

# Challenge : Financial Inclusion

*TEAM TBG*





# problem

## PROBLEM 1

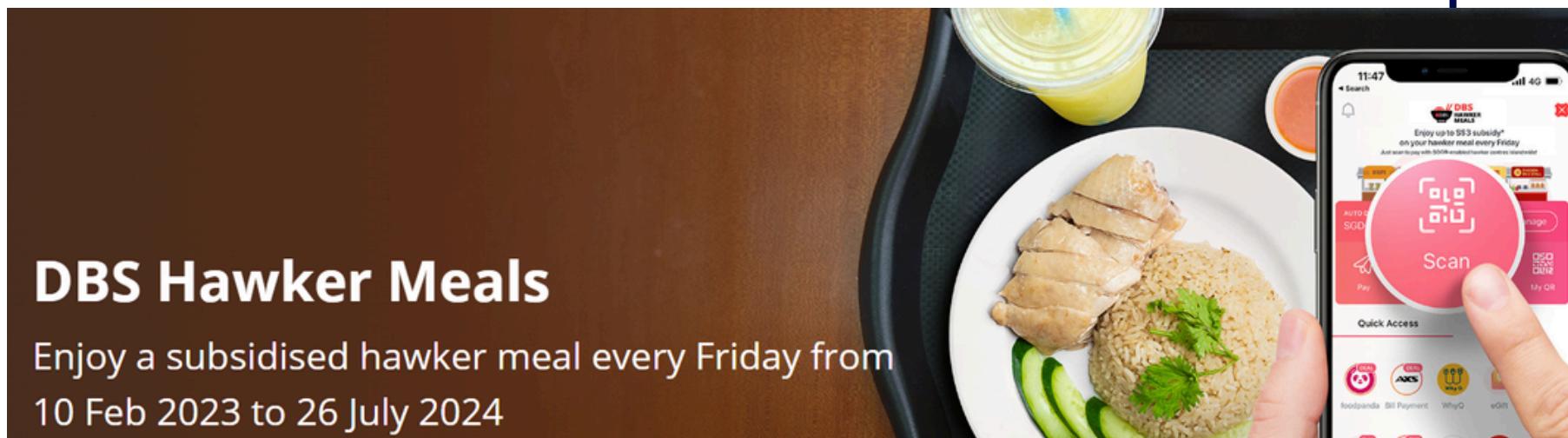
Adverse to digital inclusion

## PROBLEM 2

Cognitive biases  
Overconfidence, present, temporal  
discounting

## PROBLEM 3

Financial illiteracy



'PayLah! Fridays'

