

# The Bilingual Executive

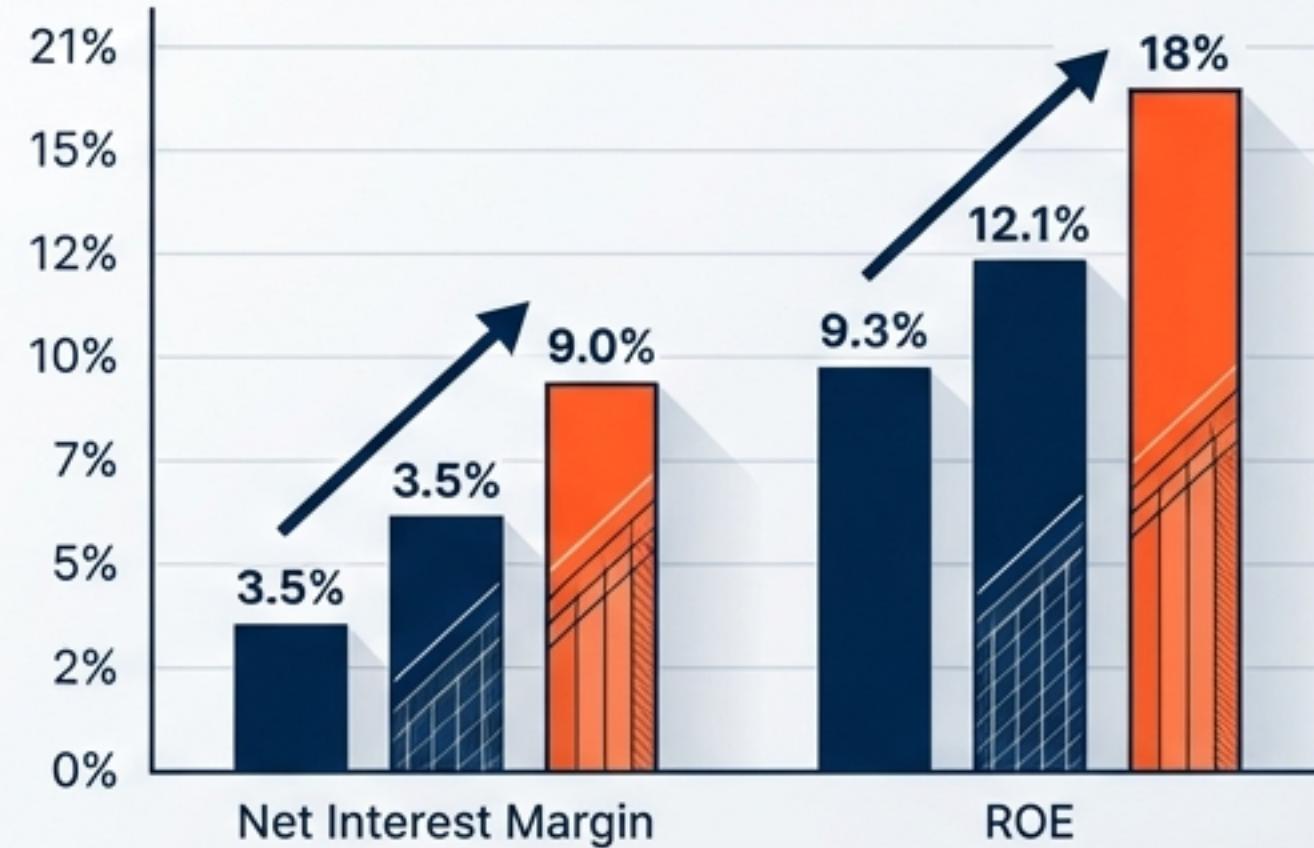
Bridging the critical gap between the Boardroom and the Server Room.



