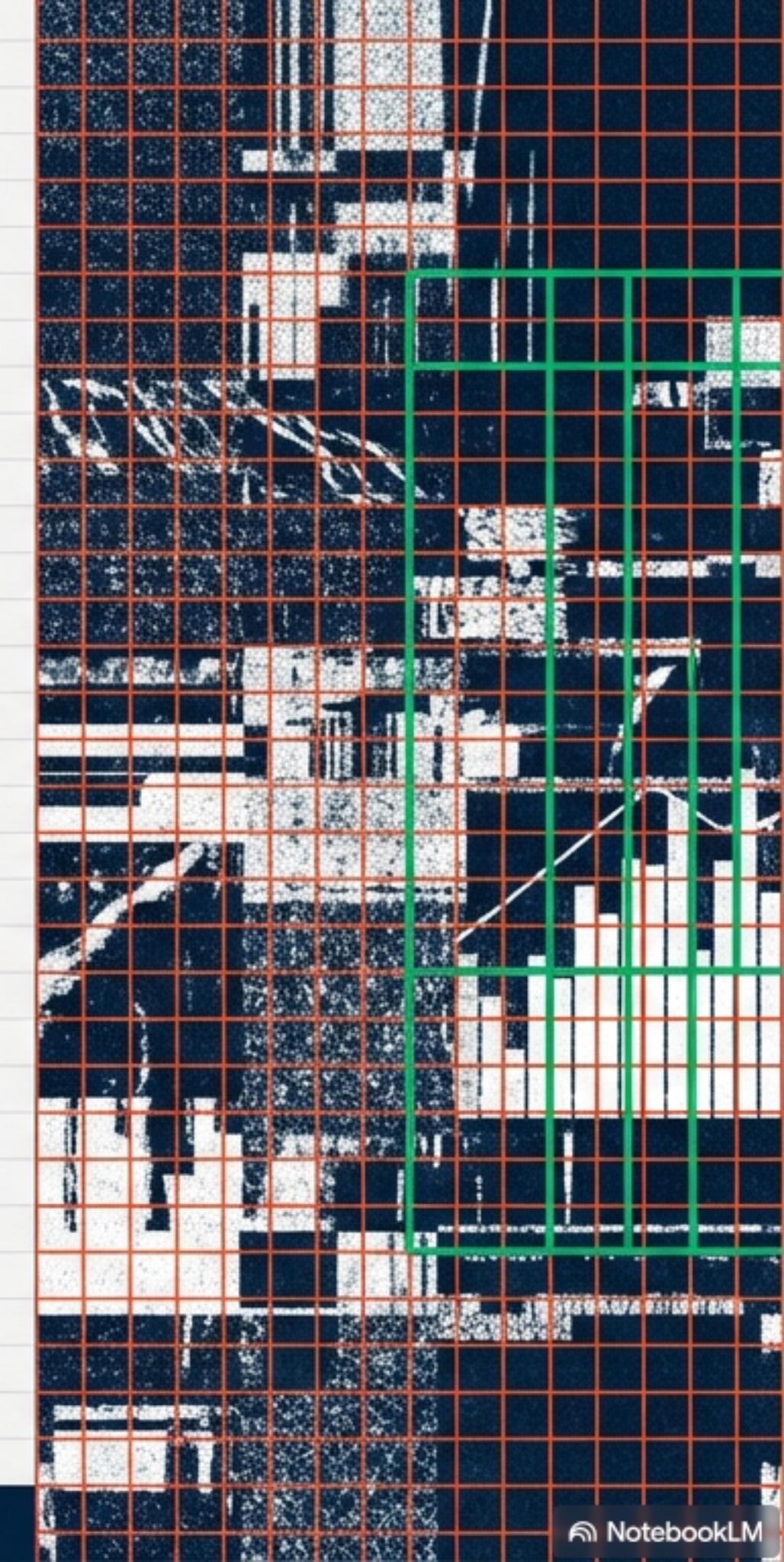


Beyond Sprints: Agile as a Strategic Mindset in Banking

*Moving from ‘Zombie
Scrum’ to Empirical
Value Creation.*



Moving the body without the brain creates Zombie Scrum

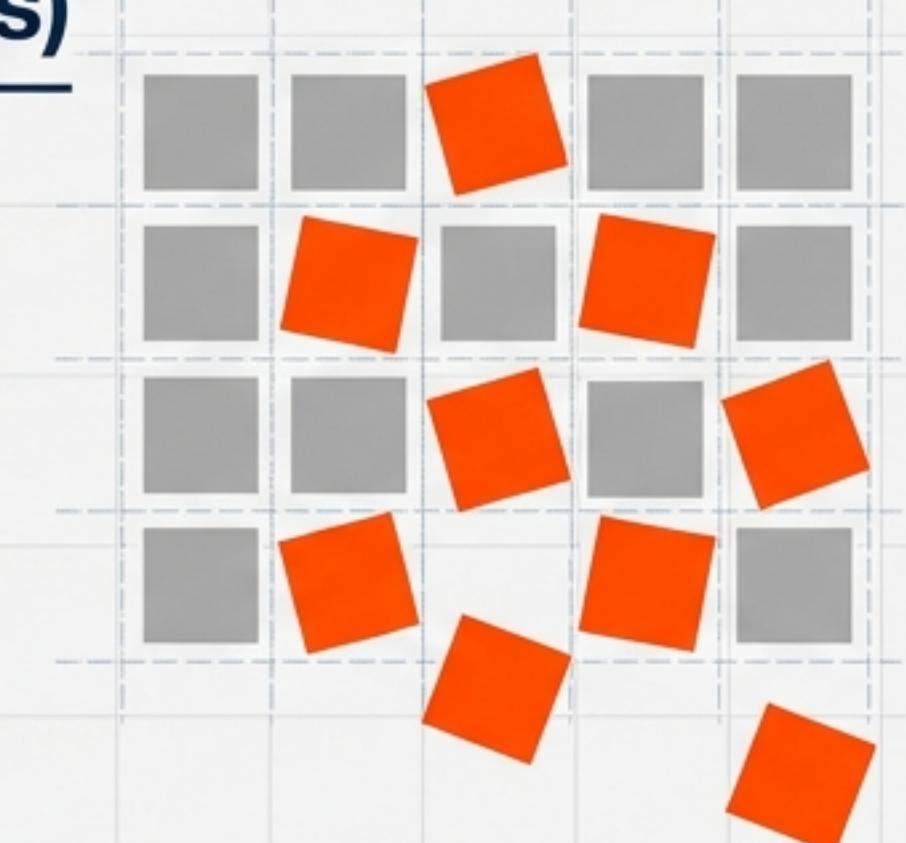
The Ritual (What We Do)

