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LEADERSHIP / GROWTH / TECHNOLOGY

Growing Without *Losing Control*

An executive playbook for founders, CEOs and leaders responsible for scaling a business.

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PLAYBOOK, NOVEMBER 2026

A playbook built *for choices*

Growth is easy to celebrate. Assessing its quality calls for harder questions. This playbook brings together the commercial, customer and leadership choices I believe matter most as an organisation scales.

The argument behind the playbook

The problems that slow organisations often sit between functions. Strategy may be clear but incentives pull in different directions. Customer promises are made in one team and fulfilled in another. Growth makes those tensions harder to ignore.

Use it as a reference

01 Start with the chapter that speaks to the pressure you are facing. The five themes are connected, but they do not have to be read in one sitting.

02 Use the four diagnostic tools when a question needs evidence or a sharper discussion. They are prompts for judgement, rather than boxes to complete.

03 When you identify a decision worth making, write down the owner, the next step and the point at which you will review the result.

WHO SHOULD READ IT

Founders, CEOs and leaders responsible for scaling a business, especially when growth begins to expose gaps between departments.

WHAT IT COVERS

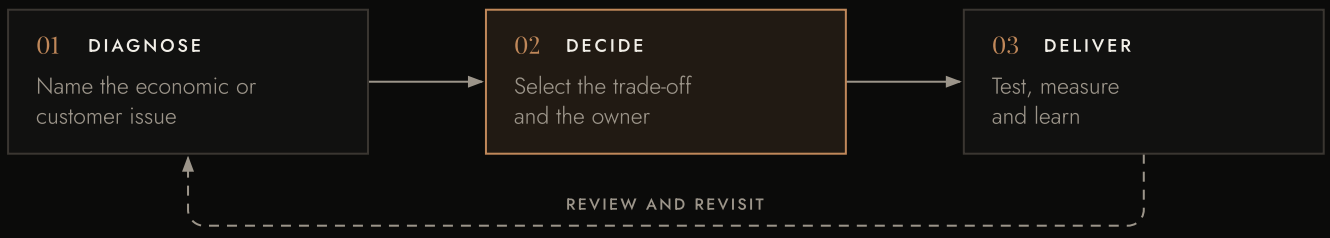
Growth economics, customer experience, decision debt, the organisational implications of AI and a practical route from judgement to action.

Author note: numerical models and case narratives are clearly labelled as illustrative. They are not disclosures of particular employers or customers. The external references appear at the end.

> *The test of scale is whether an organisation can make sound decisions without depending on the same person to settle every issue.*

THE DECISION DISCIPLINE

The value of a playbook is in the decisions it helps you make and revisit.



Five chapters, *one thread*

The material follows the issues that tend to surface as businesses scale: the quality of growth, the promises made to customers, the decisions that remain unresolved, the capabilities worth building and the discipline to act.

I **Growth quality** 05
Move from bigger numbers to better economics.

II **The customer promise** 14
Make customer experience a system, not a department.

III **Decision debt** 21
Expose the cost of unresolved organisational choices.

IV **AI and organisational capability** 32
Design for value creation, not merely cost reduction.

V **The Monday Morning Playbook** 38
Turn the ideas into a 30-day operating cadence.

Practical tools to return to

Use these tools when a real commercial or operational decision calls for them. They are designed to support reflection, evidence gathering and leadership conversations over time.

12 Growth Quality Audit

20 Customer Promise Audit

31 Decision Debt Diagnostic

37 AI Value Case

40 The first 30 days

Four questions every scaling business *must answer*

A business can perform well in one area and be weakened by another. These four questions make the connections visible.

01 ECONOMICS

Is growth creating economic value, or just adding revenue, complexity and cost?

02 EXPERIENCE

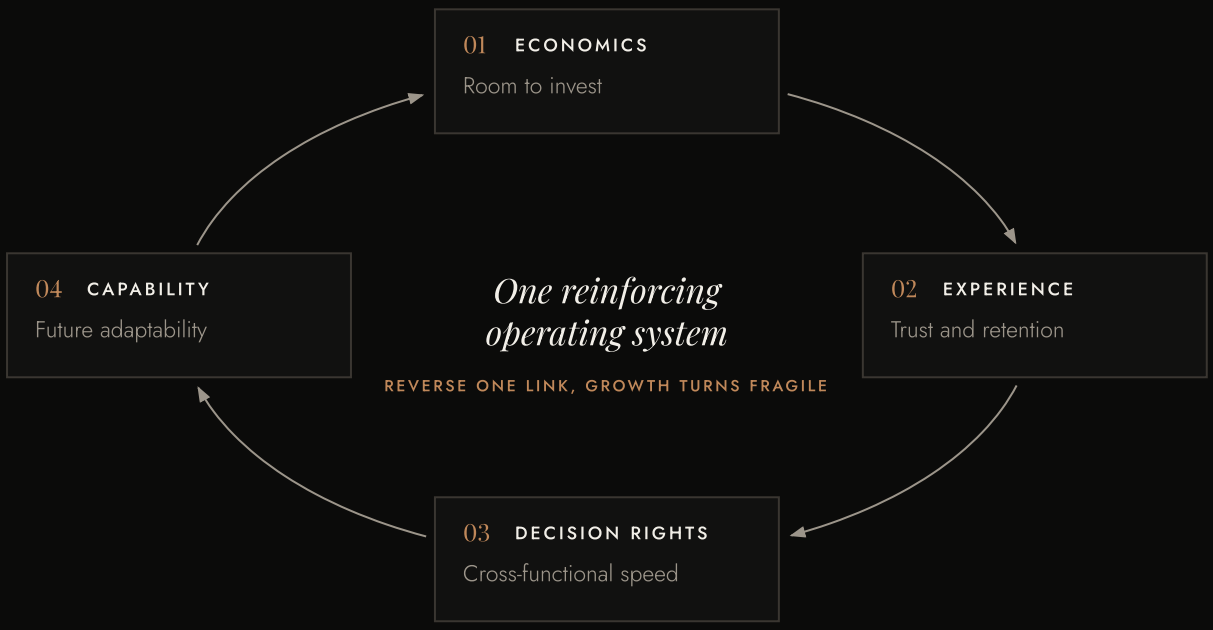
Can our organisation consistently deliver the promise that wins customers?

03 DECISIONS

Who decides, on what evidence, and how quickly can a decision be revised?

04 CAPABILITY

Are technology and people increasing what the business can do tomorrow?



The reinforcing loop

Good unit economics create room to invest. A credible customer experience improves retention and trust. Clear decision rights make cross-functional execution faster. Better capabilities sustain the cycle. Reverse any of these relationships and growth becomes fragile.

LEADERSHIP TEST

If the company doubled in size, which of these four questions would become hardest to answer?

More data does not automatically create better decisions. More automation does not automatically create a better operating model.

I

CHAPTER ONE

Growth quality

Growth matters. Without an understanding of its economics, speed can become expensive.

> *A company growing 30% is not automatically creating more value than one growing 10%.*

CORE LENS

UNIT ECONOMICS / CUSTOMER LIFETIME VALUE / COST TO SERVE / INCENTIVES



Revenue is an output, *not a verdict*

Revenue tells us that something is moving. It says far less about where the value is going.

Imagine two companies. Company A grows sales by 30%; Company B grows by 10%. It would be premature to declare a winner. We need to know the incremental margin, acquisition spend, customer retention, working-capital requirements and operating complexity behind those numbers.

+30%

COMPANY A

High gross revenue growth, but steep discounts, rising service costs and weak repeat purchasing.

+10%

COMPANY B

Moderate growth, but strong customer retention, improving contribution margins and controlled costs.

Three tests of growth quality

01 **Economic.** Does each additional customer or transaction create attractive contribution after relevant variable costs?

02 **Behavioural.** Are new customers retained, activated and expanding, or do they disappear after the first purchase?

03 **Operational.** Can the business deliver the extra demand without disproportionate friction, rework or complexity?

ASK IN YOUR NEXT BUSINESS REVIEW

What has to be true for this year's growth to remain valuable three years from now?

Ambition matters. So does knowing what it will cost and when it is expected to pay back.

