ICBC 中国工商银行

HARVARD BUSINESS IMPACT

中国工商银行·哈佛

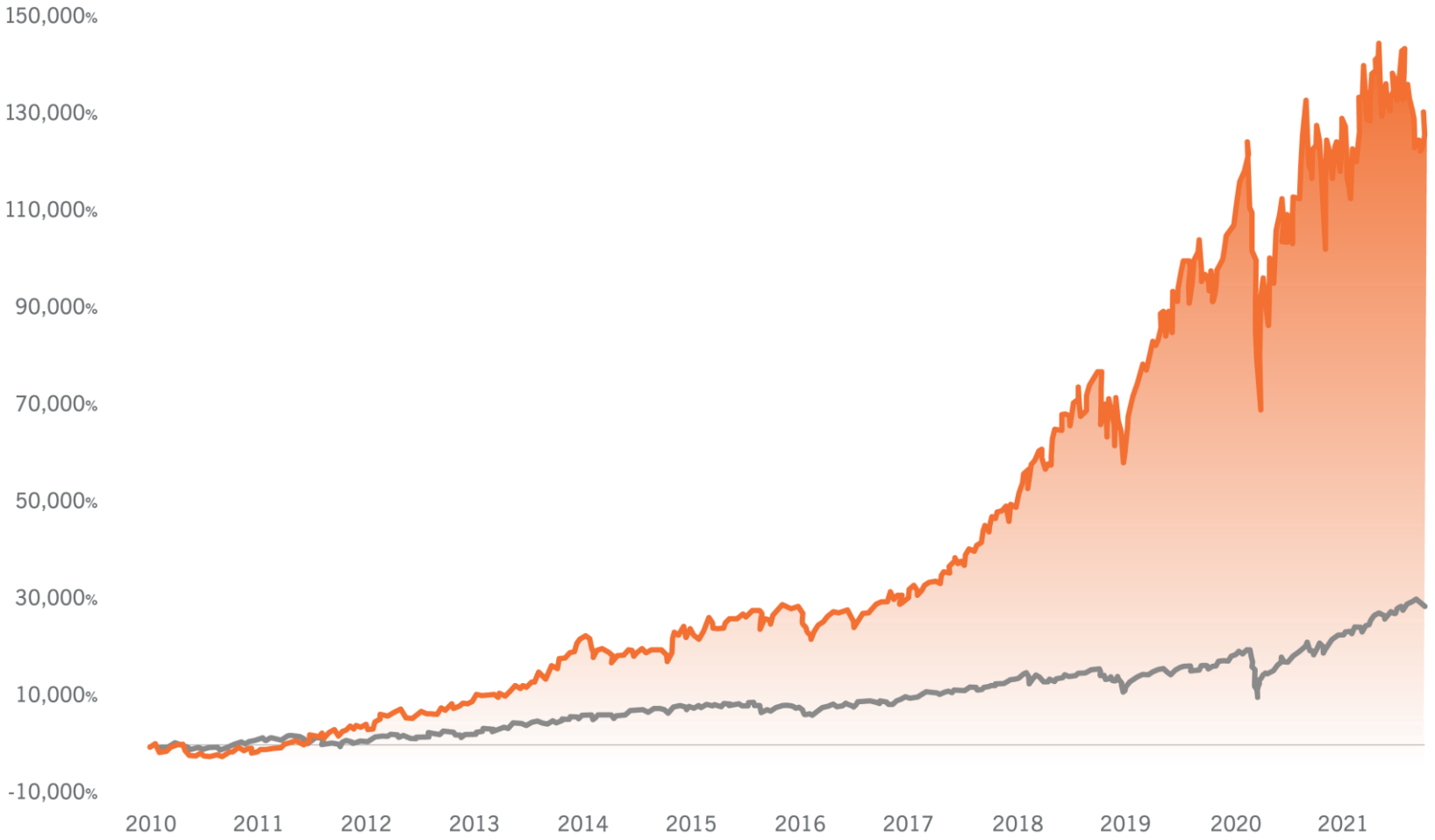
万事达卡实验室（A）
MASTERCARD LABS (A)