A Strategic Transformation Playbook

# The Dangerous Silence

## THE STANDARD (Finance)



**The Boardroom Reaction:** Rigorous Debate.  
Tough Questions. Intuitive Understanding.

## THE CRISIS (Tech)

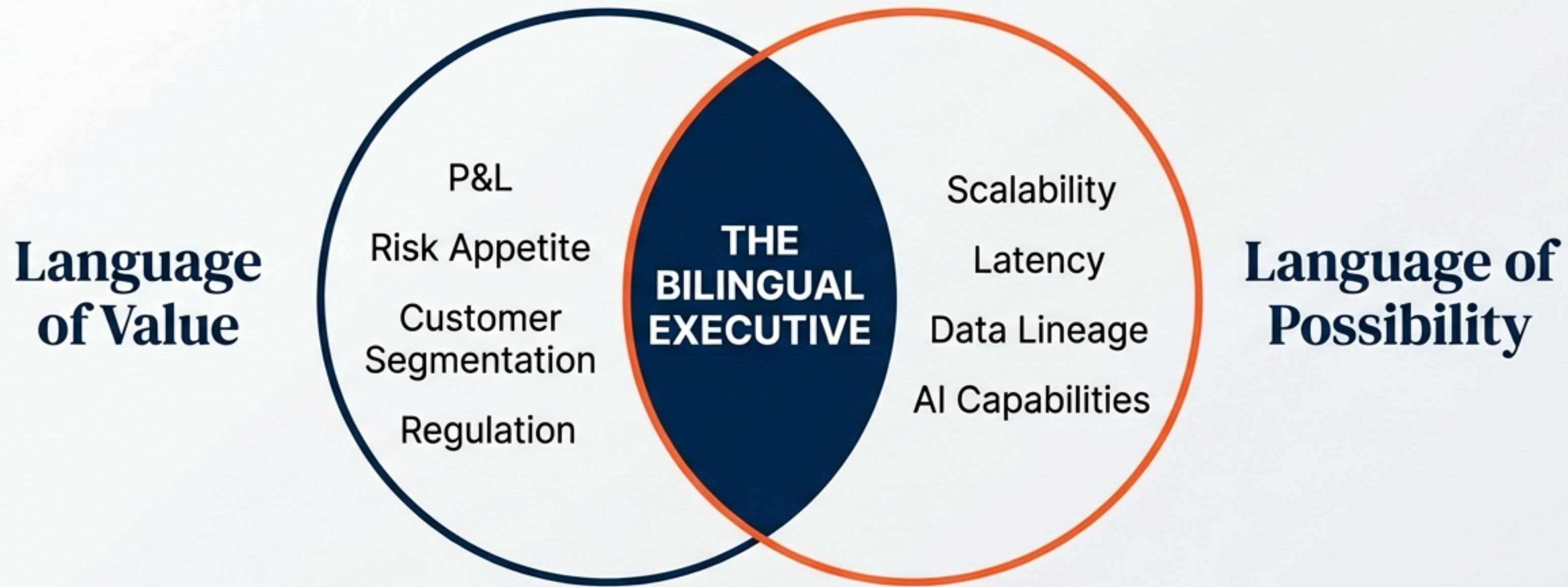


**The Boardroom Reaction:** Silence.  
Glazed Eyes. Fiduciary Risk.

**Insight:** If a leader cannot understand the fundamental mechanics of the business (code/data), they are flying the plane blind.

# The Goal is Literacy, not Mastery.

You don't need to be a poet to live in Paris. You just need to know how to order dinner and when you are being insulted.



**Translation:** Developer says: "Refactor monolith to microservices." → **Executive hears:** "Break system into pieces for speed, at the cost of short-term stability."

# Proof of Concept: JPMC



**\$12 Billion Tech Budget**

**50,000 Engineers**

**\$500B Market Cap**

Jamie Dimon didn't delegate Cloud Strategy. He learned it. He stopped comparing JPMC to other banks and started comparing it to Google and Stripe.

**“I want to know the details. I want to know how the API works.” — Jamie Dimon**

# The T-Shaped Leader

Deep vertical expertise is no longer enough.  
You must add horizontal fluency to survive.

**VERTICAL DEPTH:  
AUTHORITY**

Data Literacy  
Tech Fundamentals  
Product Strategy

**HORIZONTAL BREADTH:  
AGILITY**

Credit  
Finance  
Legal  
Compliance

# The Curriculum Part 1: Infrastructure Foundations

## DATA



Quality is a business problem. Structured vs. Unstructured.

## CYBER



Security (Zero Trust) > Compliance (Checkbox). Verify every door.

## API ECONOMY



## API ECONOMY

Open Banking vs. Screen Scraping. How we connect to the world.

## CLOUD



Scalability. Renting Compute (OpEx) vs. Buying Iron (CapEx).

