

OCBC Campus

Beyond Education:

Embedding Learning in the
Flow of Work

Education alone is insufficient in preparing employees for their career

By 2030, the landscape of workforce skills will undergo a profound transformation, with nearly 60%¹ of employees globally requiring some form of upskilling or reskilling to keep pace with rapidly evolving job demands.

This trend is even more pronounced in Singapore and other Asian economies, where the percentage of workers needing training is higher, reflecting the accelerated pace of economic and technological change in these regions.

| Economies | Percentage of workforce that would: | | |
|---------------|-------------------------------------|---------------------------------------|--------------------------------|
| | Be upskilled in their current role | Be upskilled and transit to new roles | Not receive necessary training |
| Global | 29% | 19% | 11% |
| Singapore | 32% | 24% | 14% |
| Malaysia | 25% | 20% | 11% |
| Indonesia | 30% | 22% | 13% |
| China | 28% | 21% | 11% |
| Hong Kong SAR | 35% | 20% | 11% |

Source: The Future Of Jobs Report 2025, World Economic Forum

This signals an imperative for organisation to rethink how they equip their workforce.

As digital transformation accelerates and emerging technologies reshape industries, the half-life of any given skill is becoming shorter². Skills acquired through formal education can be rendered obsolete in the face of new tools, processes, and business models. This reality demands a shift towards learning solutions that are dynamic and contextually relevant, enabling employees to acquire and apply new competencies in real-time.

In the 70:20:10 Learning Model, Lombardo and Eichinger describe three modes of learning: 70% comes from experiential learning through tasks and problem-solving, 20% from feedback and exposure to others, and the remaining 10% from formal classroom learning.

Classroom learning remains the dominant approach for many organisations. In 2024, 555,000 learners participated in SkillsFuture Singapore (SSG)-supported classroom training programmes, representing an increase of 6.7% as compared to 2023³.

Traditional education models tend to prioritise predictable, routine tasks⁴. However, the modern work environment increasingly involves navigating complex, context-specific, non-routine problems that demand adaptive thinking and nuanced judgment.

This reliance on formal classroom learning highlights a persistent gap – the learning experience is often detached from the actual work environment where skills must be applied.

This misalignment underscores the limitations of conventional training methods that focus on standardised content delivery rather than fostering situational awareness and problem-solving in real time.

To truly prepare employees for contemporary challenges, learning must transcend formal education and embed itself within the flow of work. This is where ‘Exposure’ and ‘Experience’ become significant – they enable continuous, contextual learning that integrates seamlessly with daily tasks, thereby accelerating skill acquisition and enhancing retention.

Organisations must rethink how they design learning experiences to better mirror the unpredictable nature of modern roles and cultivate the adaptability and critical thinking essential for sustained performance in an ever-changing business landscape.

The emphasis on learning in the flow of work should be a strategic priority within organisations and this is also reflected in government initiatives aimed at enhancing workforce skills and employability.

Footnote: Government schemes such as the Career Conversion Programme (CCP)⁵ for mid-career professionals, Work-Study Programmes (WSP)⁶ for students, and Traineeship Programmes like SGUnited Traineeship (SGUT) and the Graduate Industry Traineeship (GRIT)⁷, support individuals in acquiring and applying industry-relevant skills directly within the workplace. These efforts collectively reinforces the importance of integrating learning with actual business work to improve job fit and career development.

Education when complemented with Exposure and Experience will benefit employees and the organisation

In Education 4.0, published by the World Economic Forum⁸, it is recommended that skills should not be taught in isolation but developed through exposure and experience by solving real-world challenges or problems.

Experience and exposure-based learning can be defined as the opportunity for employees to apply skills, knowledge, and human capabilities in context – under real-world conditions and external constraints – to create outcomes.⁴ This is similar to the Career Conversion Programme, Work-Study Programmes, and Traineeship programmes mentioned above.

This approach enables employees to apply diverse skills, encourage reflection, foster personalized problem-solving, and build a stronger connection to the educational material. This leads to enhanced understanding, improved performance, and better skill acquisition.

Cross-functional team interactions improve relationships, teamwork, and knowledge sharing, while exposure to diverse cultures enhances empathy and cultural awareness. Together, these connections create strong networks that support professional growth and collective success.