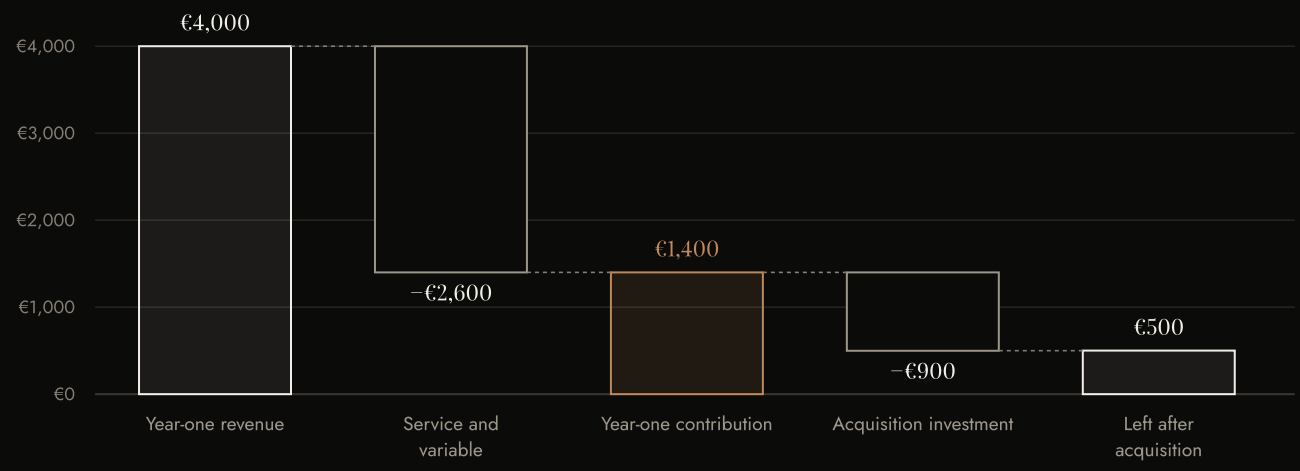
THREE SEPARATE LENSES Bigger topline numbers do not settle the question of business health.

01	REVENUE	*How much is sold?*
02	CONTRIBUTION	*What value remains?*
03	RETENTION	*What persists over time?*

Unit economics: *the story behind each customer*

Unit economics bring the commercial conversation down to a customer, order, cohort or account. That is where value becomes easier to judge.

ILLUSTRATIVE ECONOMIC BRIDGE €4,000 revenue per customer, year one



A simple illustrative customer model

METRIC	ILLUSTRATION	LEADERSHIP QUESTION
Year-one revenue	€4,000	How much is generated?
Relevant service and variable costs	€2,600	What does delivery consume?
Year-one contribution	€1,400	What remains to recover acquisition and overhead?
Acquisition investment	€900	How long until the investment pays back?

In this simplified example, the acquisition investment could be recovered within the first year. That conclusion is conditional: timing, retention, support demand and the actual cost structure still matter.

Contribution, not just revenue

Revenue becomes meaningful when compared with the costs directly required to acquire, deliver and support the business. The appropriate cost boundary depends on the decision.

Cohorts, not just averages

An average customer can hide very different groups. Compare acquisition channels, segments, purchase periods and service models to understand who creates value.

Avoid comparing margins across segments without checking that cost allocation, discounts and time horizons are comparable.

> DECISION PROMPT
>
> *Which segment would you still prioritise if you removed vanity metrics from the dashboard?*

The customer you would *choose twice*

Higher revenue is not necessarily a better investment. Contribution, retention and acquisition cost can reverse the ranking.

ILLUSTRATIVE MODEL All figures are hypothetical; values shown per acquired customer.

A channel can produce more revenue while being the poorer place to deploy the next euro. In this simplified model, Segment A looks bigger. Segment B contributes more and retains better.

PER ACQUIRED CUSTOMER	A: VOLUME-LED	B: SPECIALIST FIT
Year-one revenue	€12,000	€8,000
Annual variable and service cost	€9,600	€4,800
Year-one contribution	€2,400	€3,200
Customer acquisition cost (CAC)	€1,800	€1,500
Annual retention assumption	65%	82%
Simple contribution payback	9 months	5.6 months
3-year discounted contribution, pre-CAC	€4,656	€7,364
3-year net customer value, after CAC	**€2,856**	**€5,864**

Method. Contribution in years 1-3 is held constant for active customers. With C as annual contribution, expected value = $C \times [1 + r/1.10 + r^2/1.10^2]$ less CAC. Retention applies from year two; discount rate is 10%. No fixed overhead, taxes, incremental upsell or capacity constraints are modelled. This is a planning example, not a forecast. [1]

WHAT THE EVIDENCE SUGGESTS

Segment B delivers roughly twice the three-year net value, despite lower annual revenue.

THE INVESTMENT CALL

Reallocate 15% of acquisition spend into a controlled eight-week test for B-like prospects. Do not assume its economics will hold at scale.

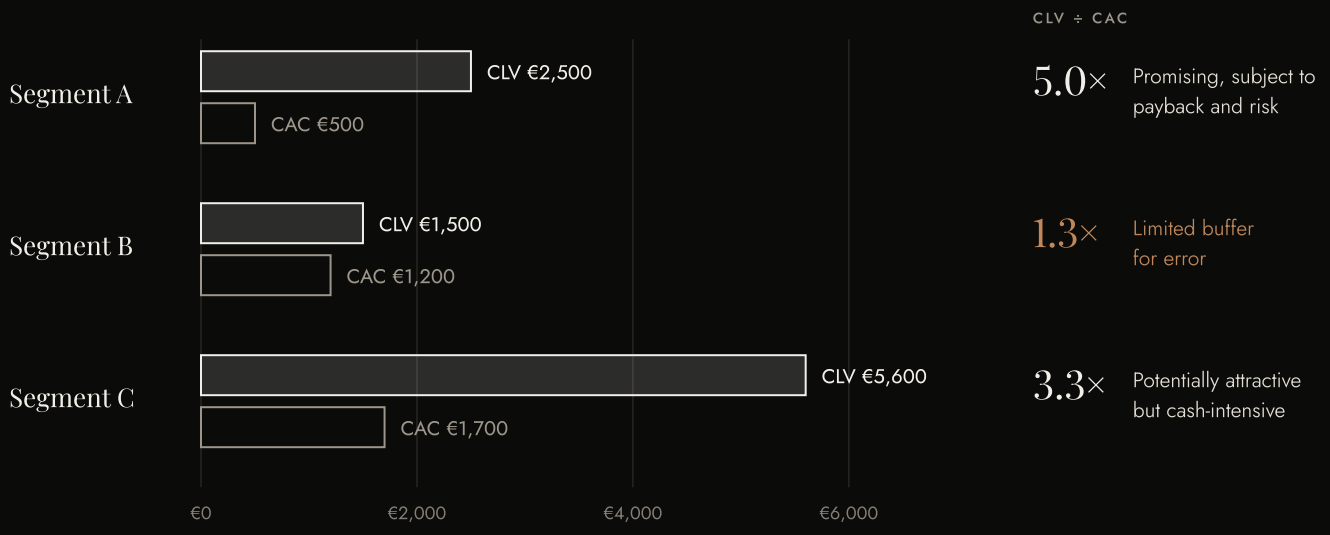
REVIEW GATE

Continue only if acquisition cost, activation, cost to serve and cohort contribution support the thesis. Compare like-for-like cohorts, not campaign clicks.

CAC and CLV belong in *the same conversation*

The cost of winning a customer tells one part of the story. The value of the relationship, measured over time, completes it.

AN ILLUSTRATIVE COMPARISON — Expected CLV against CAC, per segment



CLV figures are illustrative lifetime contribution estimates, not benchmarks or forecasts. Ratios are CLV divided by CAC.

A customer can lose money today and still be worth pursuing if there is convincing evidence of future contribution. Retention deserves the same scrutiny. Some relationships remain uneconomic however long they last.

CAC

Customer acquisition cost

The acquisition investment divided by customers acquired, defined consistently for the decision. Include the relevant sales and marketing costs.

CLV

Customer lifetime value

The expected economic contribution over a customer relationship, allowing for retention, margin, service costs and uncertainty.

THE BETTER QUESTION

Which customers would we choose to win again, and why?

