CONSULTIONZ · FIELD GUIDE

Digital Transformation 2026

The Agile Delivery Playbook

A 10-page field guide with practical tips for every delivery role

INSIDE

Idris Onike

Founder & Principal Consultant, Consultionz Ltd

CSM · CSPO · PRINCE2 · BCS BA · AI Agent Builder

Digital Transformation 2026

The Agile Delivery Playbook — 10-page field guide with role tips ·

PART I — DIAGNOSE
Readiness before roadmap

PART II — DELIVER
Banked value every 90 days

PART III — SCALE
Capability, not projects

30–35%
of transformations succeed
Execution discipline, not ambition, is the gap (BCG, M
Kinsey)

21%
have mature agentic AI governance
while ~75% already give agents data access (Deloitte
rant Thornton)

$2.3T
lost to failed programmes
of ~$3.4T global spend by 2026 — boards now fun
(IDC)

The one thing to remember: Fund a few things to production, govern them well, and bank the value. Everything else is detail in service of those three moves.

The ten principles

- **1. Fund to production.** A pilot that never ships proves almost nothing.
- **2. Lead with a value hypothesis.** Metric, baseline, target, date, value — or no funding.
- **3. Give it a business owner.** The business owns the outcome metric, not IT.
- **4. Let use cases pull the data.** Build the minimum governed, reusable data each needs.
- **5. Govern in proportion.** Heavy controls where risk is high; light-touch elsewhere.
- **6. Treat every agent as accountable.** Owner, scoped access, logs, kill switch. No exceptions.
- **7. Run a fixed cadence.** Every 90 days something ships. Cut scope, never the date.
- **8. Design adoption in.** Capability becomes value only through behaviour.
- **9. Bank the value.** Baseline, measure, attribute honestly, sign it off.
- **10. Build a capability, not a project.** Reuse assets, spread skills, make delivery routine.

The seven failure modes — six are organizational, not technical

Failure mode	The fix
No value hypothesis that survives scrutiny	Force a one-line hypothesis — metric, baseline, target, date — before funding
Ownership sits with technology, not the business	A named business owner accountable for the outcome metric
Pilots that cannot scale by design	Design pilots under production conditions from day one
Data foundations treated as a later problem	Data readiness is a precondition, not a phase — defer it and the timeline doubles
Change management as an afterthought	Spend as much attention on adoption as on the build (Tier 2/3)
Governance absent or suffocating	Proportionate, tiered governance embedded in delivery
No mechanism to bank value	Convert gains into signed budget lines, reallocations or measured outcomes

Early warning signs

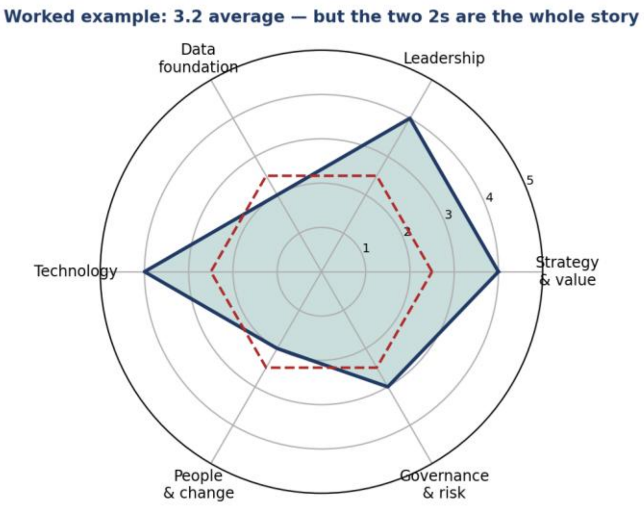
Sign	What it means
Business case can't be stated in one sentence	Funding rests on hope
Steering committee is all technologists	Adoption will stall
Every demo uses the same hand-prepared dataset	The pilot can't survive production
"We'll sort the data out later"	The timeline will double
Change management is one line on the plan	Capability ships; value doesn't
Risk reviews things only at go-live	Releases will bounce
Nobody knows what the last initiative was worth	The programme can't defend itself