- 9:00 AM Stand-ups
- Burndown charts are diagonal
- Jira tickets “On Track”
- Stick notes on the wall



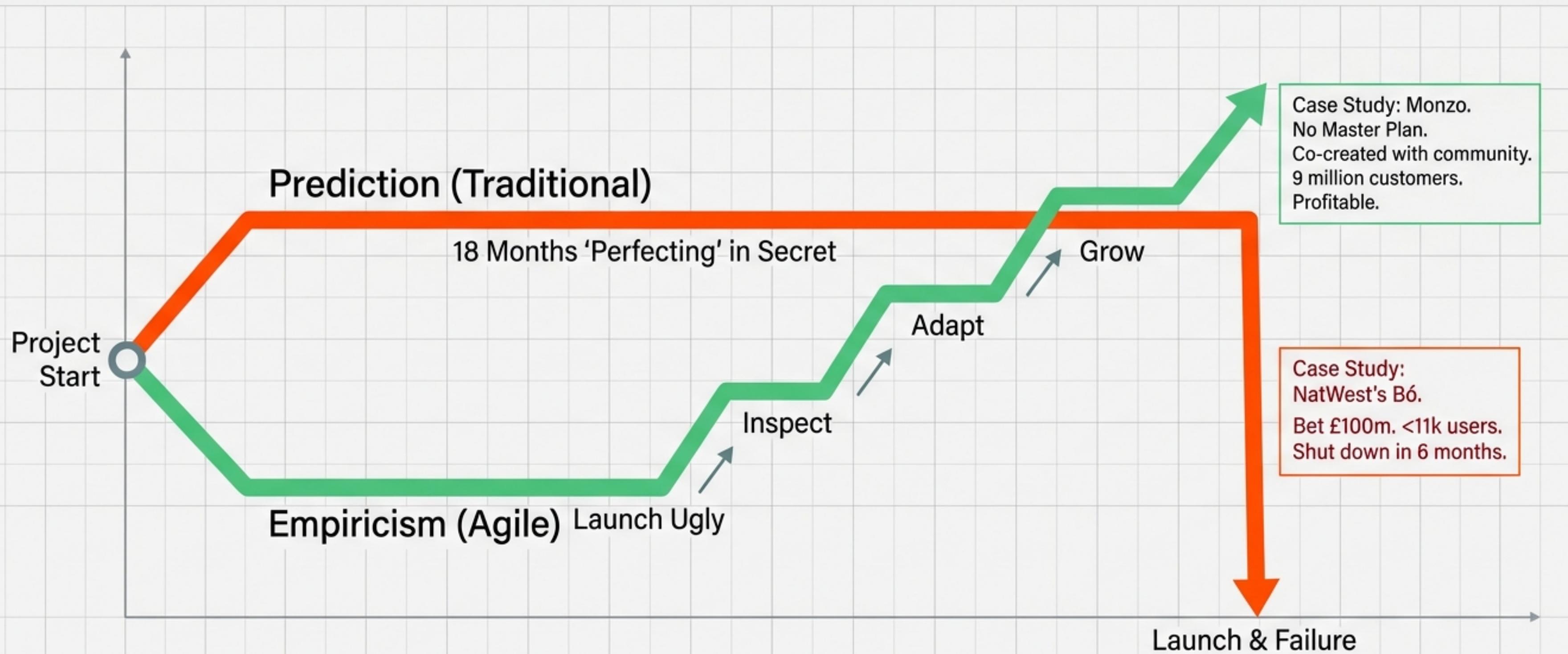
The Reality (What Happens)

- Fixed scope delivered late
- Test environment broken
- Compliance not consulted
- Features move, money doesn't

