



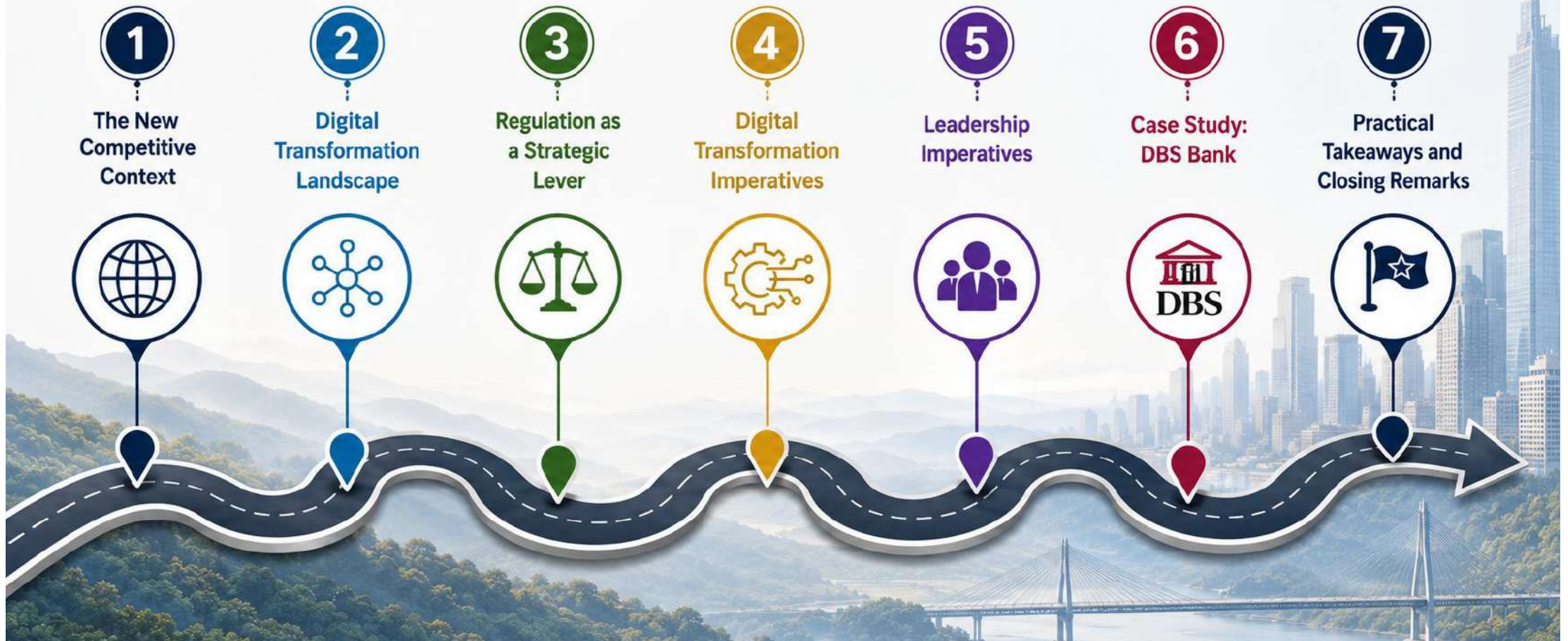
# Digital Transformation, Regulation, and Competitive Advantage