ROLE TIPS — SPOTTING FAILURE EARLY
Scrum Master: Put one failure mode on the retro agenda each sprint as a standing prompt.
Project Manager: Make the seven failure modes your RAID log categories on day one.
Business Analyst: Flag any requirement that can't trace to the named metric — before build, not in the post-mortem.
Product Owner: If you're deferring outcome decisions to the tech lead, the drift has already started.
Agile Delivery Lead: Two or more warning signs on any initiative triggers a scope conversation, whatever the calendar says.

Before you commit budget: the readiness assessment (half a day)

Score six dimensions 1 (absent) to 5 (optimizing), with evidence, not optimism. Score in silence first, then discuss the disagreements — the disagreement itself is data.

Dimension	Owner
Strategy & value	Executive sponsor
Leadership & ownership	CEO / COO
Data foundation	CDO / Data lead
Technology & architecture	CTO / CIO
People & change	CHRO / Change lead
Governance & risk	Risk / Compliance



Reading the result

- **Below 2.5:** Don't launch; fix the two lowest dimensions first.
- **2.5–3.5, one outlier:** Proceed; make the outlier the first workstream.
- **Above 3.5:** Go ambitious; focus on prioritization + value.

The lesson of the averages: Never act on the average alone. Teams reliably score Strategy and Technology high, Data and Change low — and the perceived-vs-actual data readiness gap is the most reliable predictor of a late programme. Score data with the people who use it.

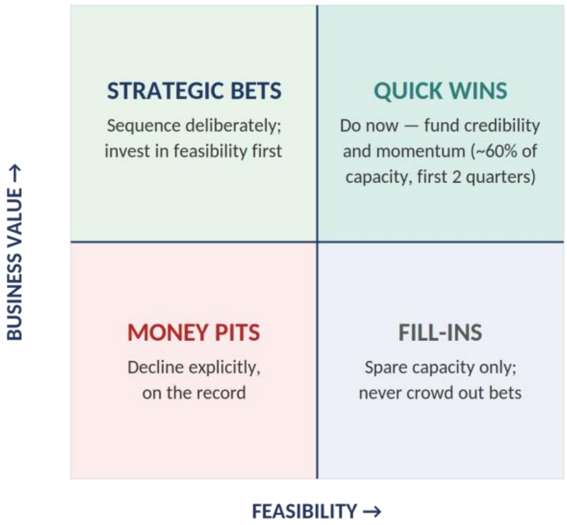
ROLE TIPS — RUNNING THE ASSESSMENT

Scrum Master: Facilitate with silent scoring (planning poker) — protect junior voices from anchoring.
Project Manager: Own the evidence column; it becomes the baseline for the quarterly re-score.
Business Analyst: Pre-interview real data users; bring three concrete examples of data pain.
Product Owner: Score People & change from the user's seat. Can't name affected users? It's a 2.
Agile Delivery Lead: The two lowest dimensions are your first backlog — record launch blocker vs parallel workstream.

Step 1 — Write the value hypothesis (the cheapest filter you'll ever apply)

The template: By [doing X], we expect to move [metric] from [baseline] to [target] by [date], worth ~[value], with [high/med/low] confidence. Example: by automating first-line claims triage, we move claim cycle time from 9 days to 4 by Q3, worth ~£1.4m/yr, medium confidence.

