

Case Study: Branch Improvement Programme



Headquartered in Singapore, DBS is one of the largest financial services groups in Asia. The largest bank in Singapore and the fifth largest banking group in Hong Kong, DBS has dominant positions in consumer banking, treasury and markets, asset management, securities brokerage, equity and debt fund raising. Beyond Singapore and Hong Kong, DBS serves corporate, institutional and retail customers through its operations in China, Thailand, Malaysia, Indonesia, India and the Philippines.

HR & Training Workstream...

Development Bank of Singapore
- Individual Banking -

Branch Improvement Programme
High Level Plan for HR stream

OBJECTIVE AND SCOPE

- Objectives of Conversion Kit:**
 - To define the tasks required to convert a branch to a level of detail whereby it acts like a 'user guide' and provides all the tools and standard templates required to complete a large number of the tasks.
- Objectives of Enablement stream:**
 - To provide all the necessary data to enable the conversion kit to be practically useable for the first 5 branches to be converted.
 - To establish programme-wide processes and tools to support the implementation and optimise resource deployment (including people and equipment)
 - To mobilise operating teams to provide this data for all branches during roll-out; plus managing resource deployment (including people and equipment) during roll-out
- Objective and Scope of HR workstream:**
 - Development of the approach and HR tools to manage resource redeployment from existing branch roles to the redesigned branch roles, including when, and how to access the resource pool where gaps exist

DELIVERABLES (conversion & enablement)

- HR Stream**
 - 1) Document describing DBS' approach and HR policy concerning the conversion of the branches (FAQs assuming zero redundancies)
 - Identify and address tactical issues
 - Identify strategic issues (incentives, compensation, DBS/POSB integration)
 - 2) Description of the assessment and redeployment process (process diagram)
 - Overall activity plans required to complete conversion
 - Checklists for IM/BDM/HR concerning all key HR milestones (letters of appointment)
 - 3) Assessment tools and techniques
 - Templates - any HR template required to convert a branch
 - Training needs analysis - approach for assessing the training needs and plan the training of individual staff going into new roles
 - 4) Redeployment tools and techniques
 - Description of tasks, responsibilities and proformas for managing the interaction from & to resource pool
 - 5) Mobilised HR support team prepared for pre-, during- and post-conversion tasks
 - HR resources with knowledge on use of conversion kit
 - Hotline for HR support during conversion
 - TOR for HR responsibilities versus business ownership areas

Branch Improvement Programme

As part of the integration strategy following several major acquisitions, Chris Charlton from Namaste Management (working on contract with a major consulting firm) was jointly responsible for planning, mobilising and managing the Branch Improvement Programme (BIP) across all the branches of DBS in Singapore with a programme team of 90 people, including bank staff, consulting firms, and contractors.

The Programme included a major strategic change for DBS encompassing the phased implementation of a new organisation structure and new roles and responsibilities for all layers of management of the branch network. In addition, BIP included the remodelling and redesign of the layout of each branch to facilitate improved customer focus and operational efficiency, including full-scale business process re-engineering. The overall strategic programme was designed to fulfil DBS' ambition of becoming a 'world class regional bank'.

"I would like to thank you for a job well done and let you know that I really appreciate all the effort you have put into this project. You have demonstrated a very positive attitude to work and with your intelligence, abundant energy, wide work experience and capabilities, it has been a pleasure working with you and all of us in the team will naturally miss you..." Vijay Kumar, Managing Director, Development Bank of Singapore

Staff Training Programme

The programme also involved a major cultural shift for all staff with the implementation of a customer-focused sales strategy and staff training programme, a unique undertaking for a bank in Singapore. The work done in Singapore was to be replicated in each country that DBS operated in, starting with Hong Kong, Thailand and the Philippines.

"Although I've only worked with you for a relatively short period of time, you've come across to me as very focused (with a touch of humour) & charismatic in your work for DBS. Definitely a joy working with you..." Kheng Cheong, Business Development Manager, Development Bank of Singapore

As a major component of the overall Branch Improvement Programme, Chris also managed three specific pieces of work with a project team of 40 people, including:

1. HR workstream

The development of the approach and HR tools to manage role allocation (including staff assessment and retraining), human resource redeployment from existing branch roles to the new organisation structure, including when, and how to access the resource pool where gaps existed.

2. Branch Layout workstream

The design of the layout for each branch, including all equipment required (including communications, computers, furniture, sales & marketing materials, etc.), based upon existing constraints and the refurbishment strategy as designed. In addition, the development of the required design, tendering & procurement processes to support the implementation of the physical changes including the establishment and negotiation of the necessary contracts with suppliers and contractors; plus the tools to manage the redeployment of equipment from branch closures and converting branches.

3. Knowledge workstream

The collection and analysis of all relevant business, customer, financial, and human resource data to enable the Business Development Manager and conversion teams to understand fully the existing operations of each branch and how these elements would change as part of the BIP conversion. This included the development of a resource model to determine staffing requirements for each branch within the new organisation structure.

"Glad you remembered our request and appreciate you finding the time not only to conduct staff assessments for the HR team but also talking to them [about their careers]. Thanks a lot and all the best in your future projects. I wish you well for your pursuits with Namaste Management and will certainly let you know when there's an opportunity for us to work together again. You come across to me as very bright, intelligent, resourceful and most of all very committed..." Ee-Boon Seah, Head of IB Human Resources, Development Bank of Singapore