



A low-angle, close-up photograph of a person's legs and feet as they hike on a dirt trail. The person is wearing dark-colored hiking shoes with yellow and white accents. The ground is covered in dirt, small rocks, and fallen leaves. The background shows a blurred forest with trees and greenery. The overall scene conveys a sense of outdoor activity and exploration.

# IGNITING CORPORATE INNOVATION & TRAILBLAZING CHANGE

Jennifer Villalobos  
Vice President & Head, Digital Business and Data Governance  
NTUC Income

“Better products don’t stand on the shoulders of giants but on the shoulders of a lot of iterations. Therefore, the basis for success in continual product excellence and continual user satisfaction is *speed*”

*Eric Schmidt.-*

# Why Agile?



How the customer explained it



How the project leader understood it



How the engineer designed it



How the programmer wrote it



How the sales executive described it



How the project was documented



What operations installed



How the customer was billed



How the helpdesk supported it



What the customer really needed

# What is *Agile*?

The ability of an organization to adapt rapidly and flexible to market, environmental or internal changes in a cost-effective way



## Agile Principles

Individual and Interactions	over	Processes and Tools
Useable Deliverables	over	Comprehensive Documentation
Customer Collaboration	over	Contract Negotiation
Responding to Change	over	Following a Plan

# What does it mean to have an agile *mindset*?

## *Bureaucratic* mindset

- Preoccupied **with only** making money for the company and shareholders.
- Giving digital innovation projects **short runways for success.** (\$ and Value)
- Organize work **around rules, roles and criterias.**
- **Top down decision making is the norm** and not the exception of the rule.

## *Agile Growth* mindset

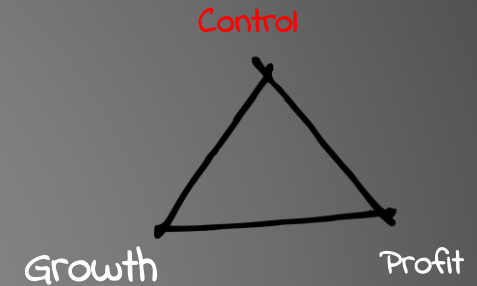
- **Obsessed with innovating and delivering Customer value.**
- Ability to get **work done in small self organizing teams.**
- Relentless capacity to **challenge biases through open collaboration network.**
- **Ruthlessly prioritize growth over control and profit**

# A Growth Hacking “north star” (Team

## Example

The science of management Control systems suggests that at any given time you can only optimise for 2 out of 3 attributes.

