WEBINAR

Value first, technology second: Why most process transformations fail, and how to fix yours

Key takeaways



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Introduction

Financial services stand at a pivotal moment where complex, regulated operations must translate into faster decisions and measurable outcomes, yet many organisations are constrained by tool first thinking, process and data debt, and fragmented delivery. Static, siloed approaches rarely meet the need for clarity, alignment and predictability, and too often automation can accelerate inefficiency when the process isn't clear.

In this *Value first, technology second* webinar, *FinTech Futures* brings together Robert Sendacki, co-founder and CEO of MakoLab Consulting, and Ewa Koprowska, senior project manager at MakoLab Consulting, to reframe transformation around goals, metrics and process before any tools are selected.

The discussion outlines practical steps to help initiate and structure transformation efforts within a quarter: define a small set of outcome driven metrics; navigate the AS IS to expose waste; shape a simplified TO BE using value stream mapping; adopt a methodology such as BPMN 2.0 as a shared model aligning business and IT; and pursue purposeful automation with well-planned integrations.

Key topics explored

- The shift from tool-first to value-first transformation, applying the sequence 'goals-metrics-process-technology' to reduce complexity and make outcomes significantly more predictable.
- Defining measurable outcomes through a small set of meaningful process metrics like time to decision, cycle time or customer satisfaction to guide prioritisation and verify that automation delivers value.
- Mapping the AS-IS with a value stream map to create a shared, end-to-end view, capturing responsibilities, handovers, wait times, systems and pain points, and distinguishing value-adding from non-value-adding activities.
- Shaping a simplified TO-BE by removing waste, reducing handovers, clarifying ownership and balancing the cost of improvement with the value it creates.
- Establishing a methodology such as BPMN 2.0 as a shared, business-readable and IT-precise model that aligns stakeholders, clarifies decisions and exceptions, and de-risks implementation with a single source of truth.
- Pursuing purposeful automation and planning integrations across legacy and external systems to shorten time to market and mitigate risk.
- Practical starting points and guardrails: start small with one real process; agree on three to four success metrics; align business and IT on one process model; resist tool-first decisions; and drive adoption.

Watch the webinar on demand now

The *Value first, technology second: Why most process transformations fail, and how to fix yours* webinar is now available to watch on demand. You can watch the full webinar now by clicking here.

Who should watch:

- Banking and insurance C-suite leaders seeking to shift from tool-first to value-first transformation, achieving faster decisions, better customer experience, improved quality and lower operational cost.
- Process and operations leaders aiming to map the AS-IS to a simplified TO-BE using value stream maps, remove waste, reduce handovers and make workflows shorter, clearer and more predictable.
- Business and IT stakeholders looking to align on techniques such as a shared BPMN 2.0 model that clarifies decisions, exceptions and responsibilities, and creates one common understanding towards reducing delivery risk.
- Technology and transformation leads working across legacy and external systems who need well-planned integrations and a balanced approach to purposeful automation, automating standard, repeatable cases while handling exceptions manually.
- Teams preparing to kick off within the next quarter who want practical first steps: start small with one real process, agree on three to four success metrics, align on one process model and set adoption guardrails.

The *Value first, technology second: Why most process transformations fail, and how to fix yours* webinar is brought to you by MakoLab Consulting.

Webinar speakers



Robert Sendacki, co-founder and CEO, MakoLab Consulting

Robert Sendacki is an experienced executive and consultant with broad, 25-years' practice in management, change and projects delivery. He has robust knowledge of the financial sector coupled with understanding of fintech and IT, as well as regulatory constraints such as credit risk assessment and provisions calculation.

Over the last four years, he successfully helped his clients' management teams in production (different industries) and IT services.

Robert is highly experienced in Lean development of products and processes, including both business and regulatory requirements, project management, change management, strategy deployment and business-IT cooperation.

He also has broad experience in business analysis and requirements specification, structuring and prioritisation as well as their testing, roll-out and production support for large, international financial services organisations.