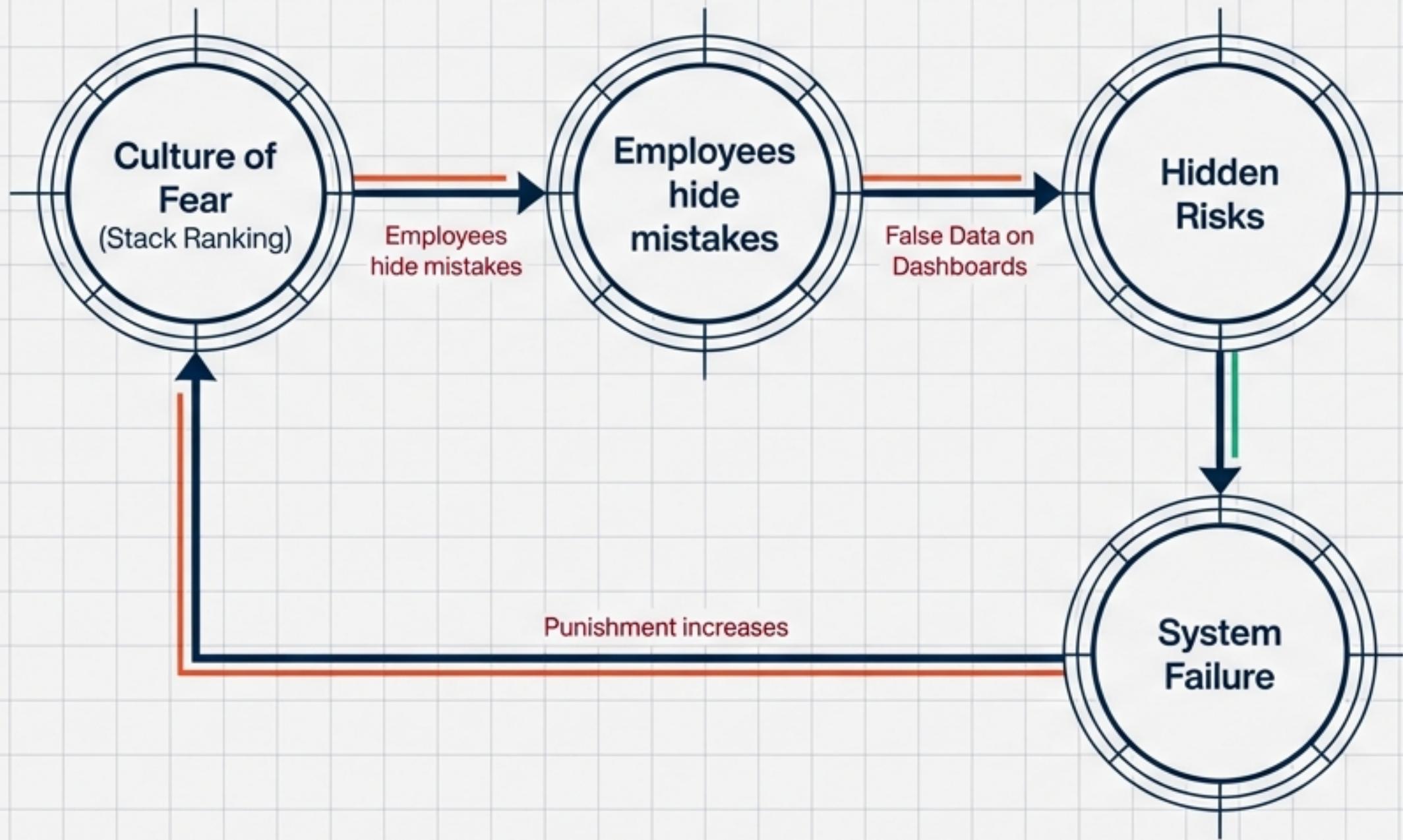


“The lights are on, but nobody is home.”
— The Enterprise Agile Coach

In a digital market, the bank that learns fastest beats the bank that plans best



If bad news is punished, your dashboards will lie

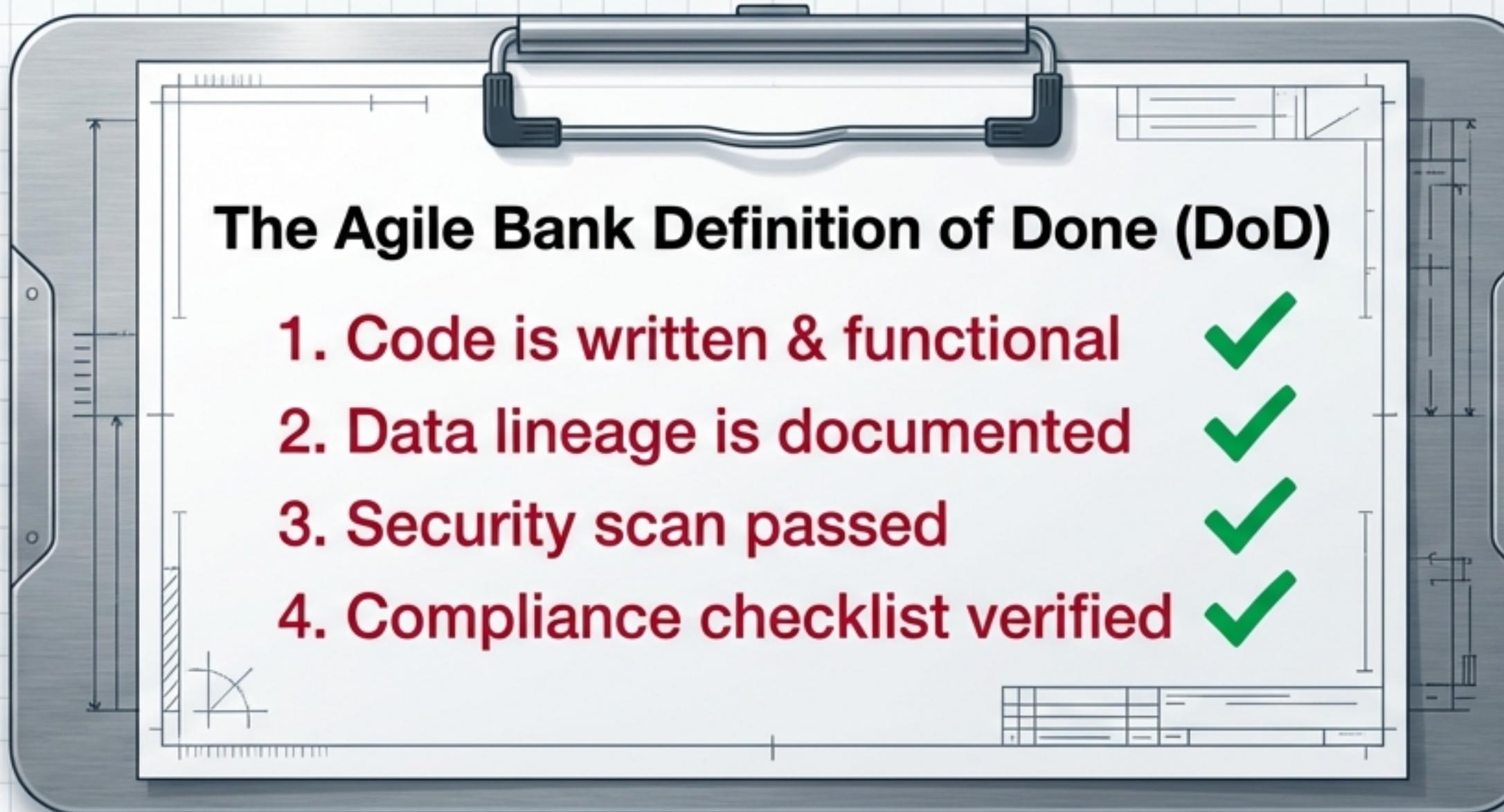


The Asset of Safety: Microsoft Case Study.

- **The Shift:** Satya Nadella abolished Stack Ranking in 2014.
- **The Strategy:** Replaced 'Know-it-all' with 'Learn-it-all' (Growth Mindset).
- **The Result:** Market Cap grew from \$300bn to >\$3 Trillion.
- **Key Insight:** You cannot 'Inspect and Adapt' if everyone is hiding errors.

