Building Innovation within Bureaucracy

Agile for Business

Disruption always force company to find new S curve
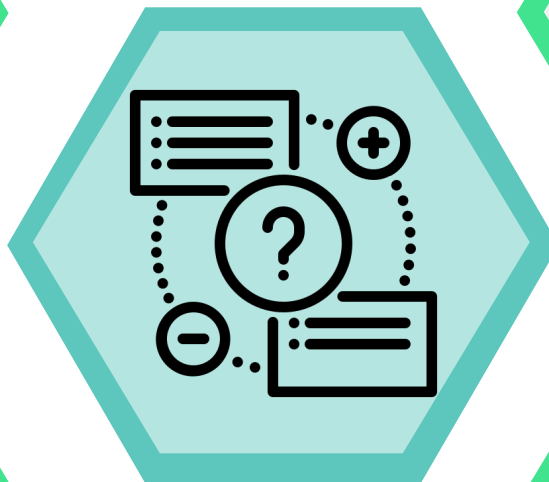
The emerging of AI force bank to be more innovate and efficient
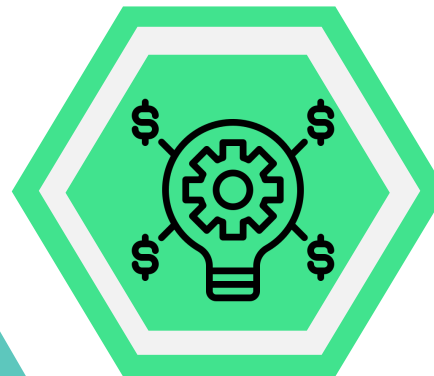
Decentralize finance threat the existence of financial institution, somehow...

But which one? Should we pursue all?

Tech companies, start-ups and big retail are forcing bank to change

ESG trend introducing us to be more responsible to society while aiming for higher profit

