OKR INSTITUTE
THE LEADING GLOBAL OKR INSTITUTE

CLIENT ANALYSIS BROCHURE · FINANCIAL SERVICES & BANKING

TURNING STRATEGY INTO MEASURABLE EXECUTION ACROSS BANKING & FINTECH

A cross-client analysis of how we have helped financial-services and fintech organisations align leadership, translate strategy into outcomes, and build OKR capability that lasts, in one of the most regulated sectors there is.

Raiffeisen Bank Kosovo · Muscat Bank · Maybank · Mashreq Bank · Payd

5
BANKING & FINTECH CLIENTS

4
MARKETS

40k+
REACHED AT MAYBANK ALONE

Prepared for internal review
Confidential

01 · EXECUTIVE SUMMARY

OKRS FOR A SECTOR WHERE EXECUTION IS REGULATED, WATCHED, AND MEASURED

Banking and financial services run on a hard combination: tight regulation, rising digital and ESG expectations, and complex, multi-function structures where a strategy must survive the journey from boardroom to branch. Across the sector, success depends on translating that strategy into focused goals people can actually execute and measure.

This report brings together our work with five financial and fintech organisations. With **Raiffeisen Bank Kosovo** and **Muscat Bank**, we strengthened leadership alignment and built outcome-driven OKR systems tailored to a regulated banking context. With **Maybank**, we ran a group-wide programme reaching 40,000+ people, and with **Mashreq Bank** we fused OKRs with agile ways of working. And with **Payd**, a Kuala Lumpur fintech, we brought the same rigour to a fast-scaling Earned Wage Access platform.

Different as they are, all five draw on the same practice: **leadership enablement, workshop-led translation of strategy into outcomes, hands-on OKR design, and a disciplined cadence**, capability we build to last, not a template we hand over.

5
Banking & fintech clients across Kosovo, Oman, Malaysia & the UAE

40k+
Employees in scope of Maybank's group-wide roll-out

100%
Context-led programmes tailored to each institution's reality

EWA
Earned Wage Access fintech among the cohort (Payd)

02 · OUR METHODOLOGY

HOW WE BUILD OKR CAPABILITY IN BANKING

1 Context-led leadership enablement

We ground senior and mid-level leaders in OKR principles, behaviours, and governance, tailored to each bank's regulatory and operating context.

2 Strategy-to-OKR translation

We facilitate workshops that convert strategic priorities into clear, outcome-based Objectives and measurable Key Results.

3 Hands-on OKR design

Leaders draft and refine real OKRs on real business challenges, building quality and confidence, not just theory.

4 Coaching & cadence

We embed a rhythm of check-ins and reviews and coach through multiple cycles, so OKRs become a living system, not a one-off.

RAIFFEISEN BANK KOSOVO

STRENGTHENING STRATEGIC EXECUTION & LEADERSHIP ALIGNMENT

INDUSTRY	HEADQUARTERS	GROUP
Banking · Financial services	**Prishtina, Kosovo**	**Raiffeisen Bank International**

> Raiffeisen Bank Kosovo set out to enhance strategic execution and leadership alignment in a rapidly evolving financial-services market. The bank already had a strong performance-management foundation, but leadership wanted a modern, outcome-driven framework to sharpen focus, accountability, and cross-functional collaboration.

THE CHALLENGE WE FOUND

01 **Strategy-to-execution gap.** Priorities were clear at executive level, but leaders found them hard to translate into measurable outcomes their teams could act on, so ambition set at the top steadily lost its definition on the way down to the front line.

02 **Output-focused leadership.** Performance conversations centred on activities, initiatives, and things done rather than the business impact they were meant to produce, making it difficult to tell genuine progress from simple busyness.

03 **Inconsistent goal-setting.** Departments each applied their own approach to setting and tracking goals, limiting alignment, comparability, and any real shared ownership of the priorities that mattered most across the bank.

WHY IT MATTERED

As part of Raiffeisen Bank International's network across Central and Eastern Europe, the Kosovo bank competes in a young, fast-developing market where digital adoption, regulatory expectations, and customer demands are all rising at once, and where getting execution right early sets the pace for years to come.

