

# SCB & IMD

ACCELERATING  
DIGITAL TRANSFORMATION  
AT THAILAND'S OLDEST BANK



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# EXECUTIVE SUMMARY

In 2016 Thailand's Siam Commercial Bank (SCB) embarked on a major digital business transformation journey in response to intensifying competition and deregulation. Seeing its traditional strengths turn into liabilities, SCB formulated a radical transformation plan, which included "Going Upside Down" to reduce costs, enter high-margin lending segments, embrace data analytics and switch its business model to become a platform. But where should it start and how could it provide its loyal workforce of 27,000 with the tools to tackle this huge challenge?

SCB partnered with IMD to develop an integrated L&D offering that engaged every layer across the bank's structure – from the back office right up to the C-suite – for a total target audience of 5,000 people. To develop a common vocabulary of digital transformation, the same learning material was shared across all levels of the organization using a range of delivery methods, from self-learning online modules through classroom discussions and projects to onsite company visits.

Two years in, and with more than 750 managers having participated in learning modules, the partnership had already allowed SCB to meet its strategic goals of disrupting itself, internalizing the logic of digital business, and redefining its business model. It has cut across the company's structure and connected its layers. In the process, SCB has developed new knowledge and a culture of learning, coaching and mentoring that will continue to benefit the organization well into the future.



# INTRODUCTION

Digital technology has been developing faster than many industries can exploit its advantages. Often organizations embark on so-called digital transformation initiatives by starting with low-hanging fruit such as embracing social media and making their products and services available online. Real transformation requires a new business model, but companies often struggle to execute it.

Siam Commercial Bank (SCB), one of Thailand's largest retail banks, was not interested in piecemeal efforts. For SCB president and CEO Khun<sup>1</sup> Arthid Nanthawithaya, digital business transformation would have to touch the bank's entire structure to succeed. All segments of the workforce would have to develop execution skills, engage in hands-on transformation projects and forge a shared organizational mindset.

SCB and IMD partnered in 2016 to design and roll out a slew of integrated leadership development programs aimed at accelerating SCB's digital transformation.

## ABOUT SCB

Siam Commercial Bank was established by Royal Charter in 1907 as Thailand's first home-grown bank. During its more than 110 years in business, it has developed deep expertise in providing financial services to Thai businesses and consumers. Today, SCB is a leading universal bank, its services backed by an extensive banking network and continuous pursuit of technological innovation. As of September 2018, its nearly US\$100 billion in total assets made SCB the country's largest commercial bank.

## ABOUT IMD

IMD is an independent business school, with Swiss roots and global reach, expert in developing leaders and transforming organizations to create ongoing impact. IMD custom programs are co-created with a select group of innovative global organizations to address their specific performance objectives. These tailor-made programs help companies to build new capabilities and address their most significant business challenges. The programs blend academic expertise with hands-on implementation and are designed for learning and business impact.

<sup>1</sup> *Khun* is a Thai honorific, commonly used to indicate Mr, Mrs, Ms or Miss.



# THE CHALLENGE

Digital technologies have dramatically altered how companies deliver products and services to customers. Numerous new financial technology (fintech) actors, many of them “born digital,” have launched innovative services designed with the smartphone-addicted consumer in mind. Customers can now complete most financial transactions using their mobile devices, QR codes and other tools, which offer speed and convenience. Traditional players with roots in the pre-digital era must adapt or die.

Once a corporate bank, SCB had successfully positioned itself as a retail

player, building up an extensive network of branches throughout the country.<sup>2</sup> Now it faced a world of disappearing transaction fees, rapidly changing dynamics in lending and wealth management, new regulatory requirements and shifting consumer behavior.

Thus, in 2016 SCB’s CEO unveiled a strategic plan, called SCB Transformation, slated to be executed over the next four years (Fig. 1). It recognized that adapting to the new realities of retail banking required radically changing the company’s business model and organizational structure.

