

RED BEAR ARTIFICIAL INTELLIGENCE
ABU DHABI, UNITED ARAB EMIRATES

The Cost of Organisational Indecision

Why decisions stop, what the stopping costs, and how decision governance moves faster without governing less

Organisations measure what they do. They do not measure what they fail to do, and the most expensive thing most organisations do is nothing at all. This paper explains why decisions stop, what indecision costs, and how Red Bear: Enterprise Decision Intelligence makes the absence of a decision visible and somebody's problem while it still matters.

Empower. Trust. Verify.

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Summary

A decision that is taken produces a transaction. A decision that stops produces nothing. No record, no owner, no entry on any report. It exists in the memory of the people who were in the room, ageing quietly, while the cost accrues somewhere else entirely: in a renewal that was not won, a window that closed, a risk that was accepted by default because nobody got round to accepting it deliberately.

This paper argues that indecision is not principally a failure of nerve. It is a failure of visibility. Decisions stop for reasons that are individually reasonable and collectively costly: they are discussed without ever being framed as decisions; ownership dissolves in the handover between people; they wait on one person's diary; and no dashboard anywhere in the business shows a choice that has not been made.

The cost is real and it is measurable. External research puts a number on the management time alone, and finds the assumption most executives carry, that speed must be traded against quality, to be largely false. The organisations that decide quickly tend also to decide well.

The remedy is not less governance. Organisations that strip out controls to move faster tend to produce the worst quadrant of all: fast and careless, followed by re-imposed bureaucracy after something goes wrong. The remedy is to make the absence of a decision visible, and to make it somebody's problem while it still matters: record deferrals as first-class objects with an owner and a review date, route approvals to people who are actually available, deliver requests with the context needed to settle them, and put stalled decisions in front of the leader who can chase them.

Red Bear: Enterprise Decision Intelligence (formerly GuardrAll) implements that operating model. The register holds decisions that were deferred alongside those that were taken; presence-aware routing sends held decisions to an available approver; a channel ladder reaches people wherever they are; and the stall board surfaces what has stopped. Of the measures this produces, average decision age is the one that moves first, usually because making inertia visible is, by itself, most of the cure.

WHO SHOULD READ THIS

- Chief executives and chief operating officers
- Chief financial officers and heads of commercial functions
- Chief risk and chief information officers
- Boards asking why the organisation is slow

WHAT YOU WILL BE ABLE TO DO AFTERWARDS

- Name the five stages at which a decision dies, and the characteristic failure at each
- Explain why speed and care are independent axes, not a trade-off
- Describe the four components of an operating model that makes stalls visible
- List, this afternoon, the ten decisions that have been waiting longest

1 What it is

Ask any executive team to name its worst decision of the last two years and you will get an answer within a minute. Ask it to name the decision it failed to make and the room goes quiet, not because there is not one, but because there is no record to consult and no name attached.

This is the defining property of organisational indecision: **it leaves no evidence.** A bad decision at least generates a transaction, a variance, a post-mortem. A decision that simply stops generates an absence, and absences do not appear on management reports. Most organisations therefore have no idea how much of it they are doing. They can report approval cycle times for the processes that are instrumented, purchase orders, credit applications, change requests, but those are the decisions that made it into a workflow. The ones that never reached a workflow, or that left one and never came back, are invisible by construction.

Meanwhile the individual experience is universal. Every manager can describe a proposal that went into a meeting and never came out, a recommendation awaiting a signature that never arrived, an analysis redone three times because the decision it supported kept slipping. The pattern is recognised by everyone and owned by no one, which is why it persists.

Two ideas from the Red Bear framework give the subject its shape. An item on a committee agenda ends in exactly one of four words: **Decided, Deferred, Referred or Dropped**. "Discussed" is not an outcome the minutes may record. And a deliberate choice not to act, with a reason and a date to revisit, is a decision record in its own right, counted alongside decisions taken (Oliver, *Empower, Trust, Verify*, Book 1, chapters 2 and 6). Between them these two rules convert the largest category of indecision, the topic that was talked about and moved past, into something with an owner and a clock.

