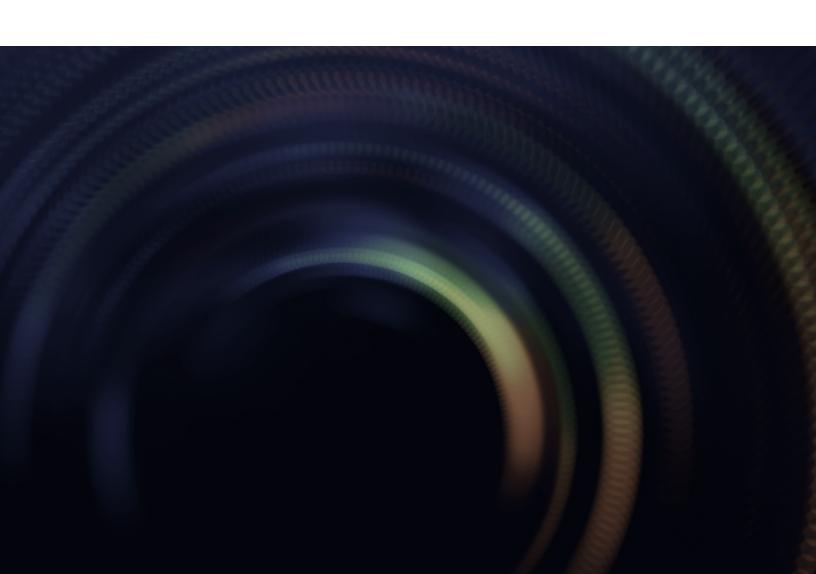# CAPCO

THE JOURNEY FROM ACCIDENTALLY AGILE TO DELIBERATELY DISTRIBUTED

AN OBJECTIVE VIEW OF TODAY'S WORKFORCE

The state of the modern workforce is a continually evolving landscape driven by everything from generational behavior shifts, socioeconomic norms, technology growth, and – in today's world – the influence of a global pandemic. As financial institutions grapple with how to manage through this dynamic and demanding time, one truth is becoming much clearer: the impacts of this global health crisis and how organizations have responded will drive permanent changes to both the way we work and the way we manage our workforce. Specifically, a geographically diverse and distributed workforce will become part of the new normal for most – if not all – organizations. We must ask the question, what can a financial institution's leadership do to create a healthy, productive, and supported distributed workforce while balancing the need for required physical infrastructure and operations.

In a recent interview with CNBC, Jamie Dimon (CEO, JP Morgan Chase & Co.(JPMC)) suggested, "The word unprecedented is rarely used properly. This time, it's being used properly. It's unprecedented what's going on around the world, and obviously, COVID itself is a main attribute."[1] As we consider the lasting effects of both the ongoing evolution of today's workforce and the economic and social impacts of the COVID-19 pandemic, the challenges, and potential benefits, of achieving a balanced target state start to come into focus. With much of the industry starting to embrace the notion of technology driving the business, we can begin planning for the next phase of the modern workforce by acknowledging:

- Our teams will remain distributed for too long to tread water; we need a plan to help our teams in the short-term

- There is an opportunity to redefine your long-term agile approach; one of agile's best qualities it that it lets us react quickly and positively to change

- Our decisions are not all hypothetical; we have had nearly six months of operating in a distributed environment, and there have been critical lessons learned

- While there are many extenuating circumstances to our current situation, distributed agile can, and will, work; we know because we have done it successfully for the past 20 years

In this paper, we will explore, in more detail, the challenges organizations are facing in adapting to this distributed operating model, acknowledging much of the complexity is driven by the unforeseen and unpredictable impacts of the COVID-19 pandemic. We will then lay out a roadmap for institutions to leverage to create a more sustainable, distributed workforce while reaping many potential benefits. We will provide detailed and concrete examples of how organizations across the financial services industry have succeeded previously, and the positive business and social outcomes created by a committed, deliberate approach.