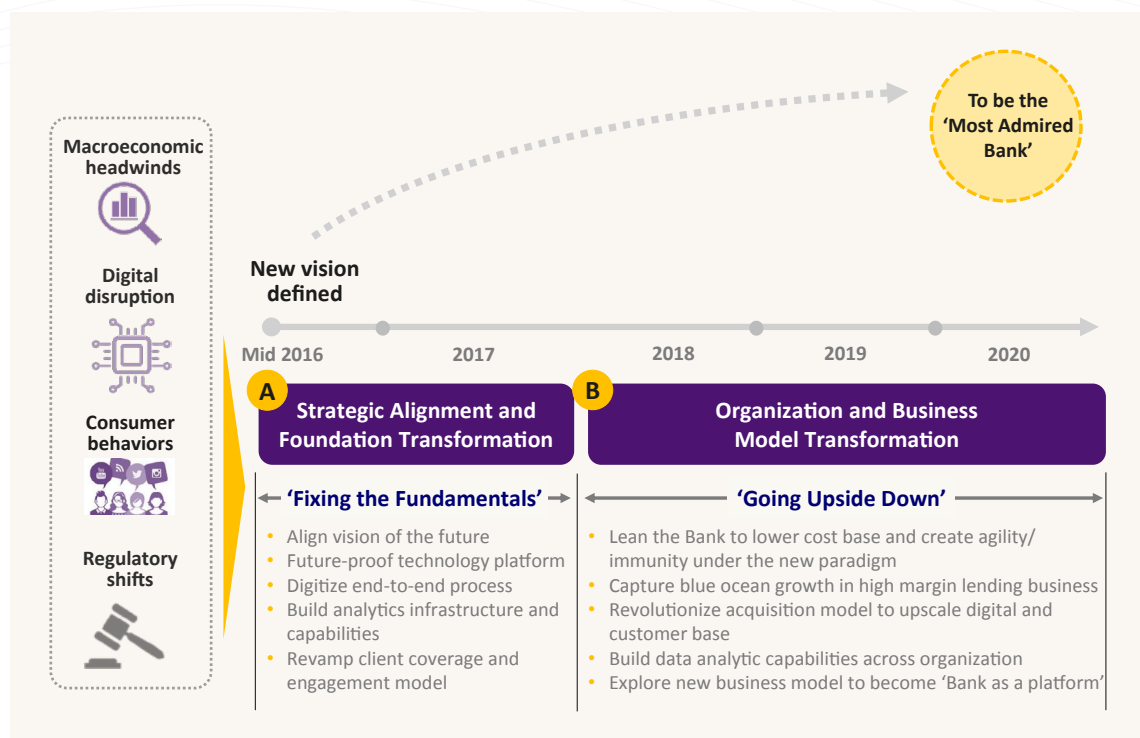


Fig 1: SCB’s new vision and strategy

<sup>2</sup> As of December 2017, SCB operated a total of 1,153 branches.

## SCB TRANSFORMATION

The first step, “Fixing the Fundamentals,” involved launching a mobile-banking platform and revamping the format and operating model of the bank’s physical branches. To accomplish this, SCB:

- Set up Digital Ventures, a subsidiary tasked with investing in fintech startups and accelerating the development of innovative solutions
- Spun off SCB Abacus, an outfit focused on artificial intelligence (AI)
- Entered into alliances with several strategic technology and business partners.

The second step, “Going Upside Down,” (Fig. 2) involved a huge organization-wide shift. The description reflected the magnitude of the shift and sense of polar change that SCB was aiming for. Its traditional strengths – e.g. its extensive network of physical branches – were increasingly irrelevant; and what was once the “bottom” – the last mile and the interface of service delivery – was now the quintessential element in the new dynamics of digital banking and finance.



The key to transforming our bank into a tech bank in the near future was enhancing the capabilities of our people. At SCB, we were determined to continuously uplift skills and knowledge and to support our people to reach their full potential.”

**Khun Arthid  
Nanthawithaya**  
SCB President & CEO

**Fig. 2: Going Upside Down**



Source: SCB

The Upside Down organizational and business model transformation had five goals (Fig. 3).

Fig. 3: Goals of “Going Upside Down”



This was bound to cause anxiety throughout the organization. SCB has been a dominant brand in the local market for decades, running as a well-oiled machine and generating large profits year after year. In a country where many jobs are confined to informal sectors, being part of the SCB

family was a matter of considerable pride for its thousands of employees. Would their skills, valued in the pre-digital world, measure up in this upside-down phase? How would the changes affect their day-to-day work, their career prospects, the well-being of their families?

## QUEST FOR A PARTNER

SCB's management recognized early on that its transformation was not just about technology; people and culture were key factors that could make or break the execution of the bank's strategy. CEO Khun Arthid believed it was important to engage the entire workforce – from the frontline and the back office through middle and senior management up to the company's top executives. Every SCB employee had to be equipped to think and speak about strategy, to take part in its implementation, and to uphold a new company culture.

With these objectives in mind, three senior executives (Fig. 4) set about looking for an L&D partner that could support SCB throughout the process of leadership building and digital and business transformation.

The desired impact of the joint initiative was threefold:

1. Give SCB's workforce the necessary tools to take part in the transformation and operationalize big data and analytics as the bank's key capability
2. Start and guide a company-wide conversation about digital change and what it means for SCB, and provide a sense of alignment from top management down
3. Introduce a data-driven, customer-centric culture of cutting through hierarchy and silos, thus enabling the bank to adopt a coherent digital business strategy.

There was a pressing need to give SCB's managers a broad understanding of the various digital technologies and the threats and opportunities they create for the banking industry. This would allow them not only to understand the details of the Going Upside Down strategy so that they could actively implement it at every level but also to explain the strategy to their teams and help them understand how to implement it. Additionally, they would develop a digital learning mindset, which meant continuously being curious about developments in the digital world and how these apply to SCB's strategy.



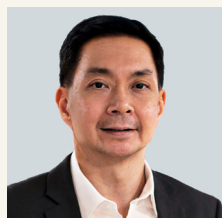
This was more than an L&D project. This involved the entire organization and it made L&D a strategic partner.”