## PROBLEM 1

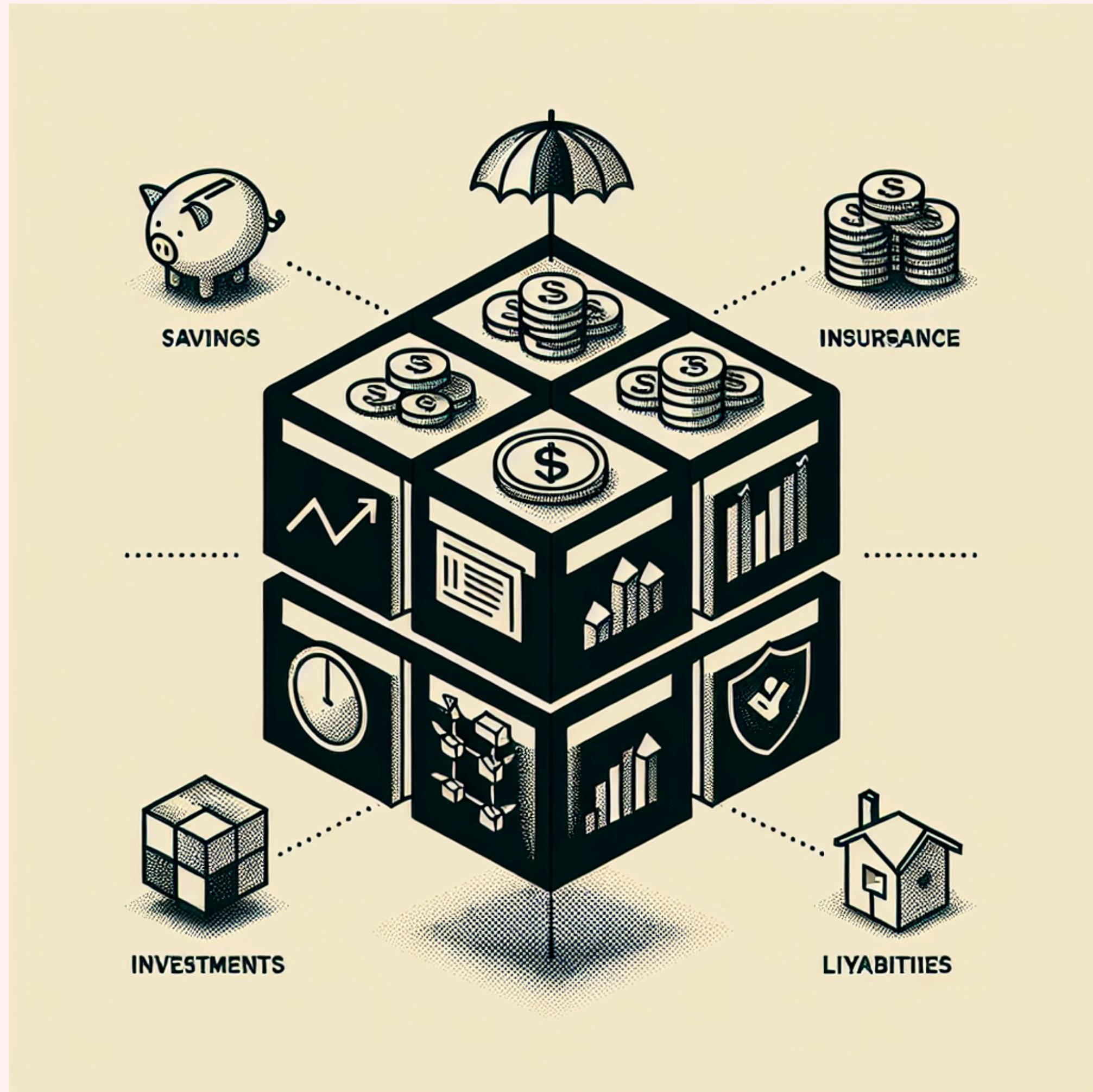
Use of existing DBS app, does not  
need to be an existing DBS/POSB  
customer

## PROBLEM 2

Instant cash-back

## PROBLEM 3

?



# size the market

**365 Billion**

AUM (2024)

