



AIGW Policy Observatory  
Global AI Governance & Workforce Transformation

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AIGW WORKFORCE TRANSITION DEEP DIVE

# DBS: From AI Use Cases to Operating Model Transformation

How one bank linked AI deployment to role redesign, reskilling and redeployment at enterprise scale

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## EXECUTIVE SUMMARY

# Executive summary

01

## AI at enterprise scale

DBS provides a useful counterpoint to workforce-transition stories framed around a single automation tool or a single headcount change.

By 2025, the Singapore-headquartered bank had scaled artificial intelligence across more than 2,000 models and more than 430 use cases. DBS reported approximately SGD 1 billion in economic value from data analytics and AI/ML initiatives during the year. But the distinctive part of the case is not the volume of AI use cases. It is the bank's attempt to connect AI deployment to a formal process for redesigning work, roles, skills and organizational structures.

DBS calls its enterprise-level approach Operating Model Transformation, or OMT. In the bank's description, an OMT is not simply a technology deployment. It combines process re-engineering for human-AI collaboration, new workflow tools, reskilling for new or augmented roles, and simplified or more adaptive organizational structures. DBS completed nine OMTs in 2025, exceeding its target of six.[1]

02

## Planning for role change

The workforce dimension is unusually explicit. DBS says that for business and support units where AI is expected to materially change job roles, it first assesses the effect on existing job functions, identifies impacted roles, and then defines new or enhanced roles around emerging business priorities. More than 11,000 employees in roles expected to be significantly transformed by AI were identified for deeper upskilling or reskilling, with 96% having commenced training by the reporting point in its 2025 Sustainability Report.[2]

Later 2025 reporting from Singapore's Institute of Banking and Finance (IBF) used a larger figure—more than 12,000 employees—and said nearly all had begun their learning roadmaps.[3] The difference appears to reflect a later reporting point or expanded scope; the public sources do not provide enough detail to treat the two figures as directly interchangeable.

DBS also reports actual role redesign. In functions including Relationship Management, Customer Service and Operations, some roles were augmented, some streamlined and new roles created. The bank says employees were redeployed into new career pathways, including movement from customer-service roles into relationship and wealth-planning manager roles.[2]

03

## Transition mechanisms and evidence limits

The case therefore illustrates a workforce transition in which several mechanisms operate together:

- repetitive or administrative work is reduced;
- some roles are augmented;
- some roles are streamlined;
- new roles are created;
- workers are reskilled;
- some employees are redeployed into different career pathways;
- future hiring demand may fall in roles that AI can replace.

The final point requires care. CEO Tan Su Shan said in a November 2025 interview that DBS would not hire new people into jobs it expected AI to replace and would retrain people already in affected roles.[4] That is important evidence of changing labour demand, but it does not establish a quantified workforce reduction or justify treating every affected role as a job loss.

DBS is therefore best understood as a case of AI-mediated operating-model redesign, not simply “AI training at scale.”

## KEY FINDINGS

# Key findings

01

## AI scale had become enterprise-wide

DBS reported more than 2,000 AI models and more than 430 use cases across the bank in 2025, with approximately SGD 1 billion in economic value from data analytics and AI/ML initiatives.[1]

This establishes enterprise scale, but the SGD 1 billion figure is a bank-wide value measure. It should not be attributed solely to workforce redesign, reskilling or OMTs.

02

## Workforce planning was linked to expected role impact

DBS says units with AI use cases expected to transform roles assess the effect on existing job functions, identify impacted roles and design new or enhanced roles around business priorities.[2]

That moves the case beyond generic AI literacy or optional training.

03

## More than 11,000 employees were targeted for deeper transition support

DBS's 2025 Sustainability Report says more than 11,000 employees in roles expected to be significantly transformed by AI were identified for deeper upskilling or reskilling, with 96% having commenced training.[2]

"Commenced training" is not the same as "completed training" or "successfully transitioned role."

04

## Role outcomes were heterogeneous

DBS says roles in Relationship Management, Customer Service and Operations were variously augmented, streamlined or newly created.[2]

This is important because AI did not produce one uniform workforce outcome.