**Mikolaj Jan Piskorski**  
IMD Professor of  
Strategy and Innovation

Fig. 4: SCB senior executives involved in the quest for an L&D provider



**Khun Phanporn Kongyingyong**  
Senior Executive Vice-President,  
Acting Chief People Officer<sup>3</sup>



**Khun Worawat Suvagondha**  
First Executive Vice-President  
and Dean of SCB Academy<sup>4</sup>



**Khun Darakorn Pipatanakul**  
Senior Vice-President,  
Future Leader Development at  
SCB Academy<sup>5</sup>

<sup>3</sup> As of March 2019, Chief People Officer

<sup>4</sup> As of March 2019, First Executive Vice-President, Head of Agile Capability Development

<sup>5</sup> As of March 2019, First Senior Vice-President, Future Leader Development



# THE COMMITMENT

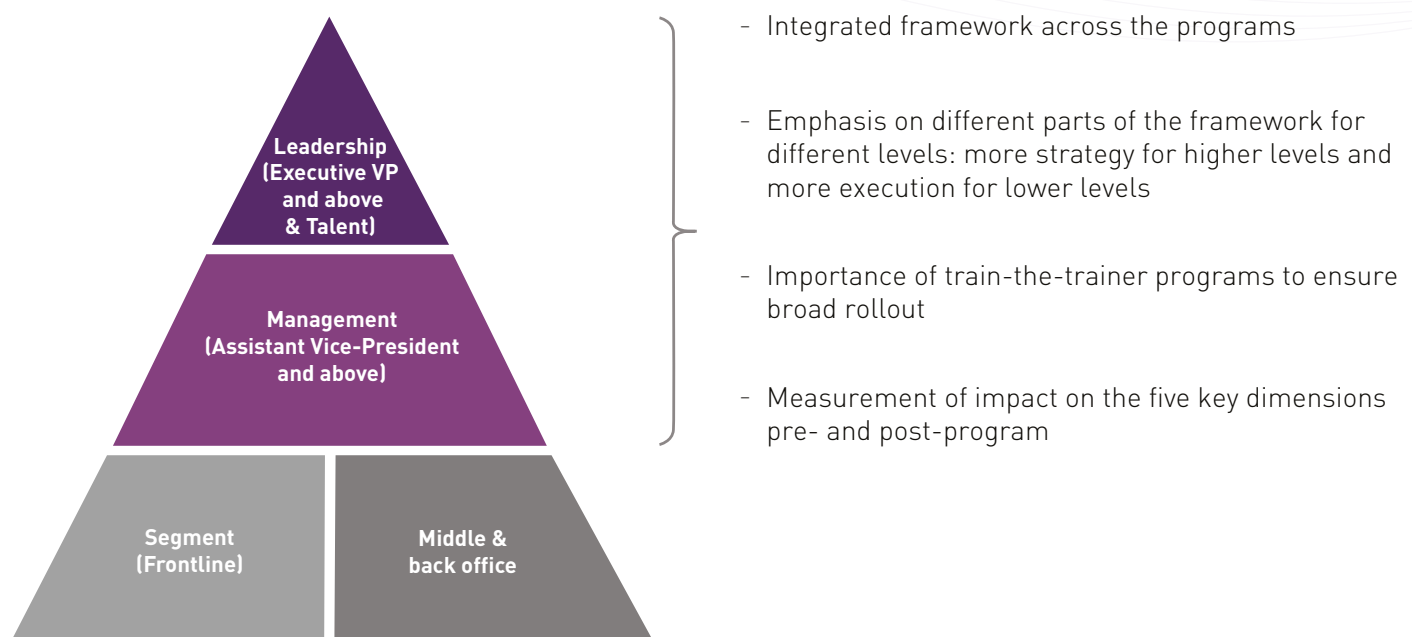
SCB and IMD agreed that the process could not be top down – it required integrating self, team and cross-team in a new matrix of collaboration – and that knowledge content and learning vehicles would need to be customized. In a spirit of co-creation, both parties would have equal input on the customization process (see Appendix on IMD’s co-creation process).

As a starting point, IMD faculty interviewed more than 50 SCB executives to gauge their existing knowledge and any gaps, their thinking about how to implement change at the bank, and the obstacles they faced. This gave IMD an overarching view of the opportunities and challenges and the different needs at each level. For example, junior managers

just needed to understand the concept of “bank as a platform business,” which could be elucidated through a classroom discussion presenting specific examples. Seasoned managers required more, so IMD facilitated a site visit in China of Alibaba’s platform. Meanwhile, senior executives wanted advice on how to forge collaborations with these platforms. Finally, within the bank’s top leadership, the strategic dialogue revolved around what it would take for SCB itself to become a platform business.

From the information collected during the interviews, IMD developed a detailed executive-by-executive development plan and proposed an integrated program overview (Fig. 5).