Experiential learning enables employees to develop self-awareness and boost confidence by challenging them to step outside their comfort zones. It also uncovers their strengths and enables them to practise new skills in a supportive environment that promotes ownership and a growth mindset through learning from mistakes⁹.

In summary, integrating education with meaningful exposure and hands-on experience creates a holistic learning ecosystem that not only deepens skill mastery but also fosters collaboration, cultural awareness, self-confidence, and continuous personal and professional growth — ultimately driving both individual and organisational success.

Vybe – The OCBC Way of Exposure and Experience

At OCBC, we introduced Vybe to embed exposure and experience as a learning modality. Vybe provides short-term, cross-functional project opportunities that allow employees to work on real business challenges beyond their usual roles, fostering skill development and practical learning.

The objectives of Vybe are to:

- a. Enable the organisation to leverage untapped skills or connect with colleagues possessing specific expertise for short-term projects.
- b. Encourage connection and collaboration between employees and subject-matter experts.
- c. Enhance visibility of open projects that support career development.
- d. Foster a better understanding of the organization and its business priorities.

Vybe is enabled by CareerHub, OCBC's internal career marketplace that helps employees identify their skills. CareerHub detects skills gaps based on roles and recommends relevant learning opportunities, including Vybe.

Vybe is hosted by a Vybe Guide, and the participant is known as a Vybe Explorer.

The role of the Vybe Guide is to curate suitable learning opportunities and ensure that the Vybe Explorer is supported throughout the Vybe journey. Vybe Guides must possess the necessary skills to effectively mentor and provide guidance for the project. Periodic check-ins between the Vybe Guide and the Vybe Explorer provide opportunities to review progress and offer feedback.

The Vybe Explorer must commit to the duration of the project. They will need to engage with project stakeholders, including the Vybe Guide and other team members. Additionally, the Vybe Explorer must be resourceful and self-directed in their search for answers while completing the project.

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There are key differences between classroom learning and Vybe that the Vybe Guide and Explorer have to adapt to:

a. Pedagogical Approach and Structure

Classroom learning is structured and teacher-led, focusing on sequential tasks to impart specific knowledge and skills. In contrast, Vybe offers a flexible, open-ended framework where learners engage with real-world challenges over time, promoting deeper exploration and understanding.

b. Roles of Teacher (Vybe Guide) and Student (Vybe Explorer)

Teachers are primary instructors and authority figures, while students mainly receive information and practise skills in a controlled setting. Vybe redefines these roles – Vybe Guides act as facilitators and mentors, and Vybe Explorers take initiative, collaborate actively, and apply knowledge to solve real business problems.

c. Learning Environment and Motivation

Classroom learning is confined to controlled physical spaces and driven by curriculum and assessments. Vybe extends learning beyond these boundaries, linking education to real-world contexts and fostering intrinsic motivation through meaningful, relevant experiences.

Vybe was officially launched in February 2025 with 13 Vybe journeys made available across the OCBC Group. By April 2026, a total of 50 Vybe journeys had been launched.

Vybe journeys typically span 3 months with an average weekly commitment of 3.2 hours, making it bite-sized and easier for employees to participate without disrupting their regular work schedules. The cumulative hours spent on each Vybe are typically equivalent to a 2-day training programme. Each journey attracts approximately 4 applicants on average, reflecting strong employee interest.

| | | |
|--|---|---|
| Average Vybe journey: 3 months | Average weekly time commitment: 3.2 hours | Average number of applicants per Vybe journey 4 |
|--|---|---|

Vybe Journeys with the most applicants:



Develop Streamlit with Data Hub
16 applicants for 5 seats



Become a Cybersmart Champion
18 applicants for 15 seats



The Catalyst Crew
14 applicants for 4 seats

Vybe evaluation

| Vybe Explorer Feedback | % |
|------------------------|----|
| Learning Gains | 68 |
| Skills Confidence | 91 |
| Network Gains | 94 |
| Sense of Empowerment | 93 |

| Vybe Guide Feedback | % |
|----------------------|----|
| Performance Feedback | 83 |
| Network Gains | 91 |

Footnote: Individual items corresponding to this feedback table can be found in the Appendix. All figures are based on averages of all respondents and rounded to the nearest whole number.