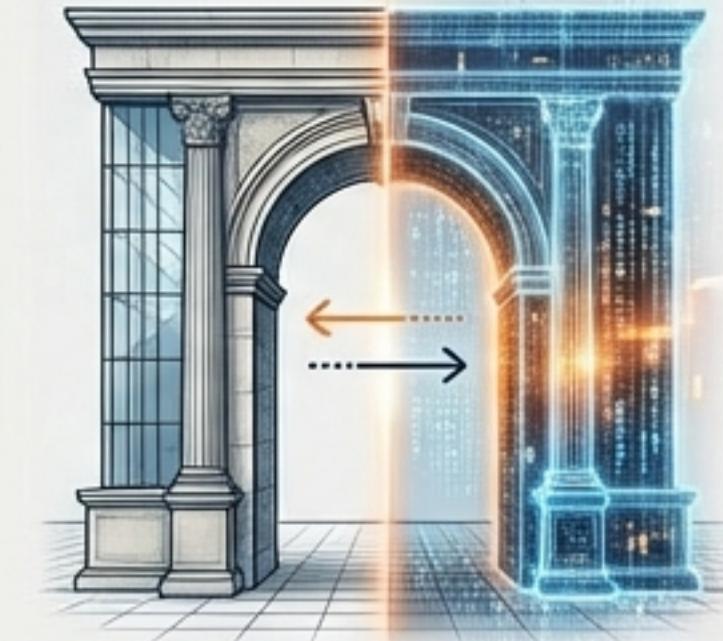
# The Curriculum Part 2: Strategic Levers

## FINOPS



The Budget Guardrail.  
Developers must own the  
cost of their code. Stop  
infinite loops burning cash.

## AI & ABSTRACTION



The AI Gateway.  
Don't be a hostage to one  
model. Swap models via  
configuration, not code rewrite.