Step 2 — Score and sequence the portfolio



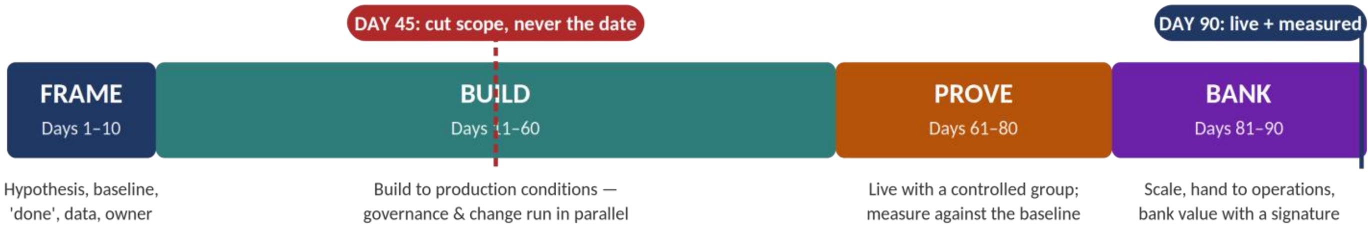
- Score 1–5 on business value and 1–5 on feasibility (data, complexity, change, de on data is not a 3.
- Quick wins land first: they fund the credibility, cash and capability that make str
- Never open with the most exciting bet — an early high-profile failure poisons th
- Re-score the whole portfolio quarterly on realized-value evidence.

Decline things out loud: 'Deprioritized' ideas return every quarter. Decline money cycle.

ROLE TIPS — HYPOTHESES & PRIORITIZATION

Business Analyst: Draft it in a 45-min session: interrogate the baseline, pressure-test the target, refuse 'improve efficiency'.
Product Owner: Hypothesis = epic zero at the top of the backlog. A story that moves no metric is a day-45 cut candidate.
Project Manager: Keep a hypothesis register with version history — protection against quietly softened targets.
Scrum Master: Open sprint planning by reading the hypothesis aloud. 30 seconds of ritual aims 90 days of work.
Agile Delivery Lead: Hard gate: no squad starts without a signed hypothesis. Enforce ~60% capacity to quick wins early.

Step 3 — The 90-day sprint: live, measured, in real users' hands



The non-negotiable: every sprint ends with something in production and a measured result. "We learned a lot" with nothing live = failed.

Three tracks run in parallel from day one

- **Data:** confirm production-readiness in Frame; not ready = shrink scope until it is.
- **Governance:** classify the risk tier in Frame; build matching controls during Build — no day-88 review bounce.
- **Change:** identify users, incentives and fears in Frame; train during Build; deploy in Prove.

Anti-patterns to audit for monthly:

- The research sprint — a quarter of exploring, nothing live.
- The scope that never shrinks — moving the date at day 45.
- The deferred governance review — day-88 = a bounce.
- The orphaned output — no operations owner at day 90 = rot.

Worked 90 days (pattern to copy): Pick the achievable win over the impressive one (an internal reconciliation flow, not the flashy AI idea). Bring affected staff in on day 3; name the redundancy fear; make redeployment concrete. At day 45, automate the clean 90% and route the messy 10% to a human. Bank with finance sign-off: the board sees a result, not a demo.

ROLE TIPS — RUNNING THE 90-DAY ENGINE

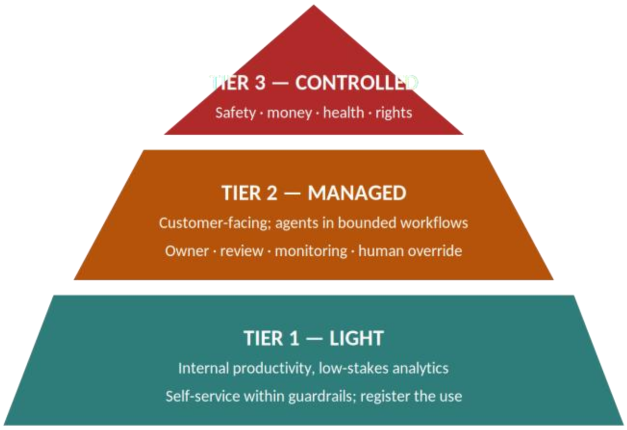
Scrum Master: Map 2-week sprints onto phases (~1 Frame, 3–4 Build, 1.5 Prove, 1 Bank). Day-45 = special retro, one agenda item: what do we cut?
Product Owner: Keep a pre-ranked cut list from week one — day 45 is which scope to drop, never whether to slip.
Project Manager: Book day-45 and day-90 reviews in week one, sponsor at day 90. Easy-to-move reviews = easy-to-slip dates.
Business Analyst: Write 'done' in Frame: live in production, named real users, measured against the baseline.
Agile Delivery Lead: The research sprint and the orphaned output hide behind healthy burndowns — audit for them.