Focus Levers

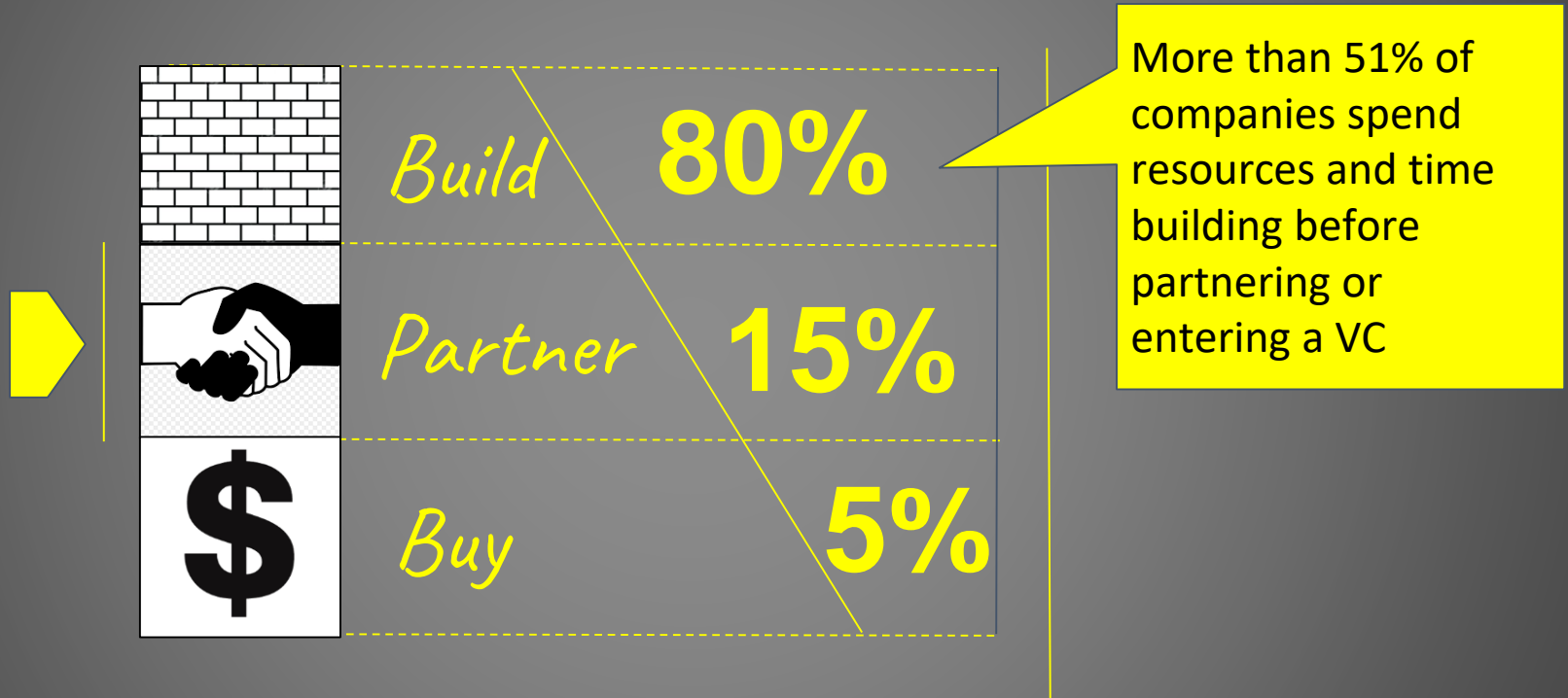


## Accountability Driven Measurement

Business KPI	Objective	Metric
Overall Team Target	To drive top-line predictable sustainable revenue growth for new products and increase LTV of all customers	% of incremental revenue growth (\$) to in store sales (Attribution Modelling) and LTV
Growth Hacking	<ul style="list-style-type: none"> <li>● <b>Perf Mktg:</b> to increase profit performance indicators across all campaigns</li> <li>● <b>Loyalty Mktg:</b> to increase profit performance indicators across all campaigns</li> </ul>	<ul style="list-style-type: none"> <li>● <b>Perf Mktg:</b> CVR, CPA, CPL, Lead CVR, CAC,</li> <li>● <b>Loyalty Mktg:</b> LTV, Churn Rate, CTA, Followers, Community Engagement interactions</li> </ul>
X Channel Specialist	To increase “Product adoption” rates of all initiatives and Always On CSAT Program execution and impact.	<ul style="list-style-type: none"> <li>● LOYAL CUSTOMER CVR and COST</li> <li>● 100% CSAT Target</li> </ul>



# How does digital innovation happen now?





# Common Barriers for Growth

1

Undervaluing the **impact** of **digital economics** in the org

2

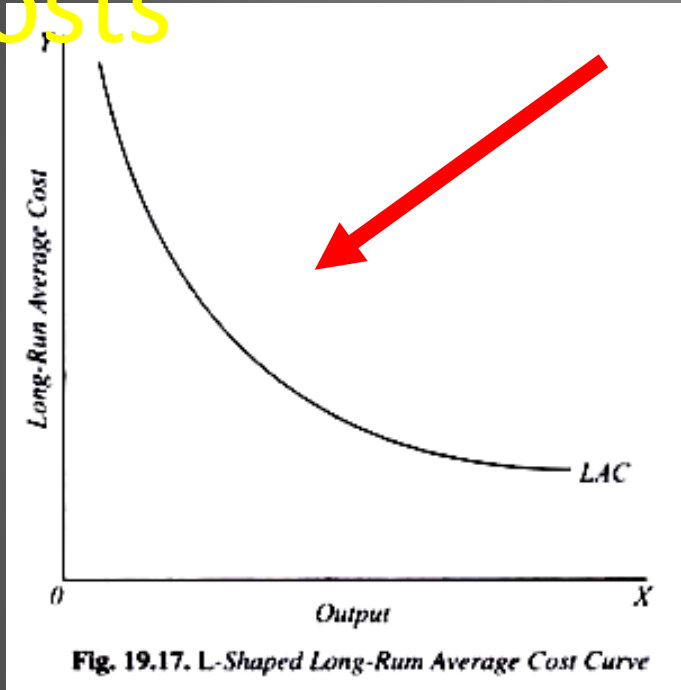
Prioritizing **individual capability** over **team tactical capacity**

3

Not knowing how to build **impact** through **collaboration**

Undervaluing the impact of digital economics in the org.

# Digital economics & Production costs



**Production is cheaper!**

**100%**

World's information is online

**4.2B**

Users are online (NBU from SEA)

**\$162B**

Cloud computing industry

We are social Google temasek and forrester  
2018 Reports

# Digital Transformation can't happen in a culture of **SCARCITY**

**Mistakes are  
Expensive**

**Protect  
Profit/  
costs**

**Limit  
Decision  
Making**

Prioritizing individual capability over team capacity.

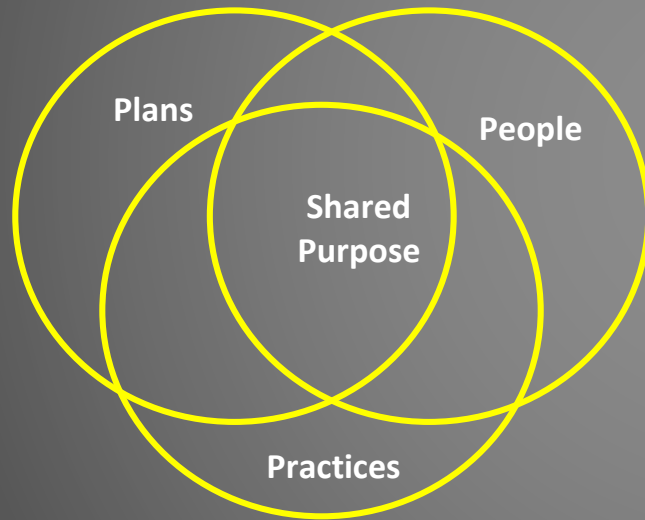
Digital IQ of a company rests on teams not on individual.



# Strategy

TACTICAL  
CAPACITY

# Execution



COMMUNICATION

BURNING IMPERATIVE

MILESTONES

EARLY WINS

ROLE SORT

EVOLUTION

Not knowing how to build impact through collaboration.





# Income's Corporate Assets

Domain and market knowledge

Customer access

Brand and reputation

Cash flow and reserves

Intellectual property (Processes, products, platforms)



# DTO's DNA

Innovative Agile mindset

New business models

Latest technology Testing

Multidisciplinary teams

Trial and error



Team that can delivering instant, intimate, frictionless value at scale.

# In a nutshell, how do we TRAILBLAZE change?

1

Understand the economics of digitization so you can enable an **AGILE mindset change**

2

Focus on delivering technical and data insight-driven collaboration to achieve **product excellence**

3

Empower your team with the right **tactical capacity** to drive change