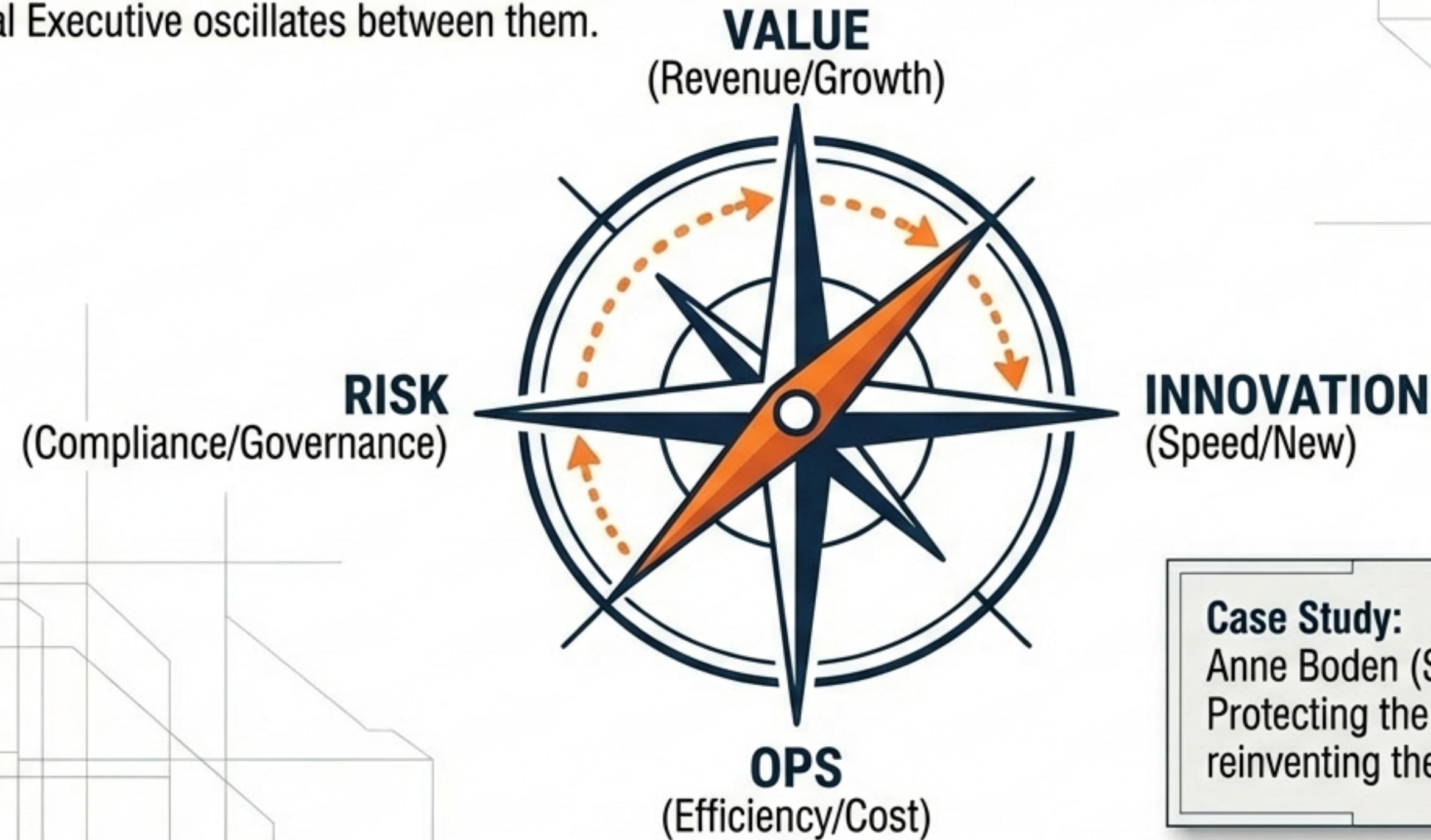
## AGILE MECHANICS



The Product Owner.  
Agile does not mean 'No  
Documentation.' Empower  
the squad but verify reality.

# The Bilingual Compass

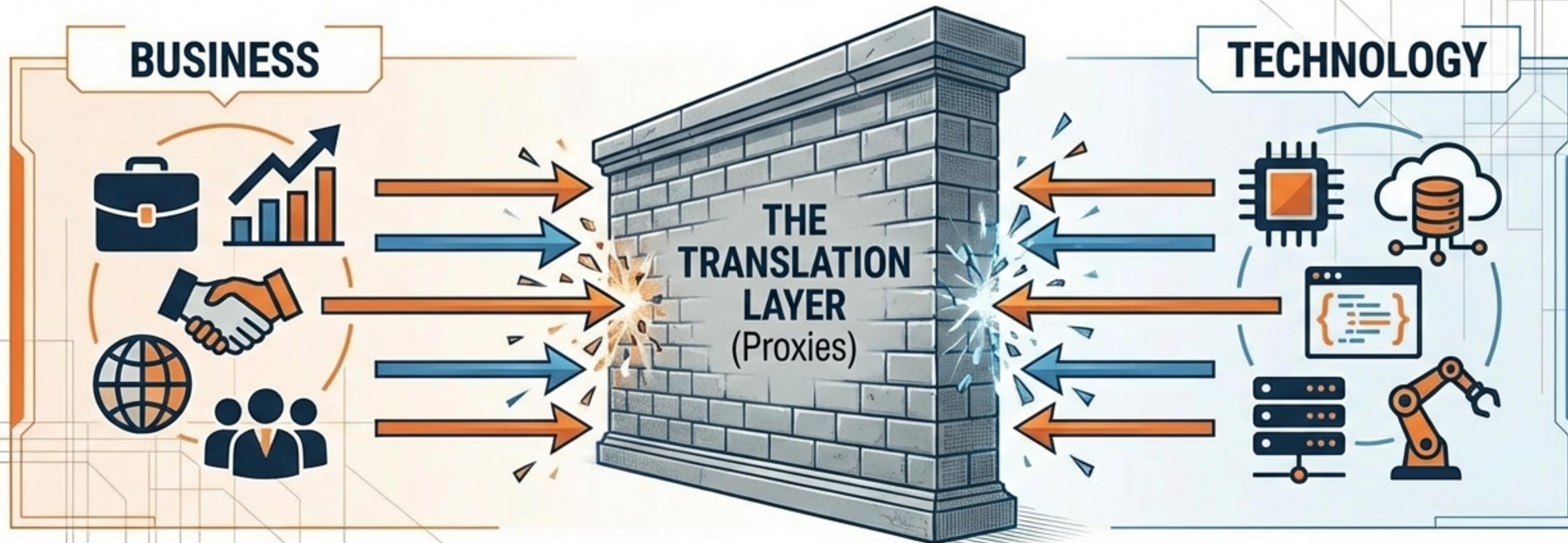
Traditional bankers get stuck in the South-West. Reckless Fintechs crash in the North-East.  
The Bilingual Executive oscillates between them.



