

Turning Insight into Institutional Change

Implementation Toolkit: Purpose and Use

An implementation plan is a structured method for converting an observed issue into a change that meaningfully alters how a bank operates. It bridges the gap between observation and execution. Without this level of structure, even well-founded insights remain informal and do not influence decisions.

Banks function as systems defined by process, incentives, risk frameworks, and established decision-making patterns. As a result, change does not occur simply because an idea is correct. It occurs when a problem is clearly defined, tied to outcomes the institution values, and introduced in a way that aligns with how decisions are evaluated and approved.

An effective implementation plan performs three functions. It defines the problem with sufficient precision to establish credibility. It translates that problem into specific, observable changes in process or behavior. It connects those changes to measurable outcomes that can be evaluated over time.

Change management is inherent to this work. Any proposed change enters an environment where performance is already measured, processes are already in place, and responsibilities are clearly defined. Individuals and teams are operating within existing expectations. Under these conditions, resistance should be expected. It is a rational response to changes that affect how work is performed, how outcomes are measured, or how success is defined.

For this reason, implementation requires more than technical accuracy. It requires anticipation. A well-constructed plan identifies the relevant stakeholders, considers how incentives are affected, and accounts for where challenges are likely to arise. It introduces change in a sequence that allows for validation, alignment, and measured expansion.

In practice, effective change follows a progression. The issue is first validated using data and observed patterns. Stakeholder alignment is developed prior to formal proposal. Changes are then tested in a defined scope. Outcomes are measured and evaluated. Expansion occurs only after results demonstrate consistency and credibility.

This toolkit is designed to support that process. Each section builds on the previous one and should be completed in sequence. The intent is to move from a general observation to a structured, defensible plan that can be presented and implemented within your institution.

Responses should be written with the expectation that they will be reviewed by senior leadership. Avoid generalizations. Describe actual behavior, not intended policy. Use specific examples and, where possible, supporting data.

Gap Identification

This section is designed to surface a repeatable inconsistency inside your institution. Focus on patterns that occur under pressure, not isolated events. The strongest gaps are those where stated practice and actual behavior diverge in a consistent way.

Write in concrete terms. Describe behavior that can be observed. Identify when it happens and what it leads to over time. A useful gap is one that produces a consequence the institution would recognize as important.

Stated Approach	Actual Behavior	When It Occurs	Impact	Notes
We price for risk	Pricing adjusted to match competitors regardless of liquidity	Large or competitive deals	Reduced yield and inconsistency	Common in CRE

Implementation Plan

This section converts your observation into a structured plan. Each component builds on the previous one. The problem must be specific. The current state must reflect reality. The desired state must describe behavior. The metric must show whether the change is working. If any section is unclear, the plan will not hold up in conversation. Take time to refine each component before moving forward.

Component	Definition	Evidence	Stakeholders	Notes
Problem	Pricing does not reflect liquidity position	Recent deals below target yield	Lenders, Credit, CFO	

30-60-90 Roadmap

This section sequences your approach. Effective change is introduced over time. The first phase builds understanding and alignment. The second tests the change in a controlled setting. The third expands or formalizes based on results.

A common failure point is attempting to implement too early. Use this section to pace the work and build credibility.

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Persuasion Framing

This section prepares you to present your plan. Decisions in banks are influenced by how information is framed. Your objective is to connect your plan to outcomes leadership already prioritizes.

Strong framing is specific and supported by evidence. It connects the change to financial performance, risk exposure, or regulatory expectations.

Lens	Framing Statement	Supporting Evidence	Audience	Notes
Financial Impact	Improves yield by 20 basis points	Portfolio performance data	CEO, CFO	