Key points

- Indecision is the only significant business activity that produces no record
- Speed and care are two axes; the stalled decision lands in the worst quadrant, slow and careless
- Give the non-decision a record, an owner and a date, and most of it resolves itself

2 Why it matters

The cost rarely appears as a line item. It is attributed to something else, a lost deal, a slipped programme, an incident, and the delay that produced it is not mentioned in the explanation.

External evidence. A McKinsey global survey of more than 1,200 managers found that only a fifth of respondents said their organisations excelled at decision making, and that most reported much of the time they spent on decisions was used ineffectively (Aminov, De Smet, Jost and Mendelsohn, *Decision making in the age of urgency*, McKinsey, 2019). McKinsey illustrated the scale with a thought experiment rather than a measurement: for a typical Fortune 500 company, the time lost to ineffective decision making would amount to hundreds of thousands of days of managers' time a year. It is an estimate built on stated assumptions, not an audited figure, and should be presented as such (De Smet, Jost and Weiss, *Three keys to faster, better decisions*, McKinsey Quarterly, 2019). Bain's decade-long research programme across more than a thousand companies found a correlation, at a minimum 95 per cent confidence level, between decision effectiveness and business performance. That is a statement about statistical confidence in the relationship, not, as it is sometimes misquoted, a claim that decisions explain 95 per cent of performance (Blenko, Mankins and Rogers, *Decide & Deliver*, chapter 1).

Beyond management time, the cost lands in six places.

Where the cost lands	What happens
Options close	Commercial windows expire while a choice is pending: a tender passes, a lease renews on its existing terms, a price holds only to quarter end. The organisation ends up with the default rather than the decision, and the default was chosen by the calendar

Where the cost lands	What happens
Work is paid for twice	Analysis ages. A model built in week three is rebuilt in week nine because the inputs moved, and the second build happens under deadline pressure, which is also when it is most likely to be wrong
Capital sits idle	Budget held against a pending decision is neither deployed nor released; it appears on no report as a problem because it is technically committed
Risk is accepted by default	A deferred decision about a control, a supplier or an end-of-life system is a risk accepted without anyone recording that they accepted it: no owner, no review, no disclosure
Customers feel the wait	Exceptions, credits and commercial terms that sit unresolved are experienced as indifference. Customers rarely complain about the governance; they place the next order elsewhere
People stop proposing	A team that watches its recommendations age learns that raising something is not worth the effort. This is the slowest cost to appear, the hardest to reverse, and the one that shows up in attrition among the people an organisation least wants to lose

The asymmetry that hides the cost. A bad decision has an owner and a date. Indecision has neither, so it cannot be investigated, attributed or learned from. Organisations therefore spend heavily on improving decision *quality*, committees, frameworks, review gates, while the larger loss sits in decisions that never reached a quality question at all.

Speed and care are not opposed. The instinctive response to slow decisions is to remove controls, and it is usually wrong. Treat speed and care as two axes and four quadrants appear. Executives typically assume they are choosing along the diagonal between slow-and-careful and fast-and-careless. The research does not support that assumption: McKinsey found respondents who reported fast decision making were roughly twice as likely to report that decisions were also high quality (De Smet, Jost and Weiss, 2019). The quadrant that deserves more attention is *slow and careless*: the natural destination of a stalled decision, weeks of delay in which no real deliberation occurs, followed by a rushed call under deadline pressure with stale analysis. The organisation pays the full price of slowness and receives none of the benefit of care.

3 The challenges

A decision has to survive five stages to take effect: it must be recognised as a decision, owned by someone, supported by adequate information, within somebody's authority or approved, and finally acted on. It can die at any of them, and at each the reason is different. None requires anyone to behave badly.