Miguel Jiménez

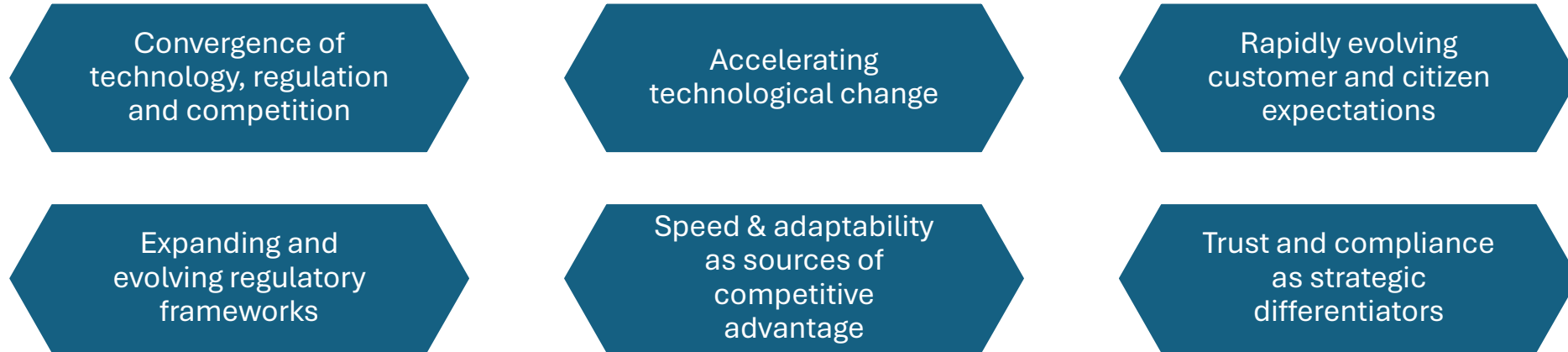
Mayo 13, 2026

# Digital Transformation, Regulation and Competitive Advantage

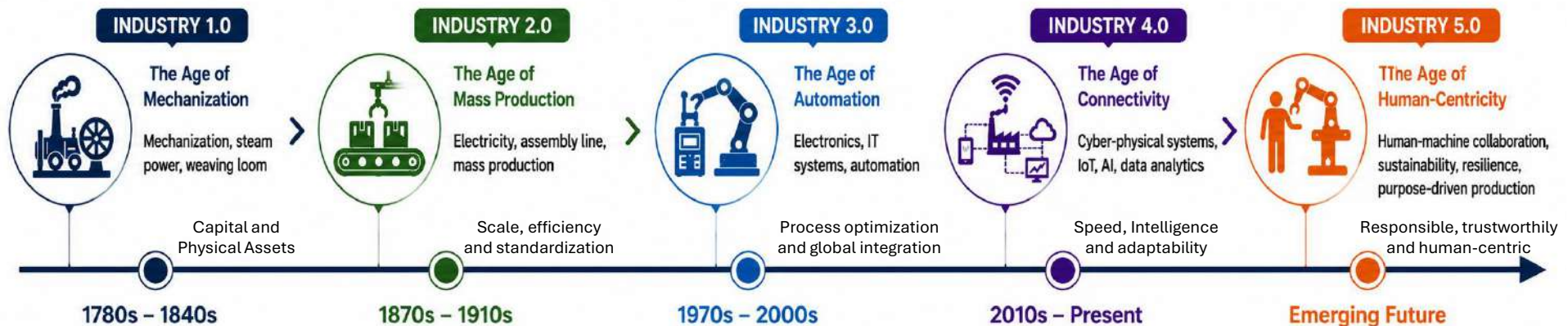
## PRESENTATION ROADMAP



# The New Competitive Context



## THE INDUSTRIAL REVOLUTIONS: A JOURNEY OF INNOVATION

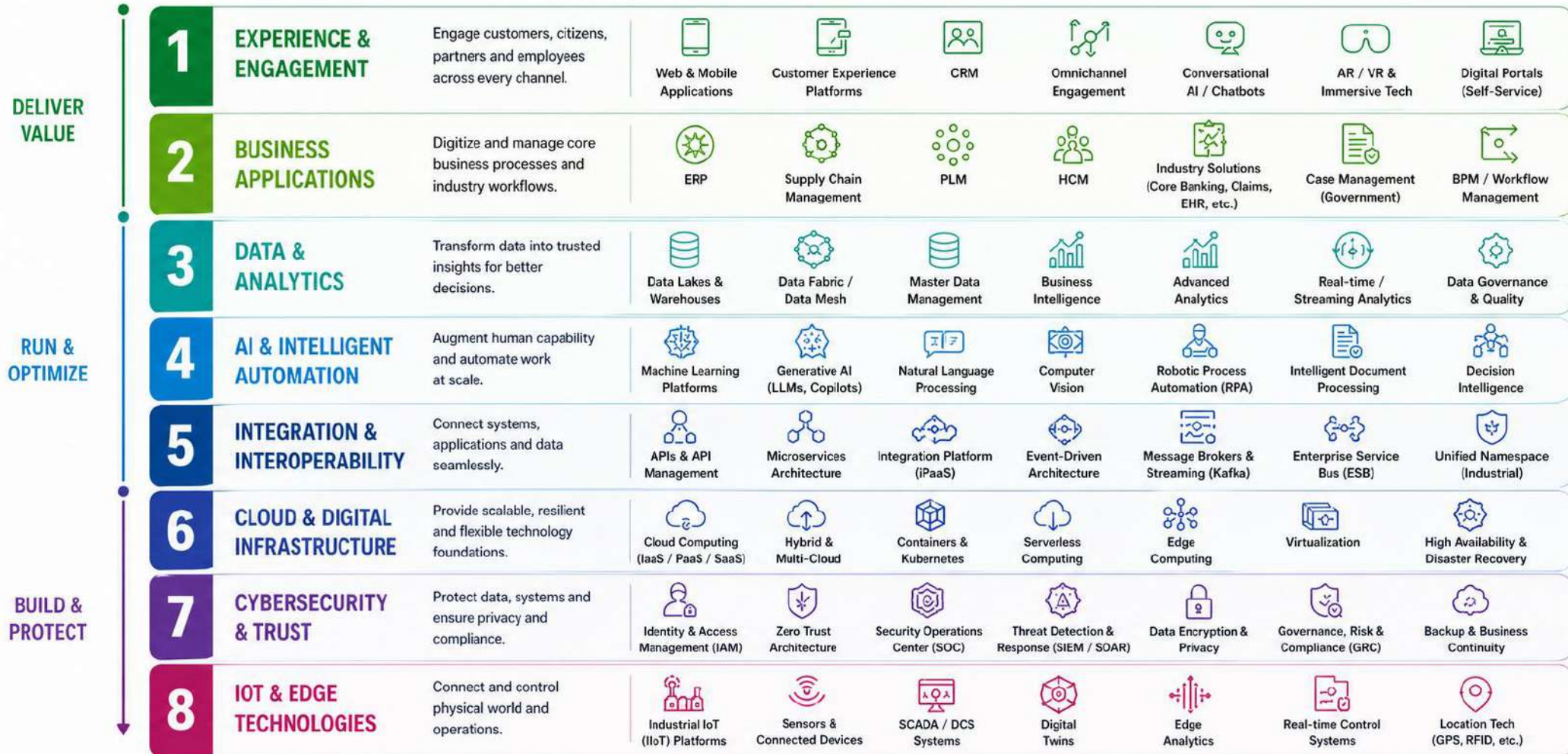


From mechanization to human-centric innovation — continuously transforming how we work, produce, and create value.

# Digital Transformation Landscape

## TECHNOLOGY STACK FOR DIGITAL TRANSFORMATION

An integrated ecosystem of technologies that drive digital value across the enterprise



(\* This is an example landscape for presentation purposes (neither exhaustive nor unique)

