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# CAN BUREAUCRACY, AGILITY AND INNOVATION COEXIST IN AN ORGANIZATION IN THE 21ST CENTURY?

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***By Daniel Monney – Agile Enthusiast.***

***Presented at Agile in Africa Conference  
27<sup>th</sup> October, 2023***



## DANIEL MONNEY – SUMMARY BIO

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- ❑ Currently at Bank of Ghana, Project Management Office
- ❑ Corporate Executive & Management Consultant with **over 18 years experience in various industries**(transport infrastructure, real estate, energy, telecoms, banking, financial technology (fintech), logistics, law enforcement(Ghana Police Service Transformation), agribusiness and mining industries.
- ❑ Attended and co-facilitated Agile and Scrum sessions with Akaditi, Ghana Police Service, Vodafone Ghana, Fidelity Bank and Hubtel.
- ❑ Certified Project Manager (PRINCE2 Practitioner), Scrum Master (Scrum.org), ExO Foundations (OpenExo)



## DANIEL MONNEY – SUMMARY BIO

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- ❑ MBA(Finance) - University of Leicester, BA Banking, Economics & Law - London Metropolitan University in the United Kingdom.
- ❑ A member of Project Management Institute, the Association of Project Management (UK), Association of MBAs UK, OpenExO – USA, Scrum.org – USA
- ❑ A key member of the Akaditi team that organized Agile in Africa and Scrum Day London conferences from 2016 – 2018.



*Co-author of an article published  
in the September 2017 Edition of  
the Business and Financial Times*

**SEPTEMBER 2017**

# AGILE AS A STRATEGIC ACCELERATOR FOR THE PRIVATE AND PUBLIC SECTOR IN THE FOURTH INDUSTRIAL REVOLUTION: AN EMPLOYEE AND CUSTOMER EXPERIENCE PERSPECTIVE

**ARTICLE WRITTEN AND COMPILED BY:**

**NANA ABBAN (ORGANISATIONAL AGILITY (AGILE) AND LIFE COACH / PRODUCT OWNER / CEO - AKADITI)**

**DANIEL MONNEY (SENIOR AGILE CONSULTANT – AKADITI)**



Daniel Monney – Speaker at Project Management Conference in Akosombo .

Daniel Monney – Receiving a speakers certificate at PMI Conference 2023





Lee R. Lambert • 2nd

A Founder of the PMP

2d • 🌐

+ Follow

Well another spectacular Ghana event has come to close after significant learning and prestigious awards being presented. I don't recall ever having a more impressive two days. President Frank should be proud I had the opportunity to finally meet George Asamani and quickly realized why he is admired by everyone I meet. This Ghana event was the best. Many of us already agreed to connect in Kenya and I have already been invited to attend next year's Ghana Conference & Awards.

#leempmp #continuouslearning #networking

George Asamani, MBA Brantlee Underhill



83

11 comments • 2 re



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Repost



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Speakers Photos: Daniel Monney, Dr. Moses Adoko (Chief Knowledge Officer NASA Goddard Space Flight Center), Lee Lambert (Founder of PMP).

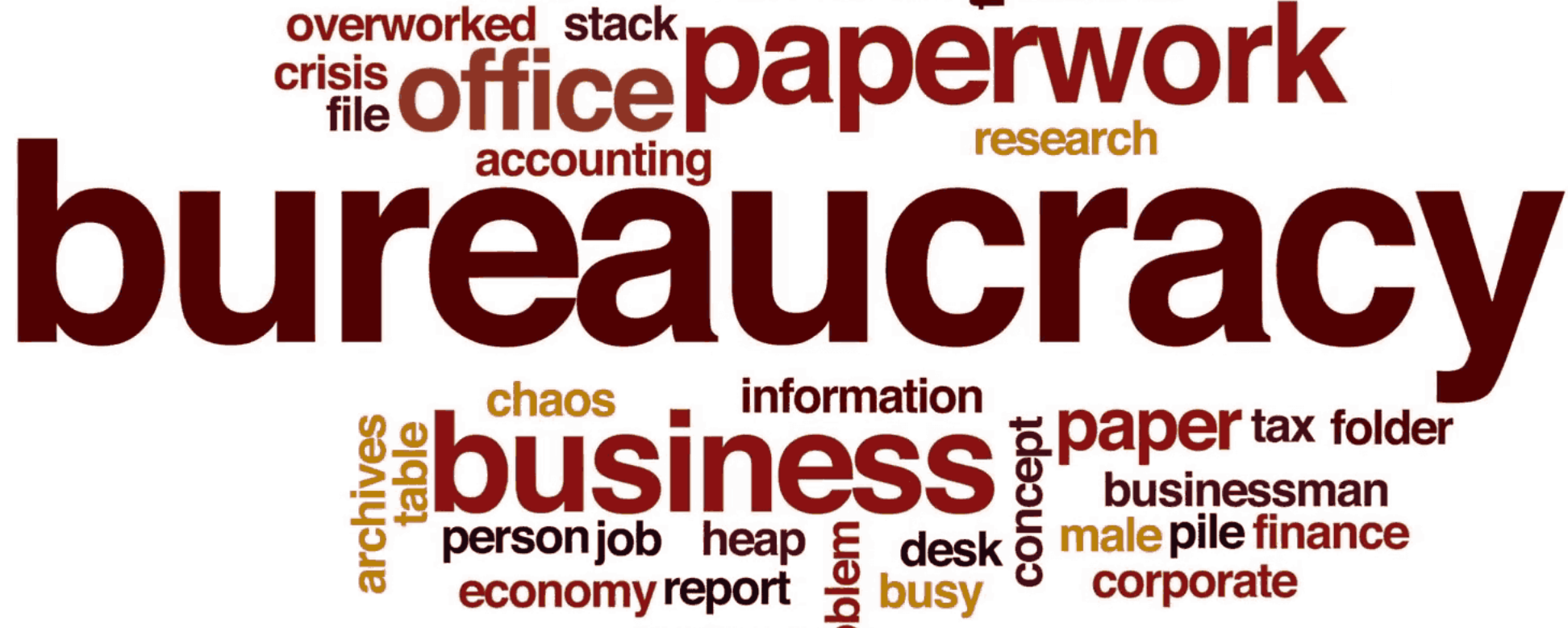


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  - a. National Aeronautics and Space Administration (NASA) ,
  - b. Deutsche Bank AG (DBA)
  - c. Ghana Police Service
  - d. Central Bank of Ireland
  - e. Bank of Ghana





## WHAT IS BUREAUCRACY?



A casual google search says bureaucracy is an **excessively complicated administrative procedure.**