丹尼斯·坎贝尔（Dennis Campbell）
哈佛商学院
工商管理Dwight P. Robinson, Jr.教席教授

2026年3月5日

2021 年的万事达卡

Mastercard in 2021



万事达卡公司（纽约证券交易所：MA）——股价走势

Mastercard Incorporated (NYSE:MA)–Share Pricing

标普 500 指数（^SPX）——指数点位

S&P 500 (^SPX)–Index Value

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那是 2010 年，CEO 把你叫进办公室

It Is 2010. The CEO Calls You In

“我会给你预算。你的任务，就是来颠覆我。
任何项目，你都不需要拿张表格来向我证明它值不值得做……
但如果你每年不能给我拿出两个可以推出的新东西，我就把所有人都炒掉。”

——彭安杰，万事达卡 CEO（2010）

"I will give you a budget. Your job is to disrupt me. You never have to give me a spreadsheet to prove any project... but if you don't give me two new things to launch every year, I will fire everyone."

— AJAY BANGA, CEO, MASTERCARD (2010)

背景

- 在万事达卡7,000名员工中，**“创新”在27项优先事项里仅排第26位**
- 至少未来2到3年内，没有明确的损益责任归属
- 你将被要求去颠覆那些恰恰是你需要争取支持的同事

THE CONTEXT

- Mastercard's 7,000 employees ranked “innovation” 26th out of 27 priorities
- No clear P&L accountability for at least 2–3 years
- You will be asked to disrupt the very colleagues whose support you need

你会接下这份工作吗?

Do you take this job?

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领导者的风险与机会

Leadership Risks and Opportunities'

风险 THE RISKS

机会 THE OPPORTUNITY

最近一项调查中，85 位高管里只有 3 位给出了肯定回答。

“创新势在必行，但领导创新又伴随着个人风险——这种张力，正是我们今天要通过三种领导角色来探讨的。”

Only 3 Out of 85 Executives Said Yes in a Recent Survey

"This tension — between the necessity of innovation and the personal risk of leading it — is what we will explore today through the lens of three leadership roles."

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两位领导者，一场转型

Two leaders, one transformation

他们各自需要解决什么问题?

What problem do they each need to solve?

彭安杰（Ajay Banga）

CEO

加里·莱昂斯（Garry Lyons）

首席创新官（CHIEF INNOVATION OFFICER）

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障碍
Barriers

是什么让万事达卡难以大规模推进创新?
What makes innovation at scale hard at Mastercard?