# Regulation as a Strategic Lever

## Traditional View

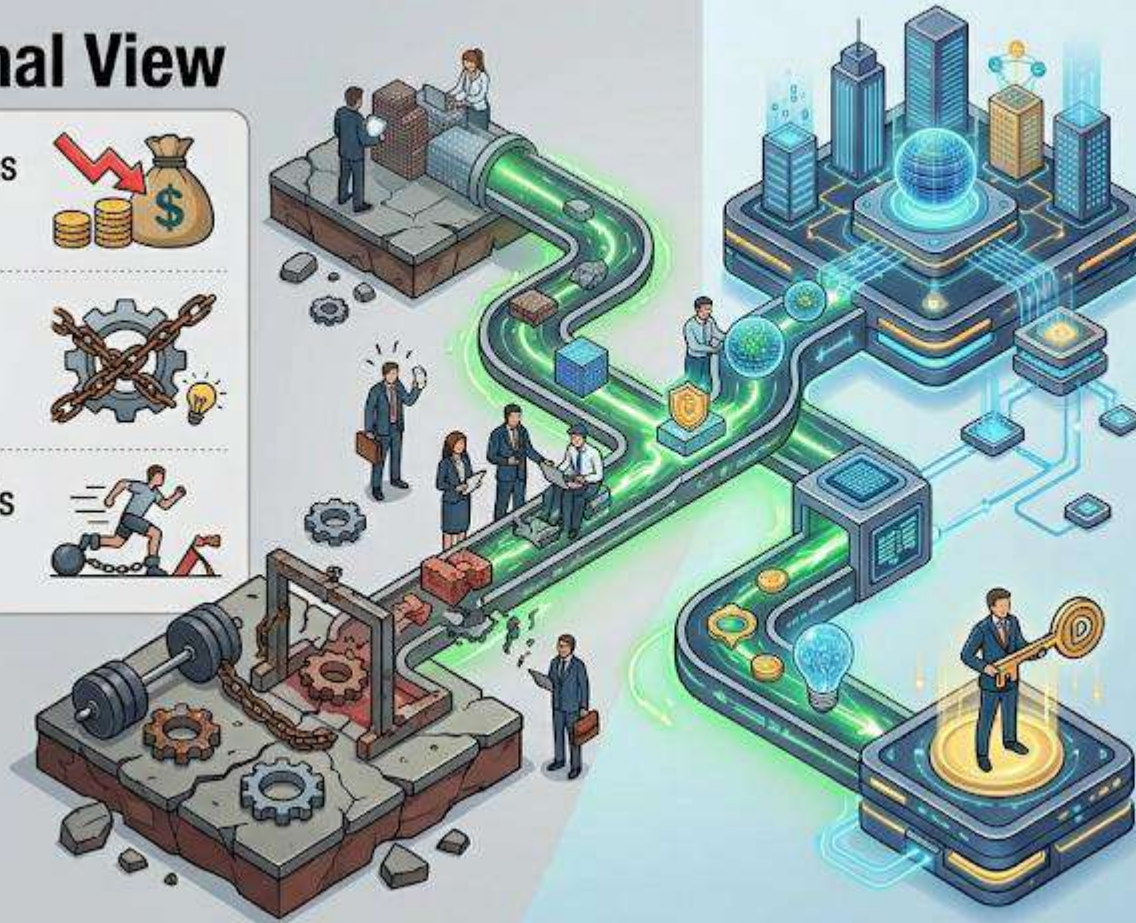
- Compliance as cost center



- Regulation slows innovation



- Controls limits agility



## Strategic Lever



- Drives data discipline and traceability



- Enables trust which is the currency of digital economies



- Embedded compliance creates advantage and reduces overall cost















- Compliance excellence as differentiation

# Regulation as a Strategic Lever

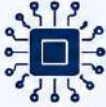

















- Speed vs control is a false trade-off
- Leading organizations achieve both through intentional design, not compromise
- Human-in-the-loop controls should be incorporated where appropriate
- Requires a digitally integrated compliance model

## Moving from Traditional to Digitally Integrated Compliance


Traditional Compliance Model		Digitally Integrated Compliance Model	
<i>From</i>		<i>To</i>	
	Reactive and audit-driven	➔	 Embedded and continuously monitored
	Manual and documentation-centric	➔	 Automated and system-enforced
	Point-in-time inspections	➔	 Real-time visibility and assurance
	Siloed functional ownership	➔	 Enterprise-wide accountability
	Compliance assessed after system design	➔	 Compliance by design
	Governance added after implementation	➔	 Governance integrated by design

# Digital Transformation Imperatives

*Digital is now a core strategic capability, driving differentiation and increasingly determining who survives.*