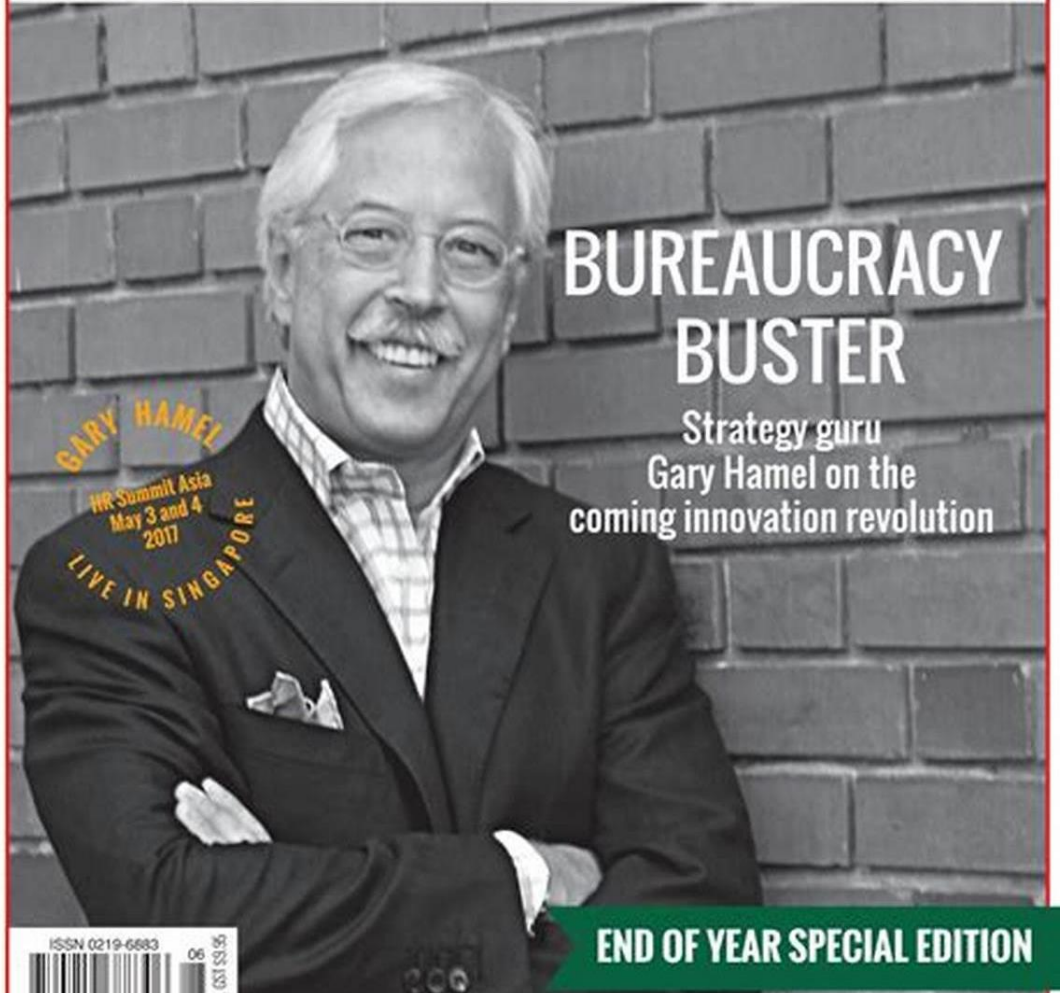


## WHAT IS BUREAUCRACY?



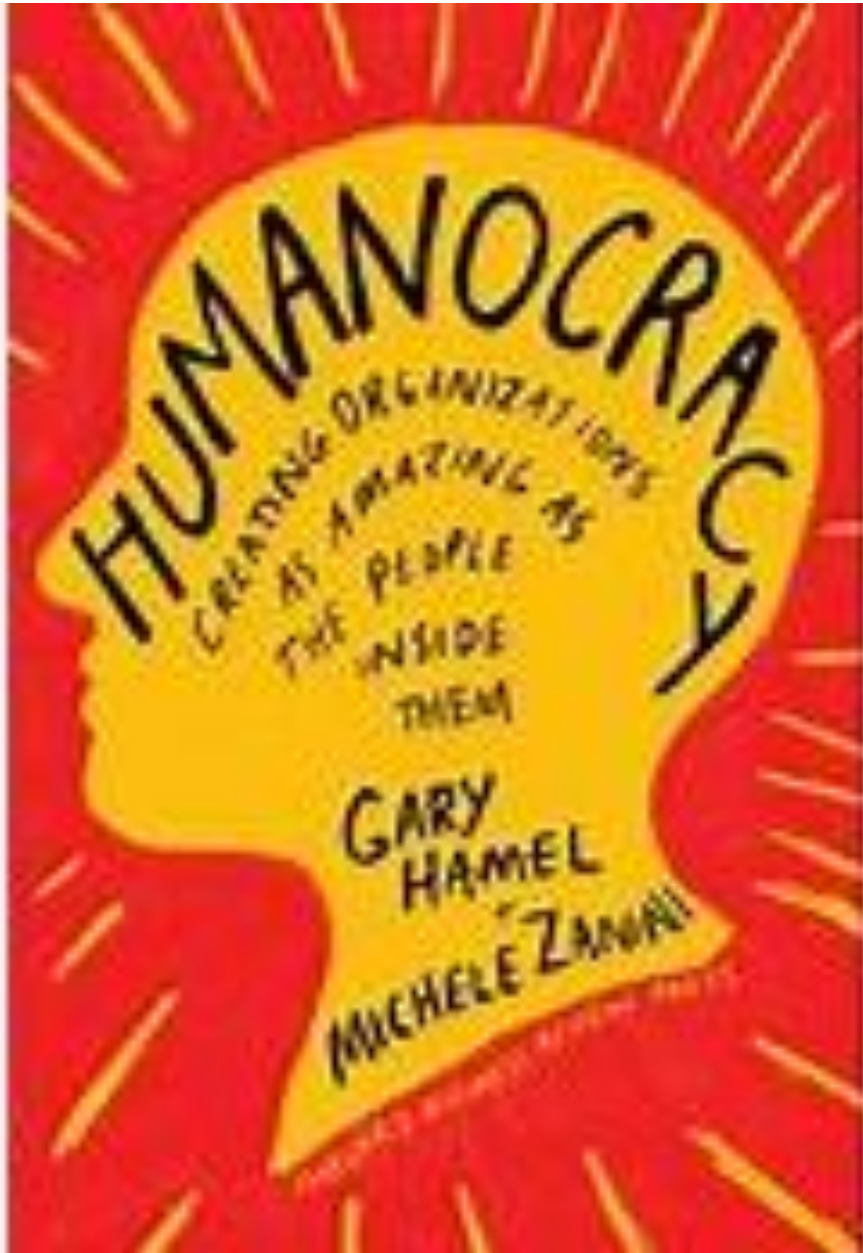
- ❑ Investopedia says “The term bureaucracy refers to a complex organization that has **multi-layered systems and processes**.”
- ❑ The systems and processes that are put in place **effectively make decision-making slow**. They are designed to **maintain uniformity and control within the organization.**”

- + CAROUSELL: SCALING TO UNPRECEDENTED HEIGHTS
- + HRM AWARDS 2017: AND THE NOMINEES ARE...
- + PERFORMANCE REVIEWS: TIME TO DITCH THEM?



## GARY HAMEL - AUTHOR, PROFESSIONAL SPEAKER, MANAGEMENT CONSULTANT

- According to Gary Hamel a visiting professor at London Business School and the founder of the Management Lab,
- It was the idea of building organizations – not so much around individuals – **but around positions, and that the organization would be run by desks.**



- ❑ **Humanocracy** - a human-focused company that **optimizes people's contributions to the company**, rather than just their obedience and their production numbers.

- 
- ❑ The central belief behind a Humanocracy is that each person—regardless of role or job **title**—**deserves the chance to nurture their unique ideas and creative gifts.**
  - ❑ To measure the impact & effects of bureaucracy and how much it is costing an organization, Gary Hamel continues to research and has put together a survey on <https://www.humanocracy.com/> which he calls the bureaucratic mass index.

# Harvard Business Review

- ❑ Gary Hamel conducted this survey with the Harvard Business Review and received **more than 10,000 respondents**.
- ❑ He found that, in large organizations with more than **5,000 people**:
  - ❑ **79%** of people said bureaucracy significantly **slows decision-making**
  - ❑ **68%** said, in their organization, **new ideas are met with skepticism** or outright resistance
  - ❑ **76%** said political behaviors highly influence who gets ahead, not competence

A close-up portrait of Dr. John Kotter, an older man with short, graying hair, looking directly at the camera with a serious expression. He is wearing a green textured sweater over a white collared shirt. The background is dark and out of focus.

**The organizational structure we use today is over 100 years old. It was not built to be fast and agile.**

**Dr. John Kotter**

- ❑ Professor of Leadership, Emeritus, at the Harvard Business School**
- ❑ Founder of Kotter International, a management consulting firm based in Seattle and Boston**
- ❑ He is a thought leader in business, leadership, and change**



# INNOVATION

## WHAT IS INNOVATION?



- ❑ **The Organization for Economic Co-operation and Development (OECD) defines innovation as production or adoption, assimilation, and exploitation of a value-added novelty in economic and social spheres; renewal and enlargement of products, services, and markets;**



❑ Development of new methods of production; and **the establishment of new management systems.**

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❑ It is both a process and an outcome. In other words, a process whereby, **organizations transform ideas into new products, service or process**, in order to advance the vision and mission of that organization.





