

The guide to banking transformation - a trilogy

Transformation reality check

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Transformation reality check

Review your bank’s active transformation initiatives against this 7-point diagnostic list.

	The AI disguise	More than 50% of your current "AI" project budgets and timelines are being spent on cleaning CMDB tables, mapping data schemas, or resolving legacy system database technical debt.
	The pilot loop	Your initiative has been stuck in the "Proof of Concept" (PoC) or pilot stage for over a month because of unresolved enterprise data or security exceptions.
	The explainability gap	The project team cannot explain the automated decision logic in plain business language
	Weaponized readiness	An external advisor or internal squad has paused an active deployment with the argument that your enterprise data "is not mature or ready enough" to proceed.
	Activity over value	Your steering committee progress reports are tracking technical volumes (tokens processed, tables migrated, CIs mapped) rather than operational value, such as reduction in handle time or straight-through processing (STP) rates.
	The outcome litmus test	The project’s business case promises ambiguous qualitative benefits (e.g., "empowering operational teams" or "unlocking enterprise agility") rather than specific improvements to the speed, quality, or consistency of a specific business decision.
	Enterprise scoping trap	Your teams are attempting to clean and harmonize data across entire enterprise domains, rather than restricting data hygiene strictly to the perimeter of a single business decision path.

Tally your total number of "Yes" answers to evaluate your institution's risk exposure:

0 – 1 Yes: pragmatic modernization. Your projects are grounded in operational reality. You are deploying technology against discrete business decisions rather than chasing vendor hype.

2 – 4 Yes: The remediation trap. Your delivery squads are drifting toward technical perfectionism and siloed execution. You are at high risk of milestone delays and consultant-driven scope creep.

5 – 7 Yes: Not a real transformation. Your organization is funding a multi-million-dollar legacy database clean-up masquerading as a strategic transformation. Strategic alignment between the execs and technical delivery is broken, and the initiative is headed toward an expensive operational write-off.