Challenge	Why it is hard	What goes wrong without a method
It was never framed as a decision	A topic is discussed, views are exchanged, the meeting moves on; nobody says "so we are deciding X, and Y owns it"	The largest category and the least visible, because at no point did anyone believe they were deferring anything
Ownership dissolved in the handover	Finance thinks the business unit will bring it back; the business unit is waiting for finance to finish	A decision believed to be on someone else's desk is on nobody's
The analysis kept ageing	More information is requested, reasonably; by the time it arrives the inputs have moved	Where the interval between requests exceeds the shelf life of the analysis, the decision loops indefinitely while appearing to progress: the most demoralising failure, because everyone is working hard

Challenge	Why it is hard	What goes wrong without a method
The approver was not there	The decision reaches someone travelling, in back-to-back meetings or on leave; nobody escalates because nobody is certain they are permitted to	Work waits days for a judgement that takes under a minute: the unstaffed gate
Nobody was looking	Revenue, pipeline, tickets, headcount and spend are instrumented; a decision that has not been made appears on no report	There is no moment at which its ageing becomes anyone's problem

A note on culture. Risk aversion, politics and fear of blame are real and they make all five failures worse. But they are rarely the whole story, and treating indecision as purely cultural leads organisations to run engagement surveys when what they needed was a list of decisions older than thirty days. Culture determines how quickly people raise decisions; visibility determines whether anything happens to the ones they raise.

4 How Red Bear: Enterprise Decision Intelligence helps

Organisations that decide well and quickly share four habits, none of which requires software. They name an owner at the moment of deferral: "we will come back to this" is completed with "and Priya owns it, by the ninth". They separate involvement from authority: many contribute, one decides, and consensus is input rather than a precondition. They push decisions down with explicit limits, because where the limits are vague people escalate defensively and the executive becomes the bottleneck. And they look at what has not moved, in a short regular review of the oldest open decisions. Those habits are hard to sustain by discipline alone. The product makes them durable.

Challenge	What Enterprise Decision Intelligence does	Requirements
Never framed as a decision	Decision detection finds implicit decisions in conversation and confirms them with the owner; the deliberate non-decision record holds a choice not to act with its reason and a revisit date, counted alongside decisions taken; a deferred decision reopens automatically at its review date	FR-CAP-08, FR-OUT-13, FR-RTE-03
Ownership dissolved	Every decision carries a named decider and a named owner from the decision rights matrix; the Own row has exactly one filled cell, a person; a committee may recommend and review but never decide or own	FR-DEL-07, FR-DEL-01
The analysis kept ageing	Context assembly gathers the data, documents and policy at the moment of decision and shows absence as prominently as presence; precedent retrieval finds similar past decisions and how they turned out; *ask for more context* is one of the three intervention verbs, and it is the only one that pauses the clock	FR-SUP-01, FR-SUP-02, FR-RTE-06
The approver was not there	Presence establishes whether a decider is reachable now; automatic cover routes to a nominated cover bounded by the unavailability; the escalation ladder gives each tier a time budget and ends in a decision or the class's timeout default; a default on timeout is recorded as a decision with its reason, never as a silent approval	FR-RCH-01, FR-RCH-03, FR-RCH-05, FR-RTE-02
Nobody was looking	The stall board finds decisions that should have been made and were not, on three separate signals: a signal mapped to a class with no decision, an item ageing past its class target with no event, a window that closed while a decision was open; bottleneck and latency analysis shows where decisions wait, for whom, against target, and what the delay costs	FR-OUT-11, FR-RTE-05, FR-REC-07

Challenge	What Enterprise Decision Intelligence does	Requirements
Defensive escalation	Role scope says which decision types a decider may touch; the Trust Dial says how much of each permitted range they get; inside discretion the Authorise gate passes automatically, so most decisions never travel	FR-DEL-06, FR-DEL-02, FR-RTE-06
Time-sensitive windows	Pre-authorised envelopes carry standing decisions agreed in advance, so an opportunity inside the envelope is not lost to process; the opportunity radar maps external signals to classes so a decision is prompted before the window closes	FR-DEL-04, FR-OUT-12

What it does not do

Nothing here decides anything. The product does not approve a captured proposal, does not move anyone's dial, and does not chase a decision on a leader's behalf. It makes inertia visible and attributable. The chasing remains a management act.