**Fig. 5: Integrated program overview**

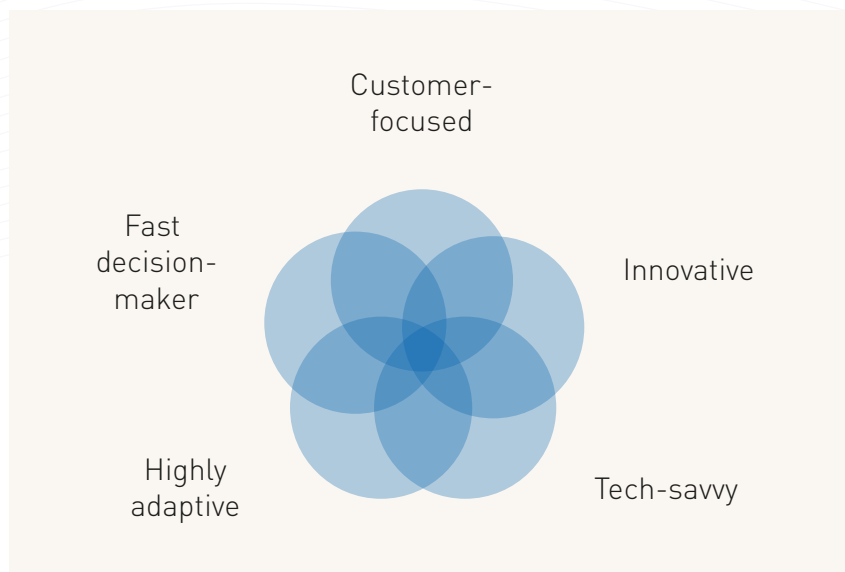


The commitment was to:

- Provide effective adult learning modules across a **variety of platforms**
  - Tightly integrate **offline and online** learning
  - Facilitate discussions of **real-life management situations** rather than academic knowledge
  - Highly **differentiate experiences** for each organizational level
  - Share **hands-on expertise** in digital change
  - Offer **individualized programs and coaching support** for executives to fulfill the requirements of their individual journeys
- Ensure **opportunities for executives to test hypotheses**, draw conclusions and submit evidence-based results
  - Organize **train-the-trainer programs** to enable SCB to deliver learning internally
  - Assist SCB in **building partnerships** with digital business leaders across Asia Pacific.

Digital for SCB was primarily about customer-facing technology. The L&D initiative offerings had to be based on a deep understanding of what it meant to be customer-centric, as illustrated in the five-dimensional framework (Fig. 6).

Fig. 6: The heart of the L&D commitment: Customer-centricity



This has been a new experience for us. Whereas in the past, some knowledge partners would bring us a ready-made product, IMD's philosophy was to truly understand our needs and match them. The key is to meet our business objectives, even if it takes customizing and making modifications. We have set the bar high and shared the same standards and benchmarks. We have also been able to bring the mindset of customer-centricity to how we approach our internal clients – viewing things in a context of their personal development journey.”

**Khun Darakorn Pipatanakul**

# THE L&D INITIATIVE

The L&D initiative aimed to build a language of change by imbuing the SCB family with a shared vocabulary built on common reference points, but adapting the solution to the needs of the audiences, which varied enormously in terms of experience, industry outlook, age and group size. Group size alone necessitated a range of learning vehicles and interaction modules (Fig. 7).

IMD quickly learned that people at different levels saw the world around

them and the issues at hand very differently. As a result, the responses that IMD's examples and case studies elicited varied dramatically. Whereas top executives saw a huge opportunity, mid-level managers were struck by the enormity of the task to change the company. Teaching had to involve active listening to how the messages of transformation were received and understood; adapting the content to fit the tone of the message; and creating new content to reflect real concerns.

Fig. 7: Full range of learning solutions

Level	L&D solutions	Program(s)
<b>CEO Management Committee</b>	<ul style="list-style-type: none"> <li>– Program Director's personal advisory</li> <li>– Guided discussions and advisory services</li> </ul>	
<b>Executive Vice-President level and above</b>	<ul style="list-style-type: none"> <li>– Workshops</li> <li>– Site visits</li> </ul>	<ul style="list-style-type: none"> <li>– Executive Leadership Program (ELP)</li> <li>– IMD online programs with IMD coaches</li> </ul>
<b>Talents</b>	<ul style="list-style-type: none"> <li>– Classroom and action learning</li> <li>– Topics included digital transformation strategy and leadership skills</li> </ul>	<ul style="list-style-type: none"> <li>– Talent Accelerated Program (TAP)</li> <li>– IMD online programs with IMD coaches</li> </ul>
<b>Managers</b>	<ul style="list-style-type: none"> <li>– Online and self-learning</li> <li>– Topics included digital transformation, leadership, employee behavior</li> </ul>	<ul style="list-style-type: none"> <li>– Online programs, customized from IMD's portfolio (translated into Thai and adapted), with coaches from SCB</li> </ul>

### CEO AND MANAGEMENT COMMITTEE LEVEL

At this level, IMD faculty focused on **one-on-one conversations**. They shared experiences of working with other banks undergoing digital transformations, discussing best practices as well as common pitfalls. They also outlined cultural aspects of the changes ahead and addressed executives' on-the-spot questions. Crucially, these meetings served as a forum for formulating key topics and messages to be shared organization-wide.

### EXECUTIVE VICE-PRESIDENT LEVEL AND ABOVE: ELP

To ensure alignment between the Management Committee and the executives reporting to them, IMD developed an **Executive Leadership Program (ELP)** consisting of a set of workshops for executives at vice-president level and above. Using real-world industry case studies, the workshops became a laboratory of ideas on what big data and analytics meant for SCB's business. Participants then visited large internet platform companies in China and Singapore to see how these concepts are applied. They also initiated collaboration efforts (partnership development, Fig. 8), personally pitching the resulting ideas to potential partner companies and keeping selected members of the Management Committee updated.

