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Angel Gavieiro Besteiro

# Strategy in Action

A Holistic Management Strategy  
Framework to Navigate Businesses and  
Multinational Organizations

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London, UK

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*To Isabel, my wife, my lifetime navigator  
To Diego, our son, our North Star  
To my parents, my departure harbour*

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## Foreword

The ‘Art of Management’ or the ‘Art of the Deal’... the ‘Leadership Qualities’... the ‘Vision’... All of these lofty concepts and definitions have been and still are identified as the key to corporate success by a large corpus of both formal and ‘folk’ management science books. A corpus that still constitutes the basis, if any, of the education of many executives. The personal, almost heroic, traits of those at the helm of the institution, with their capacity to read into the future and into others, coupled with the quasi-magnetic attraction that they are able to exert around them, constitute the best explanation of what makes an organization able to survive and to excel in its field. The welcome incorporation to management science of elements stemming from social psychology in recent years, with their emphasis on concepts like empathy, inclusiveness or personal identity recognition, can sometimes be misunderstood as being again innate personal qualities which only those gifted with them can employ as effective leaders.

I will not be the one to deny the value of personal leadership, when it provides an anchor to the organization and creates a positive culture, both important conditions for success. It is also true that in many nascent sectors, especially in those being created by disruptive technologies which may compete amongst each other, having a leadership team with a prescient vision about the future is an essential feature (I will leave open for debate till what extent the same ‘blind’ processes of natural evolution, and not so much the capacity to anticipate the future, are operating here). But these and other factors linked to the qualities of those at the helm quickly become powerless in the absence of a sound strategy.

I have many times witnessed how the term ‘strategy’ has been mis-interpreted. Most of the times, those in charge of formulating it end up providing a set of intermediate and final goals, without identifying the clues about how to achieve them. Some other times the planning stops at the enunciation of some more or less vague guiding principles of the strategy, useful no doubt, but short of defining the detailed plans that should explain the modus operandi of the organization. A good strategy never loses sight of the goals, always operates within certain overall hypothesis or principles that enable to maximize the competitive advantages of the business and has built-in mechanisms to challenge and eventually correct itself. But it also defines the concrete steps that the organization needs to take, at all vertical and horizontal dimensions and in a coordinated fashion, to meet the goals of all its stakeholders.

This coordination, that is, the articulation of the many levers of the organization in a coherent way within the strategy, is precisely the focus of this book. Its author, Dr. Angel Gavieiro has a long experience of operational and strategic missions in the corporate world, combined with a sound academic background. This double exposure enables Dr. Gavieiro to filter the classical principles of strategic planning through a lens of concrete experience on the field. While the book is not a manual, the reader will surely feel impelled to action upon reading it, now equipped with the necessary tools for the right holistic planning of the journey ahead of her organization.

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Demetrio Salorio

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## Acknowledgements

*Management is the most noble of professions if it is practiced well. No other occupation offers as many ways to help others learn and grow, take responsibility and be recognized for achievement, and contribute to the success of a team* (Clayton M. Christensen [1]).

A book like this is far from being my own creation, it is a collective effort that cumulatively over time many people have contributed to, in many cases in an unanticipated way and with many years of lapse since they made their mark on the author.

Let me start with the authors of the books explicitly referred in several of the chapters of this book and those of the research papers cited in the Bibliography. As Sir Isaac Newton said, *'If I have seen further, it is by standing on the shoulders of Giants'*. As far as this book is concerned, I can certainly subscribe the latter part of his quote for this book. As such, I am deeply thankful for the permission to refer to their work and contributions and I apologize in advance for any potential misinterpretation from my side of any of their findings and frameworks. Thank you for sharing your research, thinking and legacy.

Turning now to thank another collective of incredibly especial and talented people, for whom I reserve eternal gratitude in my heart, the teams and colleagues that I had the honour to lead and work with during my professional career, both as a strategist and as a banker. There are many to mention but, given the subject matter of the book, at minimum I would like to refer to the strategy-related teams that lived with me through the core of the practice and examples provided in the book. Chronologically, starting from the project teams at McKinsey & Co in the Madrid office; Barclays Bank both Group Strategy & Planning and the Business Development Team at the International Retail & Commercial Banking division; Lloyds Bank including the Financial Institutions Strategy Team, Corporate Banking Strategy & Business Development Team and Wholesale Banking & Markets Decision Support Team; Wells Fargo's Wholesale & International Strategy Team and EMEA Strategy Team; and finishing with the partner companies and clients of AG Strategy & Partners. Thank you for your excellent work, ideas and journey together.

Along with them, it is due a recognition to the CEOs and C-suite executives that entrusted me with the opportunity to either lead some of these teams or to engage our consulting services, so to bring suggested 'best-practices' to improve the process and



outcome of strategy development, and to challenge their thinking and/or decisions (sometimes, I must confess, a bit too stubbornly). Thank you for your trust, support and sponsorship.

Getting now closer to the book creation itself, I have a debt of gratitude with the generous and patient reviewers of the book's content. Starting with Peter Newbury, senior officer at the Little Ship Club, who with exquisite detail reviewed the maritime narrative pages that introduce the five parts of the book. In terms of individual chapter review, my profound appreciation goes to Steve Winningham (Introduction, Chaps. 1 and 2), Akhil D. Shah (Chap. 1), Almudena Peña (Chaps. 3 and 6), Neil Allerton (Chaps. 4 and 5), Diana Brightmore-Armour (Chaps. 7 and 8), Demetrio Salorio (Chap. 9), Robert Merrett and Professor Olivier Sibony (Chap. 10), Víctor Matarranz (Chap. 11), Alessandro Hatami (Chap. 12), and last but definitely not least, Rafael Gonzalo, professor at IE Business School, for reviewing the entire book providing very insightful suggestions for its improvement as well as a rigorous peer review; any error or inaccuracy still left in the book is entirely my fault. I had the honour and pleasure to coincide both on a professional and personal basis with most of them during my career, learning tons from their experience. Thank you for dedicating part of your scarce time to provide very insightful feedback and for your fellowship, which I highly cherish.