05

## Redeployment was part of the operating model

DBS explicitly reports employees moving into new career pathways, including colleagues moving from customer-service roles into relationship and wealth-planning manager roles.[2]

The bank does not publish a complete redeployment count.

06

## Skills strategy combined AI capability with domain and human capabilities

DBS's training evidence includes AI and data skills, business-domain knowledge, change management, soft skills, prompt engineering, workflow automation, certifications and on-the-job learning.[2][5]

The model is therefore broader than "teach employees prompting."

## INSTITUTIONAL CONTEXT

# Why DBS's model matters

01

## Why This Case Matters

Enterprise discussions about AI and jobs often begin with a technology question:

Which tasks can AI automate?

DBS begins from a more organizational question:

If AI changes a workflow, what operating model should replace the old one?

That distinction matters.

An organization can deploy hundreds of AI use cases without changing how jobs are structured. Employees may simply add tools to existing work. By contrast, an operating-model transformation asks whether:

- the workflow should be redesigned end-to-end;
- task ownership should change;
- people and AI should interact differently;
- roles should be redefined;
- new capabilities are required;
- organizational layers or handoffs should change;
- some workers should move to new career pathways.

DBS's public reporting explicitly connects those elements.

This makes it valuable for CHROs and transformation leaders trying to answer a difficult question: How do you move from AI adoption to an intentional workforce transition?

02

## Institutional Context: A Decade of AI Before GenAI

DBS's current workforce strategy did not begin with ChatGPT.

The bank describes an AI journey extending back more than a decade. By 2024 it reported more than 1,500 models across more than 370 use cases and over SGD 750 million in economic value. By 2025, this had grown to more than 2,000 models, more than 430 use cases and approximately SGD 1 billion in reported economic value.[1][3]

That history matters because large-scale workforce redesign is easier when several foundations already exist:

- mature data infrastructure;
- internal AI platforms;
- measurement of business value;
- established digital workflows;
- learning systems;
- career-mobility mechanisms;
- responsible-AI governance.

DBS-GPT, for example, became available to employees across the bank's core markets with role-based access to more than four million internal policies and content items. DBS says this reduced time spent searching for policy information and supported faster problem solving and more informed decisions.[1]

The case therefore should not be interpreted as evidence that any organization can reproduce DBS's transition simply by purchasing GenAI tools.

It is a case of AI adoption layered onto an already mature digital institution.

## OPERATING MODEL

# From use cases to Operating Model Transformation

01

## From Use Cases to Operating Model Transformation

DBS describes Operating Model Transformations as enterprise initiatives that combine:

1. process re-engineering for human–AI collaboration;
2. workflow tools;
3. reskilling for new and augmented roles;
4. simpler and more adaptive organizational structures.[1]

In 2025, DBS completed nine OMTs, above its target of six.[1]

This is the core mechanism of the case.

A use case asks:

“Can AI improve this activity?”

An OMT asks:

“If AI can materially change this activity, how should the entire work system be redesigned?”

That broader question creates a direct link between technology and workforce strategy.

02

## AIGW interpretation

The OMT concept is valuable because it treats AI adoption as an organizational-design problem.

The technology changes what is technically possible. Management then decides how to allocate work, redesign roles, reskill people, redeploy capacity and simplify structures.

Those choices mediate the workforce outcome.

## WORKFLOW REDESIGN

# Task compression and AI-supported work

01

## How the Work Changed

DBS's enterprise reporting provides several concrete examples of work changing at task and workflow level.

These examples should not all be treated as one identical transition episode. They illustrate the types of changes occurring within the broader operating-model program.

02

## Technology teams: months to weeks

DBS says GenAI significantly reduced the time required for tasks such as test-case generation and documentation of user stories, moving parts of the work from months to weeks.[1]

This is a clear example of task compression.

The public evidence does not quantify exactly how many people-hours were saved or how staffing changed as a direct result.