A DELIBERATELY DISTRIBUTED WORKFORCE IN A TRADITIONALLY CO-LOCATED AGILE WORLD

For many organizations, the tenet of co-location has been core to their agile transformation approach, which has many companies facing additional uncertainty on top of the disruption brought by COVID-19. As many financial institutions are still in the early or growth stages of an agile and modern delivery transformation, they are questioning: How do I know if my teams are really working? How do I measure productivity? How do I know if they are working on the right things? How will we collaborate without our war room? How do we address issues of burnout or isolation? How do I reprioritize my 2020 strategy? And maybe the most challenging question, what comes next?

It is important to note; distributed agile is not new. Git was developed in 2005 for distributed software version control, and the 'Agile Manifesto' emphasizes real-time collaboration and coordination over physical co-location. According to the 13th Annual State of Agile Report (2019[2]), 78 percent of respondents across industries said their organization practices agile with distributed teams, and 68 percent of respondents said their organization practices agile with multiple co-located teams, collaborating across geographic boundaries. The blended view of how distributed agile has worked historically tied together with the lessons learned throughout 2020 has informed our point of view and recommendations. Given the increasing commonality of distributed agile teams, we have identified four key dimensions along which an organization can evaluate its readiness to either adopt a fully distributed agile model or further mature their ongoing agile transformation:

- Modernizing and scaling the habits and best practices of **historically distributed** software engineering teams

- Developing an **employee experience** that protects the health, wellbeing, and connectivity of your teams and the enterprise

- Investing in the **tools, technology, and infrastructure** needed to enable real-time collaboration and face to face communication for a fully distributed workforce

- Implementing a working model to improve **process and productivity** through the use of ceremonies, rituals, and team-based working agreements

Before anyone decides to walk back on their agile transformation, drastically change the course of their operating model, or simply plan to tread water until the disruption passes, we encourage you to take this time to pause and reflect. By pausing and reflecting, you can determine the correct next steps for your teams and organization. After all, one of the hallmarks of agile is its iterative and adaptable nature. Consider this your chance to revisit the reasons your team decided to embrace agile before putting up the white flag and reverting to legacy operating models. In our opinion, there is no one-size-fits-all, no one correct answer, and no silver bullet. When your organization understands 'why agile,' the question of 'where' becomes much more apparent, helping your teams become 'Deliberately Distributed' instead of 'Accidentally Agile.'

THE CASE FOR DISTRIBUTED AGILE

While there is currently a clear case for the permanent adoption of a distributed agile workforce, there are common challenges observed and documented across many different industries. Our way of working for the past few months is not sustainable. Our teams work longer hours, triaging our day to day ways of working with each new challenge, and dealing with the stress, not to mention fatigue, of making it up as we go. The isolation is real; the zoom burn-out[3] is real; the challenge to delineate between work and life is real. This is where doing agile well eliminates the peaks, and valleys often experienced with large scale program delivery. When we think about a way forward, we need to solve the questions of organizational transformation, our people and culture.

In a recent Bloomberg[4] study, there are worrying initial data points that we are unable to switch off in the new normal remote working conditions:

- Surfshark, a VPN provider, has seen spikes in usage from midnight to three a.m. that was not present before the COVID-19 outbreak

- Data from NordVPN, which tracks when users connect and disconnect from its service, has found UK employees are logging two more hours per day, and in the US, it is an extra three hours

Companies also need to consider the negative impact of the current work set up on employee wellbeing and mental health. Freelancers were 86 percent more likely than office workers to self-report depression[5]. JPMC also found measurable productivity losses and reduced work outputs on Mondays and Fridays, especially among younger workers struggling with the immediate loss of organic connection and face to face working conditions.