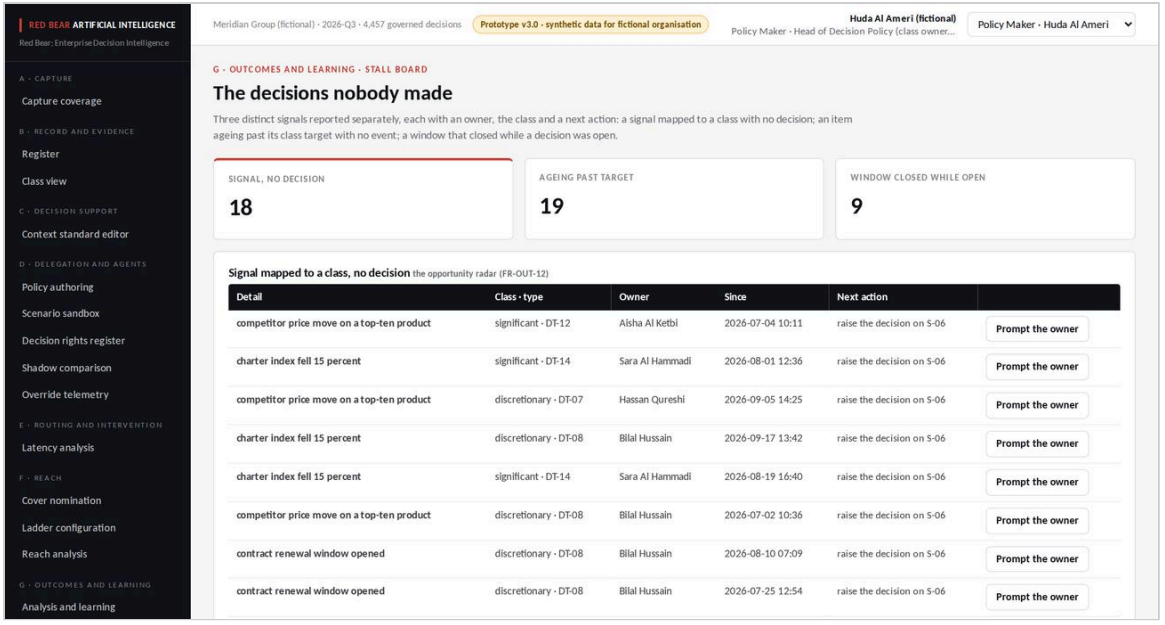
5 How it is used

Step	Who	What happens
1 Baseline	Sponsor, class owner	Decision speed, bottleneck cost and override rate are measured on the existing process before anything is switched on; a pilot cannot start without one (FR-PLT-05)
2 Capture	Decision Maker	Decisions enter from meetings, chat, applications and the portal; a deferral is recorded with an owner and a review date rather than as "discussed"
3 Route	Product	Each decision goes to the right approver, in parallel where several hold input, with a target time per class and cover when someone is away; the record names both (FR-RTE-01)
4 Reach	Product, Decision Approver	The notification ladder starts with quiet channels and escalates at defined intervals; acknowledgement is recorded only on an explicit action, never inferred from a page view (FR-RCH-04)
5 Decide, or ask	Decision Approver	Approve, reject, or ask for more context; only ask pauses the service level; escalation neither pauses nor resets it (FR-RTE-06)
6 Default	Product	If nobody decides within the agreed time, the class's pre-agreed default applies and is recorded as a decision with its reason; refused for crisis or safety-critical classes (FR-RTE-02)
7 Review what has not moved	Decision Approver, director	The stall board and latency analysis are the agenda for a short regular review; reach analysis attributes waiting time to absence separately from judgement and leads with the class, never the person (FR-OUT-11, FR-RCH-05)

