

# REMOVE THE UNKNOWNNS BEFORE YOU BEGIN

Executive Briefings

## Key Takeaways

- Approval authorizes an initiative; it does not mean the organization is ready to execute it.
- Identify dependencies and involve the people who understand how the work actually happens before the solution is fully defined.
- Remove avoidable unknowns now so the organization has capacity to manage the unavoidable ones later.

**Estimated Reading Time:** 5 minutes

By this point in the year, your 2027 priorities may be largely defined.

That doesn't mean they are ready.

A project can have executive sponsorship, an approved budget, a place on the roadmap, and a compelling business case — and still enter the new year carrying unanswered questions that will eventually become delays.

Preparation is the work of finding those questions now.

Not every unknown can be eliminated before an initiative begins. But the ones you can identify today are much less expensive than the ones implementation discovers for you.

## Approval Is Not Readiness

Annual planning creates important milestones.

The budget is approved. The initiative makes the priority list. Leadership agrees to move forward.

Those decisions authorize action.

They don't prepare the organization to take it.

Before a priority moves from planning into execution, ask what still depends on an assumption.

Do we understand the process we're changing? Do we know which systems and data it touches? Have the people who actually perform the work been involved? Are responsibilities clear? Do we understand the regulatory, security, and operational implications?

And perhaps most importantly: ***Do the people responsible for the initiative agree on what problem they are solving?***

If different stakeholders answer that question differently, implementation will eventually expose the disagreement.

Better to discover it now.

## Find the Dependencies Before They Find You

Banking processes are interconnected by design and by history.

A change in one area may affect customer service, operations, technology, compliance, risk, reporting, security, or a third-party provider. An application that appears to serve one function may supply information to several others.

Those dependencies are manageable when they're understood.

They become expensive when they appear unexpectedly.

Before implementation begins, trace the initiative outward.

What other systems exchange information with this one? Which processes depend on that information? Which teams will experience the change? Which vendors need to participate? What reviews or approvals must occur before particular decisions can be made?

The goal is not to create an exhaustive map of the institution.

It is to understand enough of the surrounding environment that the project does not begin by stepping on something nobody knew was there.

***A dependency discovered early is planning. A dependency discovered late is disruption.***

## **Ask the People Who Know Where the Workarounds Are**

Process documentation tells you how work is supposed to happen.

Employees can tell you how it actually happens.

That difference matters.

The people closest to a process know which steps require judgment, which exceptions occur regularly, which information cannot be trusted without checking another source, and which workaround keeps the entire process moving when the documented procedure falls short.

Bring that knowledge into the project before the solution is fully defined.

This is not simply change management.

It's discovery.

A project designed around the official process while ignoring the working process risks solving an incomplete version of the problem.

The employees doing the work are not merely people who will eventually need training.

They're evidence.

## **Define What Better Means**

Preparation also requires a baseline.

If the initiative is intended to reduce manual work, how much manual work exists today?

If the objective is faster response, what is the current response time?

If better information is the goal, where does today's information fall short?

If risk reduction is the objective, what exposure are you trying to reduce?

Without a starting point, success can become surprisingly subjective.

The technology may work. The implementation may finish on schedule. Employees may begin using the new process.

But did the bank improve?

Define that answer before the project begins.

Otherwise, project completion can become a substitute for business results.

## **Leave Room for What You Cannot Know**

Readiness does not mean eliminating uncertainty.

That isn't possible.

Requirements will evolve. Unexpected dependencies will emerge. Employees will discover things during implementation that could not have been predicted beforehand.

Preparation should not become another form of paralysis.

The objective is to remove the **avoidable** unknowns so the organization has enough capacity to respond intelligently to the unavoidable ones.

That is an important distinction.

Teams that enter a project already struggling with unclear ownership, incomplete requirements, unreliable information, or unresolved dependencies have little room left when something genuinely unexpected occurs.

Prepared teams do.

## **Closing Thought**

There's still useful work between approving a 2027 priority and beginning it.

Use it.

Clarify the problem. Validate assumptions. Map the important dependencies. Establish ownership. Involve the people who understand the current process. Define the baseline and the outcome.

None of that requires pretending implementation has already begun.

It simply means January does not have to spend its first weeks answering questions October and November could have resolved.

Preparation is not about making change slower.

It is about removing the things most likely to slow it later.

***Finish strong by removing the unknowns you can. Start stronger with an initiative ready for the unknowns you can't.***

## **Start the Conversation**

- Every successful modernization initiative begins with a shared understanding of where you are today and where you want to go next.

- If your leadership team is evaluating modernization priorities, Anchor Bridge Innovations would welcome the opportunity to start that conversation.