Step 4 & 5 — Data foundation and proportionate governance

Each funded use case pulls the data work it needs, built as a reusable asset

Five-minute data readiness test (any 'no' = work scoped into the sprint):

- Governed interface, no manual export?
- Critical fields meet thresholds, drift monitored?
- Named owner, lineage, classification recorded?
- Access scoped to what the task requires?
- Data at the point of decision, not only a report?



Governance done well is an accelerator: leaders get confidence to scale; teams get clear lanes to move fast within. Classify every initiative; build the tier's controls during Build.

THE AGENT ACCOUNTABILITY RULE — all four, or the agent is not production-ready

ROLE TIPS — DATA & GOVERNANCE AS DELIVERY WORK

Business Analyst: Run the 5-minute test in Frame; gaps found in Build cost five times more.
Product Owner: Data work is scope, not plumbing — it's the asset the next three sprints stand on.
Scrum Master: Blocked data access is your #1 impediment from day one; invite the governance partner to reviews from sprint one.
Project Manager: Tier controls go on the plan as named tasks with owners and dates — never a milestone diamond.
Agile Delivery Lead: Personally check the four-part agent rule as a go-live gate. It closes most of the 2026 governance gap.

Step 6 — Measure and bank the value

BASELINE before you build → **MEASURE** in production, same definition → **ATTRIBUTE** honestly, vs control → **BANK** signed by owner + finance → **LEDGER** one page, quarterly, to the board

No baseline, no proof. Value not banked is value that exists only on a slide.

Outcome metrics, not vanity metrics

Avoid (vanity)	Prefer (outcome)
Users trained	Cycle-time reduction
Pilots run	Cost-to-serve per transaction
Model accuracy alone	Reduction in costly errors
Hours automated	Reallocated / avoided headcount cost

Adoption levers, in order of impact

- Make the new way easier than the old way.
- Align incentives — people do what's measured and rewarded.
- Name the redundancy fear honestly; reskill visibly.
- Recruit peer champions in each affected team.
- Repeat the 'why' in the language of the work.

Why honesty pays: One programme claimed a six-figure saving; honest attribution vs a control showed two-thirds of it. The smaller number bought a CFO who trusted every subsequent claim. Spend the uncomfortable hours on the high-influence skeptic, not the already-convinced.

ROLE TIPS — BANKING VALUE, NOT VANITY

Business Analyst: Guard the metric definition (formula, source, window) — refuse mid-flight redefinitions.
Project Manager: One ledger row per initiative, quarterly, signed by owner + finance. Agree finance's format before sprint one.
Product Owner: Report the outcome metric next to the velocity chart in every review. Sign banked value only after walking the attribution yourself.
Scrum Master: Swap 'stories done' for movement-against-baseline on any radiator outsiders can see.
Agile Delivery Lead: Insist on the honest smaller number — a CFO who trusts you funds your next quarter.

The vertical plays — each sprint leaves a foundation the next one reuses

RETAIL & CONSUMER

Start: Top-20% SKUs, one forecasting sprint vs a falling-markdown hypothesis.

Sprint 1 → 2 → 3: Demand forecasting → Personalization / NBO → Governed pricing

Metrics: GMROI, markdown rate, conversion, stockouts, inventory turns.