Considering the struggles and risks driven by a suddenly remote approach to work, what does an organization stand to gain from a deliberate and structured transition. First, we must acknowledge the distributed workforce is here to stay. "It's not that workers will never go back to offices – some will, even if not full-time –

it's that they will be freer to work from a place that suits them better. This may not necessarily be home; it is just as likely to be a co-working space that offers all the benefits of both worlds."[6] Many employers already see the benefits, with 90 percent of respondents believing their culture has improved, 83 percent believe their employee experience is better, and 59 percent believe their work from home policies will remain in place after the COVID-19 pandemic.[7]

Ultimately, we see the case for a deliberate and long-term transition to a distributed agile workforce boiling down to a simple set of economic and cultural benefits:

- Enhanced resiliency and flexibility in the organization's technology infrastructure

- A diversified and more accessible talent pool

- Improved productivity of agile teams

- Decreased corporate spending on traditional infrastructure

ENHANCED RESILIENCY AND FLEXIBILITY IN THE ORGANIZATION'S TECHNOLOGY INFRASTRUCTURE

Organizations have long relied on distributed software engineering and technology operations teams without fully enabling their integration and engagement with business teams. Embracing distributed technology teams' habits and practices while investing in the tools and infrastructure to integrate legacy business and operations teams has many benefits. These benefits include enabling business resources to understand the technology implications of change initiatives and provide technology with the business context to improve innovation and drive E2E solution development. The result will be a more modern and streamlined change delivery pipeline that supports both the software engineering function and increases deployment velocity, enhances product quality, and improves overall responsiveness to changing market conditions.

DIVERSIFIED AND MORE ACCESSIBLE TALENT POOL:

Without being bound to a central office location, distributed agile teams can increase the talent pool by reaching out to resources in

different geographic regions — allowing teams to access the best resources possible regardless of location. Previous constraints to the office have resulted in centrally located resources near major cities or have required long commuting times. With the ability to work from home, this concern is no longer relevant as the playing field has leveled in terms of physical location. This also allows for a more inclusive working option for people with disabilities who may face barriers to working in a city location and neurodiversity for people who may find the sensory load of a traditional office distracting and inhibiting.

Not only does this allow for a broader talent pool, but it also means that teams can be more productive in meeting tight deadlines by working around the clock. Resources in different time zones can share work and gain time back by having teams working when other members are on off-hours. The workflow does not have to stop at the end of one team member's working day as a colleague in a different geographic region can be logging on while another is logging off and can continue contributing to the team's goals. In situations where deadlines are tight, this is key. Suddenly the team has access to two or even three times the number of working hours in a day, making that end of week deadline feel not so overwhelming anymore.

IMPROVED PRODUCTIVITY OF AGILE TEAMS:

Stay at home orders due to the pandemic has brought the work home, and in response, people are adapting and setting up home offices. With more people working from home than ever, companies realize that work from home does not need to result in a loss of productivity. Fortunately, agile teams differ from traditional teams in that they are more accustomed to being self-organized, innovative, and flexible without a formal structure around them. In fact, for agile teams, a remote working environment has proven to increase productivity since employees can block out the distractions of an office environment and spend more time heads down on their work. In a post-COVID world, when physical infrastructure is back up and running, productivity will continue to increase. Employees will not have to wear multiple hats balancing their families, other at-home responsibilities, and additional stress while working. Children will be back in schools, and further pressures will be alleviated, allowing for fewer distractions and even higher productivity.

DECREASED CORPORATE SPENDING ON TRADITIONAL INFRASTRUCTURE:

Social and economic trends have been reshaping the way corporations think about their office space. The times of having a large, impressive office building where employees centrally locate is a thing of the past. In a bid to cut costs, corporations are reducing the utilization of physical real estate. Because a significant portion of the workforce is seeking long-term work from home solutions, it does not make economic sense for corporations to maintain such large footprints. Cutting back on the real estate will be an easy way to find cost synergies freeing up much-needed capital to allocate towards growth and revenue-generating initiatives. Offices will still be present in some capacity, and they are not entirely going away anytime soon. Still, the corporate campuses and large office buildings that we have come to see as a symbol of status are no longer needed and will be scaled back dramatically.