FROM			TO	
	Adoption of new technologies			Building scalable organizational capabilities that enable continuous adaptation, innovation, and resilience
	IT support			Digital strategy enablement
	IT as an order taker			Strategic partner and transformation enabler
	Efficiency			Capability, resilience, and agility
	Regulation as a constraint			Regulation as a strategic differentiator
	Static learning			Continuous, dynamic, and tailored development

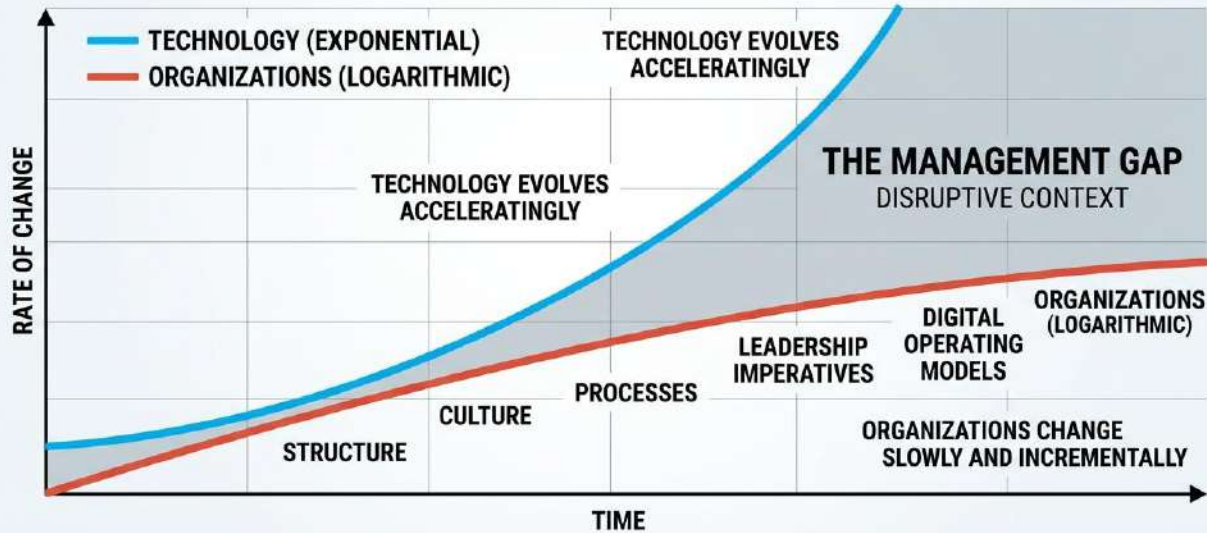
# Digital Transformation Imperatives

KEY PRINCIPLES	
	Technology embedded into core processes and decision making
	Business model transformation whenever possible
	Technology investments aligned with broader business objectives
	Business-led, value-centric, technology-enabled transformation
	Customer and citizen centric focus
	Product and service-oriented vs project-oriented delivery
	Cross-functional collaboration and teams
	Platform-first, integrated architecture
	Data as a strategic asset
	Scalable digital capabilities
	Compliance by design (not after-the-fact)

# Leadership Imperatives

## MARTEC'S LAW: VISUALIZING THE CHANGE RATES

ORGANIZATIONS CHANGE LOGARITHMICALLY (SLOW)



Generated with Gemini

*Create a culture and organizational capabilities that allow digital transformation initiatives to succeed*