This book could not possibly be in your hands without the 'buy in' and embracement by the Springer team, an excellent publisher that have made the physical realization of this project a true pleasure. In special, recognition is due to Rocío Torregrosa my editor and amazing guide for this novel author, Parthiban Kannan, Manigandan Jayabalan and their respective teams for the excellent end-to-end project coordination and Dr Prashanth Mahagaonkar for his initial positive hunch on the book that sparked all the rest. Thank you all for believing in this project and bringing this book to life.

Finally, at the end of this page but at the beginning of my heart, my wife, Isabel González Costa for her patience while I was away writing, her grit in supporting me through life's ups & downs and still keeping smiling and, ultimately, for our shared journey with our dear son Diego. Thank you both for your love.

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1. "How Will You Measure Your Life?" by Clayton M. Christensen (Jul-Aug.10; HBR)

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# Introduction

*Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So, throw off the bowlines. Sail away from the safe harbour. Catch the trade winds in your sails. Explore! Dream! Discover!* (Mark Twain)

Strategy, according to the Oxford English dictionary is defined as:

1. *[countable]* a plan that is intended to achieve a particular purpose
2. *[uncountable]* the process of planning something or putting a plan into operation
3. *[uncountable, countable]* the skill of planning the movements of armies in a battle or war

This book is not going to tackle in any depth what strategy is or is not (the 'what'), for which task many other books precede it. Hence, I provide the above dictionary entry as a given, as a starting assumption, so to leave the book free to focus on its actual purpose: the 'how', the action of developing a strategy, in its three definitions, as a plan, as a process and as a skill, within the sphere of the business world (so, leaving outside the book's remit any other areas of human endeavour, like the military, public sector or non-for-profit sector).

The action of developing strategy in business happens within a particular context, within companies. Companies, since first emerged in the late sixteenth century in the coffee shops of London's Exchange Alley [1], as associations of groups of people pooling resources to set up, own and run a business, and its subsequent inheritor, corporations that added the novelty of separating ownership from management. Both have become the undisputable engine of progress and growth in modern capitalist societies.

Having said that, over the more than two decades that I have been in the corporate world, something that has always called my attention is the surprising fact that companies, especially large corporations, which often we refer to as 'organizations', are much less organized than most of us usually imagine or assume.

If you talk to anyone working at these organizations and manage to go pass through the understandable layer of conventional façade to defend the brand for which everyone works, so we talk reality, you will be quite surprised. If you listen carefully to their accounts, about what works well and what does not in their daily

jobs, you will quickly conclude that the level of chaos, siloes, wasted effort, misunderstanding and overall noise is quite rampant.

Nevertheless, organizations as live animals, pulling somehow from their own collective will, manage to survive, some even thrive, despite the alleged doze of mayhem. *Why?*

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## Organizations' Excellence vs Mediocrity

As one reviews management literature from academia, practitioners and management consultants over the last 50 years, attempting to distil the holy grail of excellence in organizations, they find different key traits that apparently seem to correlate well to the data each study used.

After reflecting on my own experience inside the organizations I have worked or consulted for in my career, mostly circumscribed to the Financial Services industry, when I try to identify which of these excellence traits were present in each of them, I struggled to find much correlation. Basically, each organization I knew compared to its competitors was very good at very few things, quite behind on a another few and around average in most other traits, without any of them being close to the 'excellence' pattern described by the literature.

A potential explanation would be that, certainly, the limited sample I was reflecting upon was composed of organizations that would have never been selected by researchers as part of the study group to test for excellence, or at most they would make it into the control group. Fair enough. However, talking over the years with many people in my network across banking, and so covering a large number and variety of financial institutions, their accounts resemble quite often to my own observations in terms of 'distance from excellence', or in other words, we all concurred about the overall 'mediocrity' of the organizations we knew about. *Why?*

Effectively, we could make an extensive list of strategic and operational reasons that could collectively explain perhaps the 80:20 of the observed organizational disfunctions. As we tried to find structure or patterns from that list, not surprisingly in hindsight, it would point to people-related issues in the organization as the common trait, and among them, very saliently, senior executives.

On some occasions, I recall we wondered: *how many of the C-level executives you have worked with in different capacities would you consider to be 'excellent'?* [dear reader, please do take a second to reflect on your own answer before you keep reading]

If we included in the sample not just C-levels, but a wider level of executives across Group, Divisions up to Managing Directors of Business Units, and we expanded the range from 'excellent' to include 'very good', our estimate was in the 10–20% maximum. Only 10–20% of excellence within the executive cadre... it does not sound as much!

Now, *are we talking here about excellence among senior executives in their role as leaders? or as managers? or both?*

Leadership is a very wide term, quite ‘hyped’ I would say in the recent 10–15 years, but regardless still critical for the teams being led, of course. As such, many books on the subject have been written, with many very interesting angles, from communication, power, team building, coaching, etc. . . . however, the one that really opened my eyes correlating this topic to the findings and reflections above was ‘Management’ by Prof. Peter Drucker [2].

A famous quote often attributed to him differentiates the terms: ‘*Management is doing the things right; Leadership is doing the right things*’. In his book, while Prof. Drucker pays due respect to the criticality of the Leadership role, his acknowledged laser-beam focus was on Management. At a point, he said that Management is a key component of Leadership, and without it this leadership would necessarily become ineffective. This point switched on a light in my mental room.

Given that in today’s society the bar for ‘excellence’ in leadership is generally quite high (i.e. Gandhi, Luther King, Mandela. . . even in business Andrew Carnegie, Jack Welch, Steve Jobs), the fact that many of the senior executives we observed were or not excellent leaders may be widely argued. However, at least you would expect them to be accomplished Managers, being equipped with the required skillset and practices to manage their areas of responsibility with effectiveness, even most of them were yet developing their leadership profile.