内部障碍
INTERNAL BARRIERS

外部障碍
EXTERNAL BARRIERS

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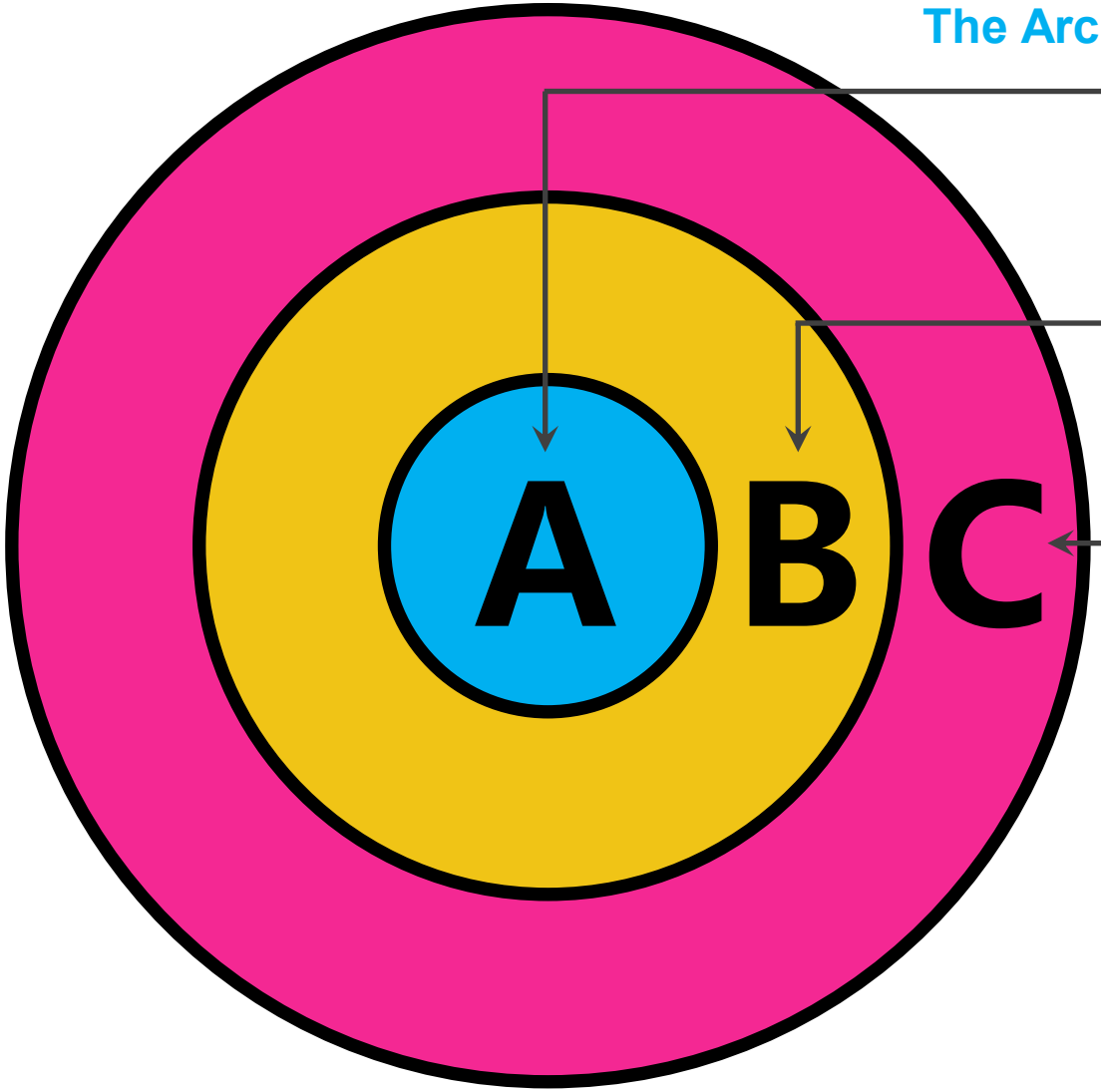

架构师
The Architect
协作、试验、学习
COLLABORATE, EXPERIMENT, LEARN

连接者
The Bridger
文化、转译、整合
CURATE, TRANSLATE, INTEGRATE

催化者
The Catalyst
绘制路径、播下种子、培育成长
MAP, SEED, CULTIVATE

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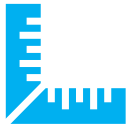
领导创新与规模化需要三种相互关联的角色

Leading and Scaling Innovation Requires Three Interconnected Roles



架构师

ARCHITECT

设计文化、结构和运营模型，使每个人都能进行创新。

Design the culture, structure, and operating model that enables everyone to innovate.



连接者

BRIDGER

在内部孤岛和外部合作伙伴之间建立信任与整合路径。

Build trust and integration pathways across internal silos and external partners.



催化者

CATALYST

激活并激励超越正式权限或直接控制的生态系统。

Activate and energize ecosystems beyond your formal authority or direct control.

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彭安杰
Ajay Banga

万事达卡 CEO 与执行主席

CEO & Executive Chairman Mastercard

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彭安杰
Ajay Banga

CEO 应该如何领导规模化创新?
How does the CEO lead innovation at scale?