> *Acquisition and retention share one commercial question: which customer relationships are worth building?*

Your biggest customers *may not be your best*

A large account can be important and still produce weak economic returns. Price, service needs, behaviour and future potential all matter.

The cost-to-serve lens

When a customer delivers a weak margin, I would start with the service model. Can we remove complexity, change the proposition or improve the economics over time? Price and contract terms come into the discussion after that diagnosis.

LEADERSHIP PRINCIPLE

Avoid blaming the customer for a cost structure the company itself created.

VISIBLE ECONOMICS

Price, discounts, direct fulfilment costs, commissions and transaction-level support.

HIDDEN FRICTION

Custom reporting, exceptions, manual interventions, recurring escalations, non-standard terms and management attention.

Five choices before exiting a relationship

01
Redesign
the service or offer to fit the real need.

02
Reduce
avoidable friction in the customer journey.

03
Reprice
elements where value and costs are misaligned.

04
Develop
the account where credible future opportunity exists.

05
Reassess
the relationship if no viable path remains.

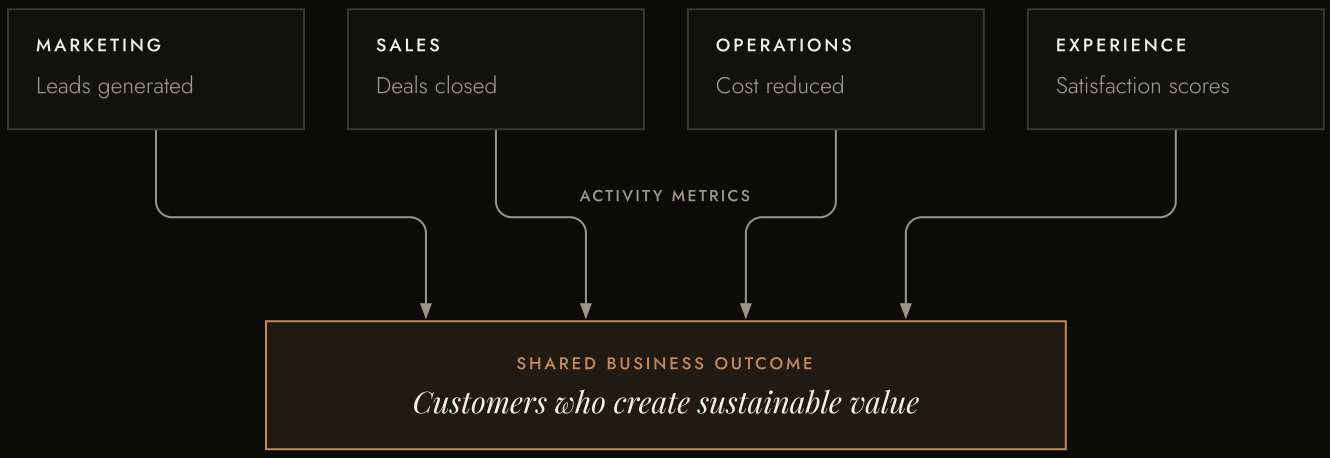
CHALLENGE

Identify one customer segment where annual revenue looks healthy but the economics are poorly understood.

When every department wins *but the business loses*

Targets have consequences. People pay attention to what their organisation measures, rewards and promotes.

Marketing may be rewarded for leads, Sales for signed contracts, Operations for cost reduction and Customer Service for the speed of response. Each function can achieve its targets while customers face poor handovers and the company experiences weak retention or margin.



Replace isolated activity goals with connected outcomes

FUNCTIONAL METRIC	USEFUL, BUT INCOMPLETE	SHARED BUSINESS OUTCOME
Leads generated	Quantity without quality	Qualified contribution pipeline
Deals closed	Bookings without customer fit	Profitable customer activation
Cost per interaction	Efficiency without resolution	Cost-to-resolve and customer effort
Campaign conversion	Immediate response	Retention and long-term value

This is where strategy, OKRs and operating governance become practical rather than ceremonial. A small set of shared outcomes makes trade-offs visible across departments. [5]

MANAGEMENT REVIEW

Which metric rewards behaviour that another team later has to repair?

I have seen how easy it is for strong functional performance to conceal a weaker business outcome.

The Growth Quality *Audit*

Use these questions when the revenue story is stronger than the evidence on customer contribution.

EVIDENCE WORTH GATHERING

01 Which customers or segments produce the strongest contribution after costs?

02 Where are acquisition costs, payback or CLV poorly understood?

03 Which service activities create avoidable cost or friction?

04 Which functional KPIs could reward the wrong customer behaviour?

CONFIDENCE IN OUR GROWTH ECONOMICS

1 2 3 4 5

RED FLAG

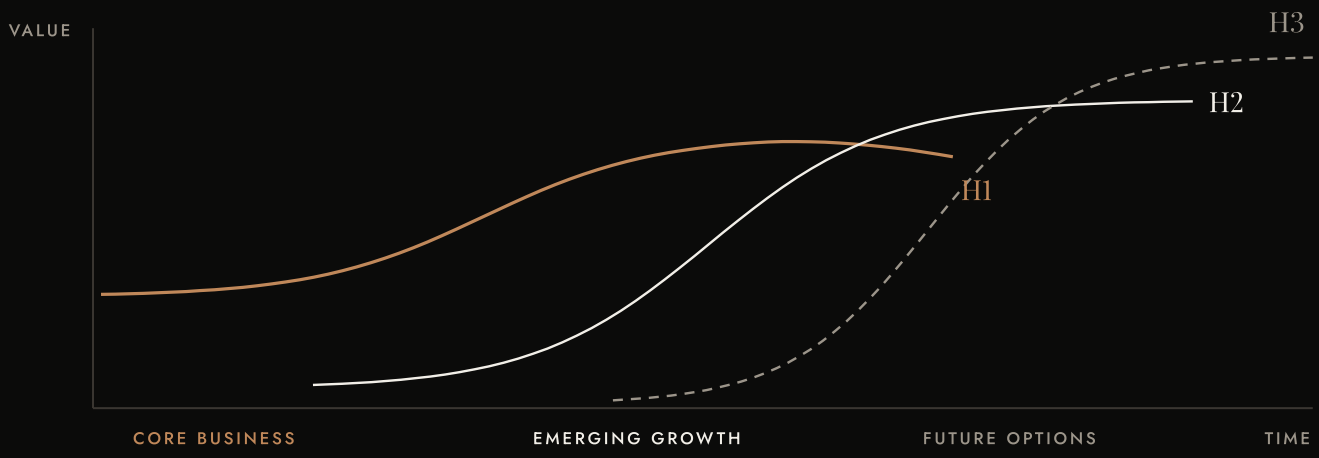
We know how much we sell, but not what it costs to win and serve each segment.

FIRST ACTION

Choose one segment; build a contribution-based cohort view with Finance, Sales and Operations.

The Three Horizons *of Growth*

Developed at McKinsey and presented in *The Alchemy of Growth*, this framework helps leaders balance their core business, emerging opportunities and future options. All three horizons need attention at the same time.



Manage all three horizons concurrently, with different investment expectations and evidence thresholds. Framework: McKinsey & Company, *The Alchemy of Growth* (1999); McKinsey Quarterly (2009).

H1

Defend and improve the core

Protect the engine that funds the business today. This is where revenue quality, contribution, customer retention and service economics need the most discipline.

- Improve CAC, contribution and payback
- Fix handovers that damage experience
- Remove avoidable cost to serve

H2

Scale the adjacencies

Back the opportunities already showing traction, but still requiring proof of fit, clearer operating models and selective investment.

- Expand into promising segments or channels
- Test new offers with measurable thresholds
- Build repeatable execution before scaling

H3

Create future options

Explore the next curve without confusing exploration with current performance. Horizon 3 is about learning, not premature forecasts.

- Prototype higher-risk growth ideas
- Test capabilities the future may require
- Define what evidence would justify more investment

WHERE THIS BELONGS IN THE PLAYBOOK

Chapter 1 focuses on the economics of the core. The Three Horizons lens adds a portfolio view: how much leadership attention and capital should stay in the core, scale adjacencies, or build new options.

LEADERSHIP QUESTION

If a growth initiative cannot be placed clearly in one horizon, it is usually because the expected outcome, time frame or evidence threshold is still unclear.

