

AGILE@SCALE

IC HC MC

In 2018, we embarked on our journey to adopt a winning operating model by embracing the Agile way of working across the entire organisation. This made RHB the first bank in Southeast Asia to scale Agile across the organisation. Agile was the Group's answer to help empower its employees to work with maximum flexibility and minimum hindrance while keeping the customer's interest at the heart of everything that we do.

All stakeholders benefit from Agile

Customers



Cultivating a customer centric culture ensures that we enhance customer journeys, improve end-to-end customer experience and produce superior solutions via Design Thinking and a Minimum Viable Product ("MVP") approach that completely and quickly addresses customer needs. This helps to drive better customer experience (achieved a score of 9 points in the Net Promoter Score).

Employees



The workforce is more engaged in the new way of working and Employee Engagement Survey ("EES") score results improved across the board, as there is a deeper sense of purpose and empowerment, which is in line with improving engagement measures. We continue to invest in our employees, setting them up for the new digital age through upskilling and enhancement programmes such as essential soft skills and digital and Agile learning series (EES score improved from 84% to 90%).

Business



Agile has delivered meaningful benefits to the organisation, such as faster speed-to-market by approximately 30% for product launches and by 4x for marketing campaigns, as well as increasing productivity in a meaningful manner with a 15% improvement.

More than 2,000 employees have made the Agile leap as of December 2019. Building on Agile values, we are creating a winning operating model that is premised on customer centric innovations and continuous improvement, driving towards our FIT22 end-goal.

Design Thinking as a differentiator

In this increasingly competitive and complex banking landscape, customer centricity is key to differentiating ourselves and winning in the market. In light of this, our focus for 2020 is to embed Design Thinking as an integral part of the way we work, especially in designing and developing products.

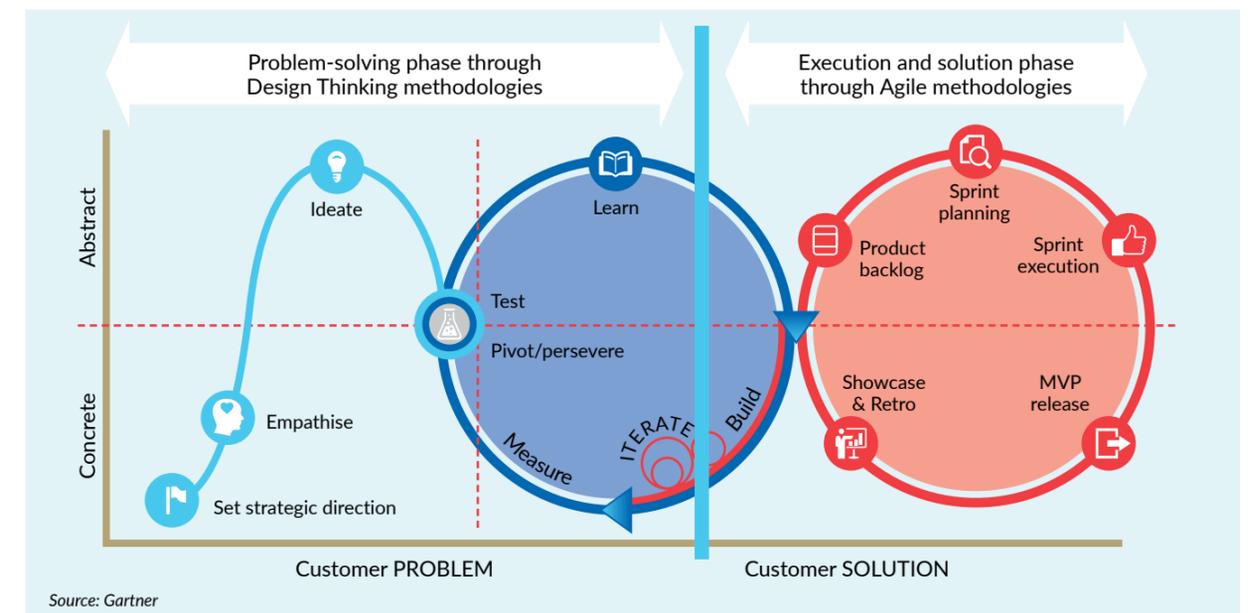
Design Thinking is a human-centred approach to understand our customers' pain points and to craft and confirm potential value propositions that truly meet those needs. Contrary to traditional product development that is largely assumption-based, Design Thinking is premised on empathising and putting ourselves in the shoes of our customers.

RHB'S PROPRIETARY DESIGN THINKING METHODOLOGY



AGILE way of working with Design Thinking

Introducing Design Thinking as part of the Agile way of working is a powerful combination to help Squads solve the right customer problems at a faster pace, while continuously iterating and refining the solutions based on real customer data.



2019 was a commendable year in terms of ramping up customer centric solutions, as demonstrated by multiple “first-to-market” releases throughout the year, such as RHB’s MyHome website, which improved incremental website traffic by 60%, and RHB Bank being the only bank in Malaysia to offer a Multi Currency Account Debit Card, providing customers with access to 13 currencies.

While we are proud of our achievements thus far, we are determined to push the boundaries and do more in this space. Driven by the RHB leadership team, and supported by the Agile Centre of Expertise, 2020 will be fully focused on enabling all Squads within the organisation to design and deliver solutions that create real value for our customers, that are first on the market, and that generate meaningful business outcomes for the organisation.