Fig. 8: Partnership development in ELP





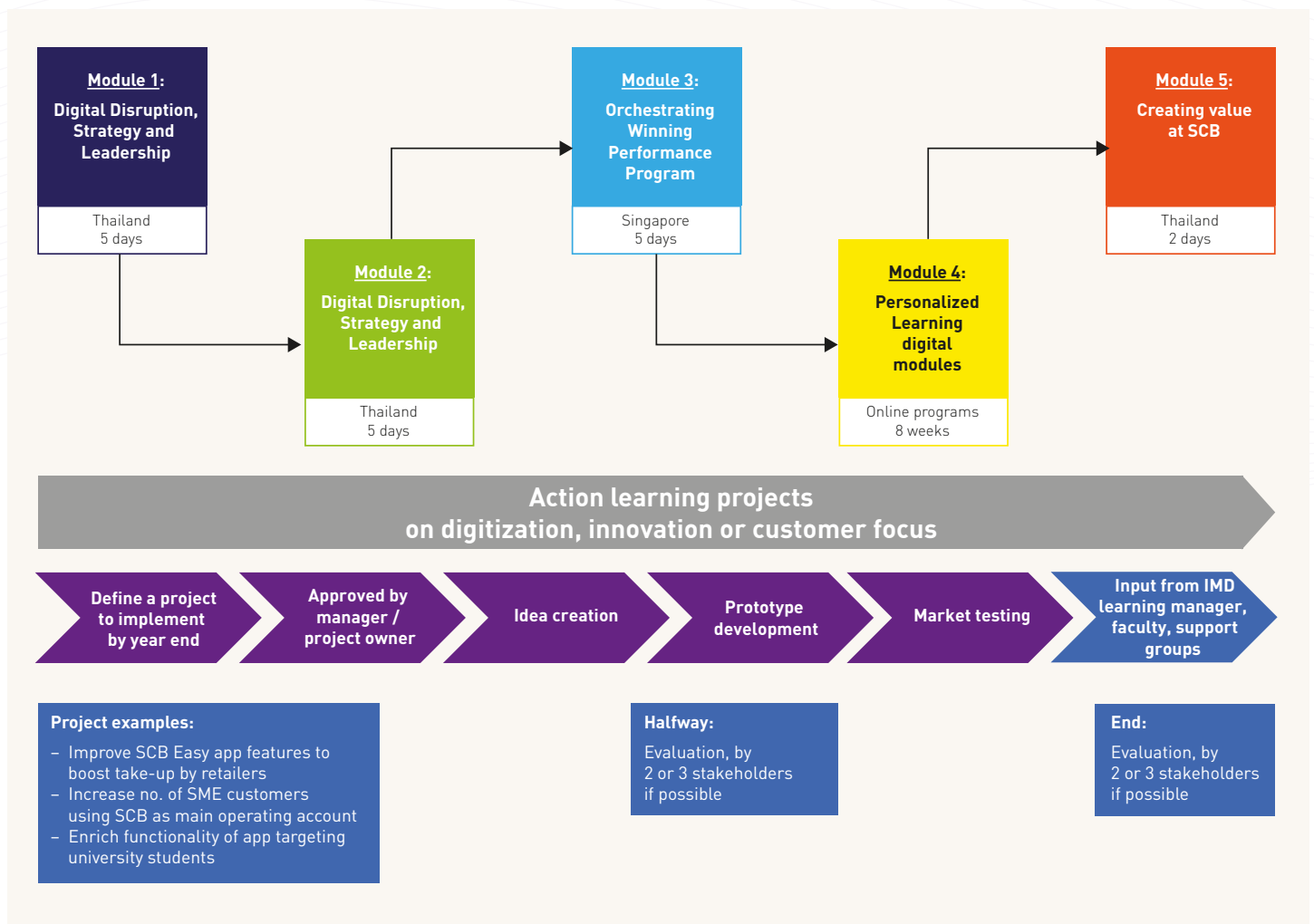
### TALENT LEVEL: TAP

To further deepen the sense of alignment across the organization, IMD launched the **Talent Accelerated Program (TAP)**, targeting mid-level executives. First offered in 2017 to a group of 55, TAP consisted of five modules, including a module with electives built on IMD's Orchestrating Winning Performance (OWP) program in Singapore. Over the course of TAP, participants undertook action-learning digital transformation

projects (Fig. 9) to apply their learning. They also took project ownership of initiatives suggested by their seniors and reported back to them.

Following the success of the program, SCB offered it again in 2018. To encourage collaboration between different seniority levels, the second cohort also included 30 young talents, as SCB and IMD were confident that involving them early would greatly help change SCB's culture and way of doing things.

Fig. 9: TAP program architecture



### MANAGER LEVEL: ONLINE PROGRAMS

The online programs were aimed at accelerating the speed of digital business transformation at the bank. SCB was attracted to IMD’s online program format because of its dynamic mix of teaching, coaching, sharing feedback and action learning through real-life business projects, as well as the way it brought learners as close as possible to a real classroom experience (Fig. 10).

Since English was not a common instruction medium in Thailand, IMD customized its learning materials for

Building on Talent (BOT) and the Digital Transformation Program (DTP) by translating and adapting them to Thai, for rollout to thousands of SCB managers (Fig. 11).