架构师 ARCHITECT	连接者 BRIDGER	催化者 CATALYST

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战略支柱
Strategic Pillars

增长 Grow
核心业务 Core Business

核心业务的收入和市场份额
Revenues and market share

- 信用卡 (Credit)
- 借记卡 (Debit)
- 预付卡 (Prepaid)
- 商业支付 (Commercial)
- 处理服务 (Processing)

多元 Diversify
收入来源 Income Stream

通过扩展服务创造贡献
Contribution through expanded services

- 咨询服务 (Advisory Services)
- 网络产品 (Network Products)
- 一款交易控制与风险管理产品 (inControl)
- 新客户 (New Customers)
- 新市场 (New Markets)

构建 Build
新业务 New Business

为未来布局
Build for the Future

- 万事达卡实验室 (MasterCard Labs)
- 电子商务 (e-Commerce)
- 移动支付 (Mobile Payments)
- 汇款 (Remittances)
- 信息服务 (Information Services)
- 公共交通支付 (Transit)

长期净收入增长 Long-Term Net Revenue Growth **>** **8-10% 市场增长** Market Growth **+** **3-5% 战略投资** Strategic Investments **=** **实现 10% 到 15% 左右的增长** Low to Mid-Teens

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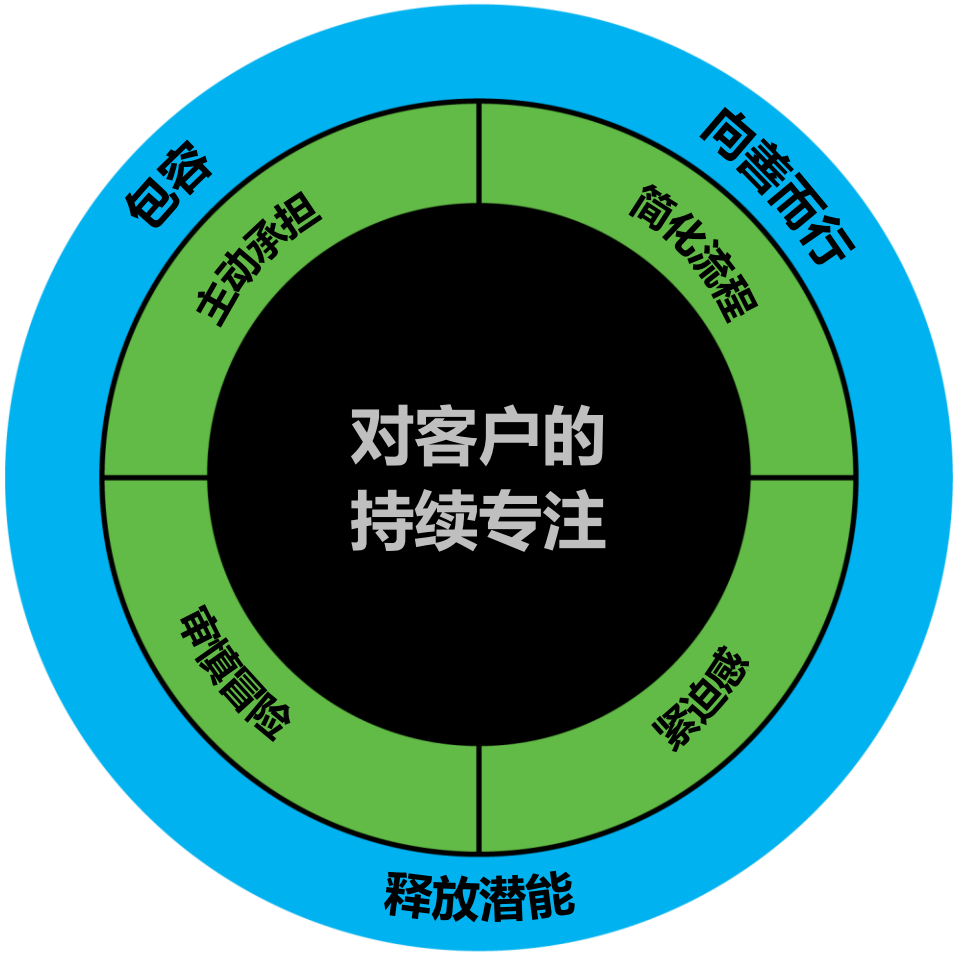
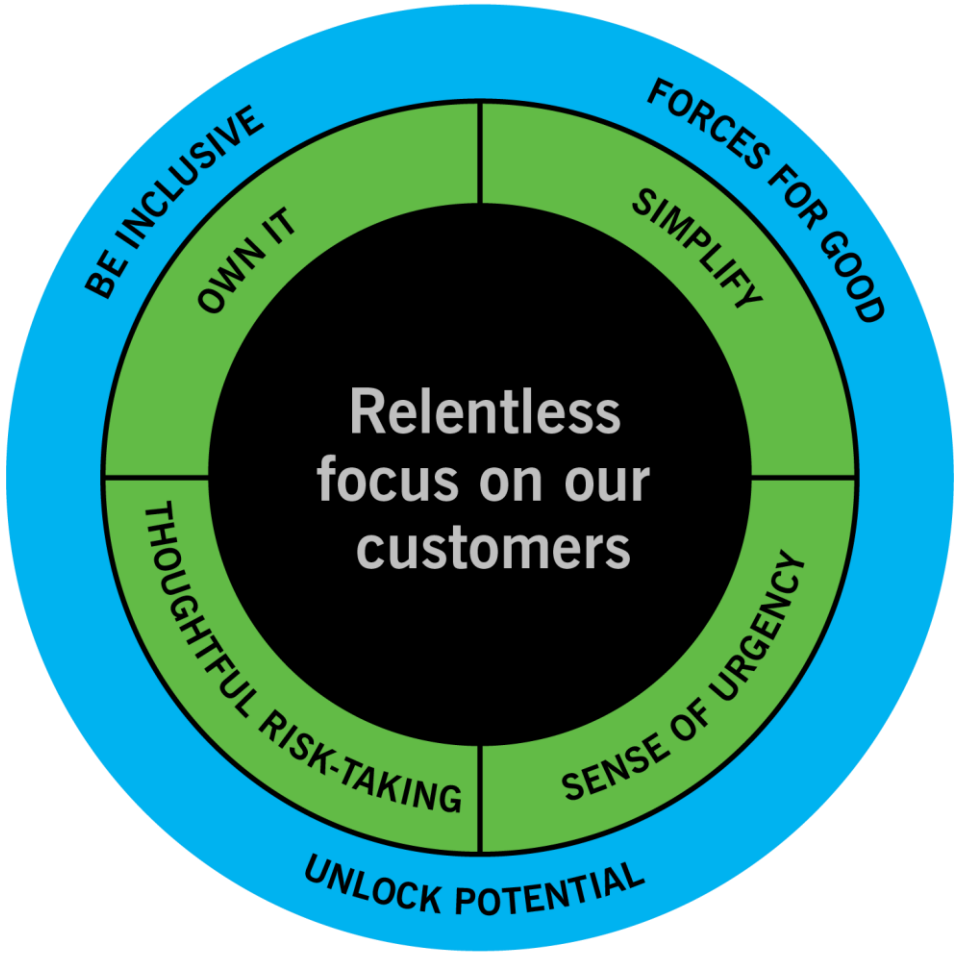
万事达卡方式：正派指数