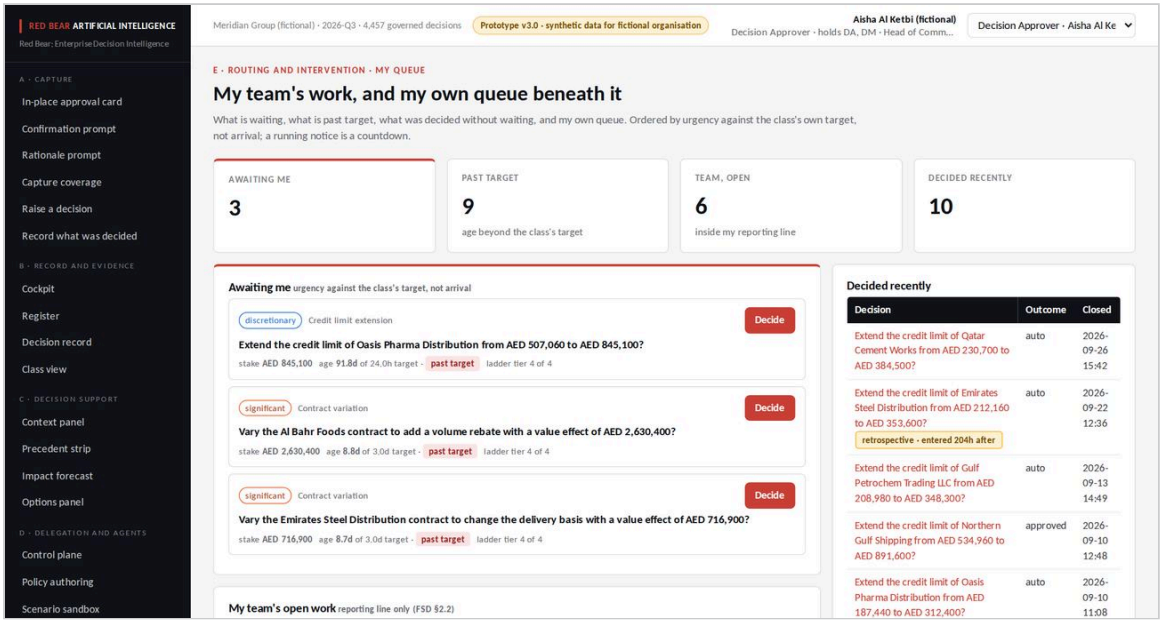
Two illustrations. A regional sales director needs approval for non-standard payment terms on a competitive renewal. The request goes to her managing director, who is at a customer event for three days, and sits unread. Nobody escalates: the terms exceed her limit, and the limit does not say what to do when the approver is unavailable. On day four the customer, who has a decision of their own to make, signs a twelve-month extension with the incumbent at list price. The renewal is not lost; it is deferred a year, at a worse position, and the internal explanation is that the customer chose to wait. With the operating model: the request routes on day one to the managing director's nominated cover, carrying the value, the reason approval is required, and the two comparable approvals granted last quarter. The cover asks one question about the term length, receives an answer, and approves. Elapsed time under two hours, all of it recorded, and the record names both the holder and the cover.

A security team recommends replacing a component that has reached end of support. The funding decision falls between two budget holders. It is discussed at the technology forum, where everyone agrees it should be addressed, and nobody is named. It resurfaces twice over five months, each time with a request for a firmer cost estimate. No one has decided to accept the risk. No one has decided to fund the work. The organisation is running an unsupported component on a decision nobody made and nobody owns. With the operating model: the forum records a deferred decision with a named owner and a four-week review date. At four weeks it reopens; at six it appears on the stall board among decisions past target. Whether the outcome is funding or a documented, owned risk acceptance, it is a decision rather than a drift.

6 The user experience



S-42 Stall board: S-42 Stall board. Decisions that should have been made and were not, on three separate signals, each with an owner and a class; and deliberate non-decisions with their revisit dates. Prototype render on synthetic data for fictional entities.



S-27 My queue: S-27 My queue. What is waiting on me, what is past target, and where my people are waiting on others; the three verbs on every item. Prototype render on synthetic data for fictional entities.