Measuring the effectiveness of learning initiatives is a critical challenge for organizations, particularly when it comes to assessing behavioural change – the third level of the Kirkpatrick Evaluation Model [L3]. L3 evaluates whether employees are applying new skills and mindsets in their daily work.

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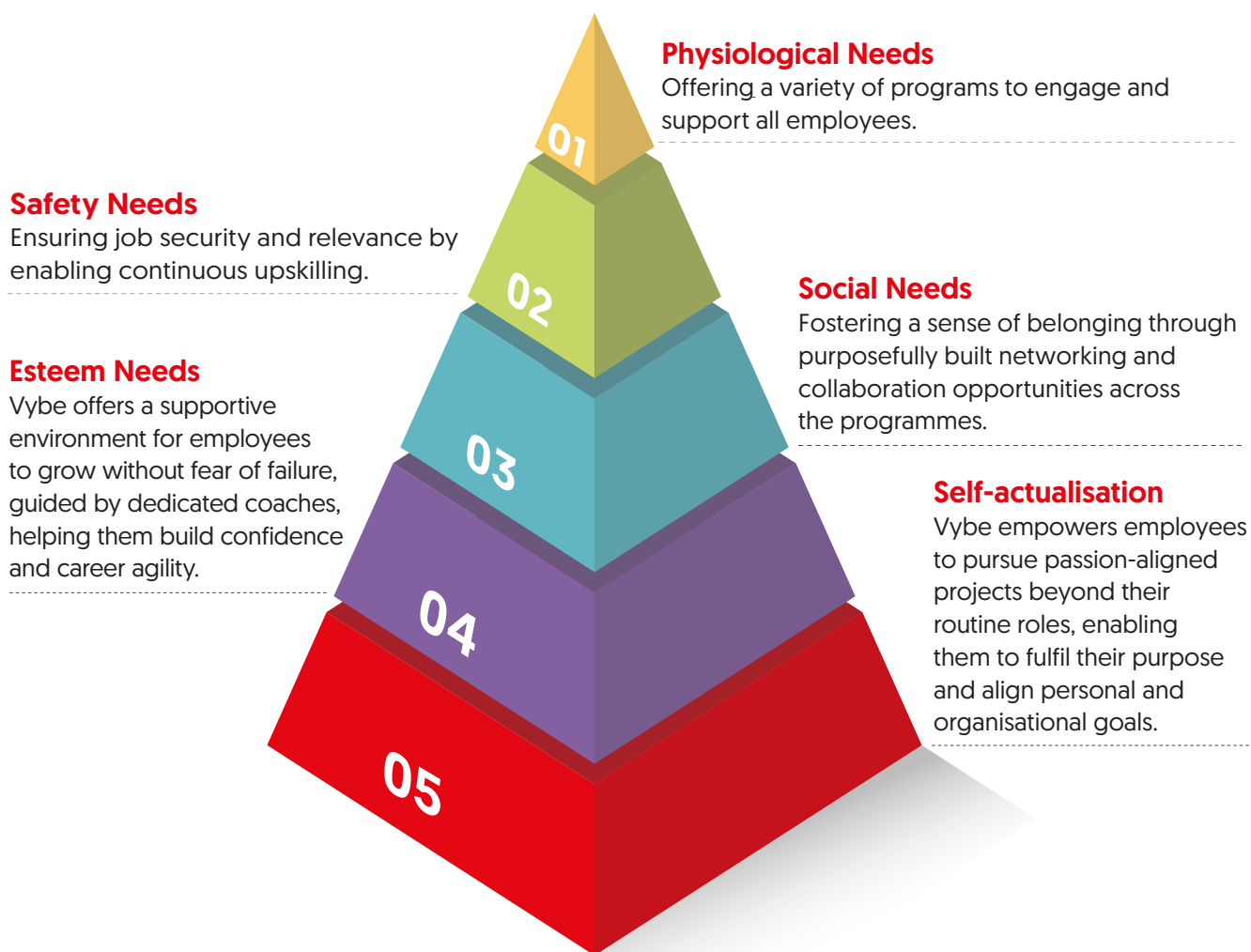
Vybe can provide insights to L3:

- a. Participation in Vybe itself serves as a strong indicator of behavioural change: Vybe applicants demonstrate confidence in their capabilities and a willingness to translate learning into action. On average, each Vybe journey involves approximately 4 applicants, highlighting active interest and engagement.
- b. Vybe Guides rate the performance of Vybe Explorers as very positive (83%), and Vybe Explorers report feeling confident in utilizing their newly learnt skills to navigate their learning paths (83% positive).

