be achievable with existing technology.

“This is a wonderful collaboration between DBS, startups and customers. By adopting a human-centred design approach, our staff are coming up with innovations that engage customers differently in the digital arena. Our hackathons aren’t just all fun and games. An idea from the first hackathon last October has already been brought to life in one of our key markets and there are other top ideas that we are keen to develop.”

3. Patsian Low, Head of DBS Foundation

CSR Challenge Statement: Help caregivers to the disabled (intellectual or physical) make use of mobile technology to reduce their daily stress and improve quality of life.

“Innovation is the lifeblood that propels communities and societies forward in their development. There is actually much in common between the innovative spirit that develops the next new technical gadget, as that which brings inclusive opportunities to those left on the fringes of society. DBS Foundation is keen to encourage more innovation to address society’s toughest challenges, and support these ideas to become sustainable, impactful social enterprises. Sponsoring a social challenge in the DBS MegaHackathon creates more opportunities for business resources to create social impact – in this case, we are very excited to see the ideas that emerged to support the caregivers for the disabled in Singapore. This could be the beginning of more integration of business resources that supports social entrepreneurship – those that do well, and those that do good, working together for society.”

4. Sivea Pascale, Head of Consumer Banking Group Marketing, DBS Bank

Marketing Challenge Statement: Design a mobile app to help drive traffic to DBS’ wealth websites, increase site engagement and return visits.

“Our challenge is a tough one – how do we get customers to see the value in a bank website that is not to do with banking per se but is one that only a bank can provide? We really wanted some fresh thinking, and we wanted to be more un-bank like in our approach. The hackathon presents itself as a great opportunity to harness the power of our most talented people and promising startups from around the region. I continue to look forward to inspiring our brightest minds to come up with interesting solutions and for the business to, in turn, be inspired by their innovative thinking.”

5. Tan Sor Cheng, Managing Director, Group HR Shared Services & Risk

HR Challenge Statement: Create a digital solution to engage and communicate with our staff, increase collaboration between staff and provide personalised information in a timely manner.

“The DBS MegaHackathon is a great platform to initiate change within the organisation, including the way we engage staff. The role of HR is to ensure that all staff are on board the journey as we shape the future of work, which includes establishing a strong corporate culture and providing the right tools to help staff

develop professionally. There were many great ideas presented at the DBS MegaHackathon that we are looking to further explore."

Appendix B: DBS MegaHackathon Winning Startups

1. Winner: BuUuk (<http://www.buuuk.com>)

Challenge: Marketing

Product summary: “iWealth” is the “go to” financial tool for those looking to grow their wealth. The mobile app enables learning through gamification, social sharing and engages customers with real rewards via the DBS iWealth website.

“The DBS MegaHackathon provided a unique mix of perspectives and expertise required to tackle the challenges presented. We learnt to apply Human Centered Design to business solutions and learnt the importance of leveraging customer insights throughout the product creation process. As a startup, we’re always on the lookout for new ideas to work on, and the DBS MegaHackathon was an excellent platform for experimenting.” – Muh Hon Cheng, BuUuk

2. First runner-up: QRInno (<http://www.grinno.com/>)

Challenge: CSR

Product summary: “ShareCare” connects caregivers to a support network that includes peers, social enterprises and other healthcare organisations. Through the mobile app, they can lend support to each other and achieve a better quality of life.

“As a startup, it is important for us to collaborate with industry leaders like DBS if we want to truly make a difference. The DBS MegaHackathon was unique in the way it brings internal stakeholders and external collaborators together, and boosted the team’s overall expertise. The exposure to mentors and senior management from DBS was also a bonus. We look forward to exploring a mutually beneficial partnership with DBS in the future.” – Peter Shu, QRInno

3. Second runner-up: Eco Bear (Jason Sigmon, Daniel Chan and Sahil Thattarathodi)

Challenge: HR

Product summary: “DBS Delight” is an app that is designed to increase staff engagement, help them embrace digital trends and use their time more efficiently. In addition to providing staff with access to work applications via their mobile, the app also makes performing HR functions such as leave application and claims management much simpler.

“The DBS MegaHackathon is very different from a normal hackathon. Normally, we come in with an idea and just build that over 24-56 hours. This time round, we have to work with DBS staff on a blind challenge while getting them to think like a startup. It was an interesting experience and I learnt how to engage people outside of the startup community. It is really cool to see the team transform to come up with a winning idea.” – Jason Sigmon, Eco Bear