7 Where the data comes from, and how it is checked

Inputs to the stall picture

Input	Source	Check
Decisions in flight	Every capture route, terminating in one normalised candidate; the portal is a route with the same contract, not a privileged path	Deduplicated on the decision; classified with a confidence, and held for human classification below the threshold (FR-CAP-07, FR-REC-01)
Deferrals and non-decisions	Recorded by the owner at the meeting, or detected in conversation and confirmed	A candidate is never written without the named decision maker's confirmation (FR-CAP-08, FR-OUT-13)
Target time per class	Set by the class owner in the routing configuration	Age is measured against the class's target, not a single organisation-wide service level (FR-RTE-01)
Availability	Declared status, calendar, working hours, time zone, device and on-call rota, through a presence contract the product consumes and does not own	Every assertion carries the time it was established; beyond the class's staleness limit it resolves to unknown, which routes to the holder and notifies the cover (FR-RCH-01)
Cover and delegation	Nominated cover; standing or temporary delegation declared by the holder	Temporary delegation is narrower than or equal to the holder's own authority, never wider; every decision under delegation names both parties (FR-RCH-02, FR-RCH-03)
External signals	Configured feeds mapped to decision classes	Read-only, admin-consented connectors; a signal is a prompt, never a decision (FR-OUT-12, RBP FR-CN-01, RBP FR-CN-04)
The baseline	Measured on the customer's existing process before go-live	Never generated retrospectively (FR-PLT-05)

How it is checked

- **Connectors are read-only and consented.** Capture routes are granted by the customer administrator under least privilege; consent is evaluated before content is read, and the decision, not the conversation, is captured (RBP FR-CN-01, FR-REC-04).
- **A stall is a fact, not a judgement.** The three signals are reported separately, each with an owner and the class; reach analysis leads with the class, never the person (FR-OUT-11, FR-RCH-05).
- **The clock is honest.** Ask pauses the service level; approve and reject close it; escalation neither pauses nor resets it (FR-RTE-06).
- **A default is a decision.** A timeout default is recorded with its reason and its owner, and an unbounded escalation ladder with no default is refused (FR-RTE-02, FR-RCH-05).
- **The AI proposes; a person confirms.** A detected decision, a suggested class, a proposed precedent: each is a proposal until a named person confirms it (FR-CAP-08, FR-REC-01, FR-SUP-02).
- **Retrospective entries are excluded.** A decision entered after the fact is marked in every view and excluded from latency measures (FR-CAP-16).

8 Benefits realised

Every measure is calculated from the organisation's own register against a baseline established before anything was switched on (FR-PLT-05).

Benefit	How it shows up	Measured by
Inertia becomes visible	The oldest open decisions are a list with owners	Average age of open decisions: the headline, and the one that moves first
The stalled population shrinks	Deferrals reopen at their date and escalate past it	Count of decisions past their review date, small and falling
Absence stops costing days	Held decisions route past an unavailable approver	Approval cycle time, and separately, time lost to unavailable approvers
Executives stop being bottlenecks	Most decisions settle inside the decider's discretion	Share of decisions settled within the decider's own authority
Deferrals are owned	"We will come back to this" carries a name and a date	Deferrals recorded with an owner and a review date: a leading indicator that improves before velocity does
Risk is accepted deliberately	The non-decision record replaces the drift	Non-decision records with a reason and a revisit date, per class

9 Risks managed

Risk	Control in Red Bear: Enterprise Decision Intelligence
Velocity becomes the objective	Decision quality is scored on process, apart from outcome; reversal rate within a defined window sits beside decision age, so the programme cannot optimise the easiest number (FR-OUT-05)
Visibility is read as a performance finding	Latency and reach analysis lead with the class and the stage; the person-level view sits one level down and follows the reporting line (FR-RTE-05, FR-DEL-18)
Decisions that should be slow are hurried	A review date is not a deadline; the measure is whether time was spent deliberating or waiting, and only ask pauses the clock (FR-RTE-06)
Silent defaults	A timeout default is refused for crisis and safety-critical classes and is always recorded as a decision with its reason (FR-RTE-02)
A stale presence signal diverts authority	Beyond the staleness limit availability resolves to unknown, which routes to the holder and notifies the cover (FR-RCH-01)
Chasing delegated to software	The product surfaces what has stalled; it does not resolve it; a leader who installs the stall board and does not look at it has bought a more precise record of inertia