A strong performance foundation already existed, so the opportunity was not to fix a broken system but to modernise a good one, sharpening focus and accountability before growth and market complexity made strategic drift expensive to correct.

OUR APPROACH

01
Executive OKR education

A leadership programme introducing OKR principles, best practices, and pitfalls, tailored to the banking and regulatory context.

02
Hands-on design workshops

Facilitated sessions where leaders turned real strategic priorities into high-quality Objectives and measurable Key Results.

03
Coaching & application

Targeted coaching on cadence, review conversations, and leading with outcomes rather than outputs.

THE RESULTS WE SAW TOGETHER

→ **Improved leadership alignment.** Leaders built a shared understanding of enterprise priorities and how each function contributes to strategic objectives, reducing conflicting goals and duplicated effort.

→ **A stronger outcome-oriented mindset.** Leadership conversations moved from tracking tasks and activities toward measuring impact, progress, and value creation.

→ **Confidence to run OKRs independently.** Leaders gained the capability to lead OKR cycles themselves and cascade them effectively to their teams.

→ **A foundation for scalable roll-out.** The leadership cohort became internal role models, creating a strong base for expanding OKRs across the wider organisation.

> "OKR Institute helped our leadership team focus on outcomes rather than outputs. We now have the skills, confidence, and alignment to drive measurable impact across the bank."
>
> **— Raiffeisen Bank Kosovo Leadership Team**

FOCUS	SCOPE	FORMAT	SECTOR
Leadership alignment	**Executive leadership cohort**	**Education · Workshops · Coaching**	**Commercial banking**

MUSCAT BANK

TRANSLATING STRATEGY INTO SUSTAINABLE OUTCOMES

INDUSTRY	HEADQUARTERS	ENVIRONMENT
Banking · Financial services	**Muscat, Oman**	**Competitive, highly regulated**

> Muscat Bank operates in a competitive, highly regulated financial-services environment. As the bank modernised and scaled, leadership recognised the need for a performance framework that could translate strategy into measurable outcomes while remaining flexible and sustainable.

THE CHALLENGE WE FOUND

01 **Strategy-to-execution gaps.** Clear executive priorities were difficult to translate into consistent, outcome-driven objectives across functions, so the same strategy could quietly come to mean different things to different teams.

02 **KPI-centric management.** Existing systems leaned heavily on KPIs and reporting, with little room for prioritisation, strategic outcomes, or the learning that comes from honestly reviewing what actually moved the business.

03 **Risk of short-term adoption.** Leadership wanted assurance that OKRs would take root as a lasting way of working, not a one-off initiative that faded once the initial energy and novelty wore off.

WHY IT MATTERED

Omani banking operates under close Central Bank oversight and inside a national diversification agenda, a setting where performance frameworks must satisfy regulators and governance requirements just as much as they serve commercial strategy.

The bank had seen performance frameworks come and go before, so durability was the real prize: a system leaders would still be using, trusting, and actively improving several planning cycles later.

OUR APPROACH

01 Leadership OKR enablement

Targeted training for senior and mid-level leaders on OKR principles, behaviours, and governance.

02 Bank-specific system design

An OKR system co-designed around the bank's strategy, regulatory context, and existing performance structures.

03 Design & review workshops

Practical workshops where leaders translated real strategic priorities into high-quality Objectives and Key Results.

04 Coaching for sustainability

Coaching across multiple cycles to reinforce discipline, improve quality, and embed OKRs into leadership routines.

THE RESULTS WE SAW TOGETHER

→ **Stronger leadership alignment.** Leaders gained a shared understanding of priorities and how their own objectives connect to enterprise-level goals.

→ **Outcome-driven performance.** Conversations evolved from activity and KPI tracking to discussions about impact, progress, and strategic value.

→ **Consistent quality across functions.** A common language, shared templates, and a regular cadence improved clarity, transparency, and coordination.

→ **A sustainable OKR system.** Leaders now own a repeatable framework capable of supporting ongoing growth and transformation.