# AGILE

## WHAT IS AGILE?



- ❑ Agile is a **set of values and behaviors** with a focus on **continuous improvement and innovation** which have resulted in a collection of lightweight technical and management practices.

# Agile has been around for a long time...

- ❑ Self-organizing teams - **autonomous**, cross-functional
- ❑ Goal-seeking, but not prescriptive
- ❑ Deliver working products in small increments
- ❑ Learning by doing
- ❑ Simple, transparent controls
- ❑ Learning culture – wanting to share (osmosis)



Harvard  
Business  
Review

LEADING TEAMS

## The New New Product Development Game

by Hirotaka Takeuchi and Ikujiro Nonaka

FROM THE JANUARY 1986 ISSUE

In today's fast-paced, fiercely competitive world of commercial new product development, speed and flexibility are essential. Companies are increasingly realizing that the old, sequential approach to developing new products simply won't get the job done. Instead, companies in Japan and the United States are using a holistic method—as in rugby, the ball gets passed within the team as it moves as a unit up the field.

The Story of Lean Production—  
Toyota's Secret Weapon in the Global Car  
Wars That Is Revolutionizing World Industry

# THE MACHINE THAT CHANGED THE WORLD

JAMES P. WOMACK,  
DANIEL T. JONES,  
and DANIEL ROOS

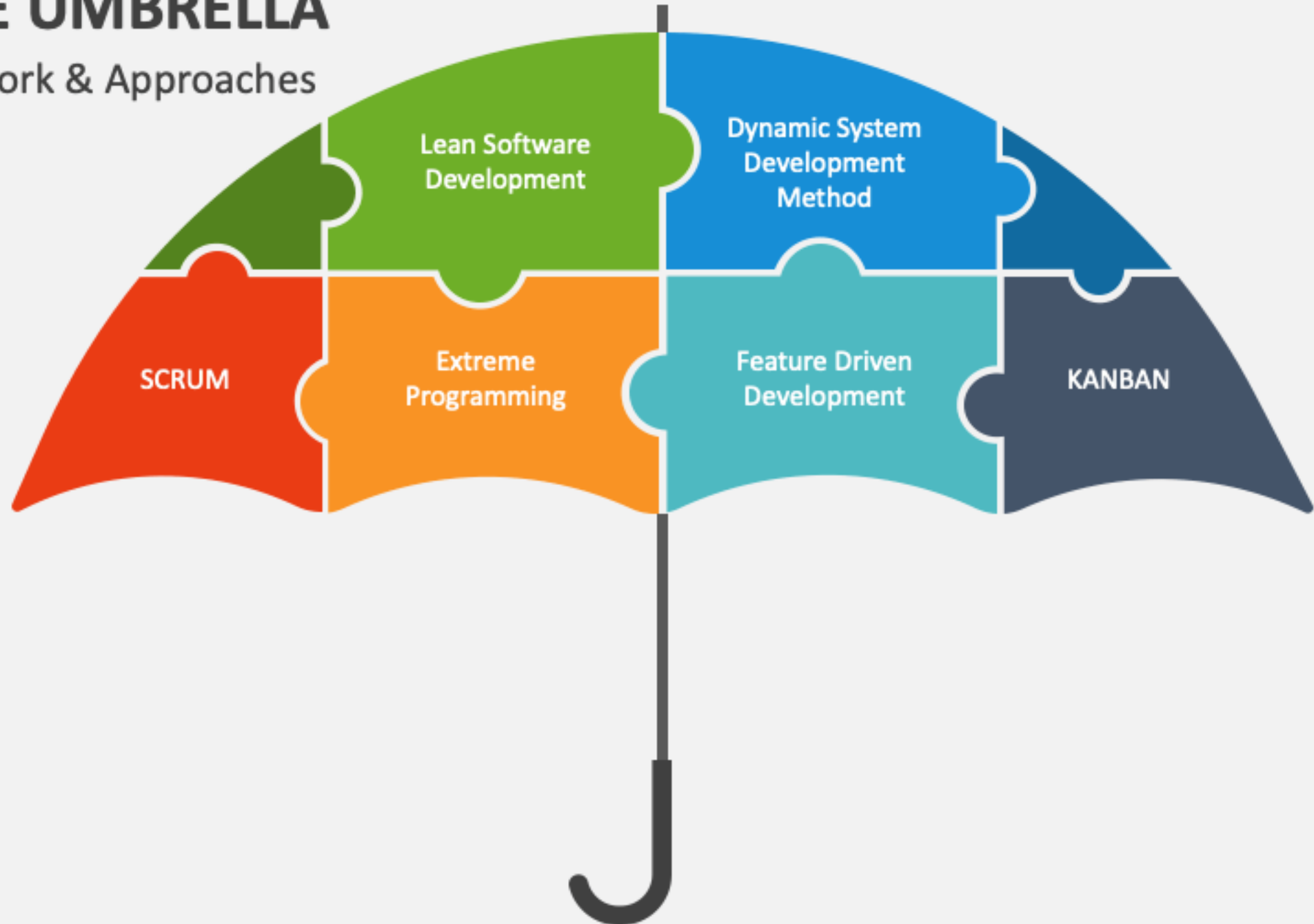
READ BY FRED SANDERS

- ❑ When *The Machine That Changed the World* was first published in 1990, **Toyota was half the size of General Motors.**
- ❑ **Today Toyota is passing GM as the one of the world's largest auto maker** and is the most consistently successful global enterprise of the past fifty years.
- ❑ This management classic was the first book to reveal **Toyota's lean production system** that is the basis for its enduring success.

