

MARIM INTERNATIONAL CONFERENCE 2026 · DAY 2

THE CHAOS ADVANTAGE

A blueprint for building teams that thrive on disruption

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A MORNING I REMEMBER

Three pointed questions.

From the CEO of Consumer Banking. None of them on my agenda.



That morning, I learned something I'd been getting wrong for years.

Chaos isn't the moment the questions land.

Chaos is everything you've built — or haven't built — before they do.

This talk is about the work before the chaos. The blueprint that lets a team perform when the script breaks.

Resilience is recovery.

Readiness is performance.

—

The chaos advantage is teams that don't just survive disruption — they do their best work in it.

Quick context — then I'll get out of my own way

PwC

Bursa Malaysia

AmBank Group

Maybank Kim Eng

CIMB Group

20+ years across enterprise risk, three lines of defence, AML/financial crime, BNM compliance, and board governance.

Currently Regional Head of the Risk Control Unit at CIMB Group Consumer Banking — a 1.5 Line of Defence governance and assurance function across five regional markets.

Today: five lessons. Mostly from getting things wrong first.

PART ONE

What chaos actually looks like

Because the textbooks lie

Three flavours I've lived through

REGULATORY

The morning a finding lands

Internal Audit calls. The clock starts immediately. Remediation timeline, root cause, control redesign — all expected by end of week. Your team was supposed to be off-cycle.

POLITICAL

The room watches you

A senior leader pulls the thread on a project that took your team months. The question isn't really about the project. It's about you. And the room is watching how you respond.

TRANSFORMATIONAL

No offline mode

You're rebuilding the function while still running it. The architecture is mid-flight. People want decisions you don't yet have. There is no pause button.

When chaos hits, your team does one of two things.

Defaults to chaos.

Reactive. Defensive. Loud.

Decisions get made by whoever speaks fastest.

Defaults to craft.

Steady. Specific. Slow at the start, fast at the right moments.

Decisions get made by whoever sees clearly.

The difference isn't talent. It's what you've built before chaos arrived.

PART TWO

The blueprint

Five Cs. Five stories. Five things I got wrong first.

The Five Cs

1

CLARITY

Know what you're actually solving.

2

CRAFT

Build for the decision, not the display.

3

CANDOR

Coach the work, not the person.

4

COURAGE

Absorb challenge without defensiveness.

5

CADENCE

Distribute judgment. Refresh learning.

PILLAR 1 OF 5

CLARITY

Know what you're actually solving.

"Clear is kind. Unclear is unkind."

— Brené Brown, Dare to Lead

THE STORY

Last year, I corrected a structural misalignment between two senior governance roles in our function — both 1.5 Line of Defence, both critical, both meant to work as one. The document existed. The org chart existed. What I discovered was that two senior leaders had been operating on different mental models for months. Same words, different blueprints. The issue wasn't disagreement. It was the illusion of agreement.

THE LESSON

Clarity isn't a deliverable. It's a habit. It evaporates faster than you think — and refreshing it is your job, not someone else's.

PILLAR 2 OF 5

CRAFT

Build for the decision, not the display.

THE STORY

My team handed me a 38-slide deck on a portfolio integrity review. The CEO had 18 minutes. I rebuilt it down to 22 slides. Not because the work was bad. The work was excellent. The form just didn't match the moment. The hardest skill I've had to learn in this profession isn't analysis. It's compression.

THE LESSON

Decision documents beat reference documents — even when leadership says 'give me everything.' Build for the moment your work will actually be used.

PILLAR 3 OF 5

CANDOR

Coach the work, not the person.

"Care personally. Challenge directly."

— Kim Scott, Radical Candor

THE STORY

After rebuilding that 22-slide deck, I had a choice. Send a thumbs-up and move on. Or write the long, specific feedback email (kindly)—what worked, what didn't, why the timing of delivery mattered as much as the content. I chose the email. For most of my early career, I would have chosen the thumbs-up. I called it kindness. It was cowardice. I was protecting my own comfort, not their growth.

THE LESSON

Vague feedback is the cruelest thing you can do to someone you want to grow. Specificity, delivered with care, is how teams build the muscle to handle chaos.

PILLAR 4 OF 5

COURAGE

Absorb challenge without defensiveness.

"Think like a scientist. Strong opinions, weakly held."

— Adam Grant, Think Again

THE STORY

Back to those three pointed questions. The CEO was challenging our function's value proposition in front of his team. My first draft response was defensive — explaining why we mattered. The second was better — explaining what we did. The third was the one I actually sent, because I finally answered the question behind the question. He wasn't asking 'are you delivering value.' He was asking 'do I trust how you're spending the function's mandate?' Different question. Different answer.

THE LESSON

Senior challenge is rarely about the surface question. Listen for the question behind the question. Then answer that one — directly.

PILLAR 5 OF 5

CADENCE

Distribute judgment. Refresh learning.

"Centralize strategy. Decentralize execution. Build a team of teams."

— Adapted from Gen. Stanley McChrystal, Team of Teams

THE STORY

I once kept the architecture in my head. The intent was good — quality control, consistency, my fingerprints on the work. The result was that a regional market acted on outdated guidance because everything routed through me. I had become the bottleneck I was supposed to be eliminating. We rebuilt the function around a four-pillar architecture across five markets. Central strategy. Distributed judgment. The hardest part wasn't designing it. It was learning to trust it.

THE LESSON

Your job isn't to be needed in every decision. It's to build a team that doesn't need you in most of them.

PART THREE

Monday morning

Three things to try this week

Three things to try this week

1

Audit one document.

Pick something on your desk this week. Ask yourself one question: is this built for a decision, or for display? If it's the second — rebuild it. The skill is the rebuild, not the spotting.

2

Send one specific feedback.

Find a 'looks good' or a thumbs-up you sent recently. Replace it. Tell that person what actually worked, what didn't, and why. They'll feel it. So will their next piece of work.

3

Ask the question behind the question.

The next time someone challenges your work, pause before you answer. Ask yourself what they're really asking. Then answer that one. You'll notice the difference in the room.

I used to think I was the calm in the storm.

I'm not.

I'm just someone who has practiced being calm in many storms.



The blueprint isn't who I am. It's what I do — repeatedly, imperfectly, deliberately. That's what I'm trying to build into my team. That's what I'm offering you.

**The future will not slow down for
our maturity.**

Build teams who can perform at the speed of now.

— A response to the theme of this conference

Thank you.

*I'd love to hear your questions —
and the chaos stories you've been carrying.*

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