



Live more,
Bank less

Work Permit MiDigi Ambassadors Programme

For Shorty Impact Awards

DBS Bank

August 2025

Overcoming Language Barrier via multi-lingual physical, digital and on-ground engagements

Customer Verbatim

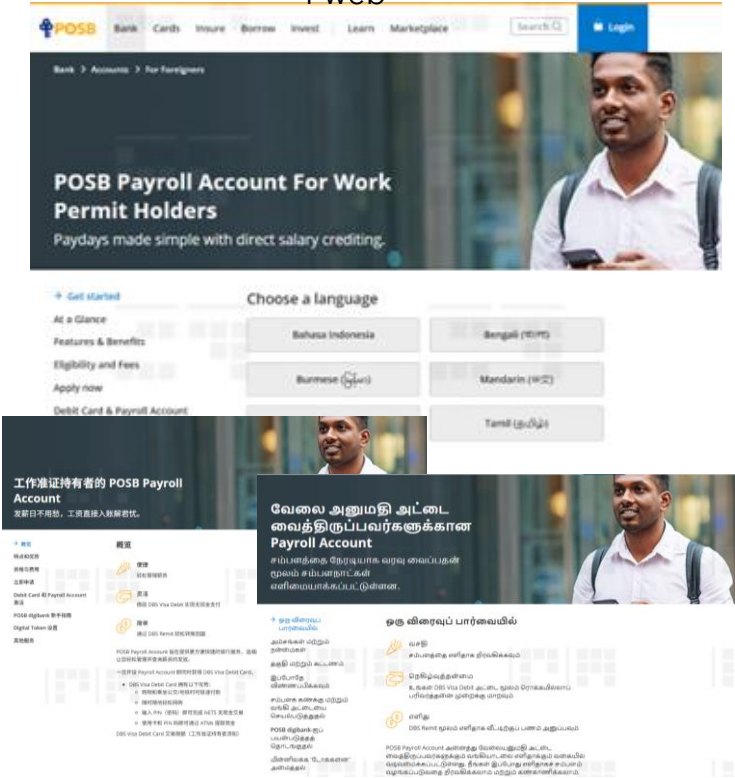
What has been done

- ✓ Simple customer journey in their language
- ✓ Last mile certainty
- ✓ Handholding/ guiding
- ✓ Someone to reach out when in doubt, 24/7 availability