03

## Know Your Customer: around 70% efficiency gain in name screening

DBS reports that GenAI improved name-screening work in Know Your Customer processes by approximately 70% efficiency, allowing teams to redirect time toward more meaningful interactions while reducing risk.[6]

Again, this is a workflow outcome, not evidence of a corresponding 70% workforce reduction.

04

## Customer service: AI assistance inside the human workflow

DBS's GenAI-powered Customer Service Officer Assistant supports approximately 1,000 customer service officers and more than 250,000 monthly queries, transcribing calls, summarising information and recommending answers in real time.[7]

This is augmentation rather than full task substitution: the human customer-service officer remains in the interaction while AI reduces search and documentation effort.

WORKFORCE TRANSITION

# Agentic work, role redesign and workforce planning

01

## Credit memo preparation: agentic drafting with human final authority

Later 2026 reporting offers an especially useful OMT example. DBS describes an agentic workflow in institutional banking in which a large amount of the research and drafting required for a credit memo can be performed by a system involving multiple agents. The output becomes a prepared memo for the credit manager, who reviews it and makes the final credit decision.[8]

This evidence is later than the main 2025 workforce episode, but it clarifies the direction of travel: AI performs more of the analytical preparation; human expertise moves toward review, judgment, client interaction and final authority.

It is also one of the clearest workflow-specific examples of human decision rights in the DBS evidence base.

02

## Jobs and Roles: Augment, Streamline, Create

DBS does not describe a single role outcome.

Its 2025 Sustainability Report says that as AI use cases were deployed across functions including Relationship Management, Customer Service and Operations:

- some roles were augmented;
- others were streamlined;
- new roles were created.[2]

This is analytically important.

“AI exposure” does not tell us whether a role will:

- become more productive;
- lose some tasks;
- gain new tasks;
- be combined with another role;
- be redesigned around human judgment;
- disappear through attrition or non-hiring;
- become an entry route into another occupation.

The DBS evidence suggests several of these mechanisms can coexist inside one organization.

03

## The Workforce Planning Process

The most consequential element of the DBS case may be the process used before reskilling begins.

For business and support units where AI is expected to significantly alter jobs, DBS says it:

1. assesses the influence of AI on existing job functions;
2. identifies impacted roles;
3. designs or defines new and enhanced roles based on business priorities;
4. develops deeper upskilling or reskilling pathways;
5. uses OMTs to redesign work and redeploy people.[2]

This sequence matters because it reverses a common training mistake.

Instead of:

“Buy AI training → train everybody → hope skills become useful”

DBS's public model is closer to:

“Identify work change → identify affected roles → define future roles → build learning pathways → redeploy where possible”

That is a much stronger link between learning investment and actual workforce demand.

## SKILLS TRANSITION

# Skills development and career infrastructure

01

## Reskilling at scale

The 11,000 figure: DBS's 2025 Sustainability Report says more than 11,000 employees in roles expected to be significantly transformed by AI were identified for deeper upskilling or reskilling. At the reporting point, 96% had commenced training.[2] This is one of the strongest quantitative workforce-transition signals in the case. But it has clear limits. The number does not tell us: • how many completed training; • how many changed roles; • how many stayed in redesigned versions of their existing jobs; • how many left DBS; • how many achieved equivalent or higher pay; • how many ultimately needed no redeployment.

Why later sources say 12,000+: Later 2025 sources from IBF report that DBS had identified more than 12,000 employees for upskilling or reskilling, with nearly all having started their learning roadmaps.[3] This should be treated as a later reporting point, not silently substituted for the earlier 11,000 figure. The public record does not provide enough methodological detail to determine whether the change reflects later enrolment, broader role coverage, updated counting or different geographic scope.