This highlights Vybe's role in driving meaningful behavioral change, providing a measurable indicator of our learning initiatives' impact.

Vybe plays a transformative role in supporting employees' holistic development by addressing their psychological and professional needs, as conceptualised in Maslow's Hierarchy of Needs.

At OCBC, we have been progressively building this foundation, and with the addition of Vybe, we have enhanced Esteem and Self-actualisation needs:



94% of Vybe explorers report feeling empowered to drive their own learning and growth journey.

The benefits of fostering a more engaged workforce through Vybe are significant. Engaged employees tend to exhibit higher productivity, greater innovation, and stronger commitment to organisational goals, which collectively enhance overall business performance.

This alignment with Maslow's framework and our organisational values closely supports OCBC's employer brand promise: 'Opportunity Starts Here'. Vybe embodies this commitment by positioning the bank as a dynamic environment for career growth, meaningful purpose, and continuous personal development.

Citations

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Appendix 1a

Vybe evaluation

Updated numbers as of 14 Jan 2026

| Vybe Explorer Feedback Questions | % Positive |
|---|------------|
| Prior to this Vybe, indicate your level of knowledge/skills in the subject | 57% |
| After completion of this Vybe, indicate your level of knowledge/skills in the subject | 86% |
| I feel empowered with new skills and knowledge ¹ | 86% |
| This Vybe has met its stated objectives | 100% |
| The Vybe content was appropriate to my needs | 86% |
| The MOBI platform was easy to navigate | 86% |
| This Vybe makes me feel empowered to drive my own learning and growth journey | 100% |
| The Vybe guide demonstrated knowledge/skills in the subject matter | 100% |
| The Vybe guide was able to maintain interest and engage me | 100% |
| The Vybe guide supported my learning | 100% |
| There was active peer-to-peer learning | 86% |
| I am motivated to take on other Vybes in OCBC | 86% |
| This Vybe expanded my professional networks with colleagues beyond my usual work ² | 100% |
| This Vybe promoted deeper engagement with colleagues across the Bank | 100% |
| The Vybe gave me opportunities to define my learning outcomes ³ | 100% |
| The Vybe empowered me to drive my learning and growth journey | 86% |
| This Vybe helps me to explore supporting my business unit differently | 86% |
| This Vybe helps me improve the way I work | 100% |
| I would recommend my peers to apply for Vybes via MOBI | 100% |
| I enjoyed the Vybe experience | 86% |
| I have better understanding of roles in OCBC beyond those from my team/ department | 57% |
| Suggestions to improve the Vybe experience | 100% |

| Vybe Guide Feedback Questions | % Positive |
|--|------------|
| The performance of the Vybe applicants were... [1 = Below Expectations, 7 = Exceed Expectations] ⁴ | 86% |
| The objective(s) of hosting the Vybe was/were met | 86% |
| It was easy to set-up and host the Vybe via MOBI | 86% |
| I enjoyed hosting the Vybe | 86% |
| The Vybe expanded my professional networks with colleagues beyond my usual work scope | 100% |
| The Vybe promoted deeper engagement with colleagues across the Bank ⁵ | 86% |
| I would like to host more Vybes | 71% |
| I would recommend my peers to host Vybes for our colleagues | 71% |

Footnote:

- 1 Average of responses was used as indicator of Skills Confidence score
- 2 Average of responses was used as indicator of Vybe Explorer’s Network Gains
- 3 Average of responses was used as indicator of Sense of Empowerment score
- 4 Average of responses was used as indicator of Performance Feedback score
- 5 Average of responses was used as indicator of Vybe Guide’s Network Gains