Therefore, the question became, *do senior executives in organizations show excellence in management quality?*

---

## Management Quality

A recent study [3], undertaken over a large sample of 12,000 companies across many industries in 34 countries over 10 years, measured different key dimensions to proxy for management quality. The results were not different from our anecdotal observations: achieving management excellence was a massive challenge for many organizations, with large dispersion in management scores across firms (and within firms), also within the same country. During a decade of study, it was confirmed that the lack of management quality in organizations was long-lasting. Only 6% of firms achieved average scores at or above 4 (out of a maximum score of 5). Not surprisingly, differences of management quality were strongly correlated with large, persistent differences in firm performance in terms of profit growth, profitability, productivity and R&D. So, management quality does matter for achieving excellence in an organization. But, *how?*

The study showed aligned considerations regarding potential causes of management mediocrity: deficient managerial skillsets (i.e. companies from developing vs developed countries), governance structure (i.e. family-owned companies were run with less managerial deliberation), overconfidence by managers (i.e. false perception of own quality) and organizational politics/culture.

As it happens, a large part of my professional career has occurred within the strategy field, either leading this support function in-house for large multinational banks or serving from outside as a management consultant. Also, I have been a

senior executive of frontline business units, which has helped to complement the testing of my ideas about strategy from this angle, the decision-maker chair. On both counts, I have been able to bring a formed opinion with regard to the causes identified in the above study.

In my view, in large organizations, the last two factors of the study (overconfidence by managers and organizational politics/culture) become critical because of the number of executives involved, so the negative impact from managerial quality mediocrity is highly amplified. Because of this, I believe the managerial part of the company is the key field where half of the battle in the marketplace is won or lost (the other half is where execution meets the market itself).

But every day we observe that many executives get promoted to managerial positions, starting in a Business Unit and following up to Division or even Group level. *Why is this happening even when their managerial skillset falters?*

Two reasons in my opinion. First, to be promoted in the first place is not necessarily driven by a forward-looking assessment of how managerial capability might be performed, but rather by a backward-looking assessment of results delivered in previous roles. Also, quite crucially, being entirely truthful to the process experienced in many places, promotion also depends on the personal sympathies from and allegiances to other senior executives higher up in the ladder. The promotion/assessment process, by the way, was one of the dimensions analysed in the above referred study in order to proxy managerial quality.

Second, once the executive has been promoted, there are no systematic mechanisms in the organization that support him/her to develop their managerial skillset (let alone the leadership one), other than some formal courses, informal mentoring, or development away day here or there, at all lights insufficient. Thus, as usual, executives learn their managerial (and leadership) cues as they go, with the serendipity and heterogeneity inherent to such a journey. Hence, no surprise the distribution of managerial (and leadership) capability across an organization is so dispersed, as the study demonstrated.

Being strategy one of the key responsibilities of the Management role, I was curious to know, *how excellent are sr. executives and their organizations in developing strategy?*

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## Management Strategy

Management as a subject is a large universe that only some towering figures, like Prof. Drucker, have the intellect and lifetime dedication to throw a truly discerning light at.

This book will not attempt to look at these heights. Having said that, there was a moment a few years ago when I realized that I had something to contribute to this important topic of management regarding a small but critical part of it, management strategy.

In my years of professional strategy practice, time and again I have found myself arriving at organizations, or parts of them such as Divisions or Business Units, to

start building the blocks of management strategy best-practice for their senior executives. Only to find, after a few years, that as the executives moved around many of these best-practices were diluted once new executives arrived and preferred to do things ‘their own way’, fully disregarding the cumulative existing body of work. Or perhaps large reorganizations, organic or inorganic, suddenly happened and again the best-practice edifice stumbled, so to start rebuilding it yet another time.

Basically, many organizations do not have an established function of management strategy as a key architectural lever of the building, as a perennial element, like, for instance, usually is the case for the Finance function so to control the all-important organization’s financial performance, or the Risk function so to effectively monitor risk management.

As I took a business management role in the mid-2010s, this move provided me with some distance from the strategy function role so to learn and reflect, both in terms of leveraging the applied strategy lessons for my new executive role but also harvesting the fruit from the large period (since 2001) dedicated to this attractive but challenging function. From this reflection came the urge to distil, select and combine the key management strategy best-practices (in the form of frameworks) that I found essential to make Business Units, Divisions and Groups effective and performing within organizations. From this gestation period, the Holistic Management Strategy framework (aka HMS, like ‘Her Majesty Ship’—analogy which inspiration will shortly resonate in this book—) was born.

HMS brought together ten frameworks at three organizational levels which I concluded were enough to run the bulk of management strategy responsibilities along and across the organization to drive it as a coherent and aligned sum of the parts. Many of the frameworks derived from my own development within organizations, sometimes starting from pre-existing ones in management consulting firms and a few were also borrowed from management literature.

Thus, HMS became the soul and heart of this book that is now in your hands dear reader. I hope it adds some value to you in your role within your business or organization.

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## **Book’s Intent**

This book will not attempt to replicate yet another effort to distil drivers of success by reviewing and comparing a set of multinational organizations. Instead, it will attempt a bottom-up effort to share the management strategy frameworks and best-practices that are essential for a senior executive to be effective from the very moment he or she starts being responsible for a business, for instance, as a Managing Director of a Business Unit, and continuing his/her journey up through the ‘greasy pole’, as he/she gains higher level of managerial responsibility at Divisional level, until ultimately conquering the CEO top post at Group level.

Necessarily, being a book based on my own professional experience, it will be tainted and limited by it. Thus, first and foremost this is an empirical, inductive piece

of work, so I would be cautious on the generalization of its practices and conclusions, as I am sure there must be key elements that it may have overlooked.