02

## Future capabilities

DBS's skills strategy is notably multidimensional. The bank says the 12,000-person upskilling effort covers areas including: • AI; • data; • business-domain knowledge; • change management; • soft skills; • on-the-job training.[3] For developers and project managers, DBS launched a structured AI curriculum in 2025 built around four pillars: 1. technical and business-domain capability; 2. AI capability, including internal tools and external expertise; 3. change management; 4. soft skills.[5] Role-based prompt engineering and workflow automation were included. Across the wider organization, DBS reports: • more than 10,000 curated courses on its Learning Hub; • more than 1.3 million training hours completed in 2025; • more than 2,700 employees in roles such as Application Developer, Technology Risk Manager, Relationship Manager and Credit Risk Manager receiving specialized certification training.[2]

AIGW interpretation: The interesting capability shift is not “everyone needs to become an AI engineer.” The workforce model combines: AI fluency + domain expertise + change capability + human interaction + judgment That is more consistent with role redesign than with simple technical reskilling.

03

## Career infrastructure

DBS has built several mechanisms around learning.

iGrow: iGrow is an AI/ML-powered career companion that recommends learning and potential career paths based on employee aspirations and opportunities.[2][9] Its role is important because a reskilling program is more useful when employees can see: • which future roles exist; • which skills they lack; • which learning opportunities map to those roles.

iCoach: In 2025 DBS launched iCoach, a GenAI-powered coaching tool developed using the knowledge base of executive coach Marshall Goldsmith, making career-development guidance available to employees at scale.[3]

Human-led career advisory: In 2026, DBS and IBF announced a dedicated Career Advisory Service providing employees with human-led guidance as AI reshapes roles and career pathways.[10] The combination is notable: AI helps employees discover pathways; human advisors help them navigate consequential career choices. This is a useful human-agency design principle.

## CAREER MOBILITY

# Career pathways and human agency

01

## Worker pathways

Customer service → relationship and wealth planning: DBS explicitly reports that some employees moved from customer-service roles into relationship and wealth-planning manager roles as part of its OMT and workforce-redesign process.[2] This makes the transition more concrete than a generic reskilling statistic. The underlying logic appears to be: • routine service work becomes more digitally enabled or automated; • customer-facing experience remains valuable; • relationship, advisory and wealth-planning work places greater weight on judgment, trust and higher-value client engagement. The public reporting does not state how many employees followed this pathway.

Project management → GenAI business analysis: A later DBS workforce post provides a named example. Kunrong Goh describes moving from project management in the Institutional Banking Group into a Business Analyst role with the Group Technology Generative AI team. The transition involved cross-functional work, AI exposure, process optimization, stakeholder engagement, on-the-job learning and mentorship.[11] This example is valuable because the destination is not merely “an AI job.” The role requires translating technical possibilities into business problems and coordinating stakeholders—capabilities at the boundary between technology and organization.

Evidence boundary: Individual examples demonstrate feasible pathways. They do not establish representative transition rates or the average experience of the 11,000–12,000 employees in the wider program.

02

## Human agency and decision rights

Large-scale reskilling can still be highly top-down. A useful Deep Dive therefore needs to ask not only whether training exists, but also: • Can employees influence their career destination? • Do they receive time and support to retrain? • Is human judgment preserved in high-stakes workflows? • Are workers represented in transition decisions? • Who has final authority when AI acts? The public DBS evidence is mixed in its level of detail.

Evidenced: • employees have career tools and learning recommendations; • on-the-job training and mentorship are used; • human-led career advisory has been added; • in the credit-memo example, a human credit manager reviews the AI-prepared memo and makes the final decision.[8][10][11]

Not established across the entire program: The reviewed public sources do not establish a uniform enterprise rule for: • employee veto over role redesign; • employee choice over redeployment; • formal override rights in every AI workflow; • worker representation in every OMT; • minimum transition guarantees if no destination role is available. DBS uses human-centric language and has responsible-AI governance, but those principles should not be translated into stronger worker rights than the evidence documents.