**“Agile builds on the concepts of Lean Manufacturing and adapts them to software delivery”.**

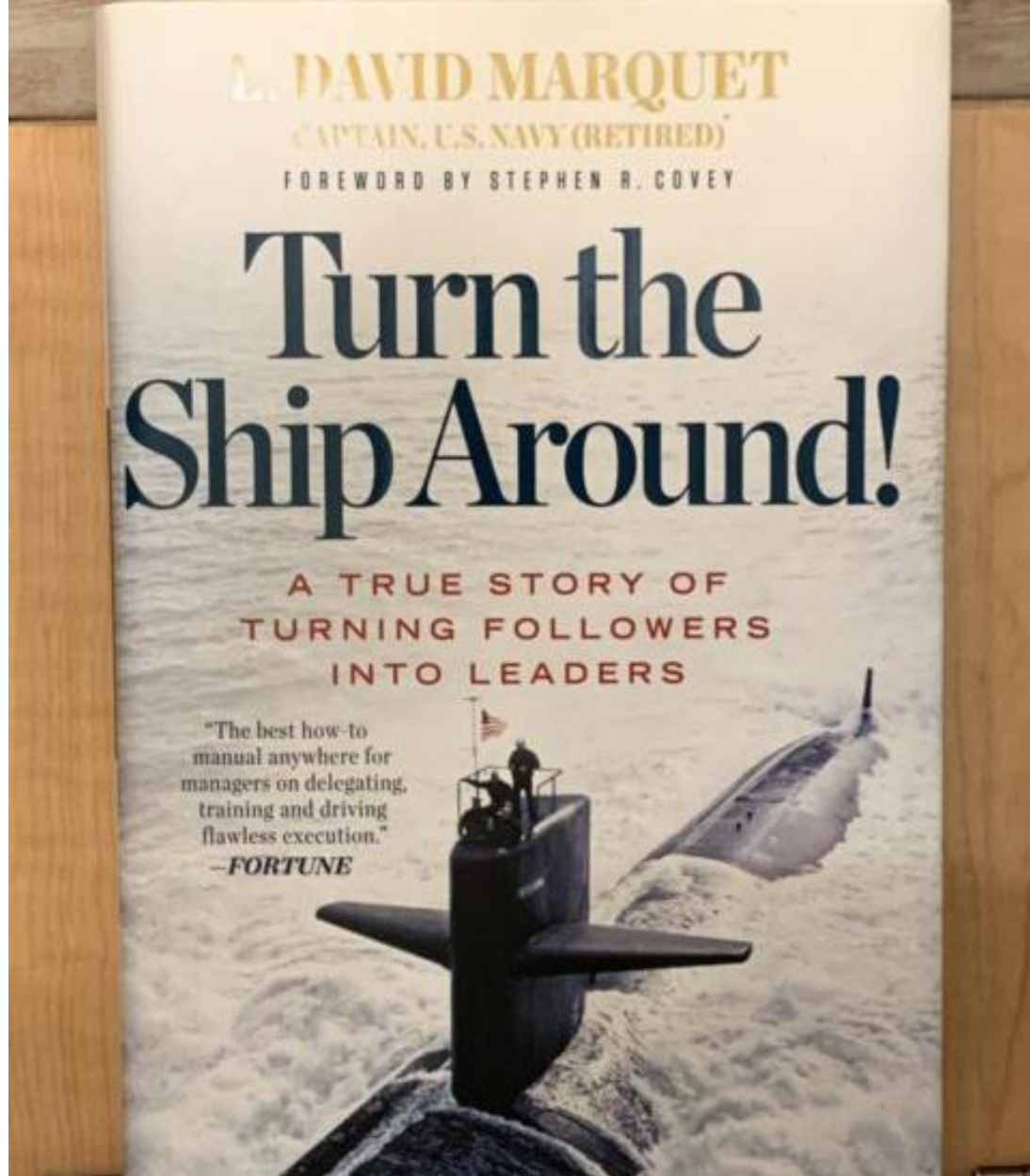
# AGILE UMBRELLA

Framework & Approaches





- ❑ **An agile organization** embraces a culture of flexibility, responsiveness, and innovation. It can quickly adjust its strategies, processes, structures, and capabilities to address evolving market conditions, customer needs, and competitive pressures.
- ❑ **Organizational agility** involves empowering employees, fostering cross-functional collaboration, **promoting decentralized decision-making**, and embracing continuous learning and improvement.



## DECENTRALIZING DECISION- MAKING

- ❑ Published in 2013, a lot of readers have been inspired by former Navy captain David Marquet's true story.
- ❑ Many have applied his insights to their own organizations, creating workplaces **where everyone takes responsibility for his or her actions, where followers grow to become leaders,** and where happier teams drive dramatically better results.
- ❑ Stop saying I recommend –to saying I intend to ( it shift ownership)



## DAVID MARQUET: TURN THE SHIP AROUND

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- ❑ Marquet was a Naval Academy graduate and an experienced officer when selected for submarine command. **Trained to give orders in the traditional model of “know all–tell all” leadership**, he faced a new wrinkle when he was shifted to the Santa Fe, a nuclear-powered submarine.
- ❑ Facing the high-stress environment of a sub where there’s little margin for error, he was determined **to reverse the trends** he found on the Santa Fe: **poor morale, poor performance, and the worst retention rate in the fleet.**
- ❑ Almost immediately, Marquet ran into trouble when he unknowingly gave an impossible order, and his crew tried to follow it anyway. When he asked why, the answer was: **“Because you told me to.”** Marquet realized that while he had been trained for a different submarine, his crew had been trained to do what they were told—a deadly combination.



## DAVID MARQUET: TURN THE SHIP AROUND

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- That's when Marquet **flipped the leadership model on its head and pushed for leadership at every level.** Turn the Ship Around! reveals how the Santa Fe skyrocketed **from worst to first in the fleet by challenging the U.S. Navy's traditional leader-follower approach.** Struggling against his own instincts to take control, he instead achieved the vastly more powerful model of **giving control to his subordinates, and creating leaders.**
  
- Before long, each member of Marquet's crew became a leader and assumed responsibility for everything he did, from clerical tasks to crucial combat decisions. **The crew became completely engaged, contributing their full intellectual capacity every day.** The Santa Fe set records for performance, morale, and retention. And over the next decade, **a highly disproportionate number of the officers of the Santa Fe were selected to become submarine commanders.**

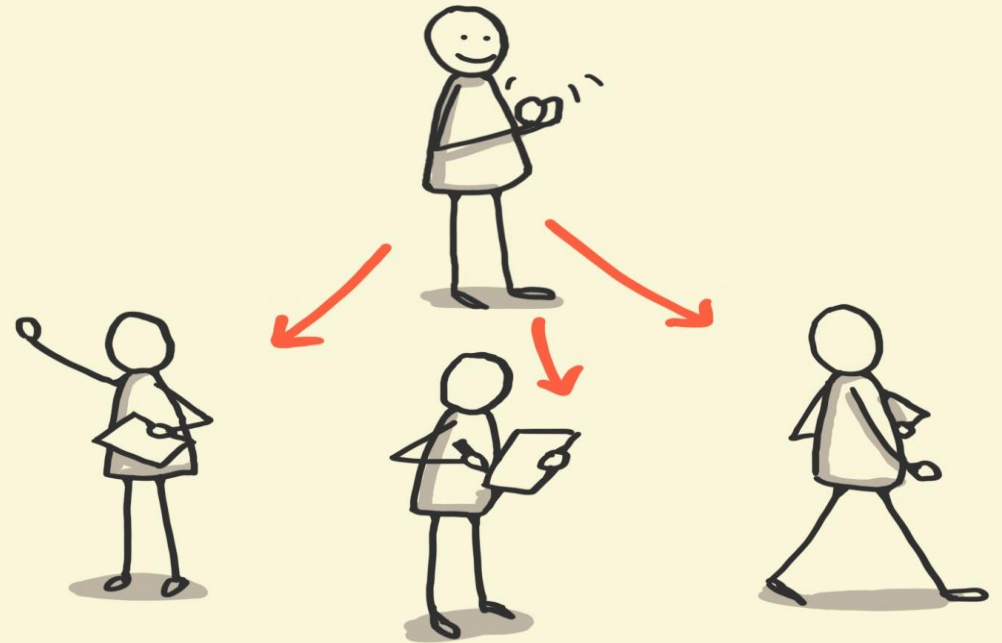


# BOSSES



Push  
**INFORMATION**  
up to  
**AUTHORITY**

# LEADERS



Push  
**AUTHORITY**  
down to  
**INFORMATION**

THINKERS  
**50**



**Harvard  
Business  
Review**

**THE PROJECT  
ECONOMY  
HAS ARRIVED**

"THE MOST SIGNIFICANT DISRUPTION OF THE 21ST CENTURY IS NOT TECHNOLOGY, ARTIFICIAL INTELLIGENCE OR BIG DATA, BUT IT IS THE WAY ORGANIZATIONS AND COUNTRIES WILL BE MANAGED - **THROUGH PROJECTS**"

**ANTONIO NIETO-RODRÍGUEZ**

**WORLD CHAMPION IN PROJECT MANAGEMENT**

**BCC**



## THE PROJECT ECONOMY HAS ARRIVED

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- ❑ An article written in the Harvard Business Review “The Project Economy Has Arrived” by the award-winning Project Professional, Antonio Nieto-Rodriguez in November 2021.
- ❑ Antonio states that due to the VUCA environment that organizations find themselves, **they need to be ambidextrous** or balance the **exploitation** of their current capabilities (operations) with the **exploration** of new competencies (projects).
- ❑ In other words, **they need to focus simultaneously on running the organization and changing it.**
- ❑ The focus on operations or keeping the company running is short-term, the objectives are mainly performance-driven, and the structure is hierarchical. **Culturally, the model is command and control”.**



## THE PROJECT ECONOMY HAS ARRIVED

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- ❑ With regards to changing the organization or looking into the future the article contrasts operational to non-operational activities like strategic and tactical initiatives.
- ❑ **These initiatives are about innovation, transformation, agility, and long-term value creation.** The focus is medium- to long-term, the objectives are more strategic, the structure is flat and project based, and the outcomes are less quantifiable than operational results. **Culturally, the model is entrepreneurial and collaborative.**

### My Remarks

- ❑ The future belongs to organizations that can achieve the right balance of keeping the lights on and being agile & innovative.
- ❑ In other words finding new sources of light. Most leaders spend more time keeping the lights on and are really good at it, but spend less time finding new sources of light.