II

CHAPTER TWO

The customer promise

A customer experiences one business, even when that business is organised into a dozen separate functions.

> *The distance between a promise and an operating reality is where trust is won or lost.*

CORE LENS

JOURNEY DESIGN / TIME TO VALUE / LEADING INDICATORS / CROSS-FUNCTIONAL ACCOUNTABILITY



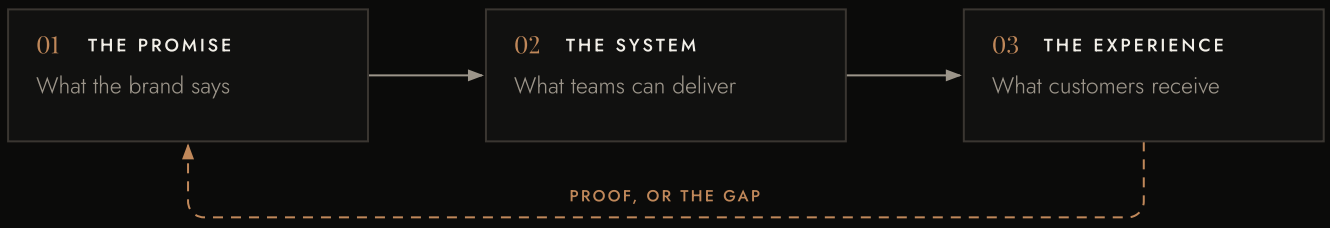
A strong brand promise is an *operational commitment*

A brand promise commits the whole organisation. Customers notice when delivery falls short of what they were led to expect.

A promise of simplicity is contradicted by a complicated onboarding process. A promise of speed is contradicted by repeated internal approvals. A promise of personal service is contradicted when the customer must explain the same issue again at every handover.

WHAT THE BRAND SAYS	WHAT THE CUSTOMER EXPERIENCES
Fast. Simple. Transparent. Personal. Reliable.	*Waiting. Repetition. Uncertainty. Escalation. Inconsistent ownership.*

FROM PROMISE TO PROOF Gaps between the three are a leadership and operating-model issue.



The customer promise test

01 List the three strongest claims in your acquisition messages.

02 For each claim, identify the teams and systems responsible for making it true.

03 Find one observable signal that confirms delivery and one that reveals failure.

04 Give one owner the responsibility to close the most important gap.

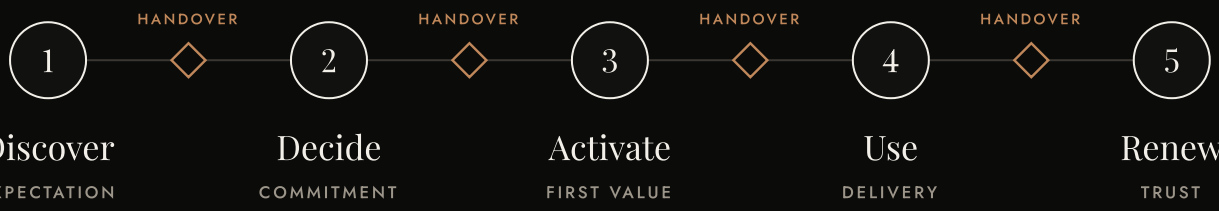
LEADERSHIP BEHAVIOUR

Spend time listening to real customer interactions, not only reviewing aggregate dashboards.

Customer experience is not owned by a department. It is produced by decisions across the organisation.

Map the handovers, *not just the touchpoints*

The most important moments in a customer journey often happen between teams. That is where ownership and information can get lost.



At each transition, ask four questions

ACCOUNTABILITY

Who is accountable for the customer outcome across the handover?

INFORMATION

Which context must follow the customer into the next stage?

FRICTION

What causes repeats, delays or avoidable escalations?

MEASUREMENT

Does the next team inherit a customer outcome or a closed ticket?

A useful journey map exposes the operational changes needed to deliver the promise reliably. The diagram is only the starting point.

> PRACTICAL EXERCISE
>
> *Choose one high-friction handover. Redesign it with the teams on both sides of the boundary.*

A handover the customer *should never manage*

The intervention is not a prettier journey map. It is a different operating responsibility.

ILLUSTRATIVE COMPOSITE A designed example, not a claim about any named company.

The customer does not experience a marketing funnel, a sales process and an operations queue. They experience one promise, then the time it takes to become real. Consider a B2B customer who has signed up but has yet to make their first shipment.

	BEFORE: FRAGMENTED HANDOVER	REDESIGNED: ONE ACCOUNTABLE JOURNEY
01 Enquiry	Form data sits in a marketing record.	One validated case and one customer identity.
02 Sales contact	Customer repeats needs and account details.	Required data travels with the case.
03 Activation	Ownership passes to another queue, with no named lead.	A named owner remains accountable until first use.
04 First use	The customer must chase for access or instructions.	Proactive confirmation and a visible exception path.

TIME TO FIRST VALUE

9 *to* 4

working days

REPEATED CONTACTS

3 *to* 1

per new customer

CASES WITHOUT OWNER

12% *to* 2%

of open cases

The starting numbers and improvement targets above are illustrative design assumptions, not observed results. Establish an actual baseline before making a business case. End-to-end journey design, rather than isolated touchpoint optimisation, underpins the logic. [2]

The decision that matters

Name the owner accountable for the customer outcome until first value. That person need not perform every task, but they must be able to resolve the handover.

Time to value: *the interval that shapes trust*

After a purchase, a customer wants confirmation that they made a good decision. The time to first meaningful value matters.

The first 48 hours can be important in some businesses, but no universal timeframe applies. For a subscription it may be first login; for B2B software, the first completed workflow; for a service provider, the first successful delivery.

WHAT TIME TO VALUE ACTUALLY MEASURES



Time to value TTV

The time from a meaningful starting event (purchase, signup or contract) to the first outcome the customer genuinely values.

A simple design exercise

01	Define a customer-relevant first-value event. Avoid internal milestones such as "account created" unless they create real value.
02	Measure elapsed time and the proportion of customers reaching that event.
03	Identify the leading causes of delay or failure.
04	Assign fixes across Product, Operations, Sales and Customer Experience.

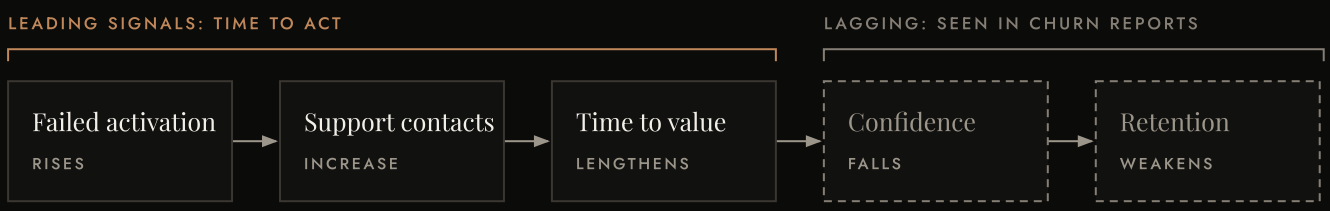
WEAK SIGNAL	STRONG SIGNAL
Our onboarding process was completed.	Customers reached the outcome they bought us to achieve.

> *The commercial relationship starts to prove its worth after the sale.*

Data tells you what. *Customers help explain why.*

A dashboard can show where performance changed. Understanding why usually takes more than a number.

ILLUSTRATIVE EARLY-WARNING CHAIN



The earlier signals create a chance to act before the outcome becomes visible in churn reports.

LAGGING INDICATORS

Churn, complaints, lost revenue, repeat purchase decline and declining satisfaction.

LEADING INDICATORS

Failed activation, repeated contacts, rising first-response time, exceptions, unresolved handovers and customer effort.

Combine three forms of evidence

BEHAVIOUR

What customers actually do.

VOICE

What customers say and what frontline employees hear.

ECONOMICS

How the experience affects retention, contribution and service cost.

TURN INFORMATION INTO A DECISION

01 **Quantitative**
What changed?

02 **Qualitative**
Why might it have changed?

03 **Judgement**
What explains it best?

04 **Action**
What should change?

The test of a useful metric is whether it changes a decision and helps the team learn from the result.