**Case Study:**  
Anne Boden (Starling Bank) –  
Protecting the license (Risk) while  
reinventing the product (Innovation).

# Innovation Happens in the Translation.

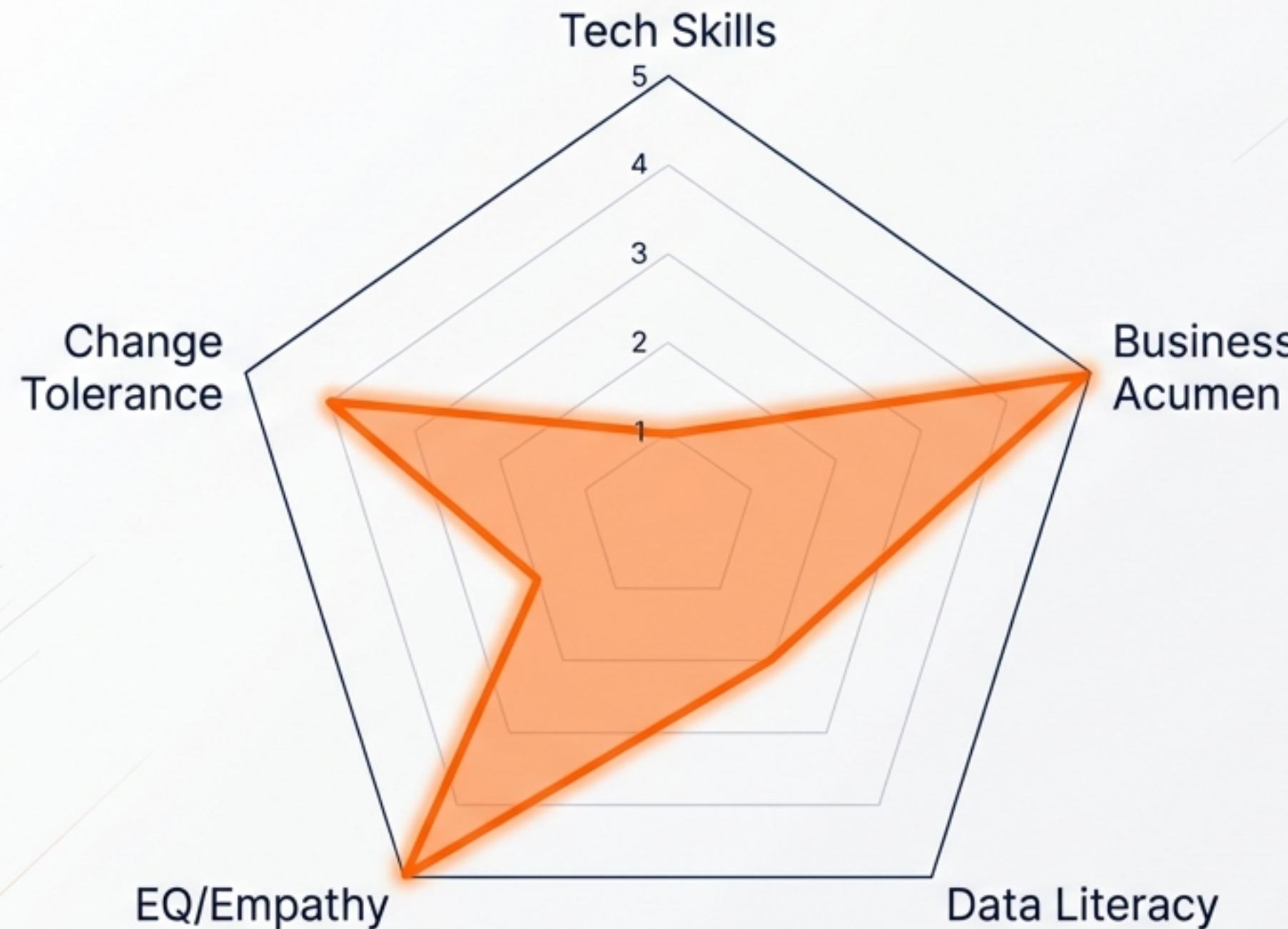
Do not outsource understanding. BBVA failed with 'Simple' because they kept the innovators in a silo.