A ROADMAP TO THE TARGET STATE

Enabling a distributed workforce to become agile or to evolve its agile maturity is not insurmountable. In fact, being distributed can be an accelerator for team-based performance, increasing focus, productivity, and group empathy. Being 'capital A' agile has always been considered dependent on co-location (one of the **12 Agile principles**). But when we consider the essence of co-location – communication, availability, and collaboration – our ability to execute in the modern work world is augmented. Video conferencing, file sharing, and live chat are ubiquitous, while screen sharing in real-time is a critical aspect of successful distributed software engineering. Social media has shown us that the world is small, and connecting is easy. So how do we tie the pieces together in a deliberate way to get teams performing?

We will look at key enablers across the critical dimensions of building a distributed agile workforce and how an organization can take tactical steps to ensure the structure and culture is in place to maximize the potential benefits. We will place specific emphasis on scaling best practices of distributed engineering teams. We believe this is where organizations can make the most substantial and immediately impactful investments in building a sustainable, distributed agile workforce. Looking at key influencers in the market today, this mindset shift is clearly exhibited in how Walmart has branded themselves – even if just internally – a technology company delivering technology products to improve the customer experience.

Scaling Distributed Engineering Teams:

Real-Time Testing and Quality Assurance (QA) Automation
Increasing the velocity of deployment requires more efficient and real-time testing. Embracing real-time testing to validate new software and hardware meet business acceptance criteria and leveraging test automation frameworks will reduce the manual effort required to support a production deployment. Real-time testing will also develop an organic and seamless working relationship between legacy QA and software engineering resources. Effective use of QA automation engineering will shift much of the legacy 'pre-deployment' validation into the sprint and

reduce the time code spends 'staged for deployment.'

- **Test Automation at Scale** – Many of the largest organizations will require frameworks and tools that scale to support global technology operations. Selecting the right tool for your organization's size will ensure that distributed teams can test a full spectrum of native, web, backend, and UI/UX functionality.

- **Process and Framework Development** – To achieve measurable and real-time improvement of application quality, the organization needs to select and rally its own internal culture around a consistent QA framework. Defining the framework will empower teams to form their working processes within the confines of enterprise requirements, ultimately leading to more efficient and effective teams.

Standardized Code Management and CI/CD Infrastructure
Delivery teams need to work concurrently, all over the world, and with confidence, their builds will merge cleanly and accurately into the release pipeline. Standardizing around a set of tools to manage code reviews, code repository management, and CI/CD progression reduces friction across teams and enables the ability to do hundreds of deployments every day. While many different tools exist, the important elements are building, scanning, and testing in an automated fashion to ensure low-risk releases, high-quality customer experiences, and rapid response to market demands.

- **Multi-Branch Code Pipeline Strategy** – Tools like AWS, Jenkins, and Azure give the development teams flexibility to create multiple, concurrent code branches. This flexibility allows individual developers to work on unique features, hotfixes, and QA automation builds within the same code pipeline. Infrastructure as code constructs enables rapid deployment of new environments and stacks for distributed development to merge the builds seamlessly before higher-level testing and deployment.

- **CI/CD Pipeline Strategy** – Code artifacts required to

support production deployment of new software can be compiled and created automatically using tools like an open-source Jenkins server and CI/CD platforms like AWS and Azure. Fully managed build services to compile source code will increase the frequency with which developers can check code into the pipeline for testing and pre-deployment validation. Ultimately, storing and versioning artifacts (Artifactory/Nexus), containerization (Docker), orchestration and scaling (Kubernetes), and deploying on cloud infrastructures (AWS, GCP and Azure) — all are important for rapid and friction-less CI/CD

Open-Source Software Platforms

Organizations embracing open-source software platforms will find that they can hire new engineers who have experience with specific technologies and can be productive quickly. The standardized processes, architecture, and frameworks of an open-source platform will also ensure geographically distributed teams can easily adapt to, and conform with, enterprise standards.

- **Customization, Innovation, and Reach** — Access to source code enables the translation of open-source software into languages proprietary vendors might consider uneconomic. In addition to providing software for communities and cultures that proprietary software does not serve, this tends to increase open-source communities' diversity and stimulate innovation.