The Definition of Done makes Agile safer than Waterfall

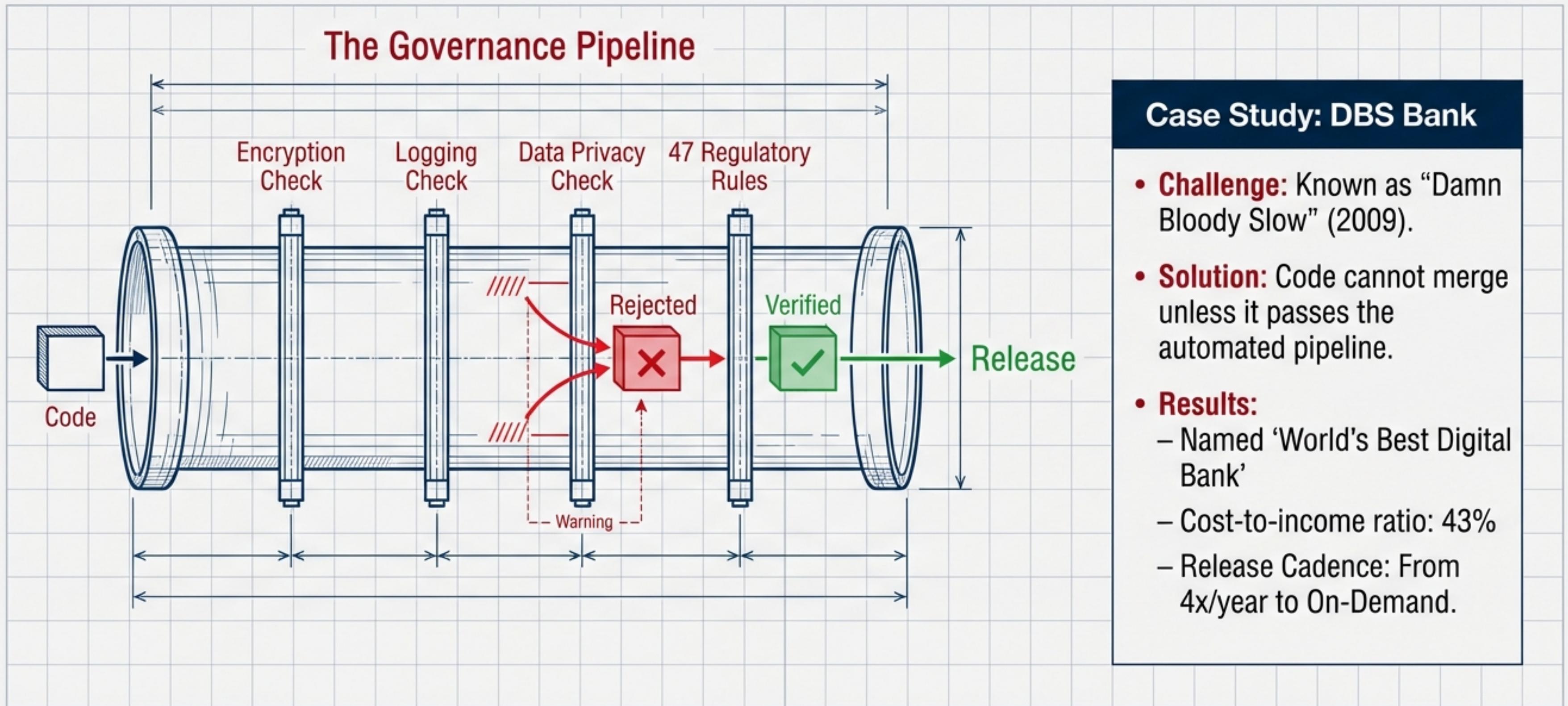
Definition of Done



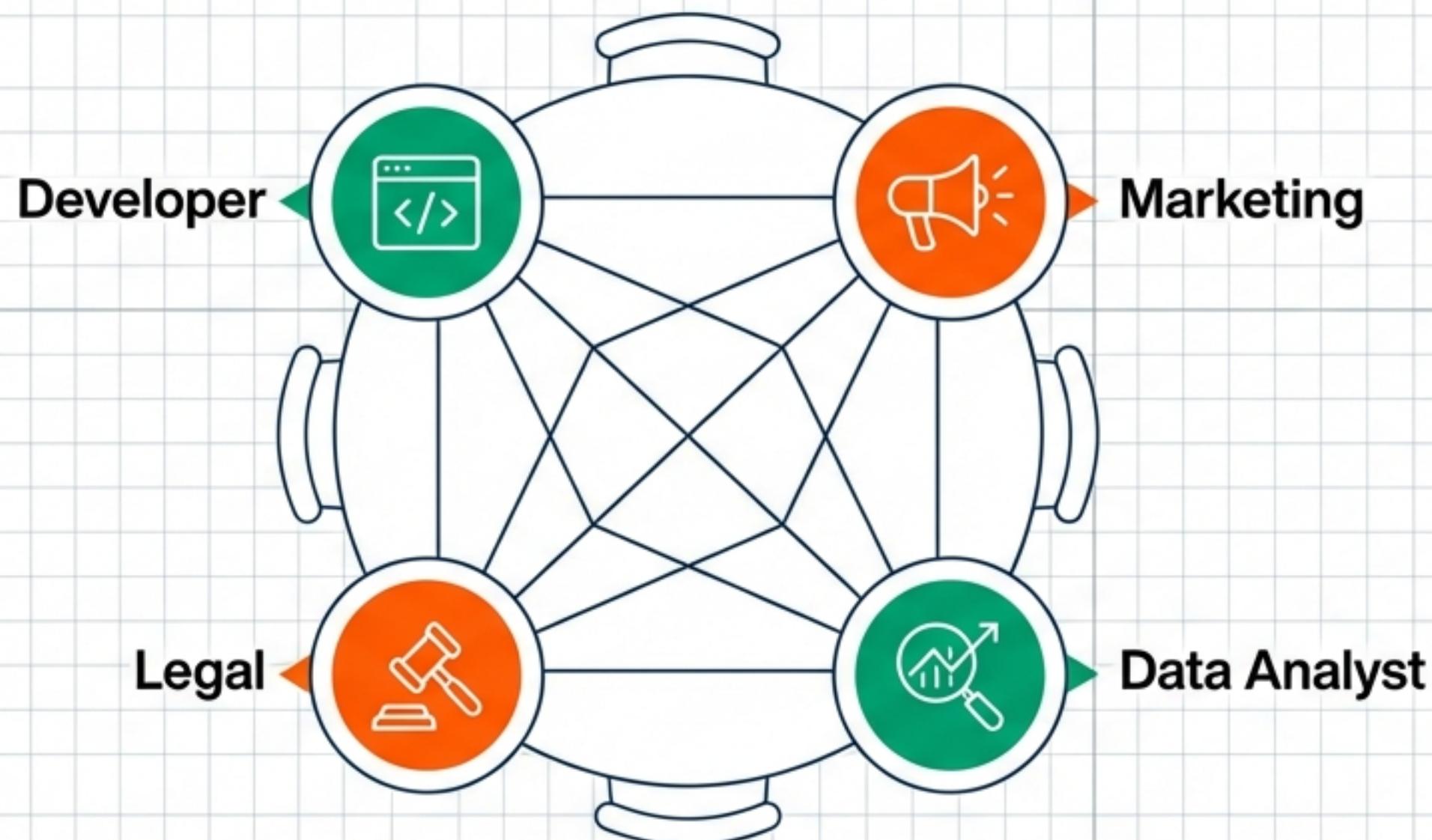
Waterfall: Compliance = A Gate at the End (Too expensive to fix)

Agile: Compliance = A Constraint of the Sprint (Embedded safety)