### KEY ENABLERS FOR SUCCESSFUL DIGITAL TRANSFORMATION

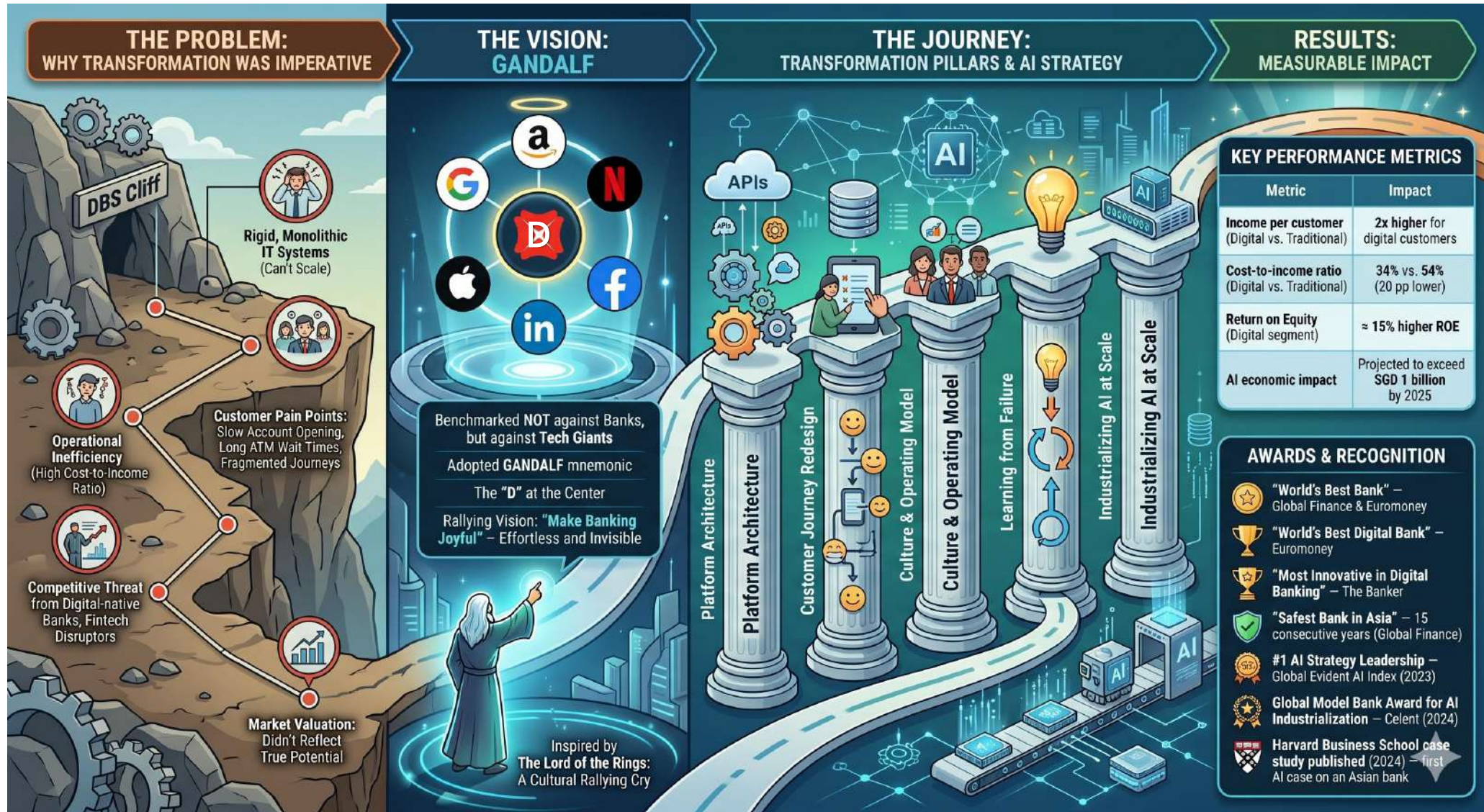
	Enablement with guardrails
	Integrated governance
	Capabilities creation over projects
	Clear strategic vision
	Employee engagement
	Digital culture across the organization
	Apply rational, political and cultural lenses to define an effective change strategy
	Promote continuous learning

Generated with ChatGPT

# Case Study: DBS Bank

DBS Bank is Singapore-headquartered, with presence in 19 markets, more than 41,000 employees, one of Asia's largest financial services groups