- ❑ One can compare bureaucracy, agility and innovation to two parents who have different styles of bringing up their children.

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- ❑ One parent (the bureaucrat) is very strict and makes sure that their children follow all the rules in her house.
- ❑ Whilst the other parent (the agile innovator) gives room to their children to experiment and think outside the box hence sometimes fails and learn from their failure.



- ❑ In an organization if all the parents (leadership & management) are strict, bureaucratic and are only good at running the operations for short term objectives, staff become afraid to take initiative for fear of failure.
- ❑ Staff are encouraged not to challenge the status quo. Staff are always told this is how we have done it here for the last 20 years.



**NATIONAL AERONAUTICS  
AND SPACE  
ADMINISTRATION (NASA)**



- ❑ Another writer and economist who captures bureaucracy, agility and innovation co-existing in a public sector organization so well is Mariana Mazzucato, a professor at **University College London** and the founding director of **UCL Institute for Innovation and Public Purpose**.
- ❑ In her book, “Mission Economy – A Moon-shot Guide to Changing Capitalism” November 2021 - she tries to lay out a plan for **re-thinking capitalism and tackling the most urgent problems in modern society**.
- ❑ She also identifies many lessons from **The National Aeronautics and Space Administration’s (NASA)** mission to put a man on the moon in the 1960’s.





❑ In the chapter - **Organizational change: agility and flexibility**, in her book Mariana articulates what made NASA so successful in the Apollo mission to put a man on the moon:

❑ “Risk taking can be fostered or stunned inside organizations. We have been accustomed to the idea that bureaucracies are slow. **But the real question is not whether a bureaucracy should exist or not, but how to turn it into a dynamic organization fueled by creativity and experimentation.**”



- ❑ NASA, like many large organizations, was **plagued by red tape and poor communication between departments**. Wernher von Braun, the Director of the Marshall Space Flight Centre, famously said: **'We can lick gravity, but sometimes the paperwork is overwhelming.'**
- ❑ The success of NASA in the end was down to its ability over time to develop **a more nimble bureaucratic structure**, with the agency's top officials announcing goals, but then delegating the hard work and risk-taking to programme offices and centers- **top-down management with decentralized project execution and risk-taking**. But it took time to build."

MARIANA MAZZUCATO

# THE ENTREPRENEURIAL STATE

'A BRILLIANT BOOK'  
MARTIN WOLF, FINANCIAL TIMES

DEBUNKING  
PUBLIC

VS

PRIVATE  
SECTOR  
MYTHS

- ❑ In this book, Mazzucato argues that the United States' **economic success is a result of public and state-funded investments in innovation and technology, rather than a result of the small state, free market doctrine** that often receives credit for the country's strong economy.
- ❑ She highlights the importance of understanding the difference between the “myth” and the reality of this success, stating that if other countries want to emulate the US model, they should follow the path that the United States actually took.

## Innovation bureaucracies: How agile stability creates the entrepreneurial state

### Rainer Kattel

Professor of Innovation and Public Governance,  
UCL Institute for Innovation and Public Purpose

### Wolfgang Drechsler

Honorary Professor, UCL Institute of Innovation and Public Purpose  
Professor of Governance,  
Ragnar Nurkse School of Innovation and Governance, Tallinn University of Technology, Estonia

### Erkki Karo

Associate Professor of Science and Technology Policy,  
Ragnar Nurkse School of Innovation and Governance, Tallinn University of Technology, Estonia

- ❑ In this paper, they redefine what entrepreneurial states are: these are **states** that are **capable of unleashing innovations, and wealth resulting from those innovations**, and of maintaining socio-political stability at the same time.
- ❑ Innovation bureaucracies are constellations of **public organisations that deliver such agile stability**. Such balancing acts make public bureaucracies unique in how they work, succeed and fail.
- ❑ The paper looks at **how agility and stability are delivered through starkly different bureaucratic organisations**; hence, what matters for capacity and capabilities are not individual organisations, but organisational configurations and how they evolve.

# GHANA POLICE SERVICE

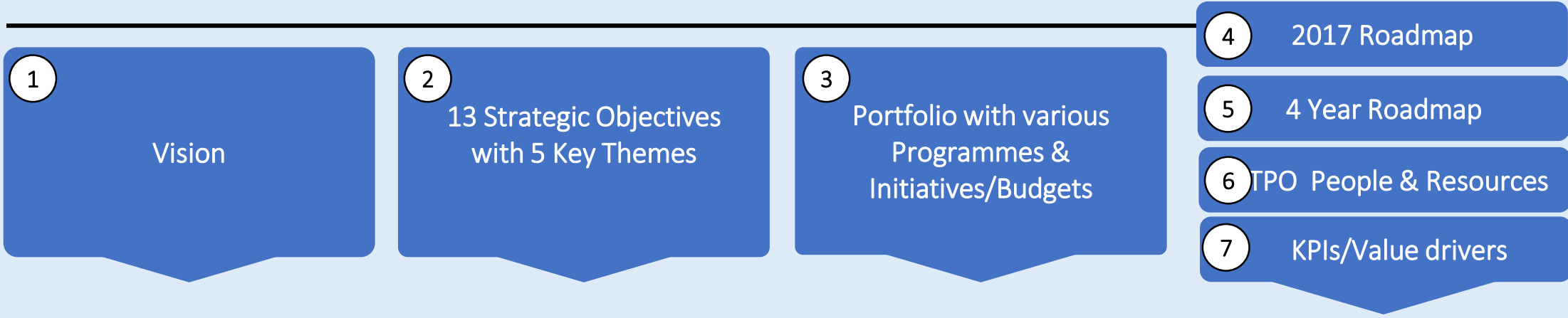




**THE FOUNDER AND CEO OF AKADITI – NANA ABBAN SETUP THE GHANA POLICE TRANSFORMATION OFFICE IN FEBRUARY 2017 WITH SUPPORT FROM SCRUM.ORG**

# The Ghana Police Service Transformation Process

Show Results every 28 Days or less

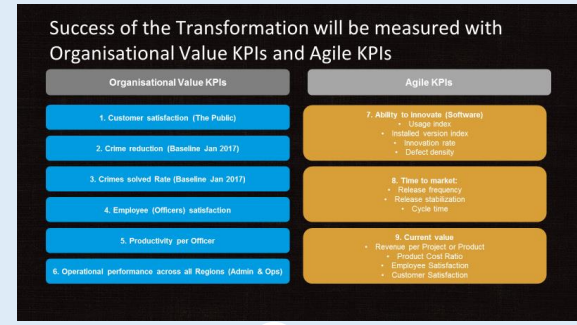
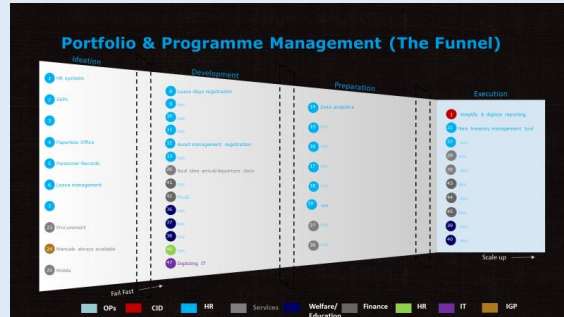
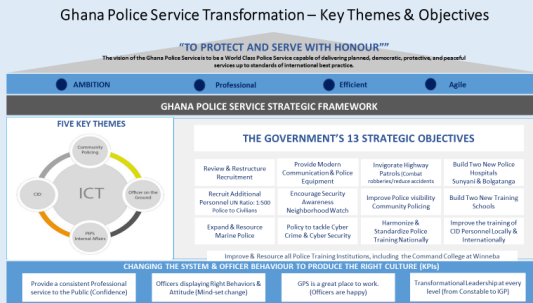
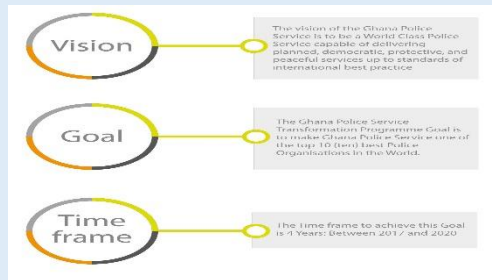


Goal

Public (Customer)/employee focus

Managing the Portfolio funnel

Delivery & value realization



Updated yearly

Updated continuously

Alignment – Engagement – Transparency across the Programme

EACH OF THE 13 OBJECTIVES AND OTHER KEY AREAS WILL HAVE A PROJECT PLAN AND A BUDGET

# Ghana Police Service Transformation – Key Themes & Objectives

**“TO PROTECT AND SERVE WITH HONOUR”**

The vision of the Ghana Police Service is to be a World Class Police Service capable of delivering planned, democratic, protective, and peaceful services up to standards of international best practice.