Second, as my experience has occurred in the Financial Services industry, the examples and tales shared are from this industry, and though my intent is for the HMS management strategy best-practices shared to be extendable to other industries, I do not know how well that would work, so caution again.

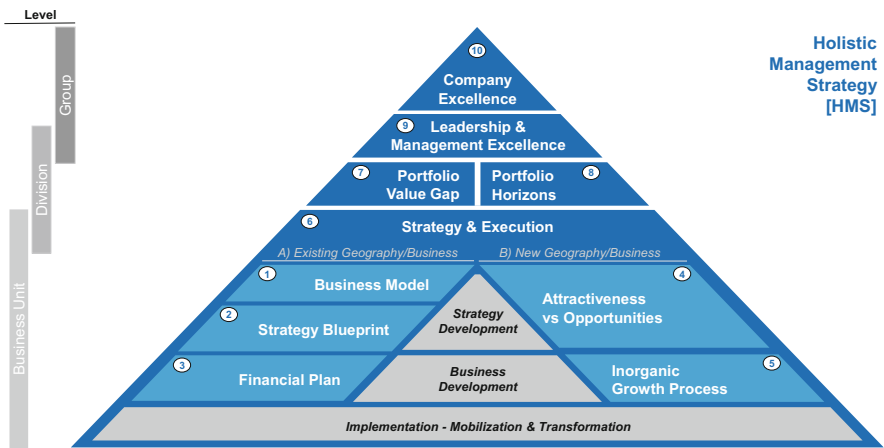
Third, precisely due to the limitations of my approach, I would encourage other professionals, academia and business authors to build from this limited edifice to keep adding to it so that, in time, perhaps we could arrive at a body of knowledge on this matter that can provide the level of generalization required to produce universal good to senior executives and organizations that opt for taking this subject matter to its full potential.

### Book' Structure

The synopsis for the book is depicted below, *how not?*, as a PowerPoint slide of the HMS pyramid (Fig. 1).

The ten frameworks are distributed in three levels, two for Group, two for Division and six for Business Unit.

At Business Unit level, two 'slopes' differentiate frameworks that concern 'Existing Geography/Business' (i.e. Business Model / Strategy Blueprint / Financial Plan) vs 'New Geography/Business' (i.e. Attractiveness vs Opportunities / Inorganic Growth Process), since the questions to answer and approach to adopt are quite different. As well, the five frameworks are shown against Strategy Development phase vs Business Development phase (prior to the Implementation phase). The sixth framework (i.e. Strategy & Execution) brings together the connection among



**Fig. 1 Holistic Management Strategy framework.** Sources: Holistic Management Strategy© framework (Angel Gavieiro; 2015)

the other five and discusses the ‘Mobilization & Transformation’ necessary to prepare the company for the Implementation phase.

The ‘Existing Geography/Business’ slope represents the default business-as-usual in management strategy for any organization, big or small. The ‘New Geography/Business’ slope is obviously relevant only when an organization considers the strategic decision of expanding, either geographically or in terms of business remit to adjacent arenas where it was not present before.

At Divisional level, two frameworks are required (i.e. Portfolio Value Gap / Portfolio Horizons) which analyse its portfolio of Business Units in terms of dynamics of value and time, respectively. At Group level, two frameworks are considered (i.e. Leadership & Management Excellence / Company Excellence) for addressing the critical dimensions that could provide executives, both as individuals and as a collective, with the skillset, balanced design and considered decision-making discipline to achieve and sustain excellence.

In deciding how to tell this story, I had two options: going top-down from the Group level, or bottom-up from the Business Unit level. I decided for the latter for several reasons. First, because I think it will be easier to understand for most readers, since their day-to-day experiences sit within the Business Unit. Also, it is not so difficult to visualize oneself having the first executive responsibility in a Business Unit, and so relate to the challenges it entails and make sense of the basic building blocks of management strategy best-practice.

Second, because it is at Business Unit level where the marketplace battle happens for any organization; any level above is a level of aggregation but not of client-facing and competitor-facing interaction. At the Business Unit is where the crux of strategy and execution gets won or lost, hence where the managerial practices are of life-or-death importance.

Third, because in order to bring these frameworks to life, it was advisable to adopt some form of storytelling format that could make easier for the reader to understand the concepts as well as to gain, hopefully, some entertainment out of the reading (otherwise I would risk the book would become too dull or academic to shallow). Thus, I threaded across the book, at the start of each of its five parts, a metaphor in the way of a maritime based story of a navy officer as he gains successive command and responsibility, bottom-up, starting in a navy ship, Her Majesty Ship (HMS again!), during the eighteenth to nineteenth turn of century. . . the great Age of Sail!

Following this bottom-up approach, then, I divide the work in five Parts. Part I (Chaps. 1–3), where we review the three frameworks for ‘Existing Geography/Business’. First, the Business Model framework that allows you to take snapshots of your business ‘as-is’, and similarly can be used to project the targeted business model ‘as-should-be’ in the future. Second, the Strategy Blueprint framework that will help you to chart your path from the current business model to the future one, becoming the bedrock of strategy development for a Business Unit. Third, the Financial Plan framework that will translate the strategy into numbers within the Medium Term Planning process embedded in the organization.

Part II (Chaps. 4–6), where we cover first the two frameworks for ‘New Geography/Business’. Starting with the ‘Attractiveness vs Opportunities’ framework that



will help you to prioritize geographies for an eventual organic/inorganic expansion and potential targets for the latter case. Following with the 'Inorganic Growth Process' that provides four-step governance and activity framework for a disciplined execution in the challenging terrain of mergers & acquisitions and alliances. In addition, this part tackles the 'Strategy & Execution' framework, which puts the previous five frameworks in context by: (a) using a clear semantic convention for the phases of Strategy Development, Business Development and Implementation; (b) introducing for the latter phase the processes for Mobilization (of the people) and Transformation (of the general management levers).