Ewa Koprowska, senior project manager, MakoLab Consulting

Ewa Koprowska is a senior business consultant and project manager with over 15 years of experience helping organisations improve performance through process optimisation, change management and digital transformation. She specialises in connecting business objectives with technology execution, ensuring that transformation initiatives deliver measurable value rather than simply implementing new tools.

Throughout her career, Ewa has supported organisations in analysing and redesigning business processes, identifying automation opportunities and improving collaboration between business and technology teams. She supported transformation initiatives, facilitated strategic workshops and helped stakeholders define priorities, success metrics and operating models that drive sustainable business outcomes.

A certified Lean practitioner and experienced facilitator, Ewa is passionate about helping organisations take a value-first approach to transformation, focusing on customer outcomes, operational effectiveness and long-term business impact before technology decisions are made.



Tyler Pathe, senior reporter, *FinTech Futures*

Tyler Pathe is a financial reporter, moderator and investigator with a specific interest in financial technology, banking and the financial industry's latest innovations. His career has extended to numerous financial publications and has addressed all facets of industry development.



Key takeaways from the webinar

Presented by *FinTech Futures*, this session brings together process experts Robert Sendacki and Ewa Koprowska from MakoLab Consulting – a senior consulting team combining business, technology and people-driven transformation – to reframe transformation in financial services and insurance around a clearer sequence: define goals and metrics, design the process for customer value and waste elimination, model it precisely, and only then select technology.

The core message is simple but powerful, "value first, technology second", so that outcomes become clearer, shorter and more predictable rather than just being more automated.

Measuring value with the right metrics

The discussion opens by anchoring on measurable value. Rather than debating tools, the speakers stress selecting a small set of meaningful metrics, such as time to decision, cycle time, customer satisfaction and retention that directly reflect the intended outcome.

As Ewa puts it: "A good test is this: if a metric improves, would we clearly say that the process is performing better? If the answer is not obvious, the metric is probably not the right one." With said discipline in place, metrics guide trade offs and verify whether automation is delivering real value.

Debunking automation myths

Ewa then dismantles three pervasive automation myths. First, "automation does not improve a process, it only accelerates it", meaning that unclear or inefficient flows simply reach the wrong outcomes faster.

Second, tools do not fix processes. "Technology requires clarity, it does not create it," Ewa explains. Systems execute what's been agreed, they cannot resolve vague rules, ownership or exceptions.

Third, go live does not equal adoption. Without trust and transparency, people create workarounds that reintroduce waste. Her litmus test is direct and practical: "If you cannot explain a process in a simple and transparent way, it is not ready to be automated."

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>
> *Ewa Koprowska, MakoLab Consulting*

> *One of the results of the framework we present are well planned and designed integrations.*
>
> *Robert Sendacki, MakoLab Consulting*

Designing for customer value and waste elimination follows. Robert highlights three pillars – customer focus, value and waste reduction – while Ewa shows that most AS IS processes are dominated by non-value adding time.

The process experts identity the objective as not to speed up every step, but to remove what is unnecessary. “The goal is not perfection,” Ewa tells the audience. “Improvement does not come from adding more. It comes from removing what is unnecessary.” She says the result is a process that is not only faster, but clearer and more predictable.