#1 pitfall: Automated pricing without a cap + human override; go-lives in peak season.

HEALTHCARE & LIFE SCIENCES

Start: Revenue cycle / admin workflow — high provable value, far from clinical decisions. Clinical judgment stays with clinicians.

Sprint 1 → 2 → 3: Revenue-cycle automation → Clinical documentation support → Patient-flow optimization

Metrics: Clinician time returned, days in AR, denial rate, utilization, wait times.

#1 pitfall: Automation drifting toward clinical decisions; privacy/residency as sign-off instead of design constraint.

FINANCIAL SERVICES

Start: Reconciliation or a bounded servicing workflow — establishes the scope/log/override/revoke pattern everything later inherits.

Sprint 1 → 2 → 3: Reconciliation → Onboarding / fraud triage → Agentic servicing in guardrails

Metrics: Fraud loss + false-positive rate (paired), onboarding cycle time, cost-to-serve, days to reconcile.

#1 pitfall: Any agent touching money without all four controls; black-box regulated decisions.

MANUFACTURING & INDUSTRIAL

Start: One critical asset class, one predictive-maintenance sprint — the OT/IT bridge it builds is the reusable foundation.

Sprint 1 → 2 → 3: Predictive maintenance → Vision quality inspection → Throughput / OEE

Metrics: OEE, unplanned downtime, scrap/rework, first-pass yield, OTIF.

#1 pitfall: The showcase that never scales past one line; autonomy near physical safety.

Representative results (illustrative composites): Retail: markdowns 18%→~14% in two quarters, stockouts down a third. Healthcare: denial rate down ~a fifth. Finance: collections agent cut cost-to-serve sharply, complaints fell. Manufacturing: unplanned downtime down ~a third in one sprint.

ROLE TIPS — ADAPTING THE PLAYS

Product Owner: 'Start here' is a prioritization decision already made — resist opening with sprint 3.
Business Analyst: Baseline all the anchor metrics in Frame; the extras become free hypotheses for the next sprints.
Scrum Master: The pitfalls are pre-written retro prompts; in healthcare/manufacturing add the safety boundary to every review.
Project Manager: 'Foundation it leaves behind' is your dependency map — plan its handover as a deliverable.
Agile Delivery Lead: Coach the three sprints as a progression: each quarter reuses the last one's foundation.

The master checklists — deliberately blunt; comfortable-to-skip = useless

PROGRAMME LAUNCH

- ☐ Readiness assessed with evidence; above threshold
- ☐ Sponsor named — time committed, not a title lent
- ☐ Top 3–5 initiatives have written hypotheses
- ☐ Named business owner per funded initiative
- ☐ Portfolio scored; money pits declined on record
- ☐ Quick wins + foundations sequenced first
- ☐ Governance tiers set; every initiative classified
- ☐ Value ledger exists; first baselines scheduled
- ☐ Change budget proportionate to the build

AGENTIC DEPLOYMENT (before go-live)

- ☐ Named human accountable for outcomes
- ☐ Permissions scoped to the task only
- ☐ Every action logged, auditable, reconstructable
- ☐ Instant kill switch any owner can trigger
- ☐ Safety/money/health/rights decisions = Tier 3 + explainable
- ☐ Hardship, dispute, clinical, safety cases route to a human
- ☐ Behaviour observability with defined drift response
- ☐ Operating cost monitored — no quiet run-up

USE-CASE SPRINT (each 90 days)

- ☐ Hypothesis confirmed: metric, baseline, target, date, value, confidence
- ☐ Baseline agreed with business owner and finance
- ☐ 'Done' = live in production for real users, not a demo
- ☐ Data gaps (access/quality/governance/activation) scoped in
- ☐ Tier assigned; matching controls scheduled into Build
- ☐ Users, incentives, fears identified; change planned
- ☐ Day-45 scope-protecting review booked
- ☐ Handover + value-banking scheduled days 81–90