Part III (Chaps. 7 and 8) focuses on two frameworks at Division level that necessarily are of portfolio aggregation nature, namely The 'Portfolio Value Gap' and the 'Portfolio Horizons' frameworks. They will be very useful to gain perspective about the drivers of future activity of the BUs and to take decisions of resource reallocation among them. They apply equally at Group level when looking at the portfolio of Divisions.

Part IV (Chaps. 9 and 10), reaches the Group level, with two frameworks focused on achieving Excellence. On the critical topic of 'Leadership & Management Excellence', the THICOSIV framework has been distilled from multiple readings from academia and practitioners (e.g. Kahneman, Ariely, Carnegie, Rumelt, Buffett, . . .) and, although I have not had yet the opportunity of applying it, I feel it will be likely proven to be very successful.. My recommendation would be to roll it, to start with, across all senior executives at Group level leveraging a 18–24 month programme to ensure the upgrading and homogenization of their leadership and management standards as individuals and as a collective.

Chapter 10, as the capstone of the HMS pyramid, addresses 'Company Excellence', where I tried to summarize in one framework the essence of the enormous work that Jim Collins and Jerry Porras successfully undertook in 'Build to Last' (1994; Harper Business), applying it to two leader banks in the industry. Their master work, given that it precisely derives from the experience over the span of +60 years of 18 'visionary' companies (as compared to a similar number in the control sample), has looked to me over time a compellingly tested approach to achieve a company's balanced design towards excellence. In addition, in an attempt to build upon their work, a Decision-Making framework is suggested (distilled from my own take on best-practices) to avoid as much as possible the threat of bias/noise and politics, so to ensure a considered decision-making that 'lean' the company towards excellence.

Finally, Part V is a closing dual chapter focused on the Future of Strategy. Chapter 11, where I want to share a reflection upon the Strategy Function itself, in my judgement one of the most poorly understood and underleveraged among organizations. I believe there is a substantial potential for value creation in organizing this function towards best-practice, which would contribute in a very powerful way to decision-making for senior executives. Most crucially, preserving the questions, answers, decisions and results obtained via this function would be like creating a long-term memory in the organization that would go beyond of specific people or teams moving in and out over time. I would suggest that this Strategy

Function capability should be demanded by any sensible Board of Directors acting in the best interests of their shareholders and stakeholders at large in the same way as the Finance function is required.

The final Chap. 12 is dedicated to Digital Strategy as the response of this decision science in the context of the twenty-first century's main paradigm shift, digital disruption. Many industries are being transformed globally driven by the innovation impact of digitalization of their business models. From news and taxis to books and music, everything is changing very rapidly. Financial services industry is not an exception, and this phenomenon must affect the way Strategy is conducted in organizations. Even more importantly, Strategy needs to provide an answer about how to undertake a successful digital transformation especially for complex, large, multinational banks. As a McKinsey's report [4] highlights, involving a cross-industry review of the state of digital transformation, two patterns emerge: (a) industries that go through it experiment a significant shrinkage of revenues and profit pools; (b) a concentration of the competitors distribution towards a subset of winners, leaving a long tail of underperforming and failing players. Thus, Digital is not just another change, it is *The Change... is your Strategy ready for this ultimate test?*

Now, the final word, my dear reader, rests with you. My only hope is that even a small part of this book could call your attention and so perhaps inspire you to bring it to life within your business reality, creating value for your executives and their teams... making **Strategy In Action** an impactful benefit for you and your organization's success.

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---

# Contents

## Part I About ‘Strategy for Existing Geography and Business’

<b>1</b>	<b>Business Model</b> . . . . .	5
1.1	Market Dynamics . . . . .	6
1.2	Client Segmentation . . . . .	12
1.3	Value Proposition Definition . . . . .	16
1.4	Value Proposition Delivery . . . . .	22
1.5	Financial Impact . . . . .	26
	References . . . . .	29
<b>2</b>	<b>Strategy Blueprint</b> . . . . .	31
2.1	Purpose . . . . .	33
2.1.1	Mission, Vision and Values . . . . .	33
2.1.2	Goals . . . . .	35
2.2	Diagnosis . . . . .	36
2.3	Core Strategy . . . . .	40
2.4	Coherent Action . . . . .	43
	References . . . . .	46
<b>3</b>	<b>Financial Plan</b> . . . . .	47
3.1	Financial Plan . . . . .	47
3.2	Phase I—Strategy Blueprint Refresh . . . . .	50
3.2.1	Step-1: Diagnosis . . . . .	51
3.2.2	Step-2: Strategy Development . . . . .	51
3.3	Phase II—Financial Plan Modelling . . . . .	53
3.3.1	Step-1: Financial Drivers Analysis . . . . .	53
3.3.2	Step-2: Baseline Financial Modelling . . . . .	56
3.3.3	Step-3: Investment / Divestment Cases . . . . .	57
3.4	Phase III—Innovation Strategy and Finance Loop . . . . .	58
	References . . . . .	61

## **Part II About ‘Strategy for New Geographies and/or Businesses’ and ‘Strategy & Execution’**

<b>4</b>	<b>Attractiveness and Opportunities</b> . . . . .	67
4.1	Geography/Business Attractiveness . . . . .	70
4.1.1	Environment . . . . .	70
4.1.2	Industry . . . . .	70
4.2	Organic/Inorganic Opportunities . . . . .	73
4.2.1	Legacy . . . . .	73
4.2.2	Target Identification . . . . .	76
4.2.3	Opportunities . . . . .	76
<b>5</b>	<b>Inorganic Growth Process</b> . . . . .	79
5.1	Deal Origination . . . . .	80
5.2	Valuation . . . . .	83
5.3	Due Diligence . . . . .	86
5.4	Deal Negotiation . . . . .	90
<b>6</b>	<b>Strategy and Execution</b> . . . . .	93
6.1	Strategy Versus Execution . . . . .	93
6.2	Strategy and Business Development Dynamics . . . . .	97
6.3	Implementation—Mobilization . . . . .	99
6.4	Implementation—Transformation . . . . .	108
	References . . . . .	114