From "Damn Bloody Slow" to World's Best Digital Bank



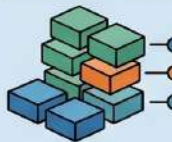
# Case Study: DBS Bank

## TRANSFORMATION PILLARS

### PILLAR 1 – PLATFORM ARCHITECTURE



**MIGRATED** from Monolithic Systems to a Modular, Platform-based Architecture



**CREATED 33** Business Platforms Aligned to Segments & Products



**“2-IN-A-BOX” LEADERSHIP MODEL:** Joint Business & IT Leader per platform



**INVESTED** in Cloud Migration, Automation, & Microservices



**MODULAR DESIGN** allowed swappable aging components without disruption



**CIO JIMMY NG:** “By transforming rigid systems into nimble technology stacks, we have gained a sustainable advantage”

### PILLAR 2 – CUSTOMER JOURNEY REDESIGN



**LAUNCHED** “Managing Through Journeys” Program



**IDENTIFIED & REDESIGNED** 60+ High-impact Customer Journeys **60+**



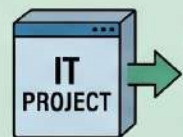
**EACH JOURNEY OWNED** by a Senior Leader, addressing Major Pain Points



**EXAMPLES:** Streamlined Account Opening, Reduced ATM Waiting Times



**CROSS-FUNCTIONAL TEAMS** replaced Organizational Silos



**SHIFT** from Big-bang IT projects to Continuous Delivery & Frequent Releases

### PILLAR 3 – CULTURE & OPERATING MODEL



**AGILE OPERATING MODEL** centered on Customer Outcomes, not Internal Processes



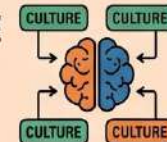
**BUSINESS & IT TEAMS CO-LOCATED** – stopped sitting in different buildings



**CONTINUOUS UPSKILLING:** Tailored career & skills roadmaps for every employee



**CULTURE CHANGE** recognized as the Hardest & Most Critical element



**DBS CFO CHNG SOK HUI:** “The realization that we were not just a bank – we were becoming a technology company”



# Case Study – DBS Bank

## AI STRATEGY – LEARNING FROM FAILURE

2014

DBS Invested in Watson

CEO Gupta: “Overly Optimistic” (about Watson NLP)



Watson Achieved only 80% Accuracy — Insufficient for banking

80% ACCURACY



Project Abandoned after 18 Months

Lesson: Successful AI requires comprehensive digital foundations — not just advanced technology



Triggered the “Digitalization Wave” starting in 2015



## AI STRATEGY – INDUSTRIALIZING AI AT SCALE



Systematic, decade-long AI journey from 2014 to present



Today: 800+ AI Models Deployed across 350 Use Cases

800+ + 350+

AI applications span all parts of the bank:



Hyperpersonalized nudges for customer investment & financial planning



Deeper insights for relationship managers to better serve clients



Tailored career and upskilling roadmaps for employees



AI Deployment Time Reduced from 18 Months to under 5 Months



Established Robust Governance Framework for responsible AI, positioning DBS for Generative AI

GENERATIVE AI

## LESSONS LEARNED

1 Benchmark outside your industry — competitors may limit your imagination



2 Measure Digital Impact in business terms (P&L), not vanity metrics — DBS was the first bank to directly link digitalization to the income statement



3 Culture change is the real transformation — technology is the easier part



4 Embrace Failure as a foundation — the Watson failure shaped a more rigorous, systematic AI strategy



5 Foundational Preparation, not technological sophistication, determines AI transformation success



6 Build for the long term: DBS's decade-long investment created compounding returns



# Practical Takeaways and Closing Remarks

- 
- Digital transformation is not a technology project – it is an organizational reinvention
  - Need to focus on both, digital and leadership capabilities
  - Define a compelling vision and engage people
  - Design compliance upfront, integrate risk early and treat regulation as a strategic lever
  - Use governance to steer, not to slow down
  - Treat data as strategic asset
  - Build platforms; avoid silos

# Digital Transformation, Regulation, and Competitive Advantage

“Digital transformation succeeds when organizations align vision, leadership, culture, governance, operating models, and technology, treating data, regulation, and talent as strategic assets to deliver customer-centric value at scale, build trust, resilience, and enduring competitive advantage.”

THANK YOU



# Appendix

# Case Study Reference Documents

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