The Mastercard Way: Decency Quotient





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催化者的行动：金融普惠

The Catalyst in Action: Financial Inclusion

解决一个公司无法独自解决的问题 Solving Problems That Are Too Big for One Company

宏大目标 THE AUDACIOUS GOAL

5亿人

让未银行化的人群进入数字经济

500M

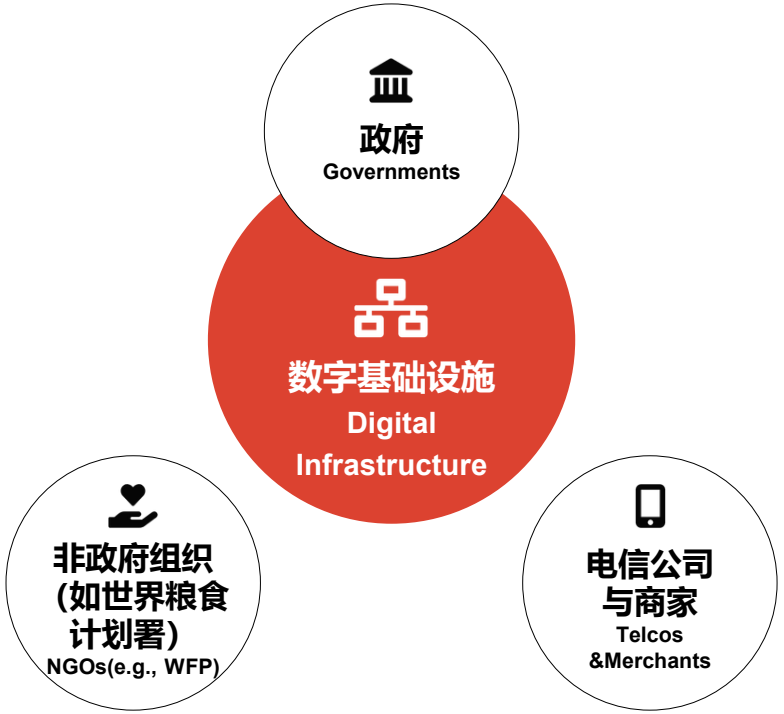
Unbanked people brought into the digital economy.

示例：世界粮食计划署

万事达卡建设了数字基础设施；世界粮食计划署带来了用户；本地商家提供商品。没有任何单一实体能够独立完成这项任务。

Example: World Food Programme

Mastercard built the digital rails; the WFP brought the users; local merchants provided the goods. No single entity could have done this alone.



“催化者不拥有资产，他们拥有合作的架构。”

"The Catalyst doesn't own the assets. They own the architecture of collaboration."

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成为催化者最难的部分
The Hardest Part of Being a Catalyst

你必须在没有职权的情况下领导 You Must Lead Without Authority



1. 绘制路径
MAP THE TERRAIN

识别实际掌控资源和影响力的人。不仅是组织架构图上的人。找出那些隐藏的节点。

Identify who actually holds the resources and influence. It is rarely just the people on the org chart. Find the hidden nodes.



2.激活网络
ENERGIZE THE NETWORK

仅仅依靠交易逻辑（“它有利可图”）是不够的。你必须通过使命和情感去连接人，让他们行动起来。

Transactional logic ("it's profitable") isn't enough. You must connect on purpose and emotion to get people to move.



3.不占有，才能激活
ACTIVATE WITHOUT OWNING

一旦你试图控制它，你就会扼杀它。你要愿意把功劳让给别人，这样事情才更容易被接受和落地。

The moment you try to control it, you kill it. You must be willing to let others take the credit to ensure adoption.

“如果你需要拥有它，你就无法扩展它。催化者的自我意识是成功的最大障碍。”

"If you need to own it, you can't scale it. The Catalyst's ego is the biggest barrier to success."

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加里•莱昂斯
Garry Lyons

万事达卡首席创新官
Chief Innovation Officer Mastercard

Source: Jason Clarke Photography, Datalex

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加里•莱昂斯
Garry Lyons

莱昂斯应该如何领导规模化创新?
How does Lyons lead innovation at scale?

架构师 ARCHITECT	连接者 BRIDGER	催化者 CATALYST

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万事达卡：8项指导原则（架构师）

Mastercard: 8 Guiding Principles (Architect)

1
好想法可以来自任何地方
Good ideas can come from anywhere

2
保持开放与多元
Be open and diverse

3
聪明地失败
Fail smart

4
分享一切
Share everything

5
尽早定义成功指标
Define success metrics early

6
敢于有梦想
Dare to dream

7
速度胜过完美
Timeliness trumps perfection

8
实验室是迈向更大创新的跳板
Labs is a stepping stone

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万事达卡指标体系（架构师）

Mastercard Metrics (Architect)

1.

- 员工对活动与竞赛的参与度
- 员工对创新的认知

- Employee engagement in events and competitions
- Employee perception of innovation

2.

- 产生的相关创意数量
- 被否决的创意数量，以及被否决的速度
- 完成的新原型数量
- 推出的新产品数量

- Relevant ideas generated
- Ideas killed and how quickly they were killed
- New prototypes built
- New products launched

3.

- 获得的专利数量
- 赢得的客户数量

- Patents issues
- Customers won

4.