**AMBITION**

**Professional**

**Efficient**

**Agile**

## GHANA POLICE SERVICE STRATEGIC FRAMEWORK

### FIVE KEY THEMES



### THE GOVERNMENT’S 13 STRATEGIC OBJECTIVES

Review & Restructure Recruitment	Provide Modern Communication & Police Equipment	Invigorate Highway Patrols (Combat robberies/reduce accidents)	Build Two New Police Hospitals Sunyani & Bolgatanga
Recruit Additional Personnel UN Ratio: 1:500 Police to Civilians	Encourage Security Awareness Neighborhood Watch	Improve Police visibility Community Policing	Build Two New Training Schools
Expand & Resource Marine Police	Policy to tackle Cyber Crime & Cyber Security	Harmonize & Standardize Police Training Nationally	Improve the training of CID Personnel Locally & Internationally

Improve & Resource all Police Training Institutions, including the Command College at Winneba

### CHANGING THE SYSTEM & OFFICER BEHAVIOUR TO PRODUCE THE RIGHT CULTURE (KPIs)

Provide a consistent Professional service to the Public (Confidence)

Officers displaying Right Behaviors & Attitude (Mind-set change)

GPS is a great place to work. (Officers are happy)

Transformational Leadership at every level (from Constable to IGP)



**Setting up the Transformation Programme Office i.e. people, process, technology, information radiators, trello, etc.**

The image shows a Kanban board mounted on a wall. The board is divided into four columns: BACKLOG, TO DO, DOING, and DONE. Each column contains various sticky notes and task cards. The word 'SPRINT' is written at the bottom of the board. The board is part of a larger setup for a Transformation Programme Office, including other whiteboards and a flipchart.

# HIGH

# LEVEL

# BACKLOG

CRB Key Focus Areas based on the President's direction

LEGEND  
Pink = Top priority  
Blue = requires more detail  
Green = ready for Sprint  
Orange = Dependencies

TOTAL PROFIT COST  
\$300M USD

REVENUE  
\$300M USD

EPIC # Internally generated funds \$10M

EPIC # Donor funding \$200M USD

EPIC # Process Optimisation \$20M USD

EPIC # Cost Optimisation \$40M USD

EPIC # Private sector sponsorship \$40M USD

## 2017 (PRIORITIES) KEY FOCUS AREAS

## ENABLERS

THEME 1 OPERATIONS

THEME 2 WELFARE

THEME 3 EQUIPMENT

THEME 4 TRAINING & DEVELOPMENT

THEME 5 RECRUITMENT

THEME 6 ETHICS

THEME 7 ICT

THEME 8 ASSESS & RECO

EPIC # Integrate existing systems  
Central database  
Police records

EPIC # Improve working & community relations

EPIC # Encourage Security Services engagement with

EPIC # Expand programs Home filing

EPIC # Build new workshops nationwide

One time Transformation Budget  
Cost \$300 Million USD

EPIC # Police Fundatio

EPIC # Substantive recruitment for police officers

EPIC # Housing Retirement Package

EPIC # Scheme for children of River Officers

EPIC # Crèche in each of the 11 Regions

EPIC # Provide modern communication tools

EPIC # Cyber crime & Cyber Security

EPIC # Provide modern police equipment

EPIC # PCs/Laptops to run all 1018 Police stations & PPT

EPIC # Officer full body kit with Camera

EPIC # Solar Power CCTV at major facilities

EPIC # Crowd Control Public display

In car response System

Cyber security software Hardware

EPIC # Harmonize & standardise Police Training

EPIC # CID Training Local/International

EPIC # Standard operating procedures

EPIC # Cyber

EPIC # Improve Police Communication

Annually Revenue Generation  
Cost \$100 Million USD

EPIC # Police Recruitment

EPIC # Community Police Ambassadors

EPIC # P.O.P Professional Development Plan

EPIC # Internal Investigation Unit

EPIC # ICT

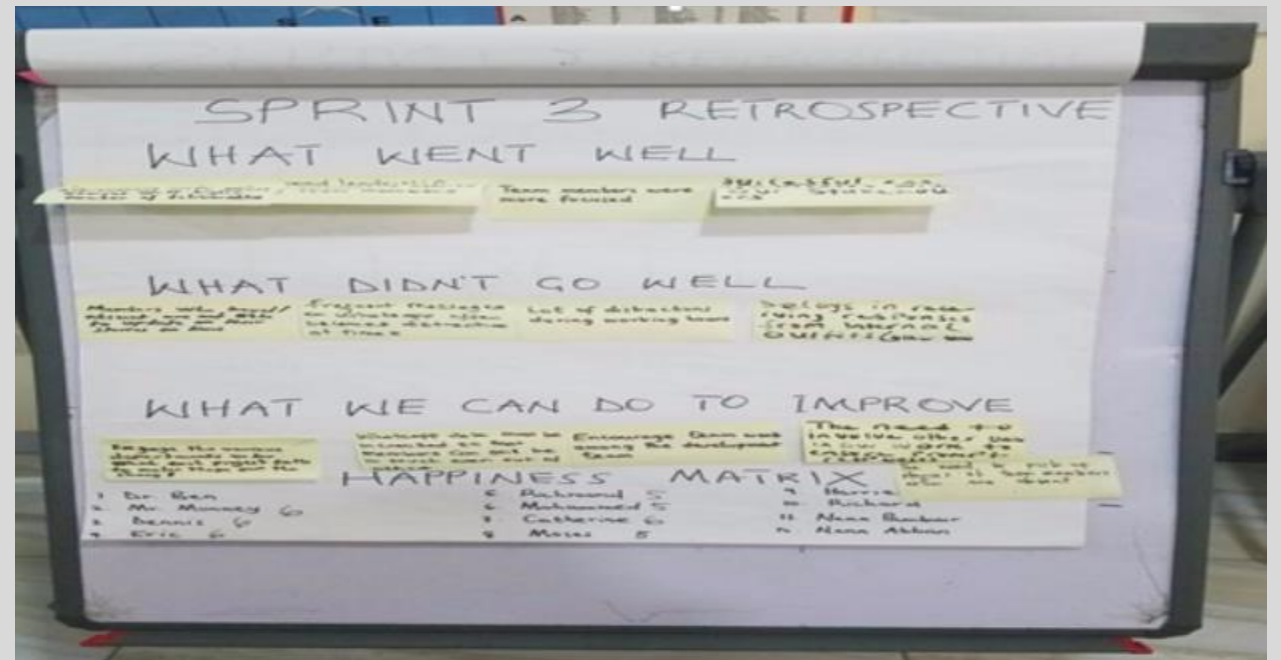
EPIC # PIPs Training

Cost Reduction by 15%  
Cost \$50 Million USD

# AGILE IN ACTION: SCRUM

□ Akaditi was Agile Coach & Scrum Master for Transformation Program Office i.e. run and facilitated 4 week sprints with daily scrums, sprint reviews and retrospectives.

□ Scrum.org trained 50 police officers (middle management) in Professional Scrum.