**132 Billion**

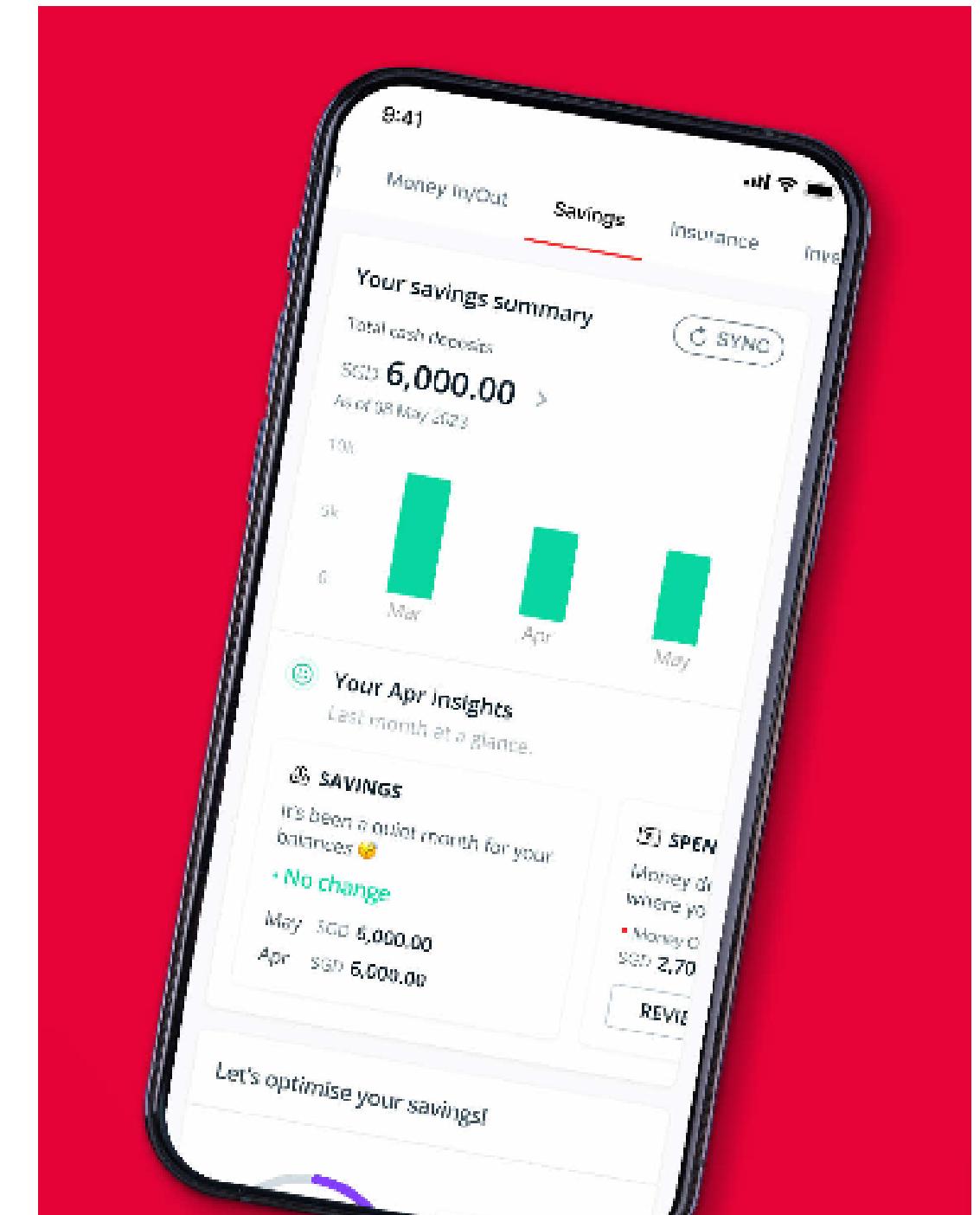
Uptier AUM

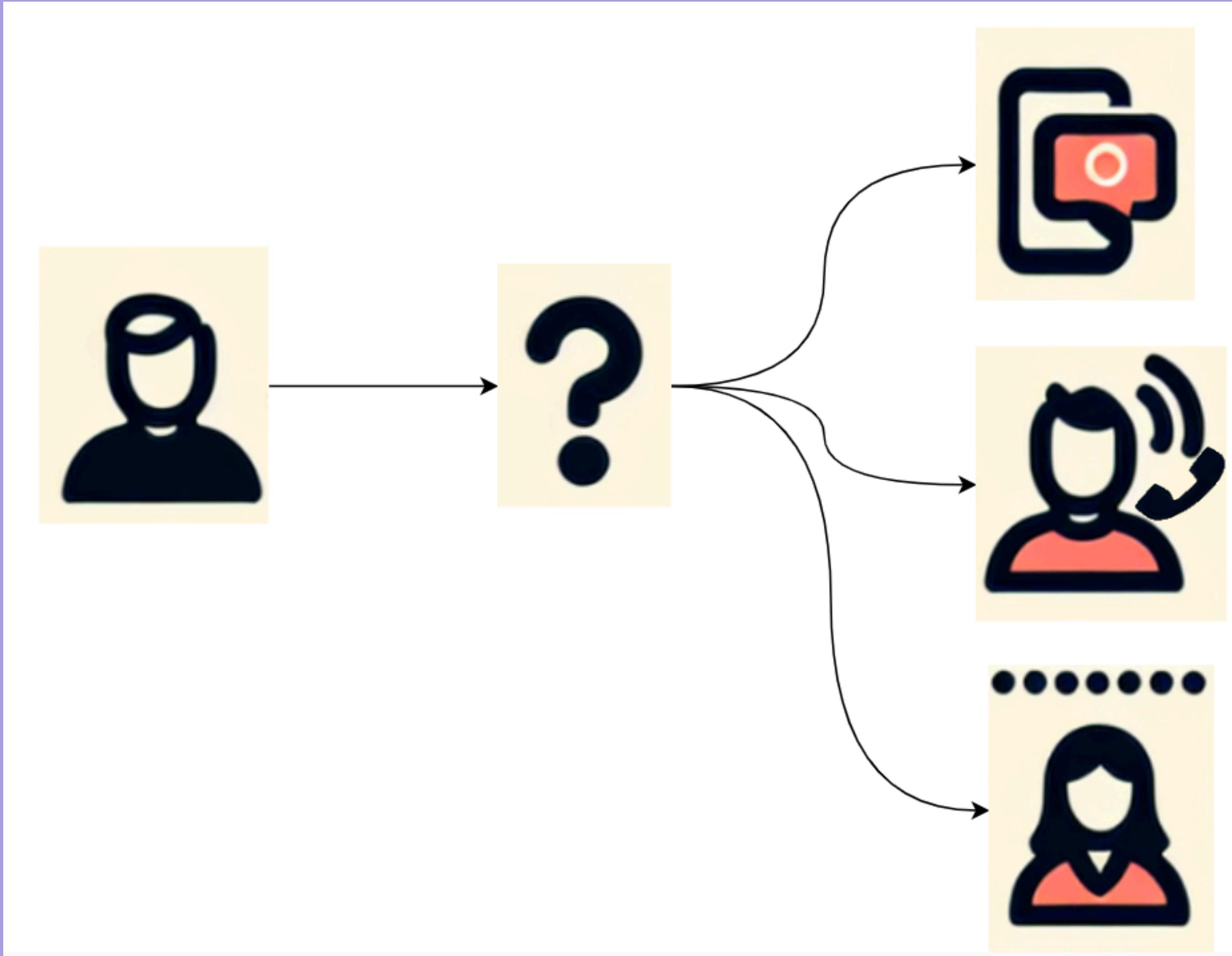
**>1 M**

Population in  
Singapore aged 65  
and above by 2030

# DBS NAV Planner

AI, Expense Tracking, Modelling  
(with JP Morgan Asset  
Management), Insights





2016 MAS Guidelines on Standards of Conduct for Marketing and Distribution Activities (2016 Guidelines), the Financial Advisers Regulations as well as the Securities and Futures (Licensing and Conduct of Business) Regulations. The proposed regulations come after the MAS banned the advertising of cryptocurrency to the general public in 2022 via the Guidelines on Provision of Digital Payment Token Services to the Public.