- 产品开发的投资回报
- 创新投资回报
- 增长有效性

- Return on product development expenses
- Return on innovation investment
- Growth effectiveness

5.

- 产品活力指数

- Product vitality index

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万事达卡 Start Path 生态系统（连接者）

Mastercard Start Path Ecosystem (Bridger)

10% 安全 Security

行为识别、生物认证、预测模型、数据加密、反欺诈、身份管理

Behavioral, biometric authentication predictive, data encryption, fraud, identity management

10% 互动 Engagement

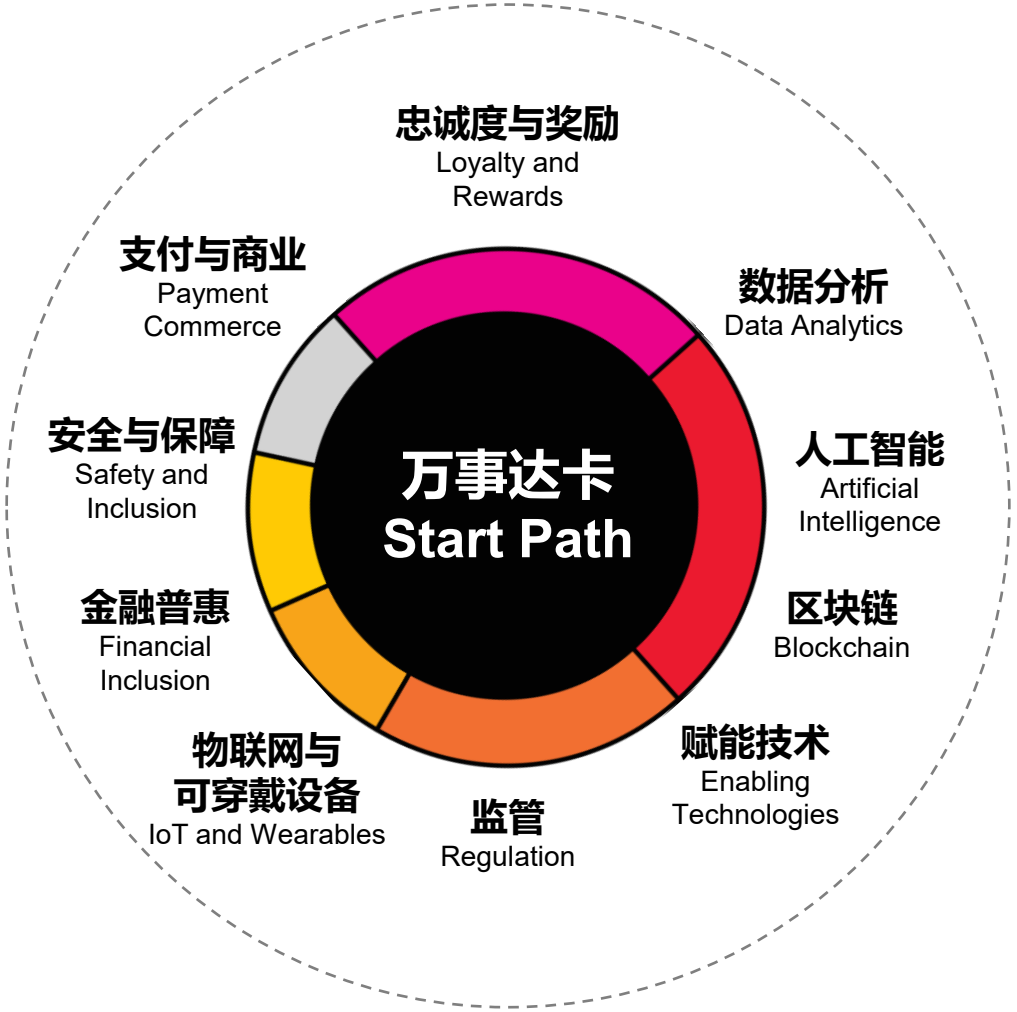
获客平台、游戏化、权益兑换、数据洞察、电子收据

Acquisition platforms, gamification, redemption, insights, digital receipts

10% 普惠 Inclusion

汇款、P2P 转账、智能身份、移动钱包、众筹

Remittance, P2P, remittances, smart IDs, mobile money, crowdfunding



25% 金融科技 Fintech

银行、支付、个人财务管理、P2P 借贷、交易处理、跨境、受理等

Banking, payments, PFM, P2P, lending, processing, x-border, acceptance

25% 体验 Experience

数字标牌、可穿戴设备、增强现实、物联网

Digital signage, wearables, augmented reality, IoT

20% 效率 Efficiency

物流、电子发票、薪资、采购控制、费用管理

Logistics, e-invoicing, payroll, purchase control, expense management

Source: Adapted from MasterCard company document.

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构建生态系统（连接者）

Build Out the Ecosystem (Bridger)



未来
Future

现在
Present

来源：改编自 M. Arena 和 M. Uhl-Bien

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万事达卡的下一步是什么?

What is next for Mastercard?

如果你是董事会成员，你希望彭安杰采取哪些行动，把创新在万事达卡制度化?

- *如何让这种能力不依赖某一位领导者个人，也能持续存在?*

If you were on the board, what would you like to see Banga doing to institutionalize innovation at Mastercard?

- *How can this capability survive beyond the individual leader?*

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万事达卡实验室（B）：与核心业务深度融合

Mastercard Labs (B): Integrating with the Core

关键转变与新挑战（2016–2021） Key Shifts & New Challenges (2016–2021)

转变 THE SHIFT

从启发走向执行

肯·摩尔重新定义了实验室的角色——将其定位为服务核心业务的“服务职能”，而不只是一个“创新形象的展示窗”。