## **Part III About ‘Portfolio Strategy’**

<b>7</b>	<b>Portfolio Value Gap</b> . . . . .	119
7.1	Business Performance Improvement . . . . .	121
7.2	Business Growth (Organic/Inorganic) . . . . .	123
7.3	Business Restructuring and Disposals . . . . .	124
<b>8</b>	<b>Portfolio Horizons</b> . . . . .	127
8.1	3-Horizons Framework . . . . .	127
8.2	Portfolio Horizons Framework . . . . .	128
8.3	Resource Reallocation . . . . .	130
	References . . . . .	135

## **Part IV About ‘Company & Leadership Excellence’**

<b>9</b>	<b>Leadership and Management Excellence</b> . . . . .	143
9.1	Thinking . . . . .	146
9.2	Honesty . . . . .	149
9.3	Influencing . . . . .	151
9.4	Communication . . . . .	153
9.5	Organization . . . . .	157
9.6	Strategy . . . . .	163

9.7	Investing . . . . .	168
9.8	Value . . . . .	171
	References . . . . .	173
<b>10</b>	<b>Company Excellence . . . . .</b>	<b>175</b>
10.1	Balanced Designed: Two Kernels . . . . .	177
10.1.1	Clock Building . . . . .	177
10.1.2	Genius of the ‘And’ . . . . .	179
10.2	Balanced Designed: Two Pillars . . . . .	180
10.2.1	Core Ideology . . . . .	180
10.2.2	Drive for Progress . . . . .	182
10.3	Balanced Design: Five+One Key Distinctive Elements . . . . .	184
10.3.1	Home-grown Management . . . . .	184
10.3.2	Cult-like Culture . . . . .	185
10.3.3	Very Ambitious Goals . . . . .	186
10.3.4	Experimentation . . . . .	187
10.3.5	Continuous Improvement . . . . .	188
10.3.6	Consistent Alignment . . . . .	189
10.4	Considered Decision-Making . . . . .	191
10.4.1	Definition . . . . .	194
10.4.2	Taxonomy . . . . .	196
10.4.3	Governance . . . . .	197
10.4.4	Process . . . . .	198
10.4.5	Tool . . . . .	203
	References . . . . .	207

**Part V About ‘The Future of Strategy’**

<b>11</b>	<b>Strategy Function . . . . .</b>	<b>213</b>
11.1	Diagnosis . . . . .	214
11.2	Prescription . . . . .	217
11.2.1	Remit . . . . .	217
11.2.2	Organization . . . . .	219
11.2.3	Content and Practices . . . . .	219
11.2.4	Talent . . . . .	221
11.2.5	Reporting . . . . .	222
11.3	Expected Outcome . . . . .	223
	References . . . . .	224
<b>12</b>	<b>Digital Strategy . . . . .</b>	<b>225</b>
12.1	Historical Context of Digital and Banking . . . . .	225
12.2	Surge of FinTech . . . . .	227
12.3	Dynamics of FinTechs Versus Incumbent Banks . . . . .	230
12.4	Digital Disruption Impact on Financial Services . . . . .	240
12.5	Strategy for Digital Transformation . . . . .	246

- 12.5.1 Digital Transformation Imperatives . . . . . 246
- 12.5.2 Digital Business Model . . . . . 251
- 12.5.3 Meta-architectural Levers . . . . . 258
- 12.5.4 Execution of Digital Transformation . . . . . 266
- 12.6 Future of Digital Financial Services . . . . . 269
- References . . . . . 273
  
- Epilogue . . . . . 275**
- Glossary . . . . . 279**
- Bibliography . . . . . 283**

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## List of Figures

Fig. 1.1	<b>Business Model framework.</b> Note: Elements suggested under the framework are illustrative and non-exhaustive. 1. PESTLE = Political, Economic, Social, Technological, Legal and Environmental; 2. MIS = Management Information Systems. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	6
Fig. 1.2	Issue Tree (example). Sources: Sanitized example .....	8
Fig. 1.3	Five Forces framework (example). Sources: Sanitized example; bank website and financials; ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	10
Fig. 1.4	Strategy Canvas framework (example). 1. Strategy canvas is a Blue Ocean Strategy methodology that visualizes the value curves of each competitor or competitor group based on key industry factors that determine the industry competitiveness. Sources: Sanitized example; ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr. 17; AG Strategy & Partners) [2, 3] .....	11
Fig. 1.5	Asset Managers—Client Segmentation (example). Sources: Sanitized example .....	13
Fig. 1.6	Trusted Relationship—Client Segmentation (example). Note: Applies to ‘Core’ clients after ‘Non-Core’ filter (i.e. clients in arrears/default) has been used. Sources: Sanitized example .....	15
Fig. 1.7	Value Proposition Definition (example). Sources: Sanitized example .....	19
Fig. 1.8	General Management framework. Sources: [4, 5] .....	23
Fig. 2.1	<b>Strategy Blueprint framework.</b> 1. Other frameworks or ad hoc analyses could be used. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) ..	32
Fig. 2.2	SWOT framework and process. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	37