REPORTED EVIDENCE

# Measured outcomes

**FIGURE 1.1**

reported result and evidence boundary

## Scale, operating model and workforce measures

| Measure              | Reported result / domain    | Boundary                                                                      |
|----------------------|-----------------------------|-------------------------------------------------------------------------------|
| AI scale — models    | >2,000 models; Adoption     | Bank-wide <sup>[1]</sup>                                                      |
| AI scale — use cases | >430 use cases; Adoption    | Bank-wide <sup>[1]</sup>                                                      |
| Economic value       | ~SGD 1bn in 2025; Financial | Data analytics and AI/ML bank-wide; not workforce-redesign ROI <sup>[1]</sup> |
| OMTs completed       | 9; Operating model          | Above 2025 target of 6 <sup>[1]</sup>                                         |
| Employees identified | >11,000; Workforce          | Roles expected to be significantly transformed <sup>[2]</sup>                 |
| Training commenced   | 96%; Capability             | Started, not completed <sup>[2]</sup>                                         |

Source: [1] DBS Group Holdings, 2025; [2] DBS Group Holdings, 2025

Note: These measures use different units and scopes. They are not a single causal chain.

The case contains several forms of measurable evidence. They should remain analytically separate.

DBS reports approximately SGD 1 billion in bank-wide data analytics and AI/ML value

and separately reports an employee upskilling program. The public evidence does not establish that training or OMTs caused that economic value.

REPORTED EVIDENCE

# Workflow and capability measures

**FIGURE 1.2**

reported result and evidence boundary

## Workflow evidence and later reporting

| Measure                            | Reported result / domain                                         | Boundary                                                                          |
|------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Training hours                     | >1.3 million; Capability                                         | Bank-wide training, not all AI-specific <sup>[2]</sup>                            |
| Specialized certification          | >2,700 employees; Capability                                     | Across multiple job families <sup>[2]</sup>                                       |
| Technology work                    | Months → weeks for some test-case and user-story tasks; Workflow | No workforce attribution published <sup>[1]</sup>                                 |
| KYC name screening                 | ~70% efficiency gain; Workflow                                   | Specific process; no headcount effect established <sup>[6]</sup>                  |
| Customer Service Officer Assistant | ~1,000 officers / >250,000 monthly queries; Workflow             | Augmentation evidence <sup>[7]</sup>                                              |
| Later workforce figure             | >12,000; Workforce                                               | Later reporting point; not directly comparable without methodology <sup>[3]</sup> |

Source: [2] DBS Group Holdings, 2025; [1] DBS Group Holdings, 2025; [6] DBS Group Holdings, 2025; [7] DBS, 2025; [3] Institute of Banking and Finance Singapore, 2025

Note: The source does not provide a comparable before-and-after staffing measure for these workflow outcomes.

EXTERNAL CONTEXT

# External context and the 2026 follow-on

01

## External Benchmark: Why DBS Is Relevant Beyond One Bank

The World Economic Forum's Future of Jobs Report 2025 provides useful macro context.

Its employer survey places Bank Tellers and Related Clerks among the fastest-declining roles expected through 2030. It also reports that, if the global workforce were represented by 100 people, employers expected 59 to need training by 2030; 19 could be reskilled and redeployed elsewhere in their organizations. Half of surveyed employers said they expected to transition staff from declining to growing roles, while 40% expected workforce reductions where skills become less relevant.[12]

These are employer expectations, not outcomes at DBS.

But they make DBS analytically important because the bank provides institution-level evidence of one response the WEF survey anticipates at scale: identify changing roles → reskill → redeploy toward growing work.

A second external lens comes from UNDP's Human Development Report 2025, which argues that AI outcomes depend on institutional choices rather than technological capability alone and emphasizes complementarity, human judgment, adaptive skills and people's agency.[13]

DBS is relevant to this lens because its public strategy does not treat AI deployment and people strategy as separate systems.

02

## The 2026 Follow-On: From Augmentation Toward Agentic Work

DBS's 2026 activity shows that the operating model continues to evolve.

The bank reported GenAI-enabled and increasingly agentic virtual assistants reaching more than 10 million customers across Singapore, Hong Kong and Taiwan. In Singapore, DBS Joy became agentic for selected corporate and SME banking tasks. The bank reported a 22% increase in chats, 61% increase in active users, a 7% reduction in calls or emails to customer service and a 17% rise in customer-satisfaction scores in the first half of 2026.[14]

Customer-service access remained available for more complex needs, and later capabilities were designed with escalation paths to human support.[14]

This should be treated as a follow-on transition, not retroactively folded into every 2025 workforce outcome.