GO-LIVE & HANDOVER

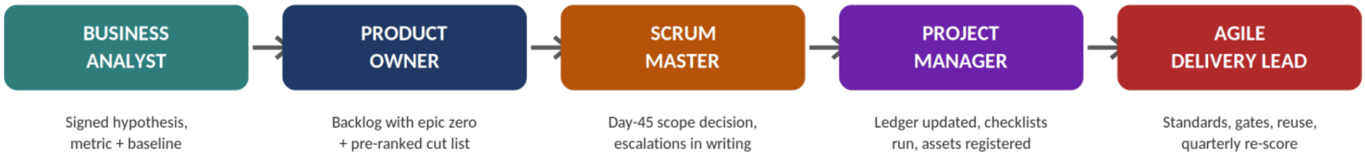
- ☐ Performance measured vs baseline; gaps understood
- ☐ Support model: who runs, who fixes, who's on call
- ☐ Training to the full user group, not just champions
- ☐ Rollback plan tested, not just documented
- ☐ Monitoring for performance, quality and drift
- ☐ Value banked, signed by owner + finance
- ☐ Reusable assets registered for the next team

Two templates worth keeping: One-page business case: initiative · hypothesis · owner · tier · data · change impact · full cost · decision + reason (doesn't fit on one page = thinking not done). Value-ledger row: initiative · metric · baseline · current · banked value · confidence — one row, quarterly, the artifact that answers 'what did we get for the money?'

ROLE TIPS — MAKING CHECKLISTS STICK

Project Manager: Run launch and go-live checklists live in a meeting, names against every unticked item.
Scrum Master: The sprint checklist is your definition of ready — Build doesn't start on open items and a promise.
Business Analyst: Evidence items, don't just tick them — attach the baseline dataset and signed definitions.
Product Owner: Walk the attribution logic before signing 'value banked' — your signature carries the next funding round.
Agile Delivery Lead: The agentic checklist is your personal gate; publish the ticked list where everyone can see it.

The team, the rhythm, and the recovery



Hands back to all roles: the artifact under each seat is what it passes to the next. Friction lives at these handoffs — put names and dates on them.

The rhythm

- 15-min weekly blockers check — blockers only; status lives in the ledger.
- Day-45 review per sprint: cut scope to protect the date.
- Day-90 review: bank value or make an explicit extend / pivot / stop call — with evidence prepared for all three.
- Quarterly portfolio re-score on realized-value evidence; retire without mercy — a portfolio that only adds becomes a museum of half-finished ambitions.
- Track reuse: the tenth sprint should stand on the first nine.

Recovering a stalled programme

- **1.** Pause spend; test everything against the seven failure modes. Ask: if we stopped this tomorrow, what measurable thing would we lose? No answer = stop candidate.
- **2.** Drive the initiative closest to a provable outcome to a banked win inside one 90-day sprint.
- **3.** Reinstall the disciplines: re-baseline, rewrite hypotheses, move ownership to the business, stand up the ledger.
- **4.** Reset openly — boards forgive programmes that confront reality; they lose patience with repeated promises.

ROLE TIPS — YOUR SINGLE MOST IMPORTANT HABIT
Scrum Master: Protect the date by cutting scope — day 45 is a retro with one question.
Project Manager: Keep every claim evidenced: registers, checklists run live, a ledger finance signs.
Business Analyst: No baseline, no proof. Own the definitions and refuse to bend them.
Product Owner: Say no with the reason on the record; sign only value you can defend.
Agile Delivery Lead: Gate what matters (hypothesis in, agent rule out) and make reuse the default.

The one thing to remember: Fund a few things to production, govern them well, and bank the value. Everything else is detail in service of those three moves.

Condensed from the full Digital Transformation 2026 Agile Delivery Playbook · sources: BCG, McKinsey, Deloitte, Grant Thornton, KPMG, Gartner, IDC · case figures are illustrative composites