Bureaucracy are common within medium to large bank

- Very long approval line

- Projects took longer

- Product launched wayyyyy too late

"Agile" are becoming a "Scary" thing for business

- Agile is popular for IT

- Business Unit usually doesn't understand what Agile is

- Past-experience with agile was not favorable

Senior management question probability of success

- Prototype and new products means no success historical to back up

- Unchartered ocean means no one in the company is good at it
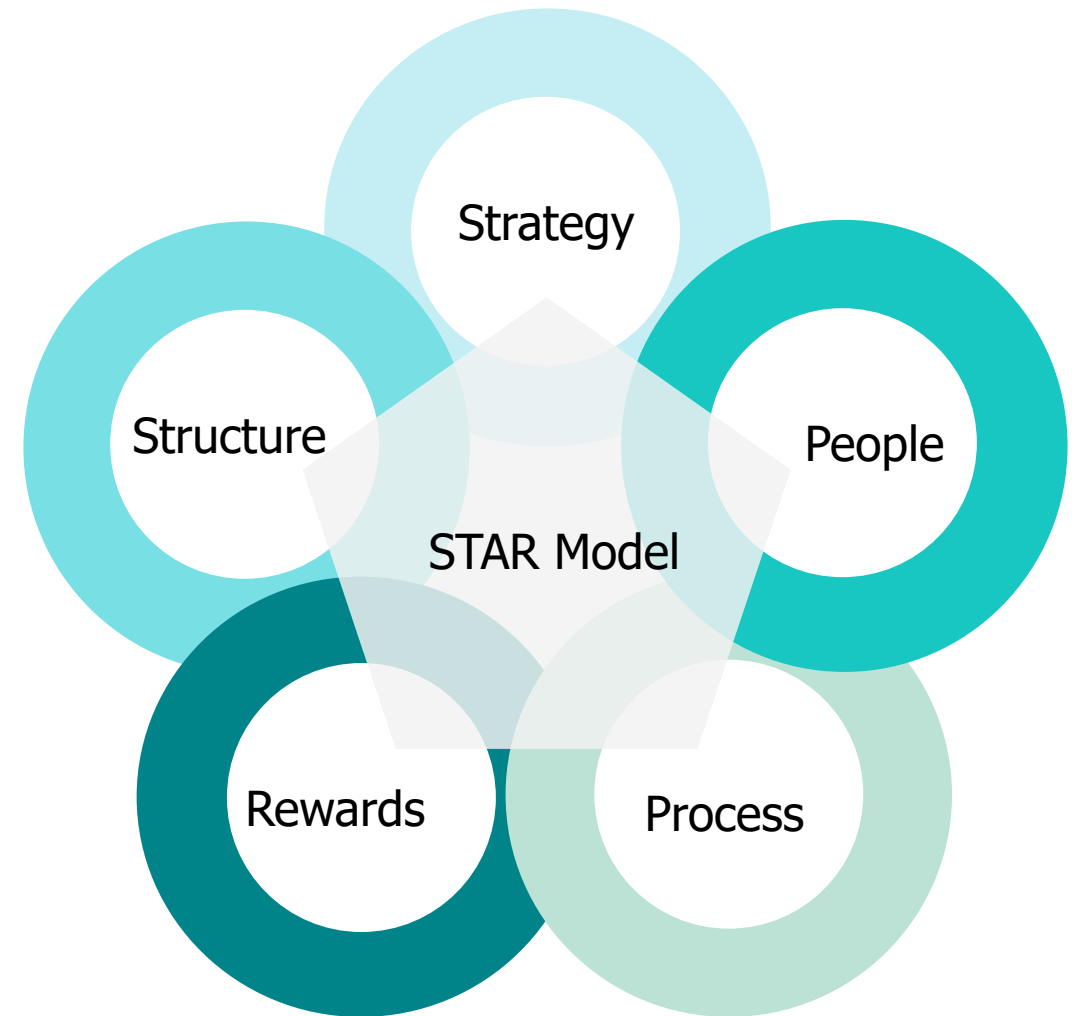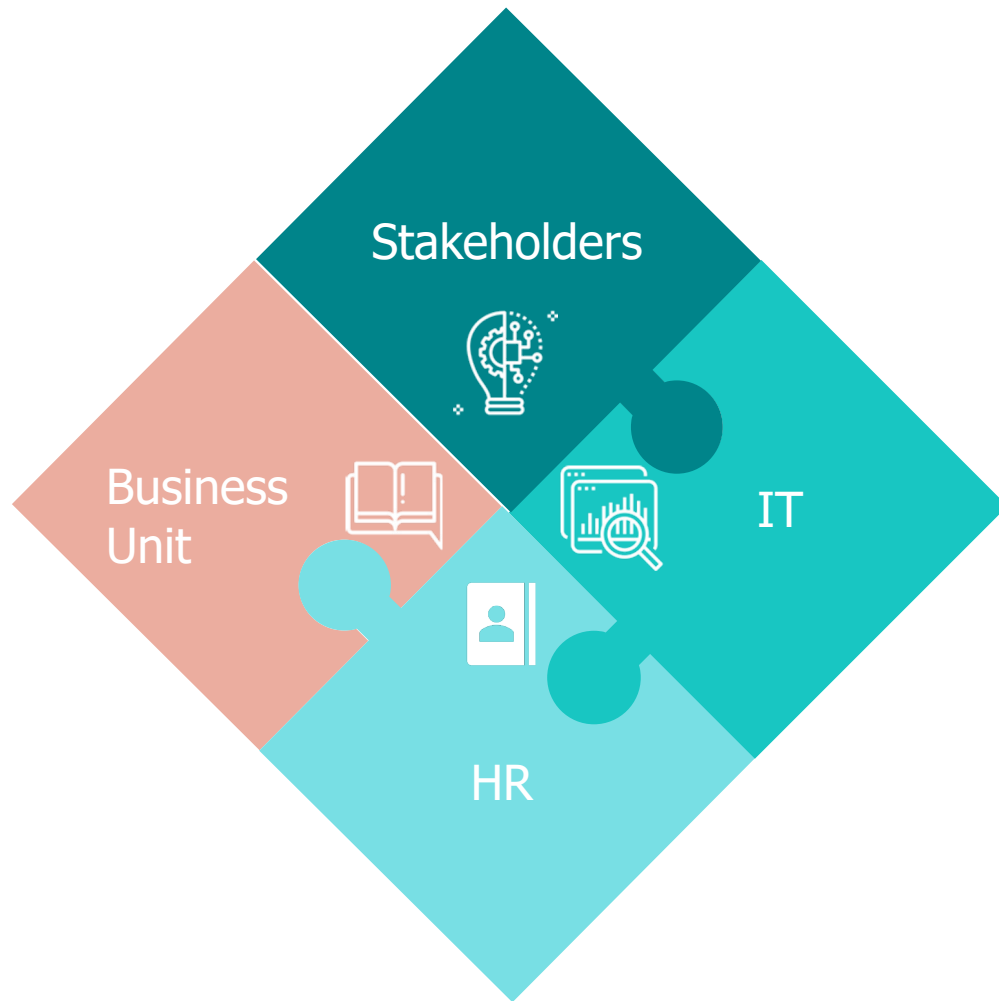
- Time is money, will it be worth?