It nevertheless shows why DBS's large reskilling program was not a one-time intervention: the technology frontier continued moving from assistance toward delegated execution.

AIGW INTERPRETATION

# AIGW interpretation: the transition architecture

01

## Layer 1 — AI capability

DBS can be understood through five layers. AI becomes capable of handling more research, summarization, workflow and service tasks. Evidence: DBS-GPT, CSO Assistant, GenAI engineering tools, agentic credit workflow.

02

## Layer 2 — Workflow redesign

Processes are changed so AI and people perform different portions of the work. Evidence: test-case/documentation compression, KYC efficiency, customer-service assistance, agentic credit-memo drafting.

03

## Layer 3 — Role redesign

Job scopes are augmented, streamlined or newly created. Evidence: DBS's explicit workforce reporting across Relationship Management, Customer Service and Operations.

04

## Layer 4 — Capability transition

Employees need new combinations of AI, data, domain, change and human capabilities. Evidence: 11,000+ deeper reskilling population; curriculum pillars; certification; on-the-job learning.

05

## Layer 5 — Workforce movement

People move toward new work while hiring patterns in some affected roles change. Evidence: customer service → relationship/wealth-planning pathways; project management → GenAI business analysis; CEO statement on not hiring into some AI-replaced jobs. An organization can reach Layer 1 without reaching Layer 5. DBS's significance is the attempt to connect all five through an operating-model process.

06

## AIGW interpretation

AI's employment effect may appear first in flows rather than stocks. A company can keep current employees while reducing future hiring into affected roles. This is one reason workforce analysis should track hiring avoided, non-backfill, internal mobility, vacancy creation and entry pathways—not only total headcount.

## IMPLICATIONS

# Decision implications

01

## Decision implications

For CHROs: Start with future roles, not generic AI courses. Identify which job scopes will materially change, define future roles, then build learning pathways around real destinations. Track training started, training completed, role transition, time to productivity, destination-role quality, internal mobility, hiring avoided, attrition and employee choice.

For CIOs and transformation leaders: Do not optimize AI use cases in isolation. The highest-value changes may require end-to-end process redesign and changes in organizational structure. Measure both technology performance and capacity/role effects.

For business leaders: Separate AI value from workforce attribution. A billion dollars of reported AI/ML value does not prove a billion dollars of workforce savings. Use distinct measures for revenue, cost, risk, service, productivity and workforce.

For governments and financial-sector institutions: Watch occupational flows, not only layoffs. If firms stop hiring into AI-replaced roles while retraining incumbents, labour-market disruption may appear through reduced entry opportunities rather than immediate unemployment. That makes graduate pathways, career-conversion programs, employer-led training, portable skills and human career guidance important policy infrastructure.

02

## Labour demand

DBS's case is not a simple “no jobs will be lost” story. In a November 2025 Bloomberg interview, CEO Tan Su Shan said DBS would not hire new people for jobs expected to be replaced by AI and would instead retrain people already in affected roles.[4] This statement provides evidence of changing labour demand. It suggests at least one pathway by which AI can alter employment without an immediate mass-layoff event: future vacancy → no new hire → existing worker retrained or moved. That is different from involuntary workforce reduction, but it still matters for the labour market. It may affect graduate hiring, entry-level pathways, replacement hiring and future occupational demand.

EVIDENCE BOUNDARIES

# What the evidence establishes — and does not establish

01

## What the Evidence Establishes

The reviewed evidence establishes that:

- DBS operates AI at enterprise scale.
- The bank has a defined Operating Model Transformation framework.
- Nine OMTs were completed in 2025.
- DBS formally assesses roles expected to be transformed by AI.
- More than 11,000 employees were identified for deeper upskilling/reskilling.
- 96% had commenced training at the Sustainability Report reporting point.
- Later sources reported more than 12,000 employees in the program.
- Relationship Management, Customer Service and Operations roles were being augmented, streamlined or newly created.
- DBS reports actual redeployment into new career pathways.
- Customer-service-to-relationship/wealth-planning movement is explicitly documented.
- A named employee moved from project management into a GenAI business-analysis role.
- AI, data, domain knowledge, change management and soft skills all feature in the capability strategy.
- The bank reported approximately SGD 1 billion in economic value from bank-wide data analytics and AI/ML in 2025.
- CEO Tan Su Shan said DBS would not hire new people into some roles expected to be replaced by AI and would retrain affected incumbents.
- Some specific workflows show explicit human review/final authority.