In addition to covering the same topics as for seniors, i.e. strategy for digital transformation, the online programs aimed to groom the participants to become architects of the ongoing change, who could build creative teams and supportive environments. Again, the content was always applied to the participants’ own context.

Fig. 10: Online program journey

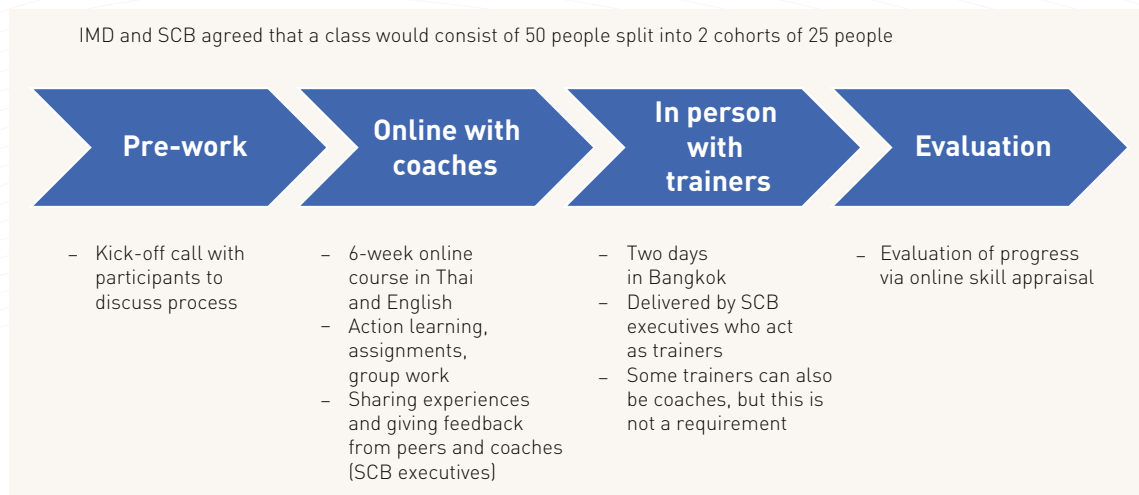
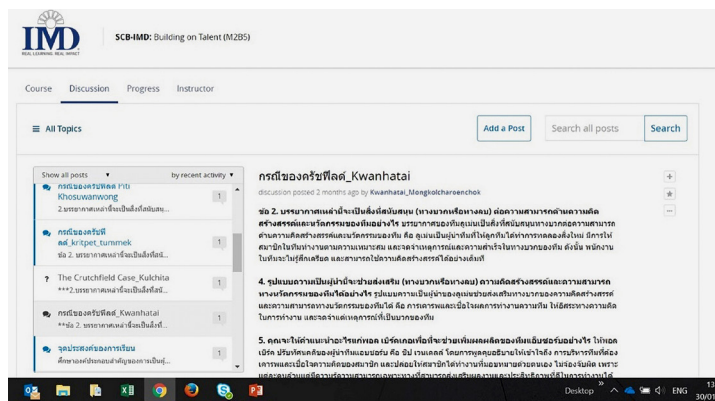


Fig. 11: Example of online program portal in Thai



## LISTENING AND ADAPTING

Although there were some logistical challenges, they did not derail program delivery. For example, since it was not viable to bring numerous IMD coaches from overseas for the programs' coaching components, IMD trained executives who had already completed programs with IMD coaches to become in-house coaches and teach digital leadership to their colleagues.

Many of IMD's online open-enrolment programs are designed for Western executives who have chosen to participate. Rolling them out to SCB was a calculated risk, as participants could not take time off for the program. Their learning took place on top of existing work commitments. To be practical, IMD compressed the content and workload, providing a better fit with the staff's realities.





# THE IMPACT

The impact of the initiative on the organization and its employees at all levels has been massive, with **750 managers participating** directly. The impact includes how people at SCB reach out across hierarchies and structures to learn about, make sense of and execute the bank's ongoing digital transformation. As a result

of a grueling **800 hours of training**, SCB has **built a pool of 45 in-house coaches**, each ready to interact with a number of colleagues to disseminate learning throughout the bank (Fig. 12). Adding to the momentum, in 2017 and 2018 more than 100 high-performing staff took part in the Talent Accelerated Program.

**Fig. 12: Train-the-trainer: Diffusing knowledge more widely within the organization**

	Digital transformation	Innovation and analytics	Organizational effectiveness	Personal leadership
Executives	Executive Leadership Program (ELP) Train-the-trainer programs for Digital Transformation Program (DTP)		Train-the-trainer programs for Building on Talent (BOT) + Changing Employee Behavior (CEB) + Execution Leadership (EL)	
Talents	Talent Accelerated Program (TAP) (from 2018 includes train-the-trainer programs)			
Managers	Digital Transformation Program (DTP)		Execution Leadership (EL) + Changing Employee Behavior (CEB)	Building on Talent (BOT)

= train-the-trainer  
 = integration between programs



“  
 Jointly we have seen a vigorous **multiplier effect, creating feedback loops and virtuous cycles** that cascade learning right down the organization.”  
 IMD Professor Mikolaj Jan Piskorski