Fig. 2.3	Issue Tree—Corporate Banking activity (example). Sources: Sanitized example .....	39
Fig. 2.4	Core strategy framework (example). Sources: Sanitized example .....	41
Fig. 2.5	Action Plan—Terms of Reference (example). Sources: Sanitized example .....	44
Fig. 3.1	Evolution of Medium-Term Planning. Note: The graphic depiction of this framework has been created for this book, so it is not original from the authors referred to in the source. Sources: Own analysis [1] .....	48
Fig. 3.2	<b>MTP process—Strategy Blueprint Refresh (1/3)</b> . Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	52
Fig. 3.3	<b>MTP Process—Financial Plan Modelling (2/3)</b> . Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	54
Fig. 3.4	<b>MTP Process—Innovation Strategy &amp; Finance Loop (3/3)</b> . (1) Point in time where outcomes from negotiations among industry stakeholders involved in an innovation are expected; (2) Depending on ownership. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) [2] .....	60
Fig. 4.1	<b>Attractiveness &amp; Opportunities framework (1/2)</b> . Note: SD = Strategy Development. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) ..	69
Fig. 4.2	<b>Attractiveness &amp; Opportunities framework (2/2)</b> . Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	69
Fig. 4.3	GCC and MENA Markets—Attractiveness Map (example). Note: 2006 GCP per capita are estimates. (1) Includes offshore banking. Sources: IMF; own client experience .....	72
Fig. 4.4	International Business Model framework (1/2). Sources: Sanitized experience .....	74
Fig. 4.5	International Business Model framework (Example) (2/2). Sources: McKinsey Quarterly; Sanitized example .....	75
Fig. 4.6	Attractiveness & Opportunities—GCC bank entry into Turkey (Example). Sources: Sanitized example .....	78
Fig. 5.1	<b>Inorganic Growth Process</b> . Note: BU = Business Unit; CM = Country Manager; SBD = Strategy & Business Development; CD = Corporate Development; DD = Due Diligence; I. Ad hoc. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	81

Fig. 6.1	<b>Strategy &amp; Execution framework.</b> Note: BU = Business Unit; MTP = Medium Term Planning; M&A = Mergers & Acquisitions; JV = Joint Venture. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	94
Fig. 6.2	Strategy & Execution—SD and BD: New Geography or Business. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	98
Fig. 6.3	Strategy & Execution—SD & BD: Existing Geography and Business. Sources: ‘Holistic Management Framework v.5’ (Angel Gavieiro; Apr.17; AG Strategy & Partners) .....	99
Fig. 6.4	Strategy & Execution—Implementation: Mobilization. Note: the graphic depiction of this framework has been created for this book, so it is not original from the authors referred to in the source. Sources: [1] .....	100
Fig. 6.5	Strategy & Execution—Implementation: Transformation. Sources: own analysis; [3–6] .....	109
Fig. 7.1	<b>Portfolio Strategy—Portfolio Value Gap framework.</b> Sources: Sanitized example .....	120
Fig. 8.1	3-Horizons framework. Sources: Exhibit from ‘Enduring Ideas: The three horizons of growth’, December 2009, McKinsey Quarterly, www.mckinsey.com. Copyright (c) 2021 McKinsey & Company. All rights reserved. Reprinted by permission .....	128
Fig. 8.2	<b>Portfolio Strategy—Portfolio Horizons framework (example) (1/2).</b> Sources: Own sanitized example .....	129
Fig. 8.3	<b>Portfolio Strategy—Portfolio Horizons framework (example) (2/2).</b> Sources: Sanitized example .....	133
Fig. 8.4	Portfolio Strategy—Prioritization Matrix (example). Sources: Own analysis .....	135
Fig. 9.1	<b>Leadership &amp; Management Excellence—THICOSIV framework (1/2).</b> Sources: THICOSIV© framework (Angel Gavieiro; 2013) .....	146
Fig. 9.2	<b>Leadership &amp; Management Excellence—THICOSIV framework (2/2).</b> Sources: THICOSIV© framework (Angel Gavieiro; 2013) .....	147
Fig. 9.3	Financial scandals—UK and USA (1850–2009). Sources: [6] ..	150
Fig. 9.4	Workflows + Intangibles + Behaviours Management framework. Note: the graphic depiction of this framework has been created for this book, so it is not original from the authors referred to in the source. Sources: ‘Mobilizing Minds’ (Lowell Bryan and Claudia Joyce; 2007; McGraw Hill) .....	158

Fig. 10.1	<b>Company Excellence—Balanced Design framework.</b> Note: The graphic depiction of this framework has been created for this book, so it is not original from the authors referred to in the source. Sources: ‘Build to Last’ (Jim Collins and Jerry Porras; 1994; Harper Business).....	176
Fig. 10.2	JP Morgan vs Bank of America—Stock Market Performance (2009–2019). Note: Daily closing price, from 2nd January 2009 to 31st December 2019. Sources: <a href="http://www.barchart.com">www.barchart.com</a> .....	184
Fig. 10.3	JP Morgan Chase—Financial Performance. 1. Adjusted net income, a non-GAAP financial measure, excludes \$2.4 billion from net income in 2017 as a result of the enactment of the Tax Cuts and Jobs Act. Sources: ‘CEO Letter to Shareholders 2019’ (JP Morgan; 06/04/20) .....	190
Fig. 10.4	JP Morgan Chase—Comparative Performance. 1. Compound annual growth rate (‘CAGR’) of pre-tax income (‘PTI’) between 2000 and 2019. For companies that have not yet reported full-year 2019 PTI, the 2019 data point has been replaced by the last-twelve month PTI as of 3Q19; source FactSet as of 4Q19. 2. Earnings volatility is defined as the r-squared of PTI growth through time. R-squared is a statistical measure that represents the proportion of the variance for a dependent variable that is explained by an independent variable or variables in a regression model. Perfectly equal PTI growth by year equals a score of 100, whereas a perfectly random path for PTI equals a score of 0. Sources: ‘Firm Overview’ (JP Morgan; Feb. 20) .....	191
Fig. 10.5	<b>Company Excellence—Considered Decision-Making framework.</b> Sources: Sanitized example; AG Strategy & Partners (2021) .....	193
Fig. 10.6	Considered Decision-Making framework—Visualization. Images (edited versions): ‘Students in archery class, Scripps College’ by Claremont Colleges Digital Library is licensed under CC BY-NC 2.0; ‘Adare archery’ by Gatsby’s List is licensed under CC BY-ND 2.0. Sources: AG Strategy & Partners (2021)	195
Fig. 10.7	Considered Decision-Making framework—Decision-Making Tool. 1. Steps 2–4 out of 5 steps. Sources: Sanitized example; AG Strategy & Partners (2021) .....	205
Fig. 11.1	<b>Best-in-Class Strategy Function.</b> 1. Co-responsible with the Finance Function; 2. Business owner: CEO, Divisional CEO, BU MD. Sources: AG Strategy & Partners (2021) .....	218