商业影响

“如果一件事情没有风险，那它就不该属于实验室。”聚焦于为损益表“去风险”。

From Inspiration to Execution

Ken Moore reframes Labs as a "Service" to the core business, not just a "shiny object."

Commercial Impact

"If there is no risk, it shouldn't be in Labs.“ Focus on de-risking for the P&L.

机制 THE MECHANISM

创新工场与工作室

通过 **“Power Up”敏捷团队 + “工作室”漏斗流程**，在全球范围内推动产品与技术的整合。

一体化组织

米巴赫（首席产品官）推动产品与工程团队整合。

“从客户到写代码的人之间的距离更短了。”

The Foundry & Studio

"Power Up" agile teams + "Studio" funnel to integrate Product & Tech globally.

Integrated Organization

Miebach merges Product & Engineering.

"The distance between customer and coder is shorter."

新挑战 THE NEW CHALLENGE

管理复杂性

“我们的问题不在于想法的数量，而在于如何把真正伟大的想法和那些只是不错的想法区分开来。”

规模化速度

一个拥有 24,000 名员工 的“网络化”组织，能否像当初 3,600 人 的团队那样快速行动?

Managing Complexity

"Our problem is not the number of ideas; it’s separating truly great ideas from just good ones."

Speed at Scale

Can a 24,000-person "networked“ organization move as fast as the original 3,600-person team?

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给你的启示
Takeaways for You

当下，你最大的瓶颈出在哪一种角色上？ Which role is your biggest constraint right now?

架构师
ARCHITECT

“如果不靠个人英雄主义，我需要重新设计什么，才能让创新成为一种可重复的能力？”

例如： 重新设计衡量指标，让它奖励学习，而不只是投资回报

"What must I redesign so innovation is repeatable without heroics?"

Example: Redesign metrics to reward learning (not just ROI)

连接者
BRIDGER

“是什么边界阻碍了价值流动？这个月，我应该主动去连接谁？”

例如： 与法务/合规团队共同创建一个“联合 Launchpad”

"Which boundary blocks value transfer — and who will I connect this month?"

Example: Create a "Joint Launchpad" with Legal/Compliance

催化者
CATALYST

“我需要建立什么样的机制，才能形成真正的推进力，而不只是停留在想法层面？”

例如： 发起一场 48 小时的“Innovation Express”挑战，展现速度与行动力

"What commitment mechanism will create momentum (not just ideas)?"

Example: Launch a 48-hour "Innovation Express“ challenge to show speed

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