# AGILE COACHING

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- ❑ Periodic Agile Coaching & Training of Police Management & Advisory Board and Regional Commanders (37 senior police commissioners)





## Some achievements of the Ghana Police Transformation Program

- ❑ A new website with user-friendly interface portals, resources and vital information for personnel and the general public. Official social media accounts on Facebook, Twitter and Instagram was launched and integrated into the website.
- ❑ At the Ghana Information Technology and Telecommunications Awards on 29th June, 2018., GPS won three awards – **Leadership and Innovation in ICT Transformation, Best Government Website and Best Government use of Social Media.**



## Some achievements of GPS TPO

- ❑ The ePolicing pilot project was launched at five police stations (East Legon, Airport, Nungua, Ministries & Nima).
- ❑ A collaboration with Vas-Intel, Stratic and the University of Ghana aimed at automating criminal justice delivery process from the Police stations to courts to Prisons.
- ❑ This will facilitate the effective monitoring and records management for all cases.



## Some achievements of GPS TPO



- ❑ **A Drone Squad** was launched to effectively gather information and support intelligence-led policing
- ❑ 8 drones were acquired and personnel trained on the usage

DEUTSCHE BANK AG

*Deutsche*

Bank







- ❑ The Deutsche Bank AG (DBA), is a German multinational investment bank and financial services company headquartered in Frankfurt, Germany, and dual-listed on the Frankfurt Stock Exchange and the New York Stock Exchange.
- ❑ **It was established in 1870** i.e. in the era of Industry 2.0. This is a typical organization that will have the excuse to be very bureaucratic because they have all **the traits of bureaucracy**.
- ❑ They were established **over 150 years ago**. They are a big organization with **over 82,000 employees** all over the world and will need uniformity, control, standards & structures to manage their many staff and departments.



**Julia Rutsch** · 3rd

Managing Director, Global Lead of CB Agile Accelerator

Zurich, Switzerland · [Contact info](#)

2,160 followers · 500+ connections

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- ❑ They operate in a highly regulated industry and will need to **adhere to all the rigid rules and regulations that are monitored by the German regulators**, the Deutsche Bundesbank and the Financial Supervisory Authority.
- ❑ . However, despite the environment they find themselves in, DBA have been able to **consciously encourage a culture of agility and innovation**. The Boston Consulting Group (BCG) have supported DBA's agility transformation since 2021.
- ❑ In their magazine Flow – DBA provide insights in an article “New Ways of Working”, written in June 2022 of how **organizational agility enables innovation**.

# agile accelerator

## The following are some of the insights DBA Agile Accelerator:

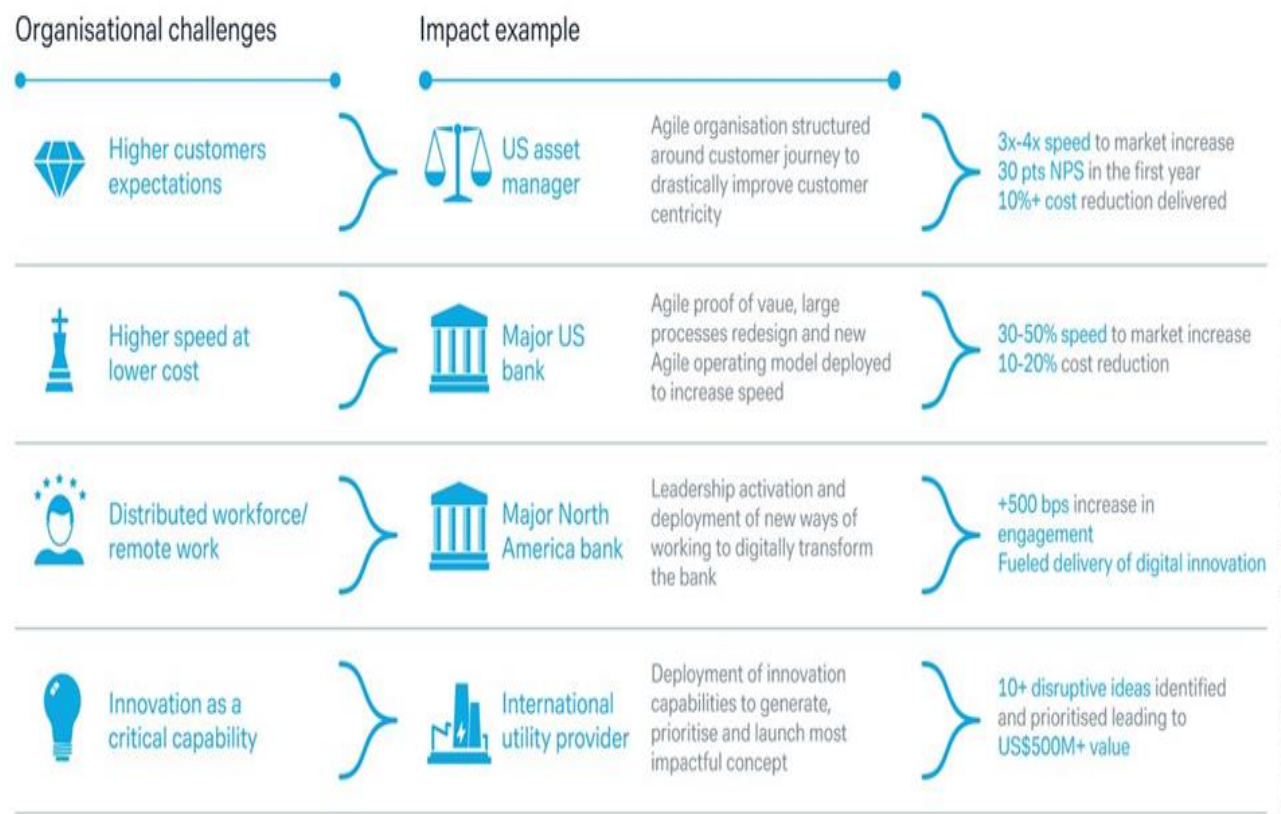
- ❑ Agile fundamentally changes the whole organization – to transform successfully it needs support from the top.
- ❑ Agile affects cultures and behaviors – people in charge need to change the way they think and lead – but leaders need to show the way.
- ❑ It is vital in **large complex organizations that a central team - leads and enables the overall transformation**, removes roadblocks, ensures transparency and fosters knowledge exchange across all units

# INSIGHTS

- ❑ Leadership must be intentional and set-up a central team, hence the set-up of The Group Agile Accelerator within DBA
- ❑ One key outcome from the Agile transformation, it improved innovation capabilities in DBA that lead to over 10 disruptive ideas identified and prioritized leading to over USD500M in value.
- ❑ Further details can be found - White Paper, **Don't let complexity crush your agile transformation published on LinkedIn in 2021**



Figure: A summary of agile acceleration outcomes. ●●●●



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Figure: Enterprise agility addresses organizational challenges by making organizations align, iterate and grow  
 Source: Boston Consulting Group (BCG)



Banc Ceannais na hÉirean  
Central Bank of Ireland

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CENTRAL BANK &  
FINANCIAL SERVICES  
AUTHORITY OF IRELAND

- ❑ Another example of a regulator (public sector organization) thinking agility and innovation is the Central Bank of Ireland.

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- ❑ In their **new strategic document crafted in September 2021**, the central bank of Ireland is moving towards a new strategic direction under the following four thematic areas:
  - ❑ **Future-focused, Open & Engaged, Transforming and Safeguarding.**
  - ❑ Under the transforming theme, **they want the Bank to be a more agile, resilient, diverse and intelligence-led organization.**

## In other words:



- ❑ Deliver a future working model that creates a **flexible, collaborative and integrated working environment** for our people i.e. an agile



- ❑ Change how we use data and analytics to drive our effectiveness as an intelligence-led organization.

- ❑ Harness the power of innovation in our ways of working, including through investment in technological and operational change.



CENTRAL BANK &  
FINANCIAL SERVICES  
AUTHORITY OF IRELAND





**BANK OF GHANA**



Formulate and **implement monetary policy** to achieve **price stability**, contribute to the promotion and maintenance of **financial stability**, and ensure a **sound payment system**.