Physical & digital materials in multi-languages



Educate through multi-language Pweb



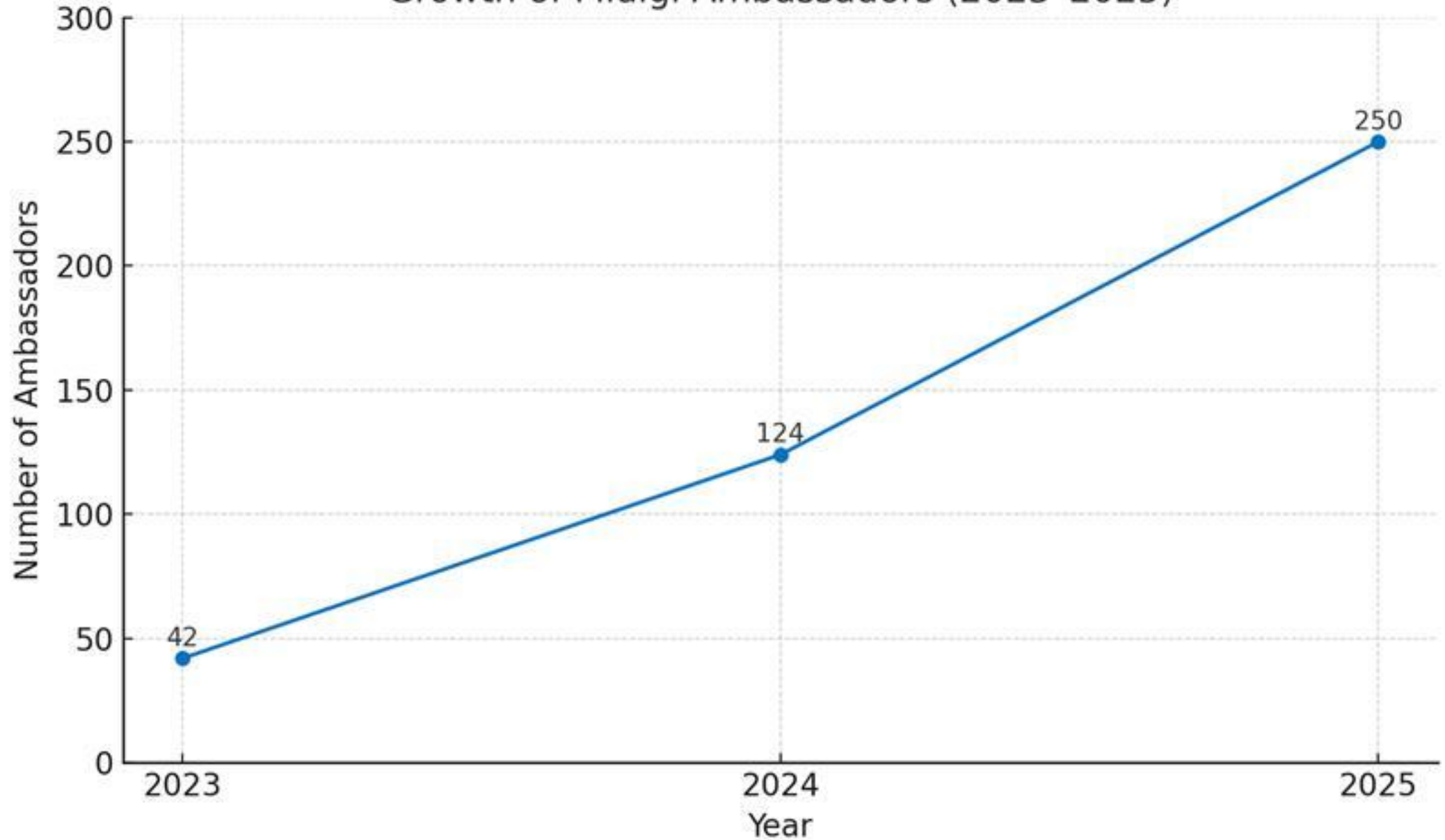
On-ground help desk & workshops



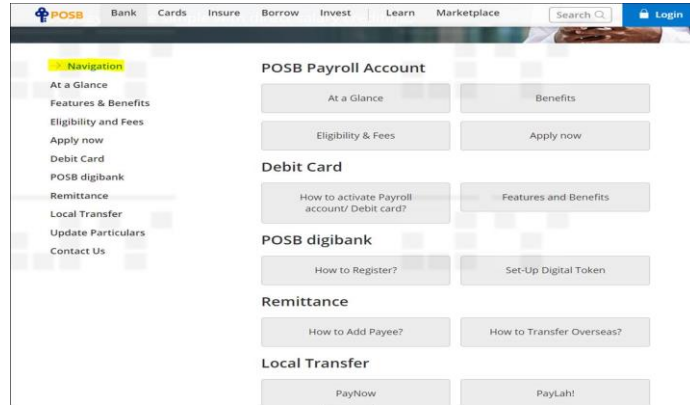
MiDigi Ambassador Programme

Peer-to-peer network to drive onboarding and cross border payment

Growth of Midigi Ambassadors (2023-2025)



Experimenting the new look (2023)



Clearer view on the mobile phone allowing customers to navigate and find help easily

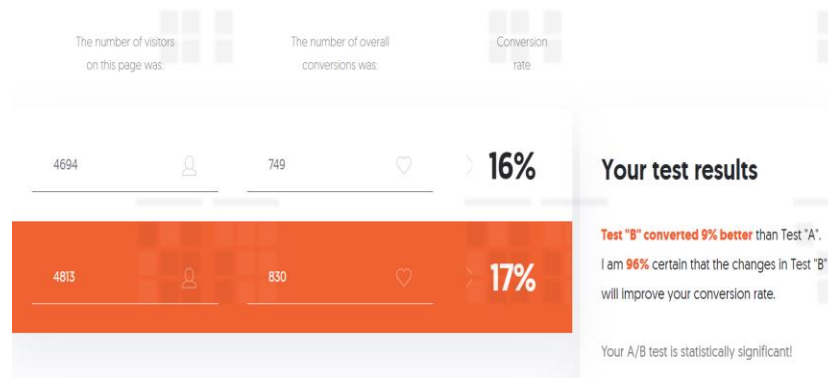
Outcome

overview

		Visits		Visits		Mobile Web Hits	
		Visits		Mobile Web Hits		Variant : Clicked on the New Sub Navs for Mobile view	
		15,133		9,507		1,904	
		May 30		May 30		May 30	
1.	[AT][603919] Variant	7,674	50.7%	4,813	50.6%	1,904	100.0%
2.	[AT][603919] Control	7,459	49.3%	4,694	49.4%	0	0.0%

Clickthrough rates into the WP Pweb page after the experiment

Outcome



95% confident that the visit will increase once implemented



Current Look with translation (July 2024)



Sample Look of the Final WP PWeb page with the other languages

Positive Feedbacks

Positive feedback from Ambassadors and Work Permit holders:

“My friend told me how to spot scam messages and never click unknown links. I didn’t know this before.” – Sintharan, Work Permit Holder

“Before this, many were scared to try online banking. Now they ask me to teach them how to transfer money safely and more conveniently.” – Abdul Raoof, Ambassador

“I used to wait in line for help. Now I can do it on my phone, when I’m stuck, my friend, an ambassador, showed me how to do.” – Geo Dhas, Work Permit Holder



Graduation Ceremony for Migrant Workers Ambassador



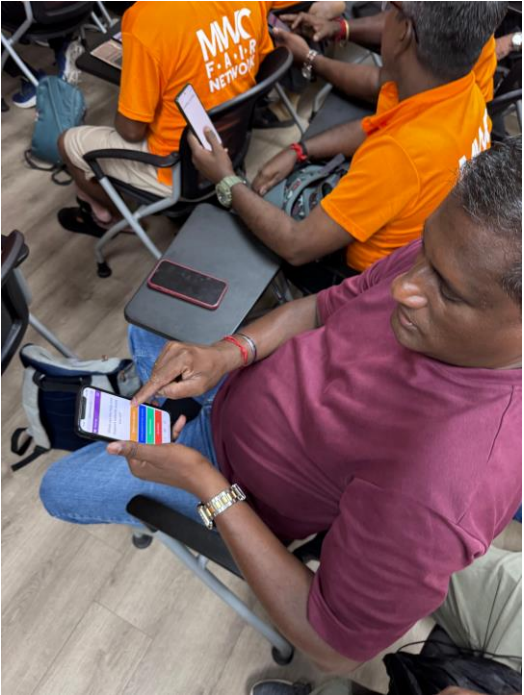
Graduation Ceremony for Migrant Domestic Workers Ambassador



Ambassadors assisting during events



Ambassadors learning during training sessions



Ambassadors assisting during events