# WHAT IS IT?

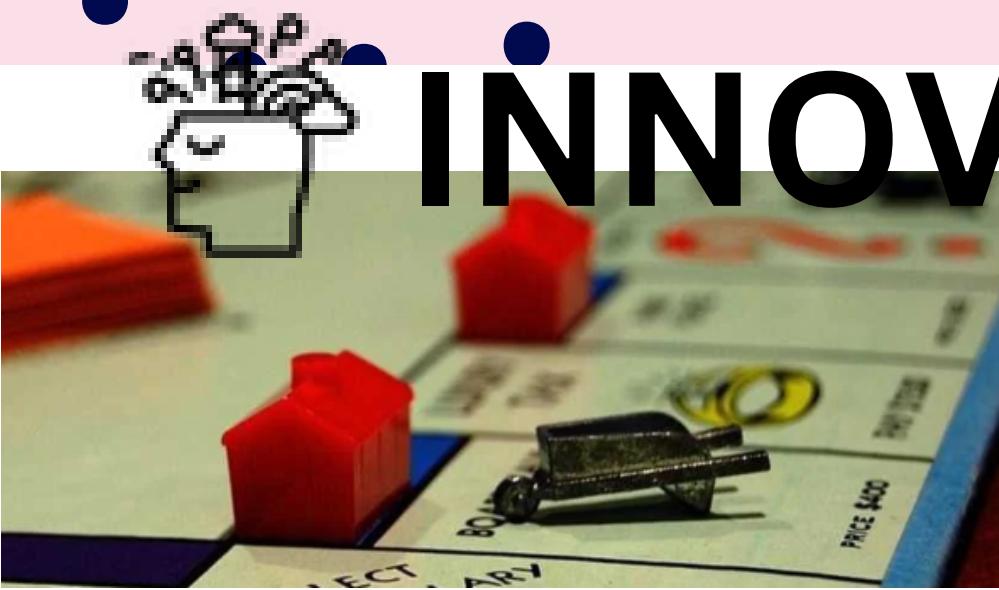
game

# WHY PLAY IT?

\$\$\$



# INNOVATION & CREATIVITY



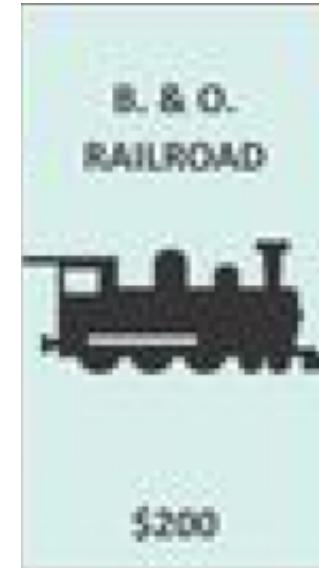
Savings



Insurance

Liabilities

CHANCE  
?



COLLECT  
\$10 AS YOU  
PASS GO





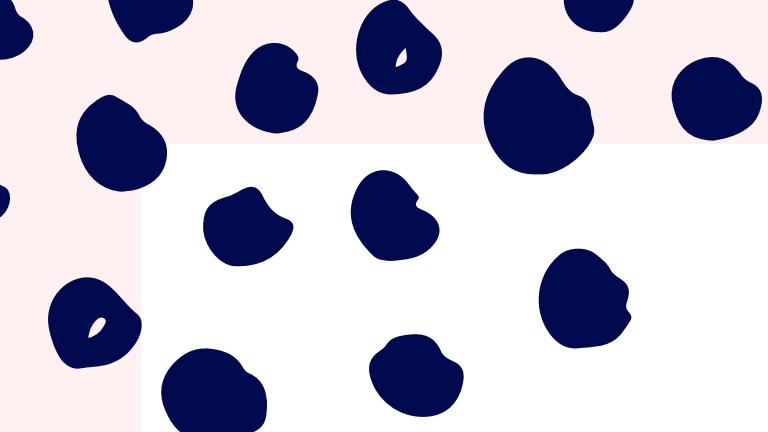
# Feasibility



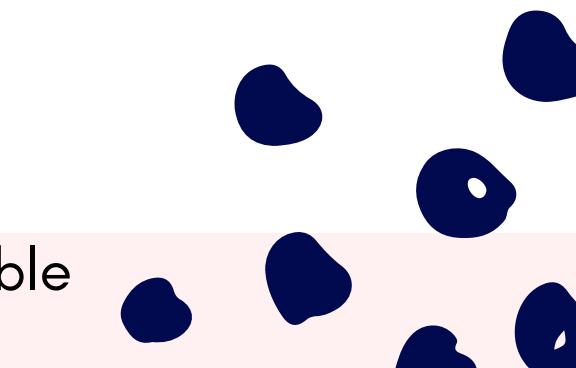


# in action





# TECHNICAL MERIT



Innovative / Scalable



Front-End  
ReactJS / A-Frame  
8th Wall WebAR toolkit

3D model  
Lumalabs Gaussian Splatting

Images generation  
DALL-E 3

Back-End  
Azure Function

Payment  
APK manipulation