# FinTech & Innovation

## FINTECH AND INNOVATION OFFICE



- ❑ The Central Bank of Ghana recognized the need to be intentional about innovation and has made a good start by setting up a new strategic office – Fintech and Innovation in May 2020.
- ❑ The Office drives the Bank's cash-lite, electronic payments and digitisation agenda



Source: <https://www.bog.gov.gh/fintech-innovation/>

- The Office is responsible for the **licensing and oversight** of dedicated electronic money issuers (mobile money operators), payment service providers (PSPs), closed loop payment products, payment support solutions and other emerging forms of payment delivered by non-bank entities
- This office oversees the Bank's strategic initiatives like the **Digital Currency Pilot**, the **Regulatory Sandbox** (enables live experiments for innovation), **ChatBot** (an artificial intelligence powered automated customer complaint system), Agent Registry (an artificial intelligence led Agent Management) and CrowdFunding, etc.



## BANK OF GHANA REGULATORY SANDBOX

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- ❑ The Bank of Ghana has established a regulatory and innovation sandbox as an important tool for evolving a regulatory **framework supportive of responsible innovations and for nurturing new business models.**
- ❑ This framework enables small scale, live **testing of innovative financial products, services and business models by eligible financial service providers** and startups (operating under a special exemption, allowance, or other limited, timebound exception) in a controlled environment under the supervision of the Bank of Ghana.
- ❑ By this arrangement, **innovators are permitted to temporarily test new ideas** without being subjected to the full set of regulatory requirements applicable outside the sandbox while addressing users' and the regulator's respective concerns.
- ❑ Sandbox relaxes the regulatory requirements to enable live experiments of innovation (agility)



BANK OF GHANA

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# eCEDI HACKATHON

TAKING THE CEDI DIGITAL

THEME:

UNLOCK THE FUTURE OF DIGITAL  
FINANCE WITH A DIGITAL CEDI

# INFO SESSION

13TH  
OCTOBER  
2023

3PM  
GMT

## SPEAKERS

**KWAME  
OPPONG**

DIRECTOR, FINTECH &  
INNOVATION OFFICE AT  
BANK OF GHANA



**MR. BLAY CLARENCE**

ASSISTANT DIRECTOR, FINTECH AND  
INNOVATION OFFICE AT BANK OF GHANA



**CARMELLE  
CADET**

FOUNDER & CEO -  
EMTECH

- In his remarks delivered at the University of Ghana Congregation Ceremony, for the BSc Administration Class of 2023,
- Dr. Maxwell Opoku-Afari, First Deputy Governor of the Bank of Ghana said,
- “In a free-market-economy, policymakers need to do one thing, and that is, create an enabling environment that allows for innovation to take place”.
- One can glean from these remarks that innovation is high on the agenda of the Bank of Ghana





## KEY TAKEAWAYS

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- ❑ Bureaucracy is a multi-layered system and process in an organization that is meant to keep uniformity and control.
- ❑ However bureaucracy can slow decision making and stifle innovation and new ideas.
- ❑ Agility is an enabler of innovation. i.e. the vehicle to your destination (innovation)
- ❑ Organizations **need to be ambidextrous** or balance the **exploitation** of their current capabilities (operations) with the **exploration** of new competencies (projects).



## KEY TAKEAWAYS

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- ❑ Leadership must be intentional about the culture of agility and innovation and be very aware of the dangers of bureaucracy.
- ❑ In other words they must run the organization and change it at the same time.
- ❑ Examples of organization are that trying to keep the balance: Deutsche Bank AG in Germany, The National Aeronautics and Space Administration's (NASA) in the USA(The Apollo Mission), Ghana Police Service, The Bank of Ghana and The Central Bank of Ireland.





# THANK YOU



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APPENDIX

# Photos with Vodafone Ghana Executives in 2018



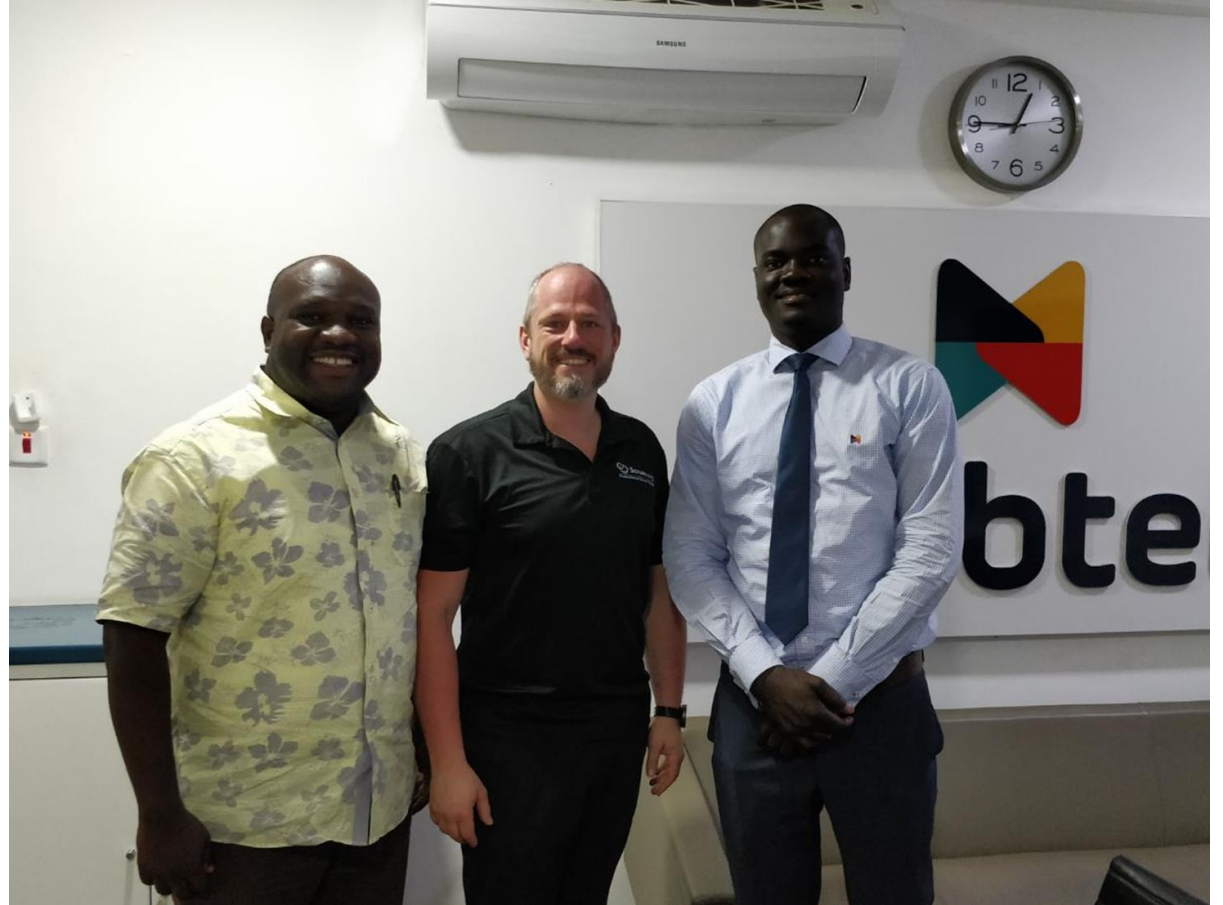
- 1. AKADITI TRAINED 92 EXECUTIVES AND MANAGERS FROM CEO TO MIDDLE MANAGERS ACROSS THE ENTIRE BUSINESS IN ALL DEPARTMENTS I.E. 2 DAY WORK SHOPS OVER 3 MONTHS. ( NANA ABBAN – CEO OF AKADITI)

# Photos with Vodafone Ghana Staff - 2018



1. SCRUM TRAINING OF VODFONE GHANA DIGITAL TRANSFORMATION TEAM BY SCRUM.ORG TRAINER MARTIN HINSHELWOOD IN 2018
2. VISIT BY VODOFONE GHANA CEO, YOLANDA CUBA TO AKADITI SCRUM STUDIO IN 2018.

# Photos with Hubtel - 2018



1. SCRUM TRAINING OF HUBTEL GHANA BY SCRUM.ORG TRAINER MARTIN HINSHELWOOD IN 2018
2. VISIT BY AKADITI AND SCRUM.ORG TO HUBTEL GHANA CEO, ALEX BRAM IN 2018.