> ASK
>
> *Which signal would warn us of a customer problem before a formal complaint?*

The Customer Promise *Audit*

Choose one promise that matters to the customer. Work backwards from the outcome to the people and decisions that make it possible.

TRACE THE PROMISE

01 What promise most strongly influences the customer's decision?

02 What event proves that the customer received that value?

03 Where does the journey break down or become inconsistent?

04 What leading indicator would reveal the issue sooner?

CONFIDENCE IN OUR PROMISE DELIVERY

1 2 3 4 5

RED FLAG

Every function reports a successful process, but the customer still has to chase the outcome.

FIRST ACTION

Redesign one handover and measure first-time resolution or time to value.

III

CHAPTER THREE

Decision debt

Organisations can spend a remarkable amount of time living with choices they have never formally made.

> *Unresolved choices do not disappear. Their costs compound across meetings, systems and teams.*

SIGNATURE FRAMEWORK

RIGHTS / DEFINITIONS / INCENTIVES / REVERSIBILITY

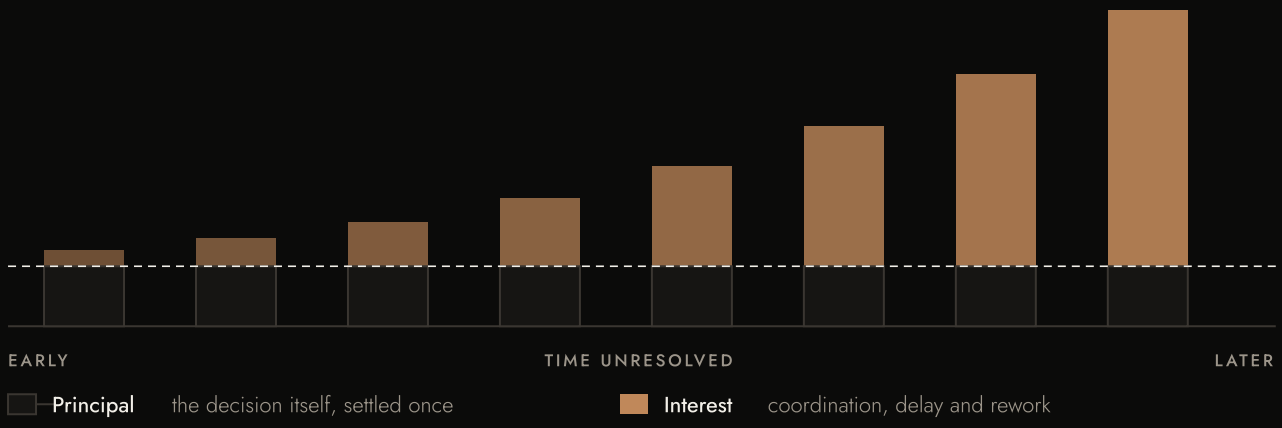


The accumulated cost of *decisions never made*

I use the term decision debt for the cost of decisions left unresolved, ambiguous or without an owner. The bill usually arrives later.

The "principal" can look harmless: an ownership question postponed, two competing definitions left in place, a priority not explicitly chosen or a legacy rule never challenged. The "interest" appears later as repeated meetings, duplicated work, contradictory reporting, slow execution, lost opportunities and fatigue.

CONCEPTUAL MODEL The interest on an open decision



The bars are schematic, not measured costs. The principle: repeated coordination, delay and rework can accumulate while ownership remains unresolved.

VISIBLE COST

Delays, duplicated analysis, escalation cycles and operating rework.

LESS VISIBLE COST

Reduced trust, organisational confusion, missed options and learned helplessness.

decision debt */dɪˈsɪʒn dɛt/* NOUN

The accumulated cost of the decisions an organisation never made.

ÂNGELO VALENTE, *Decision debt, and how to find yours*

A necessary qualification

Waiting can be sensible. Sometimes the next piece of evidence will materially change the choice. The debt accumulates when nobody can explain why a decision remains open, who owns it or what would bring it back for review.

DIAGNOSTIC SIGNAL

Which topic has appeared in three leadership meetings without becoming a decision?

Where decision debt *hides*

Four dimensions help identify the organisational habits behind slow, contradictory or repeatedly reopened decisions.

01

Rights

AUTHORITY, OWNERSHIP AND ESCALATION PATHS

Who can decide, and who has authority to reverse the decision?

02

Definitions

SHARED MEANING OF CUSTOMERS, OUTCOMES AND PERFORMANCE

Are teams using the same words to mean the same things?

DECISION

03

Incentives

BEHAVIOURS CREATED BY TARGETS AND REWARDS

What behaviour will be rewarded in December?

04

Reversibility

CAPACITY TO TEST, LEARN AND CHANGE COURSE

How quickly can evidence change our choice?

These axes interact. Clear rights without shared definitions can make decisions fast but wrong. Shared metrics without aligned incentives can create apparent agreement but conflicting behaviour. Fast action without reversibility can turn experiments into permanent liabilities.

Treat a failed test as a clue, not proof. Two teams may use different metrics for legitimate reasons; the issue is whether the differences are understood and governable.

Not every delay *is decision debt*

The label is useful only when it changes the diagnosis and the remedy.

Delayed decisions are not automatically bad. A leader who pauses to obtain material evidence may be acting responsibly. Decision debt appears when the organisation carries a decision forward without a coherent way to close, revisit or reverse it.

HEALTHY UNCERTAINTY

Waiting with a reason

New evidence is expected, someone owns the question and a review date exists.

What are we waiting to learn?

ANALYSIS PARALYSIS

Information without a rule

Additional analysis keeps arriving, but the evidence required to decide is never defined.

What evidence would change the answer?

TECHNICAL DEBT

Future engineering cost

A technical shortcut creates future remediation effort or constraints.

What must be rebuilt or maintained?

DECISION DEBT

Unresolved organisational choice

Authority, definitions, incentives or reversibility remain unsettled and work continues around the gap.

Whose decision is still missing?

Three questions before labelling something debt

Who will make the call? What evidence would justify it? When will we decide or review it? If those answers are clear, delay may be a conscious option rather than a failure.

Where the framing comes from

The Decision Debt lens used here is my practical organising concept. It is not presented as an established, externally validated measurement system. It overlaps with established thinking on decision rights and governance [3], but extends the leadership conversation to shared definitions, incentives and reversibility.

EDITORIAL POINT

The distinction matters because the remedy for uncertainty is evidence. The remedy for decision debt is usually a clearer decision system.

Rights and definitions: *authority requires shared meaning*

Decisions stall when authority is unclear or people disagree on what the numbers mean. These problems are distinct but often connected.

RIGHTS

Who owns the call?

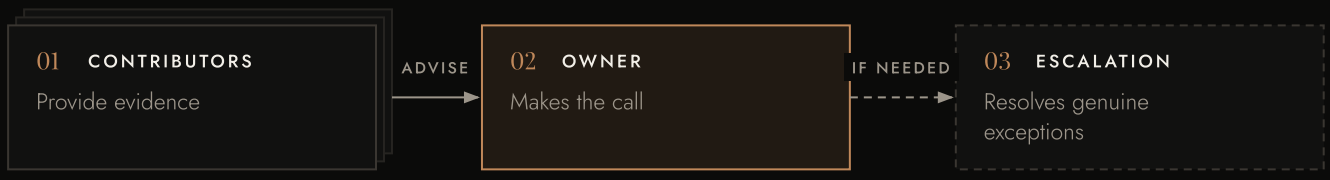
A team may have multiple contributors but still need a single accountable decision-maker. Clarify which decisions are delegated, which require consultation, and what triggers escalation. Consultation is not the same as a veto.

DEFINITIONS

Are we discussing the same reality?

Customer, revenue, qualified lead, activation, churn or profitability may have different meanings across departments and systems. Some differences are legitimate; they become debt when the meaning is hidden, inconsistent or used to resolve a decision without agreement.

MAKE ACCOUNTABILITY EXPLICIT



Consultation is not the same as a veto.

Rights test

Pick an unresolved decision. Ask three people separately: Who makes the final call? Who can reverse it? On what basis? If the answers differ materially, clarify the authority model.

Definitions test

Choose one metric used in executive discussion. Document its formula, time window, exclusions, data owner and decision use. Compare across Finance, Commercial and Operations.