Making the AS-IS visible and shaping the TO-BE

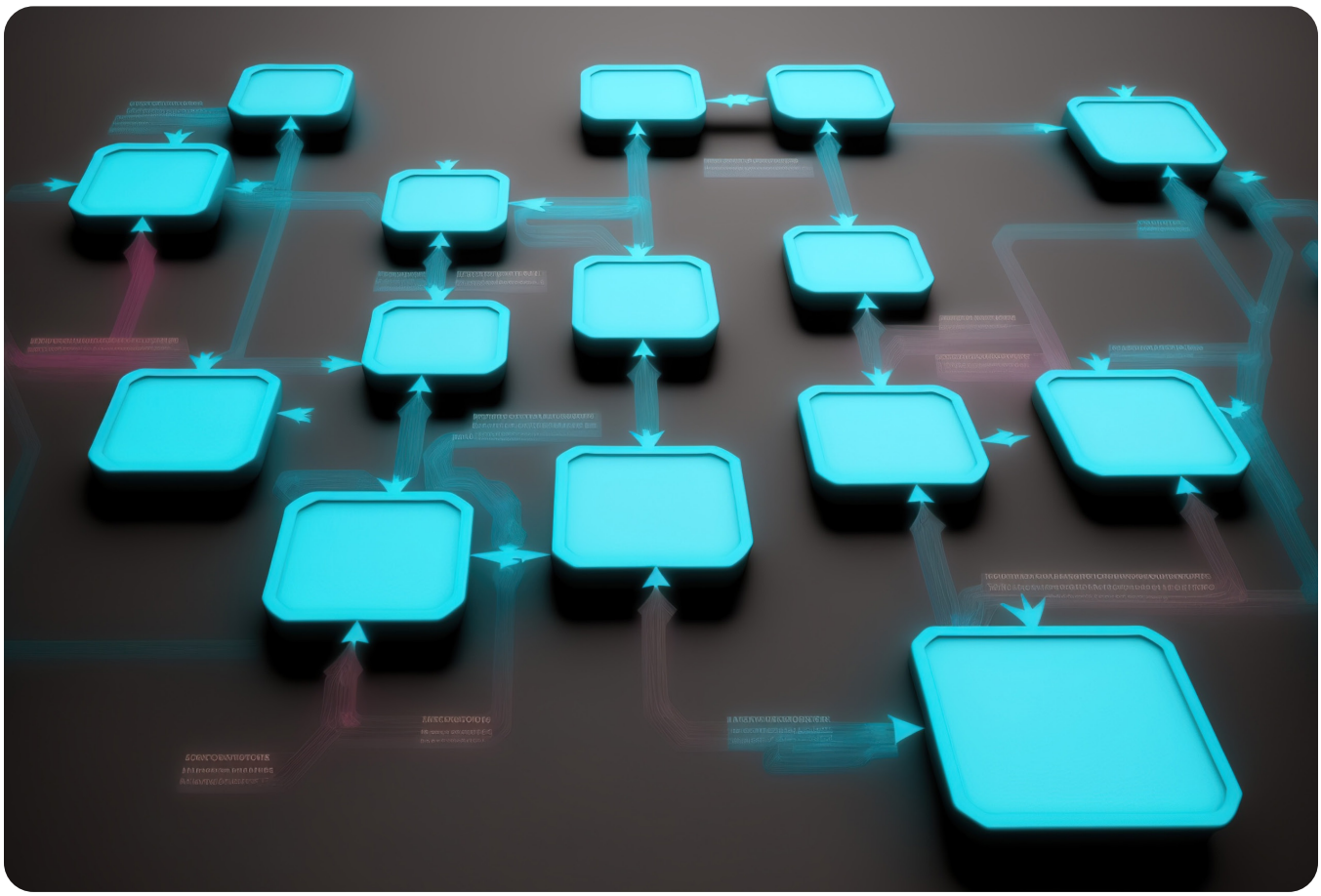
To make the current state visible, the team turns to value stream mapping. This is an example of a technique for the end-to-end view that captures the sequence of activities, responsibilities, handoffs, time at each stage, supporting systems and, crucially, problems and waste.

At this point, the focus remains strictly on the AS-IS. “The goal at this stage is clarity, building a shared understanding of how the process actually works today, not how we think it works,” Ewa continues, adding that only once this picture is agreed does it make sense to shape the TO-BE, deciding what to remove, simplify and keep.