If the founders of Uber were just taxi owners asking IT for a better dispatch system, they never would have used GPS to invent ride-sharing.

# The Agile Talent Radar

Stop hiring for history. Start hiring for potential. Avoid the “Mediocre Generalist” (3/5 on everything). **Build squads of complementary spikes.**



**Case Study: DBS Bank “Hack2Hire”**  
Hiring 100+ developers in 24 hours by auditing code, not reading resumes.

# Changing the Lens: Retention Strategy

It is cheaper to upskill a loyalist than to hire a mercenary. OCBC Bank invested \$20M to retrain 29,000 staff, preserving institutional knowledge while adding digital relevance.



# Split-Reality

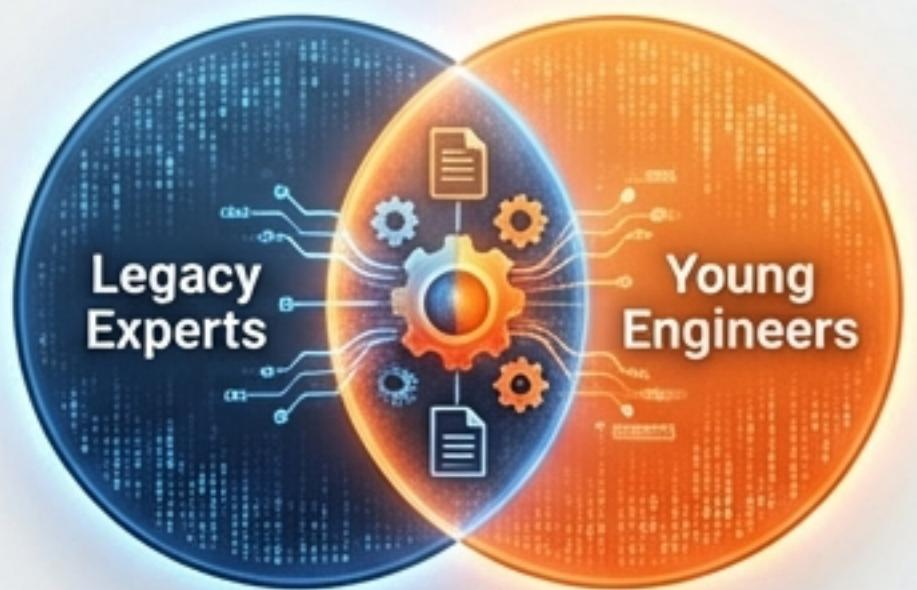


## The Resistance Lives in the Clay Layer.

1. Rational fear of obsolescence.
2. Power derived from gatekeeping.
3. Wait-it-out strategy.

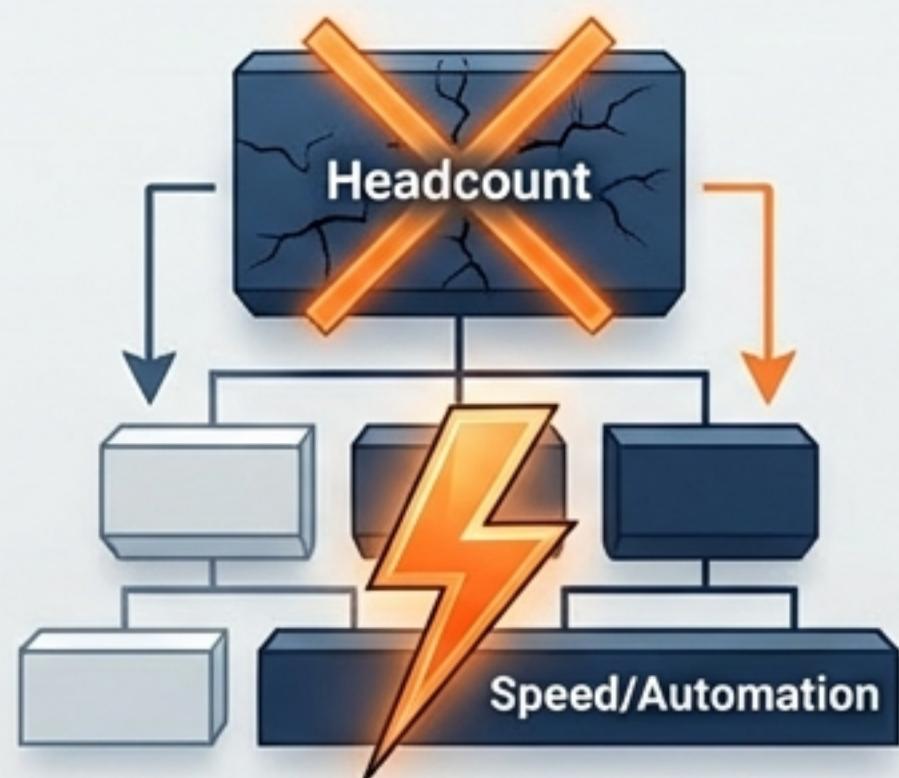
# Political Tactics to Break the Clay

## Break Knowledge Monopoly



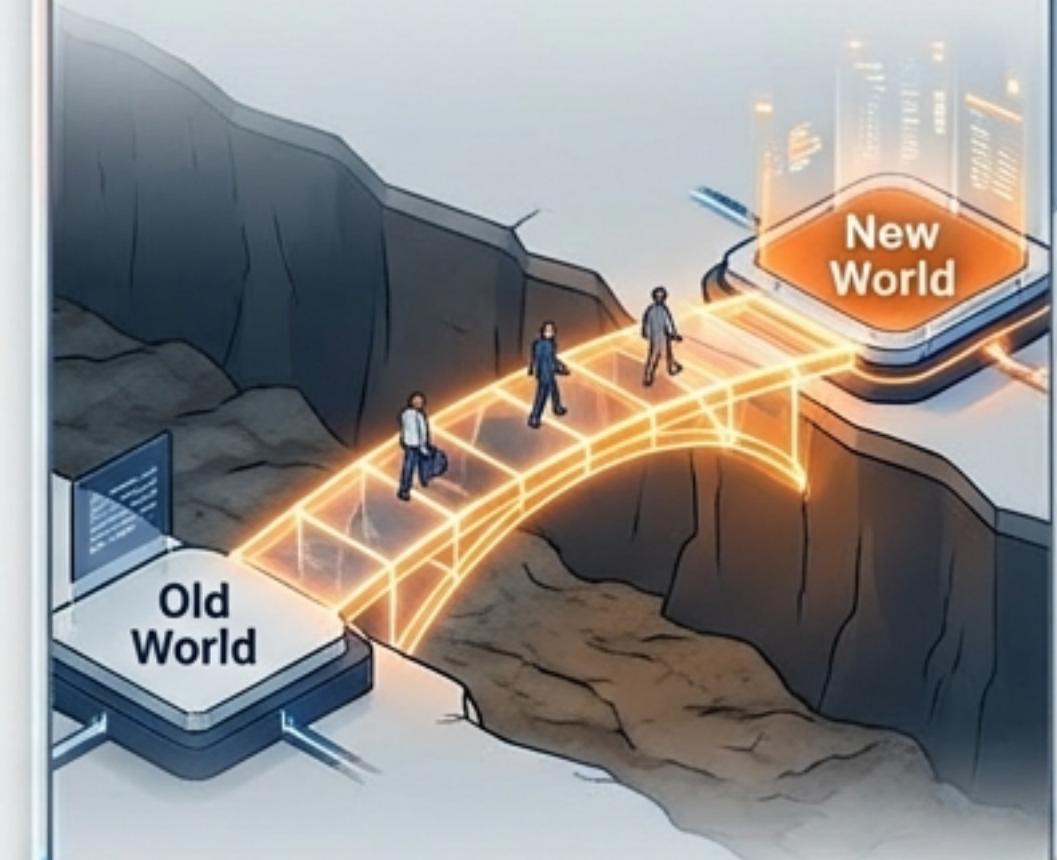
Embed young engineers with legacy experts to document the system.

## Change Prestige Currency



Shift status from hoarding staff to automating workflows.

## The Golden Bridge



Give them a path to status in the new world, or issue the 'Disagree and Commit' ultimatum.