WHAT TO PRODUCE

A one-page decision charter and a small, owned glossary of critical metrics.

Incentives and reversibility: *decisions must survive reality*

Incentives determine what people actually do. Reversibility determines how quickly an organisation can act and learn.

INCENTIVES

What does the system reward?

A transformation programme may ask for collaboration while individual bonuses favour isolated volume. The result is not necessarily unwillingness: it can be rational behaviour within an inconsistent management system.

REVERSIBILITY

Can learning change the answer?

A reversible decision can be tested with a bounded pilot, explicit success thresholds and a review date. An irreversible or safety-critical decision needs stronger evidence and governance. Confusing these classes creates either reckless action or needless delay.

DESIGN FOR CORRECTION Alignment is only real when behaviour and evidence can change outcomes.



Incentives test

For one shared objective, list what each team is actually measured and rewarded for. Identify the metric most likely to create behaviour contrary to the business outcome.

Reversibility test

For the next significant decision, state: Is it reversible? What would make us change our mind? When will we check? Who will make that call?

WHAT TO PRODUCE

A shared outcome measure and an explicit review trigger for every meaningful test.

When more analysis becomes *costly delay*

Additional analysis is worthwhile when it can change the decision. Otherwise, the delay needs to justify itself.

The decision triage

The "cost of delay" includes revenue forgone, additional operating cost, customer deterioration and the value of options lost while the organisation waits. It does not mean every decision should be rushed.

HIGH IMPACT

Assess downside, legal, ethical, financial and customer consequences.

LOW REVERSIBILITY

Require stronger evidence and wider consultation.

LOW COST TO TEST

Define a small experiment and decide sooner.

A disciplined question set

01 What are we deciding, exactly?

02 Which one or two unknowns could genuinely change the outcome?

03 How expensive is it to gather that evidence?

04 What is the likely cost of waiting another month?

05 Can we make a reversible choice now and learn?

WATCH FOR

Another dashboard request that answers no new decision question.

> *If we cannot say what new evidence would change our mind, we may not be collecting data. We may be avoiding a decision.*

A Decision Debt score *you can actually use*

A practical method to triage unresolved choices and make the cost of waiting visible.

PRACTICAL DIAGNOSTIC An author-developed heuristic, not a scientifically validated index.

Start with one decision that has appeared on at least two leadership agendas. Score each of the four dimensions: **0** = clear, **1** = partly defined, **2** = absent or disputed. A high score is a prompt for scrutiny, not a proof of causal cost.

AXIS	QUESTION	SCORE
Rights	Can one person make the final call?	0 1 2
Definitions	Does everyone use the same decision metric?	0 1 2
Incentives	Are the actors rewarded for the same outcome?	0 1 2
Reversibility	Is there an explicit test, review trigger or rollback rule?	0 1 2

0–2 LOW	3–5 MODERATE	6–8 HIGH
Monitor	Assign action	Leadership review

Calculate the carrying cost, carefully

A hypothetical unresolved allocation decision requires six 45-minute meetings with seven people, 18 hours of report reconciliation and 10 hours of escalation. At an assumed blended labour cost of €65/hour:

31.5h	+	18h	+	10h	=	59.5h	€3,868
MEETINGS		REWORK		ESCALATION		HOURS	DIRECT-EFFORT PROXY

This is an illustrative direct-effort proxy, not a proven financial loss. Do not double-count roles or include revenue opportunities without evidence. Time reallocated is not automatically an accounting saving.

> **DECISION RULE**
>
> *Use the ledger to make the cost and owner visible. Agree what will close the decision, and remove it from the ledger once resolved.*

Build a *Decision Debt Ledger*

A decision ledger helps teams find the choices they keep carrying forward. Its purpose is to bring them to a conclusion.

ITEM	EXAMPLE ENTRY
Decision to make	Choose the primary customer segment for next quarter
Debt symptom	Three teams allocating spend to different segments
Affected axis	Rights / Incentives
Business impact	Duplicated work and low-quality pipeline
Accountable owner	Commercial executive
Evidence required	Contribution and capacity by segment
Decision deadline	Next leadership review
Review trigger	Reassess after 60 days of measured results

TRIAGE USING IMPACT × PERSISTENCE



Ledger discipline

- Only record items with a clear decision question and identifiable consequence.
- Attach one accountable owner, not a list of interested parties.
- Specify the evidence that could change the choice.
- Close items after a decision. Record the review trigger where relevant.

If the ledger grows while decisions remain open, the tool has failed.

How to stop a decision *coming back*

A case that makes the four dimensions operational, with an explicit owner and reversal rule.

ILLUSTRATIVE COMPOSITE Illustrative organisational situation; not a statement about an employer.

A leadership team must choose between two acquisition programmes. Marketing reports a lower cost per lead for Programme A. Sales believes Programme B produces more customers. Finance cannot reconcile the denominators. The same budget decision returns at each review.

01
RIGHTS
Who decides?

One commercial owner decides the allocation. Sales and Operations contribute service and conversion evidence. Finance agrees the metric rules, without acquiring an open-ended veto over the commercial choice.

02
DEFINITIONS
What counts?

Agree the unique customer identifier, a 90-day activation window, and contribution after relevant variable cost. Publish the formula and exclusions once, with a named data owner.

03
INCENTIVES
What wins?

Judge acquisition on activated customer contribution, not lead volume alone. Keep channel cost and long-term customer quality visible together.

04
REVERSIBILITY
What changes our minds?

Run a six-week budget test. Reassess if acquisition cost increases materially, contribution per activated customer deteriorates, or operations cannot sustain the service promise.

THE DECISION RECORD	OWNER	DEADLINE	REVIEW
	Commercial lead	Day 14	Week 6

What success would look like

Not consensus or another dashboard. The output is an accountable allocation, a documented definition of value, an agreed test and a date for stopping, continuing or reversing it. These are proposed actions, not reported project outcomes.

Decision ownership here draws on a broader body of work on decision roles [3]. The four-axis application is this playbook's operational interpretation.

Your Decision Debt *Diagnostic*

Start with a decision that keeps returning. Use the four axes to find what is blocking it before looking for another tool or process.

FIND THE SOURCE OF THE DEBT

01 RIGHTS

Who decides, who advises and who can overturn the choice?

02 DEFINITIONS

Which term or metric do we interpret differently?

03 INCENTIVES

What behaviours do our targets actually reward?

04 REVERSIBILITY

What evidence, threshold and date would change the decision?

OUR ABILITY TO RESOLVE STRATEGIC AMBIGUITY

1 2 3 4 5

RED FLAG

The same issue returns every month with different data but no named decision-maker.

FIRST ACTION

Write a decision charter; agree the evidence threshold and decision date.

IV

CHAPTER FOUR

AI and organisational capability

AI changes the economics of work, but the larger question is what new value a business can create with it.

> *Automating a badly designed process simply makes the wrong thing happen faster.*

CORE LENS

OPERATING MODEL REDESIGN / HUMAN JUDGEMENT / KNOWLEDGE / NEW CAPABILITIES



Efficiency is one value pool. *Capability is another.*

Time saved is valuable. Capability gained can change the business. A serious AI investment case needs to consider both.

A better AI investment question

Do not begin with "How many tasks can we automate?" Begin with "Which customer, employee or business outcome can now be achieved differently?" Then work backwards to the workflow, required data, controls, people and technology.

THE FOUR AI VALUE POOLS — Value beyond hours saved must be part of the business case.

01 FRICTION	02 QUALITY	03 REACH	04 INVENTION
Eliminate repetitive work	Reduce errors	Expand service capacity	Enable new propositions

EFFICIENCY VALUE — time saved → what becomes possible — CAPABILITY VALUE

Four ways to create value

ELIMINATE FRICTION

Remove repetitive work that never created customer value.

IMPROVE QUALITY

Reduce errors and make context available at the point of decision.

EXPAND REACH

Serve more contexts or customers with appropriate oversight.

INVENT

Explore products, journeys or services that were previously uneconomic.

EFFICIENCY VALUE

Faster drafting, classification, summarisation, retrieval and routine handling of information.

CAPABILITY VALUE

Personalisation at greater scale, improved decision support, new customer propositions and faster experimentation.