OUR REFLECTION

Muscat Bank's priority was sustainability: leadership had seen frameworks come and go and wanted one that would last. By designing the OKR system around the bank's own strategy and governance rather than importing a template, and coaching through several cycles, we shifted performance conversations from KPI tracking to impact, and left the bank owning a framework it can evolve.

FOCUS	SCOPE	FORMAT	SECTOR
Sustainable OKR system	Leadership & functions	Enablement · System · Coaching	Commercial banking

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MAYBANK

A GROUP-WIDE OKR ROLL-OUT AT SCALE

INDUSTRY	REGION	WORKFORCE
Banking group	**Southeast Asia**	**40,000+ employees**

> Maybank is one of the leading banking groups in Southeast Asia. We undertook a comprehensive initiative to train its management board, middle management, and broader teams on OKRs and align them with the group's strategic goals, as part of a 2–5 year strategic roll-out.

THE CHALLENGE WE FOUND

01 **Enormous scale.** Educating more than 40,000 employees on OKRs, from the board down to front-line branch teams, demanded meticulous planning, careful sequencing, and consistency of quality across every level of the group.

02 **Alignment with strategy.** OKRs had to map cleanly onto the group's strategic goals and its existing operating methodologies, so the framework reinforced the direction of travel rather than competing with everything already in place.

03 **Integration & staging.** The framework had to fold into existing agile ways of working and be introduced in careful stages across a multi-year roll-out, without overwhelming teams already busy delivering day to day.

WHY IT MATTERED

As one of ASEAN's largest banking groups, Maybank operates across many markets and business lines, the kind of scale where even a strong idea can quietly dissolve somewhere between head office and the front line if it is not deliberately carried through.

The initiative was deliberately framed as a 2–5 year strategic roll-out rather than a one-off training blitz, a clear signal that the group was investing in durable, self-owned capability instead of a short campaign.

OUR APPROACH

01
Multi-tiered courses

Practitioner, Leadership, and Professional courses, each tailored to a level, from board members to front-line employees.

02
Staged roll-out planning

A 2–5 year implementation plan that kept the roll-out staged, manageable, and aligned to strategic objectives.

03
Pilots & incentives

Careful selection of pilot groups, plus an incentive programme linking rewards to OKR achievement.

THE RESULTS WE SAW TOGETHER

→ **OKRs drafted and aligned at every level.** Board members, C-level executives, agile coaches, and front-line employees all gained the ability to write and align OKRs with the group's strategy.

→ **Integration with agile methodologies.** OKRs were aligned with agile ways of working such as Scrum, strengthening the group's responsiveness to market change.

→ **Horizontal and vertical alignment.** Alignment was achieved across departments and teams, and from top management down to individual contributors.

→ **An incentive programme linked to OKRs.** Rewards were tied to OKR achievement, motivating teams and connecting daily effort to strategic goals.

OUR REFLECTION

Maybank was a test of scale. At 40,000+ people, the risk is a roll-out that trains everyone and changes nothing. Staging the programme through pilot groups and tiered courses let the practice prove itself before it spread, and tying OKRs to agile ways of working and the incentive programme gave adoption the momentum to hold across a multi-year horizon.

FOCUS	SCOPE	FORMAT	HORIZON
Enterprise-scale roll-out	**Board to front line (40k+)**	**Tiered courses · Staged plan**	**2–5 year roll-out**

CLIENT 04 OF 05 · BANKING

MASHREQ BANK

FUSING OKRS WITH AGILE WAYS OF WORKING

INDUSTRY	HEADQUARTERS	DISTINCTION
Banking · Financial services	**Dubai, UAE**	**UAE's oldest private bank**

> Mashreq Bank is one of the UAE's leading financial institutions and its oldest privately-owned bank. Our collaboration focused on integrating OKRs with agile ways of working, particularly the Spotify Model, to boost organisational agility and strategic execution.

THE CHALLENGE WE FOUND

01 **Integration complexity.** Combining OKRs with the Spotify Model meant carefully aligning diverse agile practices and principles with goal-setting and tracking, so the two systems reinforced one another instead of pulling teams in different directions.