It's all about change, how you control it

- Fear of change is typical and normal within large organization

- Process and prepare the controllable factors

- It's a journey, not a one-time preparation

Engaging all people, and all aspects
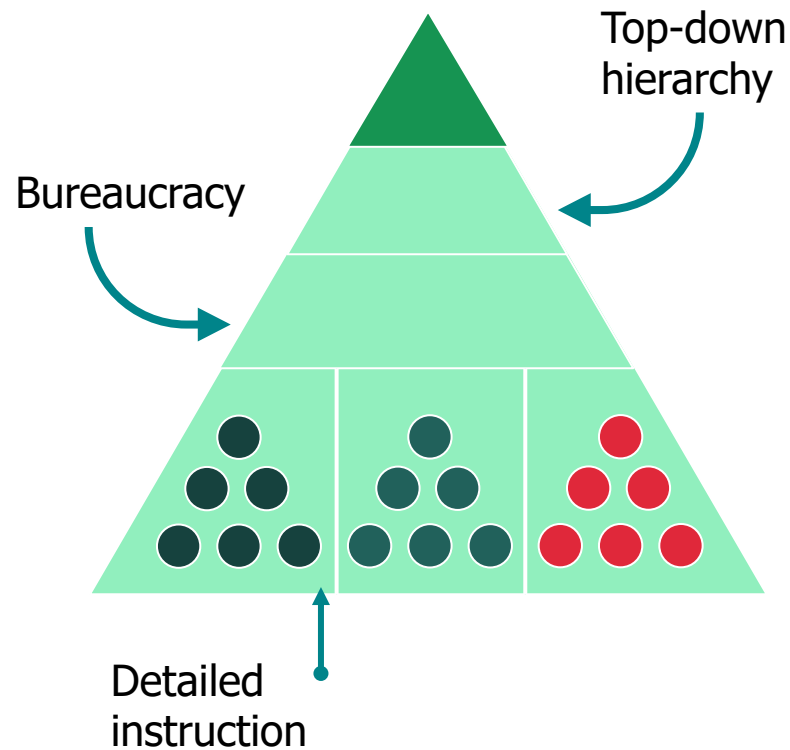
Choosing right strategy and right place for Agile

Ambidextrous organization : Co-Exist

Organization as "machines"

Top-down hierarchy

Bureaucracy

Detailed instruction

+

Organization as "organisms"