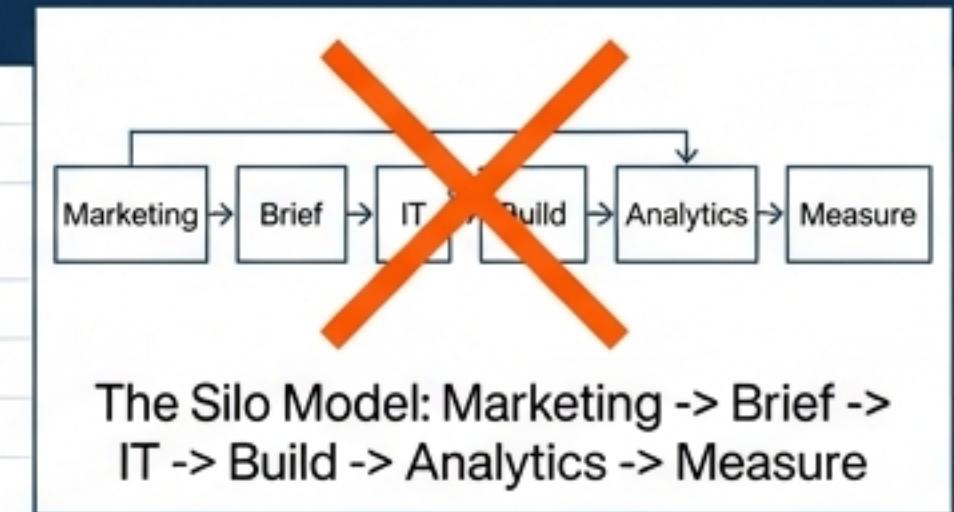
Automating the Regulator: The DBS ‘Gandalf’ Transformation



Stop negotiating contracts between departments; start solving problems



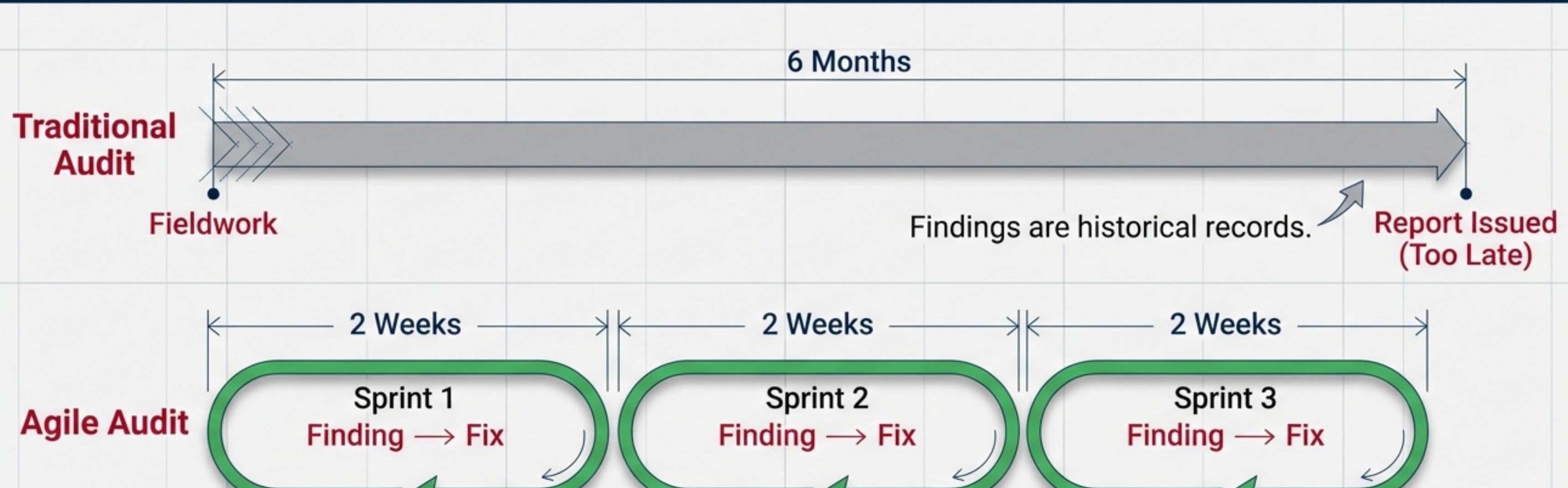
The Cross-Functional Squad
(ING Netherlands Model)