# If You Remember Nothing Else...



**Tech Literacy is the New Financial Literacy.**  
Scrutinize the server room like the P&L.



**Enforce FinOps.**  
No budget without guardrails.



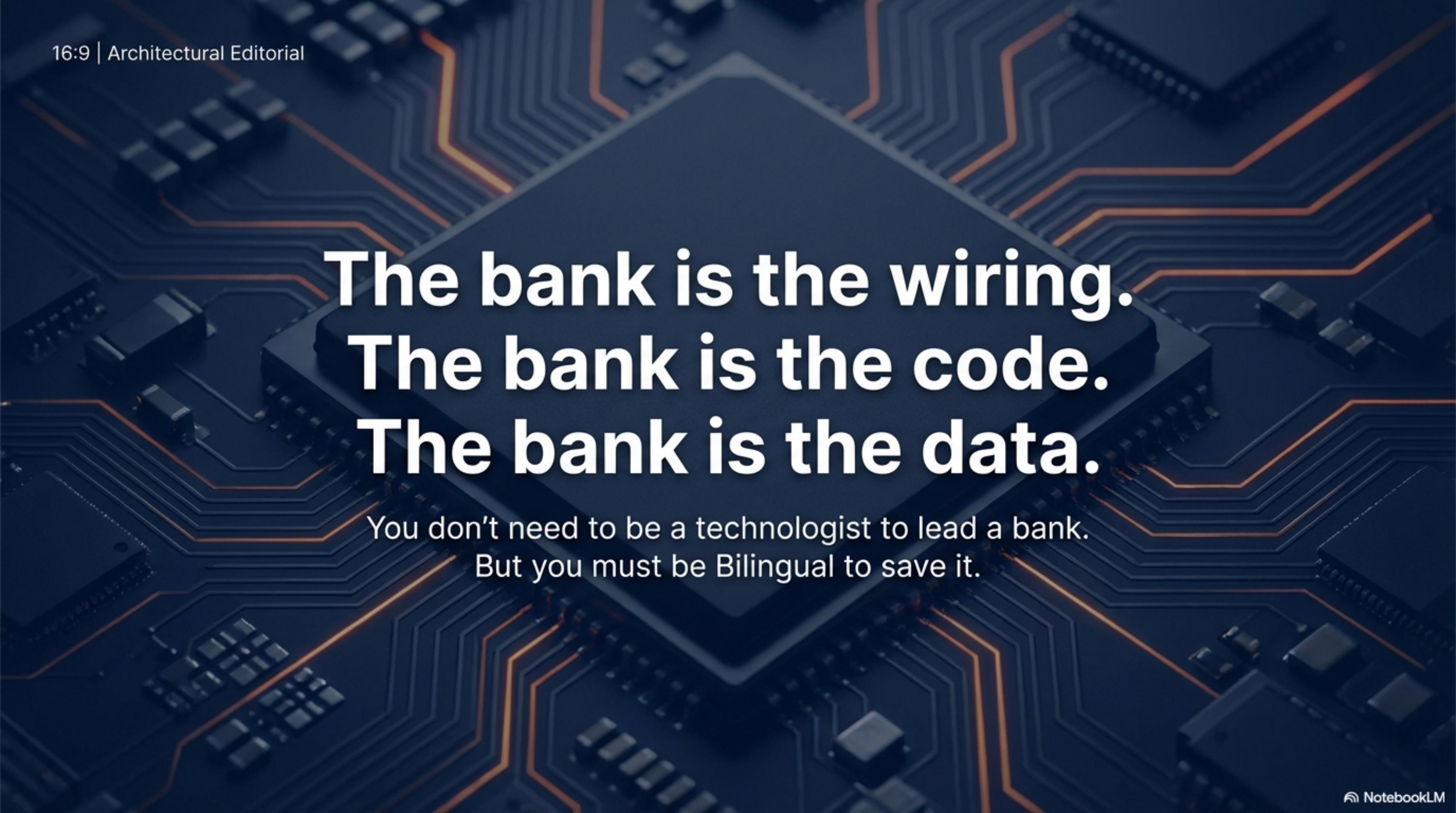
**Hire for Radar Spikes.**  
Audition for potential, don't just interview history.



**Break the Clay Layer.**  
Dismantle information monopolies.



**Bridge the Gap.**  
Go and see the code reality yourself.



The bank is the wiring.  
The bank is the code.  
The bank is the data.

You don't need to be a technologist to lead a bank.  
But you must be Bilingual to save it.