



# CHIEF DISRUPTION OFFICER TEN USEFUL TIPS

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Sanjay Bhargava, Oct 2022

# WHY A CDO ?


Now 4 trillion \$ plus Market  
Cap companies




2040 20+ trillion \$ plus Market  
Cap companies



Many will be new impact  
companies serving billions of  
users



All will not be from USA, and  
many will have young founders



Technology Inflexion 2000 déjà  
vu

# A \$100 BILLION MISTAKE ?

- Citibank 1998 Story
- Goldman and Marcus



WHO NEEDS  
A CDO ?

All Sectors

100 +  
Employees

# TIP #1 – BUILD A DISRUPTIVE CULTURE

- Citibank India 1985 Story
- Could be Millions not Trillion

## TIP #2 – PURSUE DISRUPTIVE IDEAS

- Citibank 1998 Story

## TIP #3 - THINK BIG EXECUTE SMALL

- PayPal 1999 Story
- 500 + Hours on Business Architecture

## TIP #4 – TRULY DISRUPTIVE

- Citibank India 1985 – Instant Collections
- Citibank Custody 1989 – Electronic Free
- PayPal 1999 – Anyone can be a Merchant
- Credit 2022 - Universal Cheap, Responsible Credit



## TIP #5 – SMALL TEAMS



**Business As  
Usual**



**Skunk Works**



## TIP #6 – DNA MATTERS

- Citibank 2000 C2IT Story

## TIP #7

### - CHOOSE THE RIGHT EXECUTION CHOICE

- Inhouse
- Incubate
- Acquire

## TIP #8 – PEOPLE MATTER

Try to find the next Elon, Jeff, Mark, Sergey

## TIP #9 – DO NOT LOSE YOUR MOJO

- PayPal 2002- 2022

TIP #10 –  
THINK  
BETTER  
WORLD



EARTH



EDUCATIO  
N



EQUITY