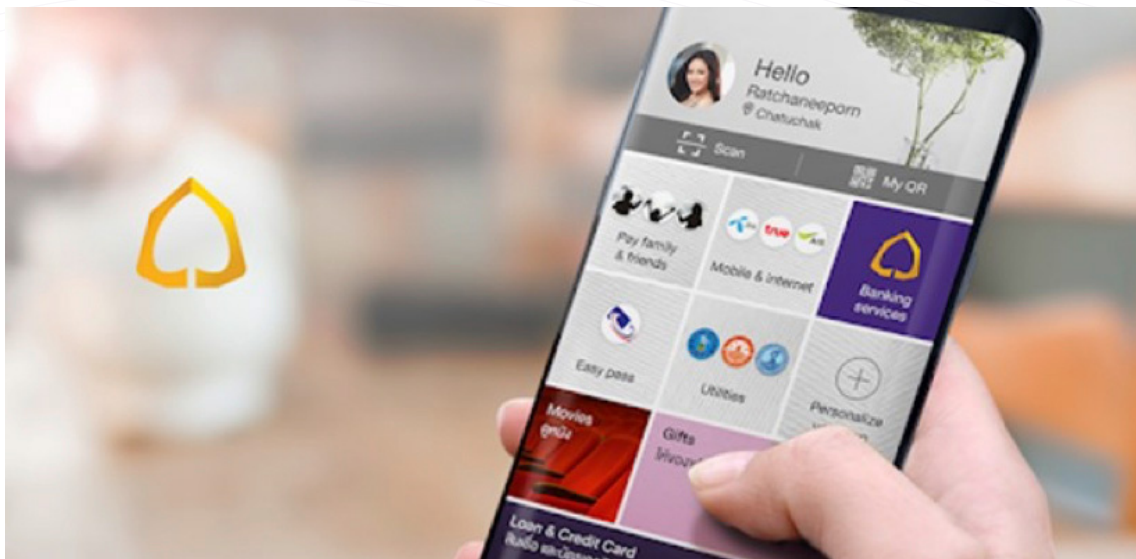


## MAKING STRIDES WITH DIGITAL

Today, SCB is **on track to reduce the number of branches** from 1,200 to 400 by 2020. It did not initiate staff layoffs, but the workforce has contracted through organic attrition. Branch employees have been trained to act as relationship managers instead of processing documents. The **digital customer base has become more engaged** and is projected to expand from 9 million in 2018 to 12 million by end-2019. Meanwhile, SCB is **driving innovation with the SCB Easy mobile app**, with fast uptake suggesting **10 million users by 2020**.

SCB can now execute at a pace that it was not used to but which is the norm in a competitive digital environment. With the main building blocks of digital transformation in place, it has set its sights on **organizational restructuring** to flatten hierarchies and introduce agile ways of working throughout the bank.

### SCB Easy mobile banking app



## BREAKING WITH THE PAST

Along the way, many of the company's deeply held assumptions have been challenged. For years, SCB's branch-heavy retail banking model was consistently profitable. Letting go of that model has been tough – cognitively, psychologically and emotionally. The L&D partnership has helped the bank's leaders **demystify key technology-related concepts** and buzzwords and allowed them to **learn from other companies, markets and industries** undergoing similar change. This has been a source of motivation, encouragement and moral support throughout the process, particularly when results have not materialized immediately or automatically, and people have been tempted to revert to the old familiar ways.

## LEARNING FROM OTHER ORGANIZATIONS

Once the CEO's message of why SCB should become a platform had sunk in, visiting the operations of platform companies overseas had a transforming effect. The executive vice-presidents could now **reimagine the opportunities that a platform business could deliver**, allowing them not only to forge new partnerships but also to revive those that had stalled precisely because of a clash between product-centric and platform thinking. They also understood that **sophisticated data analytics would allow the bank to enter uncharted service segments** such as unsecured lending, thus fundamentally changing how it worked.

## APPLYING NEW KNOWLEDGE

Talent-level participants understand that digital change is rarely incremental. They are **embracing customer-centricity, employing agile methods** of working, and applying their learning to specific digital transformation projects, some of which have **translated** the tenets of the Going Upside Down **macro strategy into concrete micro-level outcomes**.

Project outputs have been integrated into the workstream, feeding into larger transformation projects unfolding in areas such as lending to SMEs. Since then, TAP participants have been using design thinking and big-data analytics to tackle larger issues and devise successful projects that have gone into production, e.g. creating chatbots that facilitate interaction with SMEs.



<sup>6</sup> SVP = Senior vice-president.

<sup>7</sup> FSVP = First senior vice-president.



This course is one of the best programs and far beyond my expectations with great content and structure. It provided me with digital transformation frameworks, business models that I can apply to my work."

**Pratarnporn Viranuvatti**  
FSVP,<sup>7</sup>  
GTS Product Development



I can take away tools from the Digital Transformation Program to my department's digital transformation strategic plan. And I have already recommended this program to colleagues."

**Phattharaphon Ratanasuvan**  
SVP,<sup>6</sup> Trade Product

## IMPROVING THE CUSTOMER JOURNEY

The results have been **a game-changer for customers**. Real-time approval, no documents required, one signature only, and access anywhere – all unimaginable just a few years ago – have become the norm. SCB employees have seen the real fruits of their learning. They know that ambitious projects can be rolled out quickly, without internal fumbling, and that data can take the form of visual storytelling, instantly highlighting a customer's needs.