02 **A cultural shift.** Moving a long-established, traditional banking structure toward genuine agility, collaboration, and flexibility was a significant change to manage, touching mindsets and daily habits as much as processes and reporting lines.

03 **Consistency across squads.** Newly formed squads and tribes needed a coherent, shared way to set and track outcomes, so that autonomy at the team level did not come at the cost of alignment across the bank as a whole.

WHY IT MATTERED

Founded in 1967, Mashreq is the UAE's oldest privately-owned bank and a long-standing digital pioneer in the region, an institution with the scale, history, and weight of established ways of working that make deep change genuinely hard to land.

Its agile transformation only pays off if goals and priorities move with the new structure, adapting as squads form and reform, which is exactly where OKRs had to prove their value and earn a permanent place.

OUR APPROACH

01

Tailored OKR + Spotify framework

A bespoke integration framework aligning OKRs with the Spotify Model, so agile practices complemented goal-setting and tracking.

02

Training & coaching

Extensive training and coaching for teams and leaders on agility, the Spotify Model, and the integration of OKRs.

03

Agile transformation support

Ongoing support for the cultural and operational shift, including establishing cross-functional squads and tribes.

THE RESULTS WE SAW TOGETHER

→ **Enhanced organisational agility.** The bank became significantly more agile, enabling faster responses to market change and better alignment across squads and tribes.

→ **Improved strategic execution.** Integrating OKRs with agile methods helped teams work more collaboratively and transparently toward common objectives.

→ **Stronger collaboration.** Cross-functional squads and tribes shared a common way to set and track outcomes, reducing silos between teams.

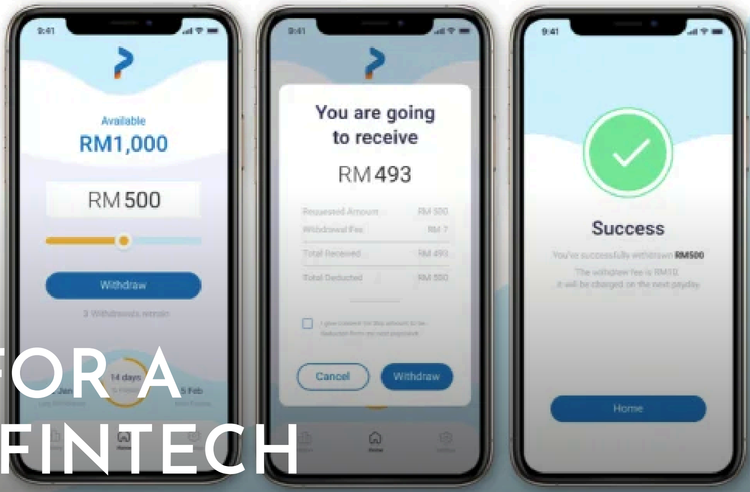
→ **A successful cultural shift.** The move toward agility took hold, fostering an environment that encouraged innovation, flexibility, and continuous improvement.

OUR REFLECTION

Mashreq is the clearest example in this cohort of OKRs as connective tissue rather than a standalone framework. The value came from making OKRs work with the bank's agile operating model, not alongside it, so squads and tribes had a shared way to set and track outcomes. In a traditional banking structure, that integration was as much a cultural change as a methodological one.

FOCUS	SCOPE	FORMAT	MODEL
OKR + agile integration	**Squads, tribes & leaders**	**Framework · Training · Support**	**Spotify Model**

● CLIENT 05 OF 05 · FINTECH



PAYD

OKR CLARITY FOR A FAST-SCALING FINTECH

INDUSTRY	HEADQUARTERS	OKR COACH
Fintech · Earned Wage Access	**Kuala Lumpur, Malaysia**	**Dirk Coetsee**

Payd is a Kuala Lumpur fintech specialising in Earned Wage Access and financial-wellness solutions, letting employees draw earned wages before payday. We partnered with Payd to implement OKRs effectively, enhancing strategic clarity and operational efficiency in a fast-moving environment.