Quick changes, flexible resources

"Boxes and lines less important, focus on action

Leadership shows direction and enables action

Teams built around end-to-end accountability
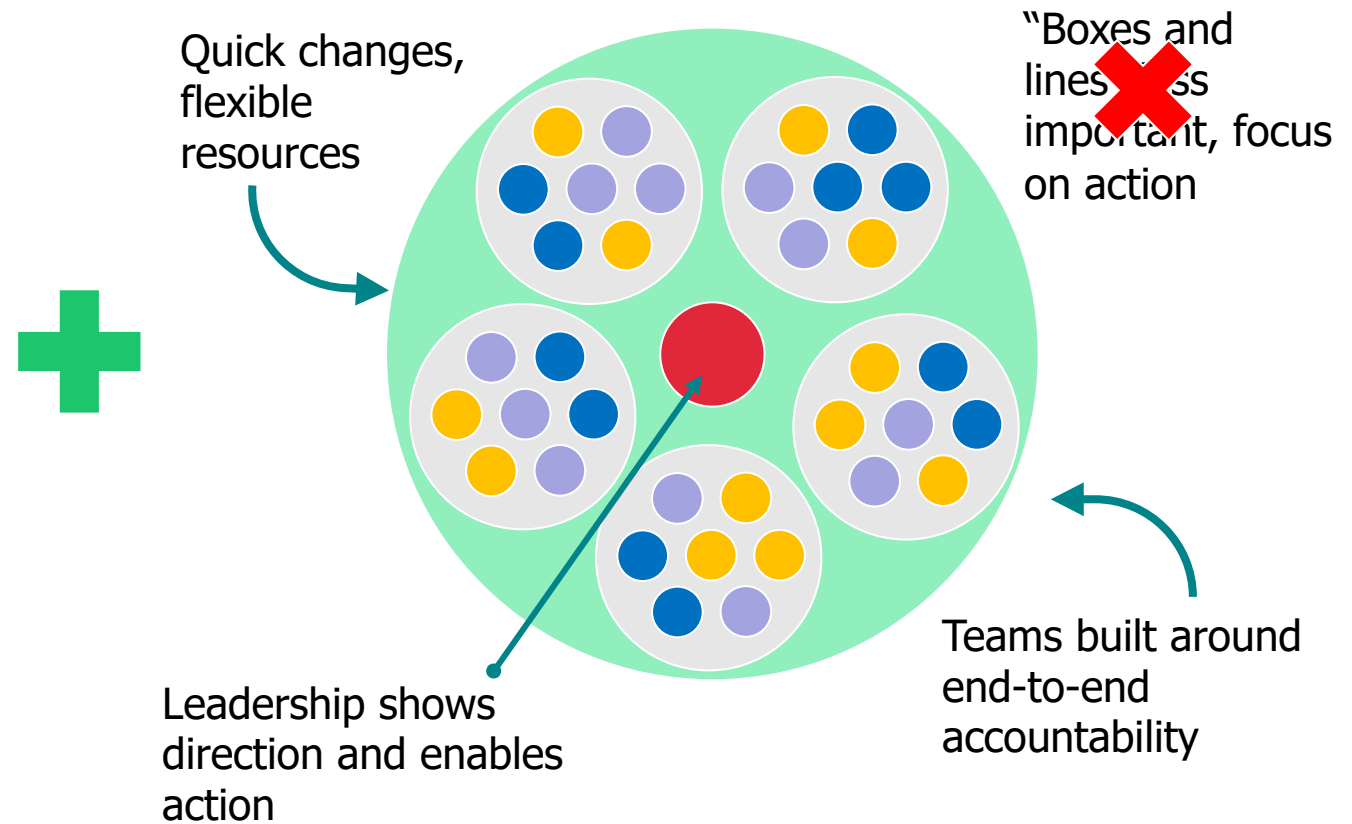
Agile organization with bubble