> *Do not evaluate the AI opportunity only by what disappears from the cost base. Evaluate what becomes possible in the business.*

Redesign the workflow, *then add the technology*

Automation often amplifies the process it enters. That makes process design the first leadership decision.



Define the business or customer result.	Identify waiting, rework and decisions.	Remove steps that should not exist.	Define human oversight and exceptions.	Measure quality, cost and adoption.

What the pilot must measure

A model that performs well in a demonstration may still fail in the operation. Judge the whole workflow against quality, cost, adoption and risk.

VALUE AND QUALITY

Outcome improvement, error rate, customer impact, productivity and time saved.

RISK AND ADOPTION

Privacy and security controls, exceptions, human effort, adoption and failure handling.

DECISION RULE

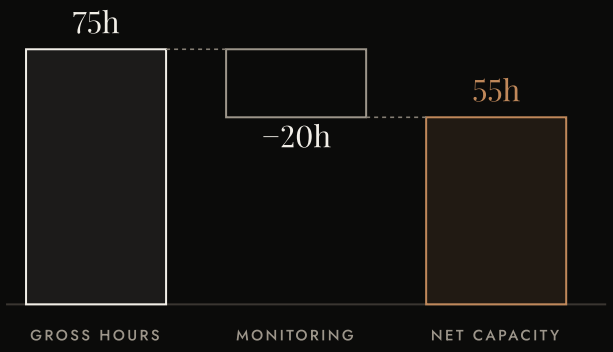
Never industrialise a pilot before defining what will happen when it fails.

The AI *pilot scorecard*

Value, quality, adoption and risk must make sense together. A faster workflow is not enough.

ILLUSTRATIVE INVESTMENT SCREEN AI-assisted B2B lead triage, with human oversight.

A pilot is not ready to scale because the model produces convincing outputs. It is ready when a redesigned workflow meets an agreed value case and passes quality and risk gates. [4]



500 cases / month × 9 minutes saved = **75 gross hours**

Allow 20 hours of monitoring and manual review: **55 net capacity hours** remain, worth €2,200/month at an assumed €40/hour. This represents released capacity, not necessarily cash savings. It excludes licence, integration and change costs.

DIMENSION	PROPOSED GATE	WHO SIGNS OFF?
Business value	At least 50 net hours/month released and a credible use for that capacity	Business owner / Finance
Quality	Correct routing ≥97% in an independent sample; not worse for critical segments	Process owner / Quality
Adoption	At least 80% of eligible users actively use the redesigned process	Operations lead
Risk	No unresolved severe privacy or security finding; audit trail and escalation active	Risk / Security

Figures, targets and sample design are examples for discussion. Actual thresholds must reflect model risk, baseline error, operating volume, customer harm and applicable controls. The NIST AI RMF provides a risk-management reference, not a certification of this pilot. [4]

Go

All gates pass, with an accountable owner and monitoring plan.

Iterate

Value is plausible but controlled quality or adoption gaps remain.

Stop

Unacceptable risk, persistent quality failure or no credible economic case.

Tacit knowledge and *the future leadership pipeline*

Experience carries knowledge that rarely makes it into a process document. Transformation plans have to account for that loss.

When roles change or disappear, leaders must distinguish tasks that can be automated from capabilities that must be preserved or deliberately rebuilt. The answer is not to protect every existing layer of work; it is to understand how the organisation will learn, decide and develop leaders in the future.

A capability continuity checklist

01 What critical knowledge is carried informally by experienced employees?

02 Where will judgement, escalation and accountability reside after redesign?

03 How will less-experienced colleagues acquire the experience needed to lead?

04 Which relationships or trust mechanisms could be damaged by an abrupt change?

05 What new expertise becomes essential, and how will people develop it?

HUMAN CONTRIBUTION

Context, judgement, empathy, ethics, relationship-building and accountability.

AI CONTRIBUTION

Pattern detection, information synthesis, speed, consistency in repeatable tasks and new analytical reach.

PRESERVE WHAT AUTOMATION CANNOT SIMPLY REPLACE

01
Context
Why past choices were made

02
Judgement
How exceptions are resolved

03
Leadership
How future decision-makers learn

> *The measure of a transformation is the capability it leaves behind.*

The AI Value *Case*

Before approving an AI investment, test the value case, the operating change and the capabilities that must remain.

TEST THE INVESTMENT THESIS

01 Which customer or business outcome should measurably improve?

02 Which workflow should change or disappear before we automate?

03 What new capability becomes possible alongside the expected savings?

04 Which human judgement, knowledge and controls must remain?

CLARITY OF OUR AI VALUE THESIS

1 2 3 4 5

RED FLAG

The business case contains only hours saved, with no quality, customer or risk measures.

FIRST ACTION

Design a 60-90 day bounded pilot with measurable value, quality, adoption and risk criteria.

V

CHAPTER FIVE

The Monday Morning Playbook

The value of a strategy shows up in the choices leaders make and the responsibilities that follow.

> *A useful leadership conversation ends with choices, owners and a clear next review.*

CORE LENS

THREE QUESTIONS / NAMED OWNERS / THIRTY-DAY OPERATING SPRINT

The three questions *for Monday morning*

Once a business grows beyond the leader's direct oversight, it needs a better way to distribute decisions across the organisation.

I Are we growing in the right direction?

Which segments, products and investments create sustainable value rather than short-term volume?

II Are we delivering what we promise?

Where is the customer's lived experience diverging from our value proposition?

III What important decision are we avoiding?

Which unresolved choice is slowing teams or creating conflicting priorities?

Do not leave without five outputs

01
A clearly worded decision or action.

02
One accountable owner.

03
The evidence required or success measure.

04
A deadline or review date.

05
An explicit statement of what will stop or be deprioritised.

> *Leadership becomes more scalable when people have the clarity and authority to solve problems without another escalation.*

The first *30 days*

Thirty days is enough to surface a few meaningful improvements and decide whether a new operating rhythm is worth keeping.

W1

DIAGNOSE

Review the four audit scores. Select one growth, one customer and one decision issue.

W2

DECIDE

Assign decision rights and owners. Agree a small set of business outcomes and the evidence needed.

W3

EXECUTE

Run one cross-functional change, remove a handover or test a bounded AI use case.

W4

REVIEW

Examine results, resolve blockers, reverse weak decisions and commit to the next cycle.

WEEKLY CHECK, 30 MINUTES

MONTHLY REVIEW, 60 MINUTES

The minimum operating rhythm

30 min

WEEKLY

Review decisions due, early customer signals and the status of the three priority actions.

60 min

MONTHLY

Review the economic evidence, the decision debt ledger and which initiatives to stop, scale or revise.

GUARDRAIL

If everything is a priority, the organisation is carrying an unresolved strategic choice.

OKRs: turning intent *into execution*

OKRs work when they focus attention on a small number of outcomes that matter now. They fail when they become task lists or a catalogue of everything the business wants.

OBJECTIVE

Improve the quality of growth without increasing organisational friction

KEY RESULT 1

Reduce CAC in the priority segment by 12% while maintaining contribution quality.

KEY RESULT 2

Reduce time to value from 21 days to 14 days.

KEY RESULT 3

Resolve the ten oldest Decision Debt items and assign owners for each new item within one review cycle.

A PRACTICAL OPERATING RHYTHM

01

Choose

Set one objective and a few key results linked to a strategic tension.

02

Align

Translate them into initiatives, owners and review dates.

03

Review

Inspect progress weekly, remove blockers and change weak initiatives early.

04

Learn

At the end of the cycle, capture what worked, what did not and what to stop.

What key results should be

Observable outcomes with a baseline, target and time frame. They should change priorities, not simply document effort.

What initiatives should be

Projects and tests most likely to move the key results. Initiatives support OKRs. They are not the OKRs themselves.

Common failure modes

Too many objectives, activity-based key results, no baseline, weak review discipline, and initiatives that continue even when they do not move the outcome.

Where this fits

The Monday Morning Playbook gives leaders a cadence. OKRs sharpen that cadence and translate strategic intent into a manageable operating cycle.

RULE OF THUMB

> *If every key result can be hit simply by staying busy, the OKR is probably describing activity rather than an outcome.*

A one-page dashboard *that leads to choices*

A scorecard earns its place when it helps leadership make a decision. These measures connect commercial performance, customer evidence, organisational friction and capability.

