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GLOBAL CONFERENCE 2026

FROM CHAOS TO COMMAND: RISK LEADERSHIP IN INDUSTRY 6.0

You Saw it Coming …So Why Did it Still Blow? – Risk Velocity and the Gap Between Knowing and Doing

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A QUESTION I COULDN'T ANSWER

A regulator once asked me a simple question.

“If you saw it coming, why didn't you stop it?”

It was on the register. Rated high. Owned. Reviewed. Every control said it was managed — and it still went wrong. I didn't have a good answer that day. This talk is the answer I've spent years building.

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THE SHIFT I WANT TO MAKE

We don't fail to see risk.

We fail to outrun it.

After thirty years of ERM, identification is close to solved — registers, heat maps, KRIs, three lines of defence. We are very good at seeing. Where we lose is the time between seeing and acting. The threat learned to move at machine speed. Our response didn't.

WHY I TAKE THIS PERSONALLY

I've spent twenty years in that gap.

I

Where I've sat

PwC, Bursa Malaysia, AmBank, Maybank — and now CIMB. Two decades across audit, capital markets, and banking.

II

What I've seen

Conduct failures, financial crime, fraud, and the regulatory aftermath — up close, across five Southeast Asian markets.

III

Where I sit now

The 1.5 Line of Defence for Group Consumer Banking — the seat built to close the very gap I'm describing.

I'm not here with theory. I'm here with two decades of watching this exact gap — and a stubborn conviction that it is the most fixable problem in our whole profession.

WHY KNOWING DOESN'T BECOME DOING

The real reason capable people freeze.

It isn't analysis. It's an incentive — and it's deeply human.

IF YOU ACT EARLY

You might be wrong.

You'll be questioned. You'll have raised an alarm that may not pay off. The cost is personal — your credibility, your standing.

IF YOU ACT LATE

You'll be right — too late.

The signal was there; you'll have the emails to prove it. The cost is institutional — the loss is real, and it's borne by everyone.

So we protect ourselves, and the institution quietly absorbs the loss. ***Command is being willing to take the personal risk so the organisation doesn't take the loss.***

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THE FRAMEWORK

TEMPO

Five moves from knowing to doing.

T	**Trip-wires**	Set the trigger before the crisis.
E	**Edge**	Push the decision to where the signal lands.
M	**Muscle memory**	Rehearse the response until it's automatic.
P	**Permission**	Pre-authorise the action, so no one waits.
O	**Owning the call**	Decide before you're certain.

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T

Trip-wires

Decide the trigger before the crisis, so action doesn't wait for a meeting.

"The time to repair the roof is when the sun is shining."

— John F. Kennedy

THE STORY

Early on, our answer to a rising risk was always the same: "let's monitor it and discuss next cycle." By the next cycle, it had already cost us. So we stopped relying on judgement in the heat of the moment and pre-agreed the threshold that would force action — automatically, no debate, no permission. The risk hit the line; the response started itself.

THE LESSON

A trigger you set in the calm beats a debate you have in the crisis.

MOVE 02 OF 5 · TEMPO

E

Edge

Push the decision to where the signal first lands. Speed dies in the hierarchy.

“Eyes on, hands off.”

— Gen. Stanley McChrystal

THE STORY

I once discovered the bottleneck in my own function was me. Every decision routed up to me — and I was quietly proud of that, until I realised I was the reason we were slow. So I rebuilt the function to put authority where the signal actually lands. Admitting it stung. It also made us dramatically faster, and made my team better than I was alone.

THE LESSON

If every decision needs you, you're not in control — you're the delay.

MOVE 03 OF 5 · TEMPO

M Muscle memory

Velocity on the day comes from rehearsal before it. Drills, not heroics.

“You don't rise to the occasion; you sink to your training.”

— Archilochus

THE STORY

The first time we faced a genuinely fast-moving incident, we improvised — and we were slow, because we were inventing the response while the clock ran. So we started drilling: the same scenario, again and again, until the path was muscle memory. The next real one, no one had to think. They just moved. Speed wasn't courage on the day; it was practice beforehand.

THE LESSON

Under pressure you don't get better — you get whatever you rehearsed.

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P Permission

Pre-authorise the response, so the first move doesn't wait for sign-off.

"A good plan executed now beats a perfect plan later."

— Gen. George S. Patton

THE STORY

We had a process where the frontline had to wait for a full verdict before they could act for the customer — so everyone waited, and the customer paid for the delay. We separated the two: the investigation could take its time, but the protective action was pre-approved and immediate. Rigour where it mattered; speed where the waiting was doing real harm.

THE LESSON

Decide the response once, in advance, so no one has to decide it under fire.

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MOVE 05 OF 5 · TEMPO

O Owning the call

Command is acting before you're certain — because certainty arrives with the loss.

> *"Once you have 40 to 70 percent, trust your gut."*
>
> — Gen. Colin Powell

THE STORY

I've made the early call and been wrong, and been questioned for it. I've also waited for certainty and watched the window close. The hardest lesson of my career is that waiting feels safe and is often the most dangerous thing you can do. In the end, structure can carry you most of the way — but someone still has to be willing to decide.

THE LESSON

Wait until you're sure, and you'll be right exactly when it stops mattering.

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PUTTING IT TOGETHER

Speed isn't a reflex.
It's a discipline.

T	E	M	P	O
Trip-wires	**Edge**	**Muscle memory**	**Permission**	**Owning the call**

Four of these you build into the system. One you carry yourself. Together, they turn the gap between knowing and doing from a place where losses live into the place where you win.

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IF YOU DO NOTHING ELSE

Three things to try on Monday.

1 Time your last one.

Take a risk that recently materialised and measure — honestly — how long it took from first signal to first action. That number is your starting line, and it will surprise you.

2 Pre-agree one trigger.

Pick your highest-velocity risk. This week, write the threshold that forces action — and pre-authorise the first response. One trip-wire is enough to prove it works.

3 Back an early call.

Publicly support one person who acted early, even if they turned out to be wrong. Until being early is safe, your best people will keep waiting. You set that price.

BACK TO THAT QUESTION

You'll see the next one coming too.

The only question is whether you'll be fast enough to stop it.

That regulator's question doesn't frighten me anymore — because I finally have an answer. Seeing was never the hard part. Seeing is not stopping. Velocity is.

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FROM CHAOS TO COMMAND

Chaos isn't the absence of control.

It's the presence of a speed you haven't matched yet.

Command is closing that gap — and it's well within our reach.

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Thank you.

Let's talk about the gap between knowing and doing — I'd love your hardest questions.

LOSHANI RAVINDRANATH

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