Fig. 12.1	Digital Banks. Note: Frank belongs to OCBC; Simple started on a checking account partnership with The BankCorp and now belongs to BBVA; Hello Bank belongs to BNP Paribas; Fidor Bank started VC owned and now belongs to BPCE Group. Sources: ‘Designing a Sustainable Digital Bank’ (IBM Sales & Distribution—White Paper; Jun.15; IBM). Reprint courtesy of IBM Corporation © 2015; ‘FinTech Food for Thought v.7’ (Angel Gavieiro; Aug.17; AG Strategy & Partners) .....	233
Fig. 12.2	(a, b) Fintech vs incumbent banks dynamics. Sources: ‘The New FinTech Bank’ (Chris Skinner; Apr.16; blog); ‘FinTech Food for Thought v.7’ (Angel Gavieiro; Aug.17; AG Strategy & Partners) .....	235
Fig. 12.3	Impact of Digitalization across Industries—Performance Evolution. (1) We based our model of average growth in revenues and earnings before interest and taxes (EBIT) at current and full digitization on survey respondents’ perceptions of their companies’ responses to digitization, postulating causal links, and calculating their magnitude through both linear- and probit-regression techniques. (2) Digital penetration estimated using survey responses; average digital penetration across industries currently = 37%. Sources: Exhibit from ‘The case for digital reinvention’, February 2017, McKinsey Quarterly, www.mckinsey.com. Copyright (c) 2021 McKinsey & Company. All rights reserved. Reprinted by permission .....	240
Fig. 12.4	Impact of Digitalization across Industries—Market Share Evolution. Sources: ‘The Future of Financial Services in the UK: How to Harness Disruption’ (Alan Gemes, James Cousins, George Doble, Arthur Hughes-Hallett, Isabella Yamamoto and Isabella Hadjisavvas; Feb.20; Strategy&-PwC). Reprinted with permission .....	242
Fig. 12.5	Evolution of FinTech Focus on Financial Services. Sources: Left exhibit from ‘Cutting through the noise around financial technology’, February 2016, McKinsey & Company, www.mckinsey.com. Copyright (c) 2021 McKinsey & Company. All rights reserved. Reprinted by permission. Right exhibit from ‘The Future of Financial Services in the UK: How to Harness Disruption’ (Alan Gemes, James Cousins, George Doble, Arthur Hughes-Hallett, Isabella Yamamoto and Isabella Hadjisavvas; Feb.20; Strategy&-PwC). Reprinted with permission .....	243
Fig. 12.6	Impact of Digitalization in Global Banking. Sources: Exhibit from ‘Cutting through the noise around financial technology’, February 2016, McKinsey & Company, www.mckinsey.com. Copyright (c) 2021 McKinsey & Company. All rights reserved. Reprinted by permission .....	245

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Fig. 12.7	Digital Transformation Portfolio. Sources: “FinTech Food for Thought v.7” (Angel Gavieiro; Aug.17; AG Strategy & Partners)	250
Fig. 12.8	<b>Digital Business Model.</b> Sources: ‘FinTech Food for Thought v.7’ (Angel Gavieiro; Aug.17; AG Strategy & Partners) . . . . .	252
Fig. 12.9	Digital Business Model—Value Cycle. Sources: BBVA website (2017) . . . . .	254
Fig. 12.10	Digital Business Model—IT Capabilities. Sources: ‘FinTech Food for Thought v.7’ (Angel Gavieiro; Aug.17; AG Strategy & Partners) . . . . .	256
Fig. 12.11	<b>Digital Business Model—Meta-architectural Levers.</b> Note: <i>MTP</i> medium-term planning, <i>BU</i> business unit, <i>BAU</i> business as usual, <i>V&amp;Bs</i> values & behaviours. Sources: ‘A CEO’s Guide To Digital Transformation’ (Martin Danoesastro, Grant Freeland and Thomas Reichert; BCG, May.17); ‘ANZ digital chief: Tackle the “frozen middle” of your organisation or face irrelevancy’ (Nadia Cameron; CMO; May.17; from interview with Maile Carnegie ANZ CDO at Adobe Symposium); ‘FinTech Food for Thought v.7’ (Angel Gavieiro; Aug.17; AG Strategy & Partners) . . . . .	259
Fig. 12.12	Digital Business Model—Meta-architectural Levers: Redialling. Sources: ‘FinTech & Digital Transformation—Food for Thought’ (Angel Gavieiro; Aug. 17; AG Strategy & Partners) .	260
Fig. 12.13	Digital Business Model—Organizational Design & Innovation Ownership. Sources: ‘FinTech Food for Thought v.7’ (Angel Gavieiro; Aug.17; AG Strategy & Partners) . . . . .	262
Fig. 12.14	Digital Business Model—Culture. Sources: ‘ANZ digital chief: Tackle the “frozen middle” of your organisation or face irrelevancy’ (Nadia Cameron; CMO; May.17; from interview with Maile Carnegie ANZ CDO at Adobe Symposium); ‘FinTech Food for Thought v.7’ (Angel Gavieiro; Aug.17; AG Strategy & Partners) . . . . .	265
Fig. 12.15	Digital Business Model—Change of Meta-architectural Levers. Sources: Morten Hansen (U.C. Berkeley); Jeffrey Pfeffer (Stanford Univ.); ‘FinTech Food for Thought v.7’ (Angel Gavieiro; Aug.17; AG Strategy & Partners) . . . . .	267