Governance for the Real World

Oonagh van den Berg | Book introduction

Examines how oversight changes under pressure: incentives, data quality, escalation, personal accountability and psychological safety. Practical assessments help readers test board effectiveness, decision integrity and learning after incidents.

Who it is for

Board members, senior leaders, governance teams and compliance professionals.

Contents at a glance

- Why governance breaks under pressure: distance, behaviour, success and integrity.
- Governance inside financial institutions: data quality, incentives, KPIs and the three lines of defence.
- Enforcement and accountability: personal exposure, consequences and what enforcement actions reveal.
- Innovation and learning: crisis governance, psychological safety and post-incident learning.
- A practitioner's framework: what good governance looks like in practice.

How it helps in practice

Challenge whether oversight is working in practice. Examine how decisions, incentives and escalation behave under pressure, then identify where board challenge or learning needs to change.

Practical material

Decision-pressure, escalation, data integrity, incentive alignment, board effectiveness and post-incident learning assessments.

View the book on Amazon

MODERNISING COMPLIANCE SERIES

GOVERNANCE FOR THE REAL WORLD

Where leadership shapes compliance – or fails it.

Governance is not defined by frameworks, committees, or policies. It is defined by behaviour.

This book explores governance as it operates in reality – under pressure, through imperfect information, competing incentives, and human judgement. Because in the real world, governance is not what is written down. It is what happens when decisions are uncomfortable – and consequences are real.



A PRACTICAL GUIDE TO GOVERNANCE THAT WORKS IN REALITY.

JUDGEMENT
Make sound decisions when information is incomplete and consequences are real.

ACCOUNTABILITY
Own decisions, challenge effectively, and stand behind what you approve.

TRUST
Build a culture of integrity, transparency and confidence in governance.

GOVERNANCE IS NOT A DOCUMENT. IT IS A BEHAVIOUR.

THIS BOOK HELPS YOU:

UNDERSTAND HUMAN BEHAVIOUR
Recognise how pressure, bias, incentives and culture shape decisions and outcomes.

SEE WHAT OTHERS MISS
Develop perspective, question assumptions, and sense risk early.

CHALLENGE EFFECTIVELY
Speak up with clarity, influence decisions, and escalate with confidence.

EXERCISE OVERSIGHT THAT MATTERS
Strengthen board and management oversight that is informed, active and accountable.

BUILD RESILIENT GOVERNANCE
Create systems and cultures that hold up under pressure and stand the test of time.

DRIVE CULTURE AND INTEGRITY
Set the tone, reinforce behaviours and build a culture where doing the right thing is normal.

INSIDE THIS BOOK YOU WILL EXPLORE:

- Why governance breaks under pressure
- The psychology of decision-making and risk
- Integrity, ethical courage and speaking up
- The real role of boards and senior leaders

REAL PEOPLE.
REAL DECISIONS.
REAL CONSEQUENCES.

- Culture, behaviour and incentive alignment
- Oversight, challenge and accountability
- From policy to practice: making governance real
- Building trust, transparency and confidence

WHO THIS BOOK IS FOR

- Board Members & Non-Executive Directors
- Senior Leaders & Executives
- MLROs, Compliance & Risk Professionals
- Internal Audit & Model Risk Teams
- Regulators & Supervisors
- Anyone responsible for governance

> GOVERNANCE IS NOT ABOUT BEING IN CHARGE. IT IS ABOUT TAKING **RESPONSIBILITY** FOR WHAT **REALLY MATTERS** – ESPECIALLY WHEN IT IS HARD.

OUTCOMES YOU CAN EXPECT

- Stronger, more effective decision-making
- Better alignment between risk and strategy
- Greater accountability across the organisation
- More resilient governance and oversight
- Increased trust from stakeholders
- A culture that supports doing the right thing

LEAD WITH CLARITY. GOVERN WITH INTEGRITY. BUILD TRUST THAT LASTS.

BETTER DECISIONS | STRONGER GOVERNANCE | GREATER OVERSIGHT | INCREASED TRUST | LASTING RESILIENCE

BECAUSE GOOD GOVERNANCE DOESN'T HAPPEN BY ACCIDENT. IT HAPPENS BY CHOICE.