## FOSTERING COLLABORATION

Junior managers who completed online programs see that **data can serve the customer better** by providing speed, convenience and targeted marketing. They are excited about the possibilities that data provides in terms of **new channels** for delivering customer services and have picked up the language to discuss the opportunities with colleagues. This truly underpins everything that is set to transpire at SCB in the future. Many junior managers have been naturally drawn to talent-level leaders. Working together with them on transformation projects is stimulating and spells great things for their career advancement, demonstrating the impact of the kind of **organizational connectivity** that SCB and IMD have pursued from the beginning.



At first, **we thought it would be hard to motivate senior people to sacrifice their time and become coaches**. But as it turned out, **most come away with a great sense of fulfilment** and a better understanding of what it takes for SCB to succeed in digital business. They feel that **the experience has made them better leaders who know how to mobilize resources** and skills within the bank. Meanwhile, the participants feel good about having an executive listen to their ideas and concerns."

**Khun Darakorn Pipatanakul**



I liked the interdisciplinary between academician and practitioner together with very pragmatic delivery model."

**Piyasak Ngernthai**  
FSVP,  
Credit Product and  
Business Development



Gives me the idea on how we could move to the next level to be able to compete in new environments and challenges."

**Pornsit Kridsadapradit**  
FSVP,  
Risk Modeling Division



# REFLECTIONS: ADAPTING TO A DIVERSITY OF CULTURES, AUDIENCES AND EXPECTATIONS

- **Organizational transformation** starts with a conversation that **transcends hierarchies and boundaries**. To take part in that conversation, people need tools such as shared frameworks, reference points and vocabulary. The way the frameworks are presented needs to be customized: Some groups only need a basic understanding of the issue, others require specific answers to highly specialized questions.
- The L&D partnership helped IMD internalize that **learners who become teachers**, such as SCB's senior executives-cum-coaches, are highly receptive and will **help cascade the learning down the organization**. According to a senior L&D executive, "We can see the alignment across the organization, and it allows us to have extensive conversations about where we are going with our strategy."
- As the initiative's co-designer, SCB has felt a strong sense of accomplishment: It has built its own learning programs and connected rank-and-file staff with several dozen **senior executives** who chose to **coach, train and mentor** their juniors.
- The logistics of an L&D initiative need to be addressed in an inclusive way. In large organizations, significant scale can be achieved by blending classroom learning, online and self-learning tools, and in-house coaching. **Adapting means** making sure that for any particular group, **learning makes sense in their world** – it fits their reality, and collective as well as individual experience.
- International environments create their own challenges and barriers – linguistic, cognitive, cultural. In the SCB-IMD partnership, change was introduced in a **cultural context** that values group harmony, face saving, respect for hierarchy, and indirect speech (or even silence). These are values and communication patterns that have worked well locally for centuries. The program had to make room for them and **adjust delivery accordingly**.
- The parameters of delivering a large-scale, organization-wide learning initiative are bound to evolve over time. Audiences are prone to fast change: As **younger cohorts** come on stream, they **bring new levels of exposure and fresh expectations**, and more and more specialists will be emerging in the digital space every year.
- Many organizations aim for a picture-perfect delivery of their learning initiative from the get-go. In reality, there is significant value to be found in the initial adjustments and occasionally taking a step back. Rather than setting things in stone from the beginning, **get started, collect feedback and adjust to optimize future delivery and impact**.



# IMD TEAM



**MIKOLAJ JAN  
PISKORSKI**

Program Director  
Professor of Strategy  
and Innovation

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and Organization  
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CHALLENGALLA**

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Marketing and Strategy

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**INA TOEGEL**

Professor of Leadership  
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Change

[> more info](#)

# APPENDIX

## Our design philosophy: The IMD co-creation process

The most critical starting point in any journey with our clients is the preparation time and the importance of co-creation. Our faculty gets deeply involved with the most senior stakeholders (C-suite), sponsors and more to secure a very thorough understanding of the goals and objectives and the impact that you wish to have on the leaders of the industry and your organization. Our co-creation methodology is as follows:



### UNDERSTANDING CONTEXT

#### Steps 1 & 2

- We listen to your description of your culture, your business strategies, your values, your learning and development objectives, and the impact you want to have on your organization and your leaders.
- We ask questions, we probe and we challenge you to ensure that our understanding of your goals and your organizational context is rich and deep.
- Together we choose a small set of project/program "Must-wins": the outcomes we must achieve to have the impact you want to have on your leaders and on your organization.

### CO-CREATION

#### Steps 3 to 7

- We bring together everything we have learned during the first phase to create the first sketches of the program structure and flow.
- We test these prototype sketches with you and your program stakeholders so that our designs reflect a rich variety of ideas and concerns.
- We agree on a program structure and flow that will have the highest possible impact on your leaders and on your organization.

### DELIVERY

#### Step 8

- Once we are in agreement on the design, we launch the program.
- We embed the learning through carefully crafted processes that blend together many different tools and approaches.
- We reconstruct or fine-tune the learning process based on the feedback we receive through the evaluation process and on a fresh look at the organization's business challenges.