02

## What the Evidence Does Not Establish

The reviewed evidence does not establish:

- that all 11,000+ employees changed roles;
- that 96% completed training;
- the number of workers successfully redeployed;
- the number of roles eliminated;
- the number of involuntary exits;
- a quantified AI-driven headcount reduction;
- that the SGD 1 billion economic value was caused by reskilling or OMTs;
- that every AI use case led to an OMT;
- that all nine OMTs had identical workforce effects;
- that the customer-service → wealth-planning pathway was the dominant redeployment route;
- that all workers had a formal choice over destination roles;
- uniform human approval/veto/override rights across all AI workflows;
- long-term earnings or career outcomes for redeployed workers.

## RESEARCH AGENDA

# Research gaps and method

01

## Workforce transitions and outcomes

1. What were the nine OMTs completed in 2025?
2. How many employees were actually redeployed, not only trained?
3. What proportion of the 11,000–12,000 population completed their learning roadmaps?
4. What share remained in redesigned versions of existing roles?
5. What share moved to different job families?
6. Did pay, grade or career progression change after redeployment?
7. Which roles will no longer be hired externally?

02

## Hiring, governance and measurement

8. How is entry-level recruitment changing?
9. How are employees selected or matched to destination roles?
10. What formal worker-consultation mechanisms apply to OMTs?
11. Which AI workflows require explicit human approval?
12. Can the economic value of individual OMTs be separated from the broader SGD 1 billion AI/ML value?
13. Do independent sources validate the bank's workforce-transition outcomes?
14. How durable are the new roles as agentic AI becomes more capable?

03

## Method and source quality

This case uses three evidence layers.

Institution-level transition evidence: Primary evidence comes from DBS's Annual Report, Sustainability Report, workforce materials, responsible-AI materials and attributable executive statements. These sources are strongest for describing DBS's own operating model, role design, learning programs and reported outcomes.

External institutional evidence: IBF provides third-party institutional reporting on the later 12,000-person upskilling program and workforce-transformation recognition. The World Economic Forum and UNDP are used only for macro and conceptual context, not as evidence of DBS-specific outcomes.

Independent journalism: Bloomberg provides an attributable CEO statement on future hiring into roles expected to be replaced by AI.

## CONCLUSION

# Evidence limitations and conclusion

01

## Evidence limitation

The case remains heavily dependent on DBS's own reporting.

The public evidence is strong on program scale, training participation, AI deployment, process design and examples of role transition.

It is weaker on completed role-transition rates, involuntary exits, compensation outcomes, employee experience at population level and independent causal evaluation.

02

## Conclusion

DBS is a useful case because it shifts the unit of analysis from the AI tool to the organization. The bank has thousands of AI models and hundreds of use cases, but its most relevant workforce innovation is the attempt to connect technology change to a structured sequence: assess affected work → redesign the operating model → define future roles → build capabilities → redeploy people → change future hiring where necessary. That sequence is more demanding than enterprise-wide AI training, because it forces management to make choices about work design and career pathways. The public record does not prove that every worker will transition successfully, nor does it quantify the eventual employment effect. It does show that AI-driven labour adjustment can occur through mechanisms more complex than layoffs: role augmentation, streamlining, reskilling, internal mobility, new roles and reduced future hiring can all happen together. For organizations trying to become AI-enabled, the central lesson is therefore not that DBS trained more than 11,000 people. It is that the bank attempted to connect AI deployment, operating-model design and workforce transition as one management problem.

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