Sources

Every claim attributed to a source names it in the text as *author*, *work*, *section*; the full references are below. Statements without a citation are Red Bear's own position, developed for Red Bear: Enterprise Decision Intelligence. Quotations are limited to fifteen words.

Cited as	Source	Authority
De Smet, Jost and Weiss	A. De Smet, G. Jost and L. Weiss, *Three keys to faster, better decisions*, McKinsey Quarterly (May 2019): time lost to ineffective decision making; the correlation between decision speed and decision quality	Practitioner research
Aminov, De Smet, Jost and Mendelsohn	I. Aminov, A. De Smet, G. Jost and D. Mendelsohn, *Decision making in the age of urgency*, McKinsey Global Survey (April 2019), 1,259 participants: share of organisations excelling at decision making; time spent deciding by seniority	Practitioner research
Blenko, Mankins and Rogers	M. Blenko, M. Mankins and P. Rogers, *The Decision-Driven Organization*, Harvard Business Review (June 2010), and *Decide & Deliver*, Harvard Business Review Press (2010): the correlation between decision effectiveness and business performance	Practitioner research
Duke	A. Duke, *Thinking in Bets*, Portfolio (2018): the distinction between decision quality and outcome quality, developed in EDI-WP-01	Practitioner reference
Book 1	D. Oliver, *Empower, Trust, Verify*, Book 1 (2026), chapters 2 and 6: the four committee outcomes; the deliberate non-decision	Red Bear
Red Bear	EDI-FSD-01 v3.0 draft; Red Bear Platform Functional Specification RBP-FSD-01	Red Bear

Glossary

Term	Meaning in this paper
Decision register	A single record of the decisions an organisation makes, held in a common structure so they can be compared
Deferred decision	A decision explicitly put off rather than taken, recorded with an owner and a date at which it reopens
Deliberate non-decision	A recorded choice not to act, with the reason and a date to revisit, counted alongside decisions taken
Decision age	How long a decision has been outstanding since it was first raised, measured against the target for its class
Stall	A decision that should have been made and was not: a signal with no decision, an item past target with no event, or a window that closed while a decision was open
Role scope and Trust Dial	Which decision types a decider may touch at all, and how much of each permitted range they get
Presence	Whether a decider is reachable now, established through a contract the product consumes
Cover	A named person who receives the holder's work while the holder is unavailable, with the same authority, both names on the record
The three verbs	Approve, reject, ask for more context; only ask pauses the clock

Term	Meaning in this paper
Timeout default	A pre-agreed outcome applied and recorded as a decision when nobody decides within the agreed time
Baseline	A measurement of decision speed, bottleneck cost and override rate on the existing process, taken before anything is switched on

The series

This paper is one of ten. Each stands alone and each follows the same nine sections, so a reader who knows one knows where to look in the next.

Paper	Title	Theme
EDI-WP-01	Cartesian Decision Making	Learning what happened next
EDI-WP-02	The Cost of Organisational Indecision	The decision that never gets made (this paper)
EDI-WP-03	Trust and Verify	Visibility, not control
EDI-WP-04	Delegation Without Losing Governance	The boundary and the room
EDI-WP-05	Building a Decision-Making Culture	Judge the decision, not the result
EDI-WP-06	Decision Impact Analysis	What a decision dataset can and cannot tell you
EDI-WP-07	The Decision-Aware Enterprise	Decisions in flight
EDI-WP-08	Decision Making Anywhere	The channel is part of the governance
EDI-WP-09	When Micromanagement Is the Right Management	Oversight is a dial
EDI-WP-21	The Customer Journey	Connect, Observe, Govern, Learn, Compound

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