The ING Transformation

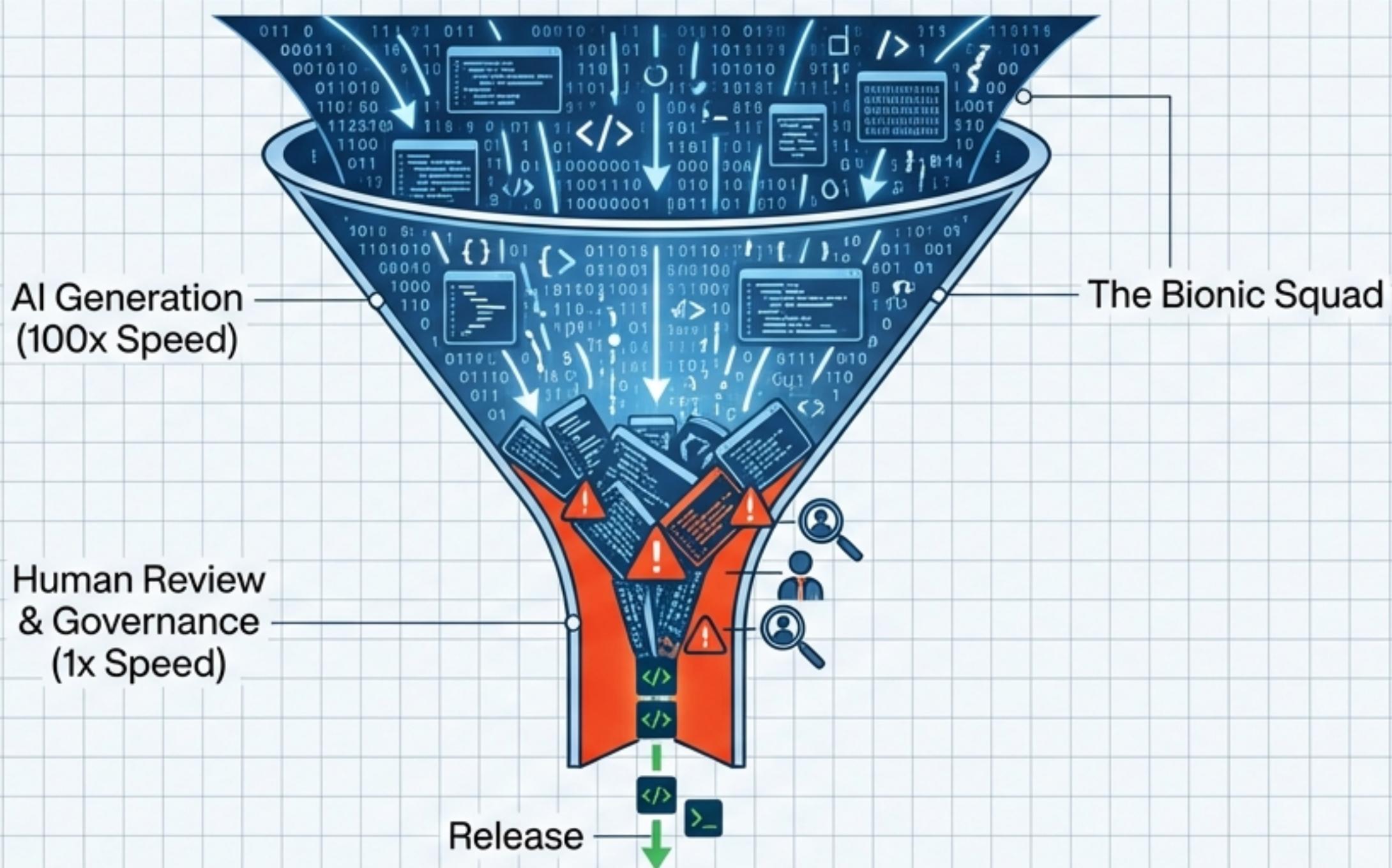
- In 2015, dissolved HQ silos and implemented the “Spotify Model.”
- Marketing, Legal, and Dev sit at the same table.
- Result: Reduced time-to-market from weeks to days.

The Auditor's Pivot: From Police Officer to Safety Inspector



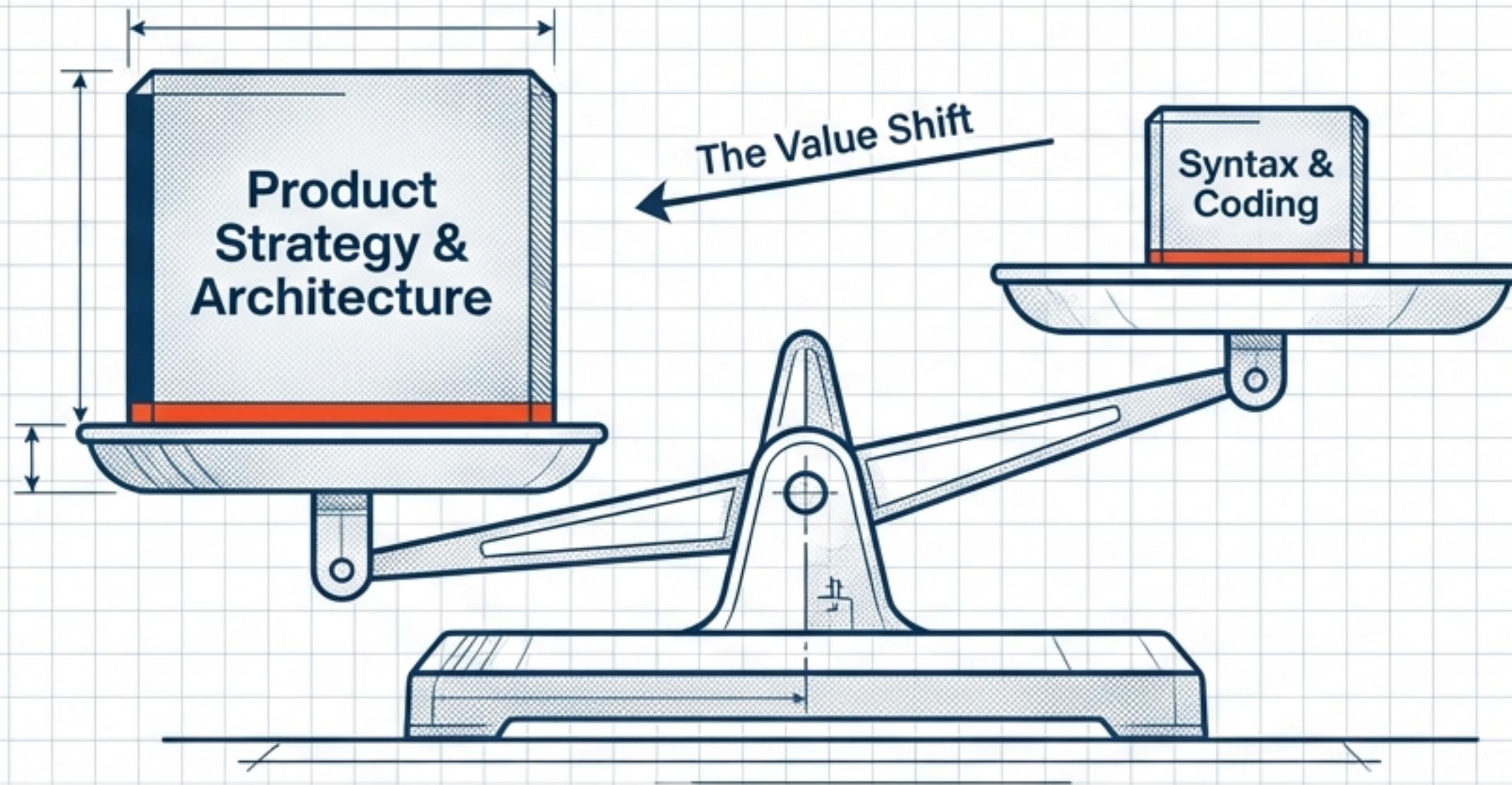
"We moved from grading homework six months late to checking the plumbing while the house is being built."