BPMN 2.0: a shared reference point

As the process moves from high-level understanding to precision, Ewa introduces an example of another technique, called BPMN 2.0. “BPMN is not just a diagram, it is a structured, business-readable model of the process,” she says. Its value lies in bridging business and IT, meaning it’s readable enough for business validation and precise enough for IT to implement via configuration, integration logic or development.

Ewa explains how this shared reference point “really reduces delivery risk, not better technology, but better alignment”. Essentially, techniques such as BPMN are not about documentation; they are about creating one common understanding before automation.





> *The goal is not maximum automation. The goal is purposeful automation, aligned with the process design and business value.*
>
> *Ewa Koprowska, MakoLab Consulting*

When implementation begins, the team advocates purposeful automation rather than maximum automation. In a redesigned insurance process, some steps are automated, like data validation, rule-based decisions and document generation, while exceptions requiring judgment stay manual. As Ewa emphasises: "The goal is not maximum automation. The goal is purposeful automation, aligned with the process design and business value," noting how automating every edge case typically increases complexity instead of reducing it.

With a well-defined process, technology choices become far more grounded. "At this stage, technology decisions become much clearer, from build versus buy to standard versus dedicated solutions," Robert notes.

He calls out integrations in particular as often costly across legacy and external systems, explaining that "one of the results of the framework we present are well planned and designed integrations", which then become a crucial success factor. The effect is a shift from technology as a source of uncertainty to technology as a tool for execution, with shorter time to market and lower implementation risk.

Practical next steps and expected outcomes

The speakers close with practical steps to get started within the next quarter. Ewa recommends: "Start small, map one real process, not a theoretical one, and without mentioning technology, then agree on three to four success metrics before making any changes."

She stresses identifying where automation helps versus where it adds complexity, aligning business and IT on one shared process model, and automating standard cases while handling exceptions manually as key starting points. To this, Robert points out common pitfalls to avoid: resist starting with technology, prevent misalignment between business and IT, and don't ignore adoption, or workarounds will return.

The expected outcomes are faster decisions, better customer experience, improved quality and lower operational cost. Teams can also expect to see higher engagement and empowerment, shorter time to market and cheaper IT implementations thanks to less to automate and better designed integrations. Or, as Robert sums it up, "value first, technology second".

In summary

- Anchor transformation in clear goals and a few metrics, including time to decision, cycle time, customer satisfaction and retention, to guide trade-offs and prove value before choosing tools.
- Design for customer value and remove waste using techniques such as value stream mapping to capture AS-IS and shape a shorter, clearer TO-BE.
- Align business and IT with a shared, precise model, and harness the strengths of BPMN 2.0 to clarify decisions and responsibilities as a way of reducing the risk of delivery.
- Automate purposefully, starting with standard cases such as data validation, rule-based decisions and document generation, and keep judgment-based exceptions manual. Choose technology and integrations only after the process has been properly defined.
- Start small and plan for adoption, map one real process, select three to four metrics, align on one model, automate standard cases and route exceptions manually.
- Avoid jumping straight to technology, prevent misalignment and don't ignore adoption, so business teams can actually follow the process. Done well, this leads to faster decisions, better customer experience, lower operational cost, shorter time to market, higher staff engagement and much cheaper IT implementations.

About MakoLab Consulting

MakoLab Consulting (part of MakoLab Group) is a senior-level consulting team supporting organisations in translating strategy into tangible business value through end-to-end transformation. We combine deep business understanding, data-driven insights and technology expertise to design and deliver effective, efficient solutions tailored to real business needs.

As discussed during the webinar, we believe in a 'value first, technology second' approach – starting from business goals, processes and measurable outcomes, and only then enabling them with the right data and technology. We work closely with our clients to simplify complexity, align teams and ensure lasting change rather than just a one-off implementation.

A key part of our approach is people. We engage teams through structured workshops, break internal barriers and build a practical 'can do' mindset that sustains change long after implementation.

If you are rethinking how to make transformation truly work in practice – faster, more effectively and with real impact – we would be glad to continue the conversation and explore how to make it happen in your organisation.

Learn more

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