

The guide to banking transformation - a trilogy

Operational blueprint checklist

ateko
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Operational blueprint checklist

Review your bank's modernization efforts against this 5-point diagnostic list.

	The pilot loop	Has your initiative been stuck in the "Proof of Concept" (PoC) or pilot stage for more than six months because of unresolved enterprise data or security exceptions?
	Reliance on customization	Is your development team heavily customizing your enterprise platform to mimic legacy manual workflows, rather than adapting your processes to fit out-of-the-box best practices?
	Hiding the complexity under the covers	Are you attempting to deploy AI on top of back-office processes that still require multiple manual approval gates and paper-heavy workflows?
	Siloes and shadow IT	Are localized business units actively purchasing niche SaaS tools or building custom scripts in a vacuum to solve immediate operational bottlenecks?
	Metric manipulation	Is your project team claiming transformation success based on "system go-live" dates, even though manual exception queues and backlogs have not decreased in production?

Tally your total number of "Yes" answers to evaluate your modernization status:

0 – 1 Yes: Your modernization is on a stable path. You are simplifying processes before automating and utilizing out-of-the-box platform capabilities. Maintain this momentum by focusing on continuous documentation as systems update. Ensure your CoEI keeps business and IT backlogs aligned to prevent shadow IT from creeping in as you scale.

2 – 3 Yes: Your teams are sprinting, but likely in the wrong direction. Foundation work, like simplifying steps and mapping baseline architectures, is being skipped in favor of speed. Establish clear process baselines, map your target workflows and engage your enterprise architecture team early to align individual project delivery with your long-term platform goals.

4 – 5 Yes: Your sequencing is inverted. You are likely attempting to deploy advanced AI or automation on top of complex, manual processes, or heavily customizing platforms to mimic legacy workflows. Pivot to a "decision-first" approach. Stop trying to clean all enterprise data or automate entire domains at once. Focus strictly on Phase 1: simplify a single, high-friction workflow down to its minimal viable steps before your technology partners write any code.