

LD6-22 Decisiones en J. P. Morgan Chase

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Estimados suscriptores:

En el número de este mes de The McKinsey Quarterly se presenta una entrevista con Jamie Dimon, el CEO de J. P. Morgan Chase (JPMC), uno de los más grandes bancos de Estados Unidos (en 2004 adquirió Bank One por 58 mil millones de dólares).

En la entrevista, Jamie Dimon habla de la importancia de crear un ambiente abierto para discutir las decisiones. Dice por ejemplo: "si estuvieras presente en una de mis reuniones gerenciales, no sabrías quien es el jefe" y "las reuniones son para ganar en el mercado, ayudar al cliente, resolver las cosas, compartir, llegar al siguiente nivel. No se usan las reuniones para justificar malas decisiones, politizar un asunto o auto-promoverse".

Sus comentarios sobre la manera como aborda las decisiones en J. P. Morgan Chase van a recordar a varios de ustedes algunos de los Componentes de la Calidad de la Decisión. Entre otras cosas expresa:

"A algunas personas se les puede ayudar y entrenar (a ser buenos directivos). A otros no; éstas últimas tienen la actitud acerca de las decisiones de '¿Qué no es esta mi decisión?, ¿No trabaja esa persona para mi?'. Como frecuentemente les digo 'Bueno, tu trabajo es tomar la mejor decisión, no decidir'. Y muy frecuentemente no puedes tomar la mejor decisión a no ser que tengas participando a la gente correcta".

"Creo que el 80% de las veces la mejor decisión está esperando a ser encontrada. No estás adivinando; simplemente haces tu tarea, reúnes a la gente correcta y encuentras la respuesta. La solución surge del trabajo, el análisis y el pensar en ello".

Les incluyo a continuación algunos fragmentos de la entrevista.  
Reciban un cordial saludo.

*Roberto Ley Borrás*

The McKinsey Quarterly 2006 Number 4, p.58

### **Building the global bank:**

An interview with Jamie Dimon, the CEO of one of the largest US banks discusses postmerger integration, risk, and leadership.

### **EXCERPT**

The Quarterly: You've run a number of companies—Travelers, Salomon Smith Barney, Bank One, and now JPMC. What do you view as the key to successful leadership?

Jamie Dimon: I think there are a lot of management style differences—a lot of ways to manage—but if you don't create an open environment you will fail. If you sat through one of my management meetings you wouldn't know who was the boss. Sometimes the youngest kids know the most because they're actually using the credit cards and systems. It's an environment where brains are used to win in the marketplace, to help the customer, to figure

things out, to share, to get to the next level. They're not used to justify bad decisions, to politicize an issue, to get yourself promoted.

The Quarterly: How do you create and maintain such an environment?

Jamie Dimon: You know, the environment starts at the top, but if every business head feels that way, thinks that way, and was taught that way, it filters right through the company. So we don't have such an environment because I say we do; we have it because there are a lot of people working in this way. And sometimes it's obvious that you don't have this kind of environment, and you've got to make management changes or coach and train. Some people are coachable and trainable. Some people are not— their attitude about decisions is, "Isn't it my decision? Doesn't that person work for me? Don't I get to decide?" As I often say, "Well, your job is to make the best decision, not to decide." And very often you can't make the best decision unless you have the right people in the room.

I think 80 percent of the time the best decision is waiting to be found. You're not guessing; you just do your homework, get the right people, and you find it. It just kind of surfaces out of the work and the analysis and the thought.

The Quarterly: What if the right decision doesn't emerge?

Jamie Dimon: You come up with a bunch of reasonable options to test and try and go back again. I always talk about good failures. A good failure is when you've really thought something through and you tried it and you tested it and it didn't work. In a bad failure—and you don't shoot people for a bad failure, either—but in hindsight, you didn't have the reporting in place; you didn't get the right people involved; you didn't think it through. It was a little "shoot, fire, aim," and you learn from that. But you don't punish. You learn.

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