THE CHALLENGE WE FOUND

01 **Low familiarity.** There was limited understanding of the OKR framework across the organisation, so adoption had to begin by building shared literacy and a common language before any meaningful goals could be set.

02 **Strategic alignment.** Keeping OKRs aligned with strategy in a fast-paced, ever-changing fintech environment was demanding, because the priorities they pointed at could shift meaningfully from one quarter to the next.

03 **Engagement & sustainability.** Involving the whole company, not just leadership, so that adoption would genuinely hold and keep improving over time, required a deliberate and well-supported strategy.

WHY IT MATTERED

Payd is a young Kuala Lumpur fintech reinventing how people get paid, offering Earned Wage Access that lets employees draw a portion of their earned wages before payday through their employer's payroll, without the hidden fees or interest of traditional salary advances.

In a fast-scaling startup, priorities can move week to week, so the goal was a lightweight kind of alignment that keeps pace with the business and sharpens focus rather than slowing anyone down.

OUR APPROACH

01
Comprehensive training

Extensive programmes tailored to Payd's context, introducing OKR fundamentals, best practices, and tools for effective implementation.

02
Alignment & execution workshops

Sessions aligning OKRs with strategy so every team and individual understood how their goals fit the company vision.

03
Support systems & tooling

Ongoing support, including OKR software tools and best-practice resources, for sustainable adoption and continuous improvement.

THE RESULTS WE SAW TOGETHER

→ **Improved strategic clarity and execution.** Teams and individuals aligned their efforts far more closely with company goals, leading to more focused and efficient execution.

→ **Higher engagement and collaboration.** Training and alignment exercises increased engagement, creating an environment where teams shared insights and supported one another's objectives.

→ **A regular review rhythm.** Regular OKR review cycles prompted teams to assess progress, learn from outcomes, and adapt strategies as the business moved.

→ **A continuous-improvement culture.** The initiative embedded a mindset of continuous improvement, turning constant change into learning rather than churn.

OUR REFLECTION

Payd shows OKRs at the opposite end of the scale from Maybank: a young, fast-moving fintech where the enemy is not size but speed. For a company reinventing how people get paid, priorities shift quickly, so the win was giving teams a lightweight way to stay aligned to strategy while moving fast, and a review rhythm that turns constant change into continuous improvement rather than churn.

FOCUS	SCOPE	FORMAT	COACH
Clarity at speed	Company-wide	Training · Workshops · Tooling	Dirk Coetsee

FIVE ENGAGEMENTS, ONE DISCIPLINE

CLIENT	PROFILE	CORE CHALLENGE	HOW WE HELPED
Raiffeisen Bank Kosovo	Commercial bank · Prishtina, Kosovo	Strategy-to-execution gap; inconsistent goal-setting	Executive OKR education + design workshops + coaching
Muscat Bank	Commercial bank · Muscat, Oman	KPI-centric management; sustaining adoption	Bank-specific OKR system + workshops + coaching
Maybank	Banking group · SE Asia · 40,000+	Educating & aligning at enterprise scale	Tiered courses + staged roll-out + pilot groups
Mashreq Bank	Private bank · Dubai, UAE	Integrating OKRs with agile (Spotify Model)	Bespoke framework + training + agile transformation
Payd	Fintech · EWA · Kuala Lumpur	Familiarity & alignment in a fast-moving fintech	Tailored training + alignment workshops + tooling

Three lessons we carry across the sector

01 · Start with leaders

From Raiffeisen to Maybank, adoption sticks when leaders learn OKRs first and become the internal role models the rest of the bank follows.

02 · Fit the framework

Regulated banks and fast fintechs need OKRs shaped to their context, tied to governance, agile ways of working, or a staged roll-out, not a template.

03 · Coach for the long run

A cadence of check-ins and coaching across cycles is what turns a launch into a sustainable, self-owned capability, at any size.

BUILD YOUR OWN SUCCESS STORY

READY TO TURN YOUR STRATEGY INTO FOCUSED, MEASURABLE EXECUTION?

From commercial banks and regional groups to fast-scaling fintechs, we help financial-services teams align, execute, and deliver results that matter. We would welcome the chance to do the same with you.

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