Business Pillar

Pillar-Lead

Control Pillar

Tribe 1 Tribe 2 Tribe 3 Tribe 4

Chapters

Product

Marketing

Onboard

Data

IT Dev

Squad 1 Squad 2 Squad 3 Squad 4

Dynamic Resource Allocation
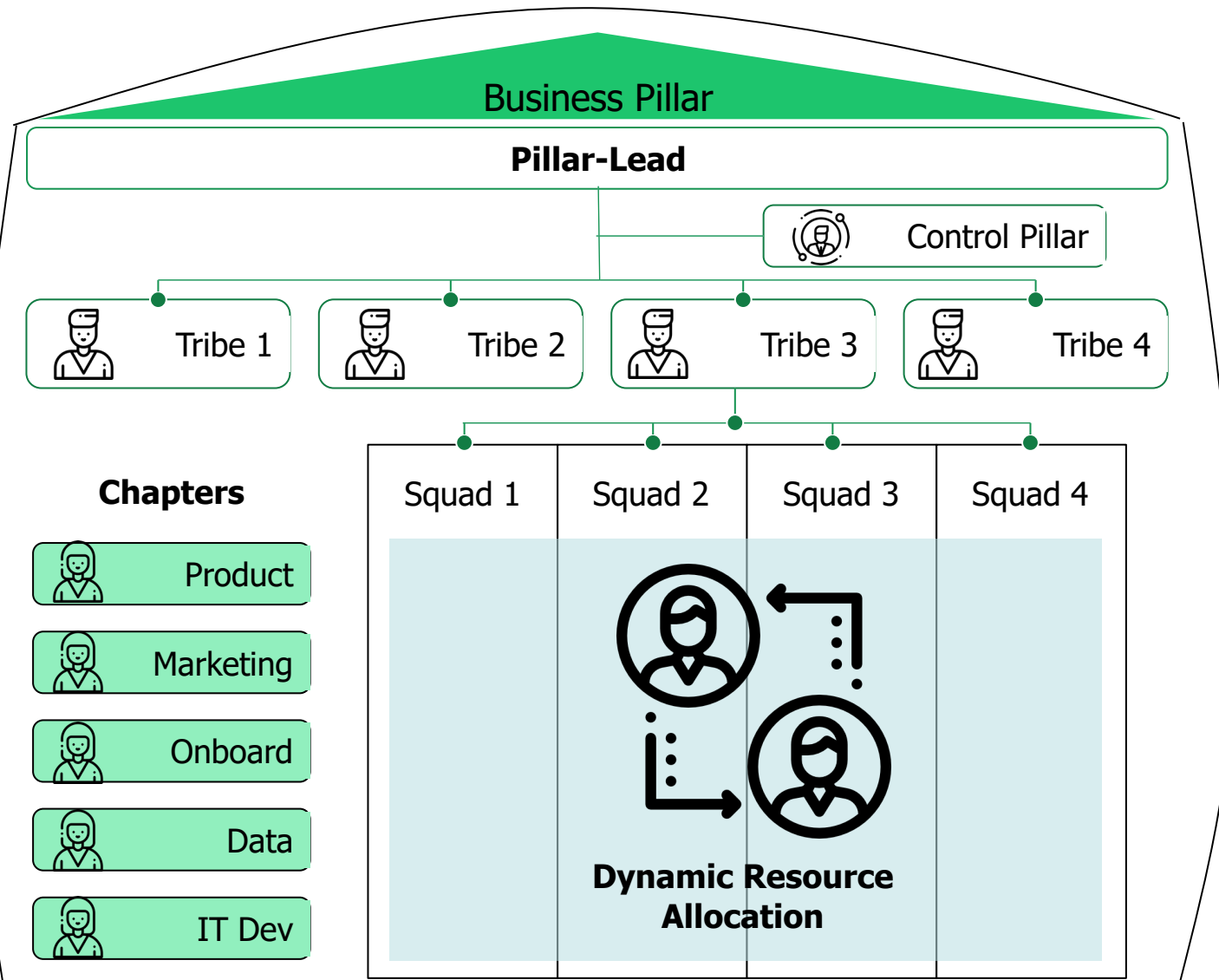
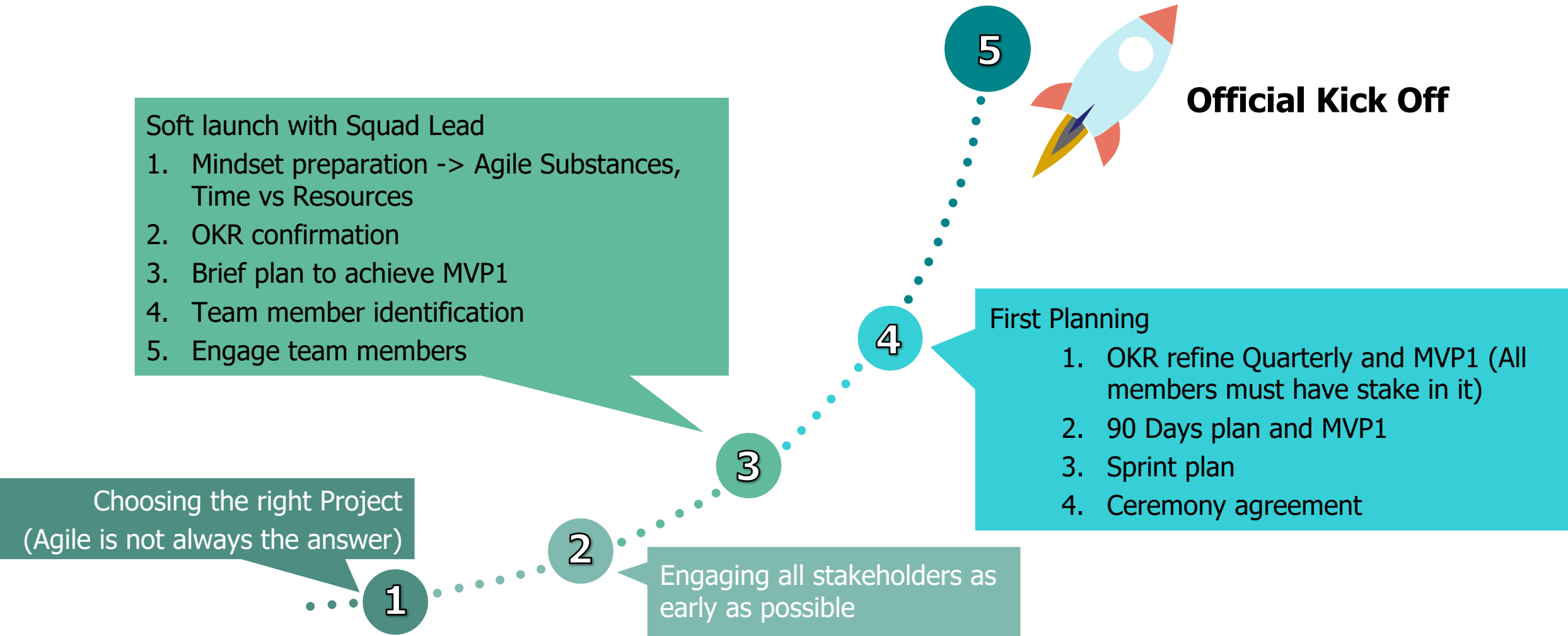1. Approval – Separate own pillar sub-committee under pillar approval budget

2. Resource Allocation – Dynamic resource allocation by Quarter with committed Quarterly OKR in QBR

3. Tracking – Establish, continue or stop Squad in QBR session
   - Pillar Lead – direction and approval
   - Tribe Lead – align direction of squads
   - Squad Lead – Pitch for new squads and updating progress
   - Chapter lead – Allocation capability among squads
   - Control Pillar – Facilitate while ensure overall principles

4. People Engagement / Performance Management – Control Pillar work with HR

Getting Ready is Everything (Step 0.5)

Official Kick Off

Soft launch with Squad Lead
1. Mindset preparation -> Agile Substances, Time vs Resources
2. OKR confirmation
3. Brief plan to achieve MVP1
4. Team member identification
5. Engage team members

First Planning
1. OKR refine Quarterly and MVP1 (All members must have stake in it)
2. 90 Days plan and MVP1
3. Sprint plan
4. Ceremony agreement

Choosing the right Project (Agile is not always the answer)

Engaging all stakeholders as early as possible

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Q&A