DIMENSION	LEADING SIGNAL	OUTCOME SIGNAL	DECISION PROMPT
Growth quality	CAC, activation, cost to serve	Contribution, CLV, payback	*Which segments deserve more investment?*
Customer promise	Time to value, repeated contacts	Retention, complaints, customer value	*Where are we failing the promise?*
Decision health	Unowned decisions, cycle time	Cost of delay, resolved items	*Which choice needs a named owner?*
AI capability	Pilot adoption, exception rate	Value created, quality, risk	*What should we redesign or stop?*

These are examples, not universal KPIs. Choose definitions, baselines and review cycles that match the economics, risk and maturity of your business.

A five-minute executive check

01
What changed since the previous review?

02
Why did it change, and how confident are we?

03
Which decision follows from the evidence?

04
Who owns it, and when do we check the outcome?

THE LEADERSHIP DISCIPLINE

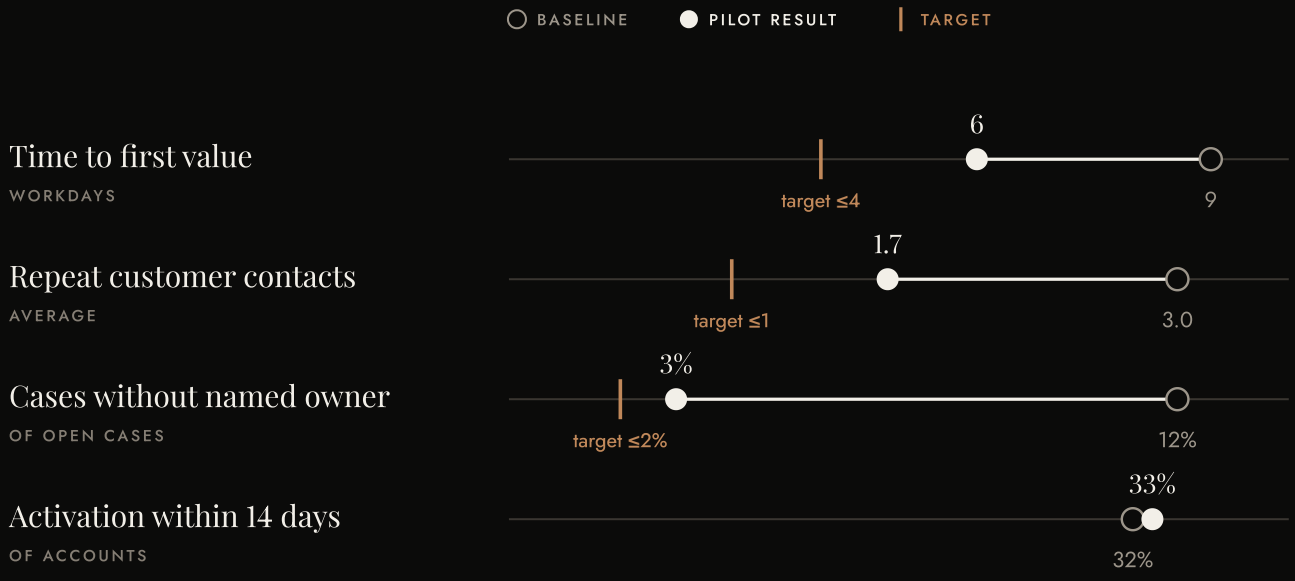
> *Reduce the number of metrics that merely describe activity. Increase the number of decisions that the metrics actually inform.*

A decision, *not another dashboard*

A populated example shows how an operating review ends with a choice rather than an update.

FILLED EXECUTIVE SCORECARD Fictional example to demonstrate use, not an actual business result.

The decision: Should we roll out the redesigned first-shipment journey after a 25-account pilot? A full rollout is tempting because some measures improved, but the evidence does not yet justify it.



WHAT THE SCORECARD TELLS US

Handover friction appears lower. The commercial outcome has not materially moved, and the pilot is small.

THE EXECUTIVE CALL

Continue as a bounded pilot, fix the remaining activation bottleneck, and review a larger cohort before scaling.

Five outputs by day 30

01 One customer-value view by cohort

02 One mapped and owned journey

03 One resolved decision-rights conflict

04 One pilot with baseline and guardrails

05 One recorded scale, iterate or stop decision

MANAGEMENT POINT

The result of 30 days is not a completed transformation. It is a small number of better decisions backed by evidence and ownership.

Build an organisation *that can decide*

The most enduring result of leadership is a business that makes sound decisions without waiting for one person to approve everything.

> *Build a business that knows what matters, and can act without waiting for you.*

The practical vocabulary

CAC / CLV

Acquisition investment and expected lifetime economic contribution.

Cost to serve

The resources and costs required to deliver the promised service.

Time to value

Time until the customer first realises a meaningful benefit.

Decision debt

The accumulated cost of unresolved organisational decisions.

Cost of delay

The value forgone or cost incurred while a choice remains pending.

Decision rights

Clarity about who decides, who advises and who can reverse a decision.

Ângelo Valente

LEADERSHIP / GROWTH / CUSTOMER EXPERIENCE / TECHNOLOGY

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A note *from the author*

This publication reflects a practitioner's perspective on the systems, trade-offs and leadership habits behind sustainable growth.

> *I have spent much of my career working in the space between commercial ambition and the systems needed to deliver it.*

Over more than two decades, my work has spanned marketing, digital transformation, customer experience, innovation and technology. It has taught me to be suspicious of easy growth stories, elegant dashboards that do not change decisions, and technology projects whose value is defined only in hours saved.

Today, my work focuses on marketing orchestration, technology and the decisions that allow complex organisations to deliver more consistently across markets and teams. I hold an Executive MBA from Porto Business School and have continued my executive education in leadership, innovation and marketing.

Why I wrote this

Scaling a business changes the work of leadership. At some point the challenge is no longer to make every good decision yourself. It is to build the conditions in which other people can make them well. The five chapters are my attempt to make that problem practical.

Decision Debt is the term I use for a particular cost of growth: organisations keep operating while important choices remain unsettled. The four dimensions in this playbook are a working diagnostic, open to testing and refinement.

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The examples in this publication are illustrative composites or explicitly hypothetical models. They do not describe or disclose confidential data from any employer, customer or commercial partner.

Sources and *further reading*

Five selected sources. Each is included as an active link for direct reading.

The works below provide context and established research that informed the commercial, customer and governance themes. The examples, judgements and four-axis Decision Debt diagnostic are my own applied interpretations, not findings attributed to these sources.

01 **Do You Really Understand Your Best (and Worst) Customers?**
Fader, Peter; Hardie, Bruce G. S.; Ross, Michael. Harvard Business Review, 2022.
Customer-level economics and the limits of relying on aggregate revenue.
hbr.org/2022/12/do-you-really-understand-your-best-and-worst-customers

02 **The Truth About Customer Experience**
Rawson, Alex; Duncan, Ewan; Jones, Conor. Harvard Business Review, 2013.
Why end-to-end journeys matter more than isolated touchpoints.
store.hbr.org/product/the-truth-about-customer-experience/R1309G

03 **Who Has the D? How Clear Decision Roles Enhance Organizational Performance**
Rogers, Paul; Blenko, Marcia W. Harvard Business Review, 2006.
Clear decision ownership and explicit roles in organisational execution.
hbr.org/2006/01/who-has-the-d-how-clear-decision-roles-enhance-organizational-performance

04 **AI Risk Management Framework, Version 1.0**
National Institute of Standards and Technology. NIST, 2023.
Governance, measurement and management of AI risks.
nist.gov/itl/ai-risk-management-framework

05 **Enduring Ideas: The three horizons of growth**
McKinsey & Company. McKinsey Quarterly, 2009.
An accessible explanation of the Three Horizons framework and its use in balancing current performance with future growth options.
mckinsey.com/capabilities/strategy-and-corporate-finance/our-insights/enduring-ideas-the-three-horizons-of-growth

HOW TO READ THIS BOOK

All worked numbers and simulated results are illustrative. No employer data or client outcomes have been represented as facts. "Decision Debt" is used as an author-defined organising lens and has not been presented as a validated industry metric.

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