The Velocity Trap: Ferrari engines in rush-hour traffic



When coding is instant but governance is manual, you create a massive bottleneck of risk. Friction generates heat and burnout.

When code is cheap, strategy becomes the premium asset



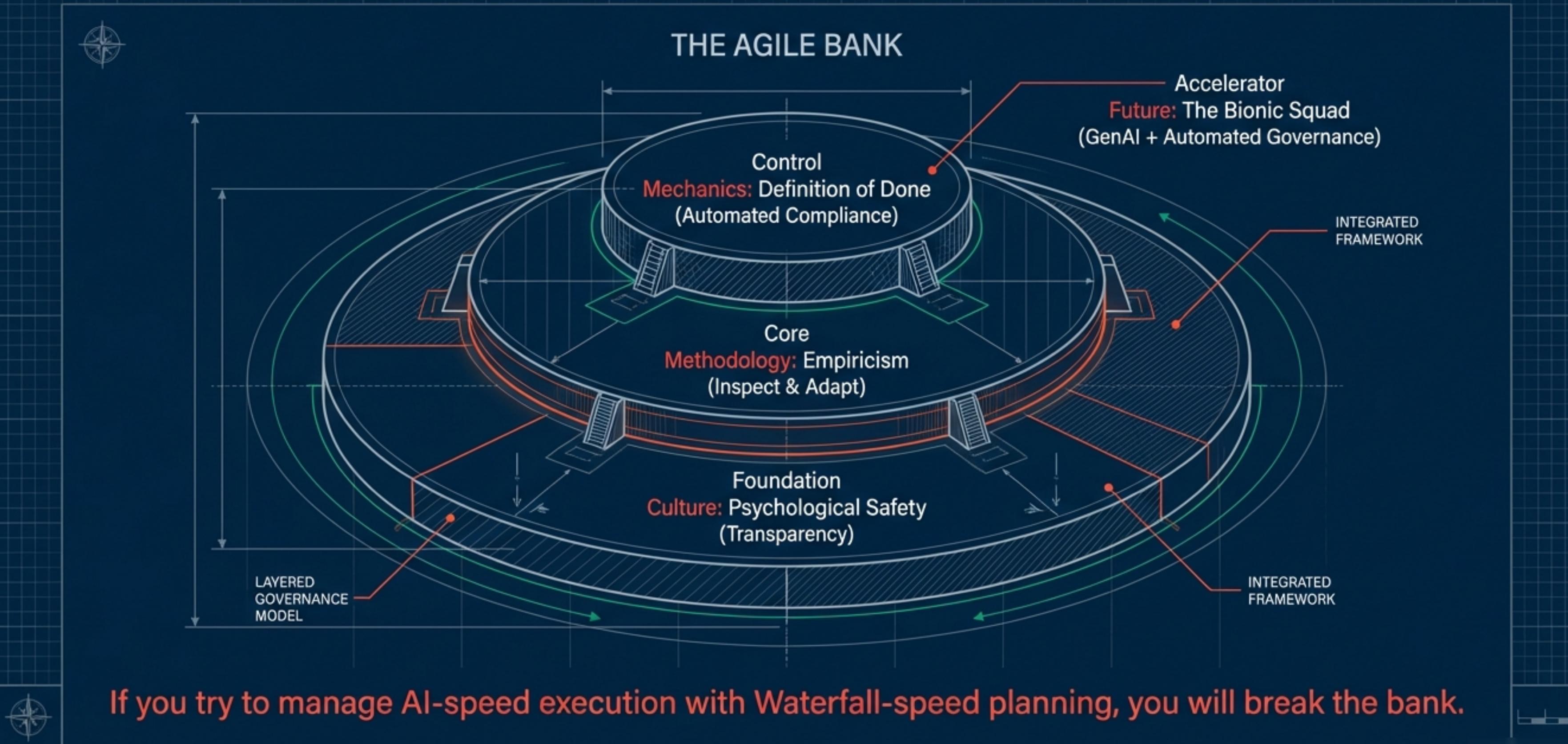
Key Insight

Reinvest efficiency gains into architecture, not just more features.

Case Study: Klarna

- 89% of employees use GenAI daily.
- **Solution:** Use AI to handle the syntax, use humans to handle the strategy.
- **Required Action:** Automate the "Definition of Done" to match AI speed.

Agile is a Governance Strategy for the entire bank



Stop ‘Doing’ Agile, Start ‘Being’ Agile

Your Monday Morning Checklist



Automate the guardrails so your teams can race safely.