- **Stability and Suitability** — Users of open-source software have the freedom to make modifications to suit their requirements more closely. Contributing these modifications back to the community allows them to be adopted - and maintained - by the community of support. Rather than remaining a burden on the developer. A distributed agile environment means individual teams can work innovatively within the source code to meet their own unique requirements without going through proprietary vendors or struggling with complex, cross-team dependencies.

- **Security and Auditability** — Auditabilty is of growing importance in a world increasingly concerned with security and user data privacy. Open-source code allows for an external audit of software - ensuring compliance with software standards and legal requirements. In addition to the early identification of general defects, this enables identifying and remediating defects, specifically impacting security.

Rapid and Frequent Engagement with Historically Non-Agile Stakeholders

Most technology organizations that have successfully implemented a distributed software engineering and change delivery model have influenced how legacy — and traditionally non-agile — stakeholder groups are engaged during the software development lifecycle. Functions like fraud, compliance, security, and privacy all need to be included within the agile delivery lifecycle, so they are encouraged and expected to be active participants rather than just passive observers. Creating and scaling models to ensure the principles and requirements of those stakeholder groups are embedded within the agile teams, monitored by the agile tools, and validated during agile ceremonies will prevent the need for large scale tollgates, reduce friction, and increase the velocity of change.

- **Stakeholder Champions** — Legacy stakeholder groups are typically resource-constrained to the point where they cannot scale to support large-scale, agile delivery models. By identifying and training champions on the basic requirements of security engineering, privacy, compliance, fraud, and other core functions, these teams can embed best practices within the teams and shift some oversight elements to the front lines.

- **Workflow Automation** — Thoughtful design of issue workflows can help ensure reviews and approvals are captured as part of the delivery process at the lowest level. Tool-based workflow stages can be monitored to identify bottlenecks, track cumulative flow, and ultimately ensure approvals are documented without the need for additional artifacts or time-intensive tollgate reviews.

- **Ceremony Participation** — Virtual attendance of key ceremonies like product increment planning sessions and product demonstrations will allow the stakeholder community to understand the scope and objectives of a delivery iteration and then see the results live in action before deployment. In concert with a modern CI/CD pipeline, participation in these ceremonies will lead to the rapid incorporation of stakeholder feedback into subsequent releases and an enterprise focus on building the right things, building them right, and building them at the right time.

Developing a Healthy and Modern Employee Experience

- **Leadership Engagement** – Leaders must set the example and work in an agile way, including increasing their cadence of availability to their teams – providing frequent, focused access versus long, infrequent, general updates. Leaders of availability to their teams – providing frequent, focused access versus long, infrequent, general updates. Leaders must also decrease their reliance on static backward-looking reports and become genuinely interested in what teams need from them to move forward. Providing clarity on result goals and removing impediments quickly is the key responsibility of leaders to get teams humming.

- **Data-Driven Employee User Journeys** – Tailoring the experience of your employees based on their role, personality, career stage, and other key demographics will enable an organization to maximize the feeling of connectivity and belonging. Collecting and leveraging employee data to develop scientific personas for use across HR, operations, and technology teams will help cultivate a sense of personalization in interactions despite geographic distribution.

- **Transparency and Accountability** – Promote accountability at all levels with a line of sight to model behaviors from each organization's leadership team level. If a behavior or particular practice is expected of an agile team member, it should be clearly and regularly demonstrated by their leadership and management teams.

Enhancing Collaboration and Connectivity through Tools and Technology

- **Employee Buy-In and Participation** – The technology needs to work, and all team members need to be on board with no exceptions. Whether it is a Teams channel, a 'video-on' rule, or ensuring that your organization's network connection works consistently, each team member must be committed to making their presence as close to real-life as possible. Work visualization is also critical. All work items must be digitally available and digitally managed to boost individual buy-in and engagement.

- **Real-Time Collaboration and Communication** – Commit to shorter, more frequent meetings; daily standups are critical. Insist on the use of video conferencing to create trust and intimacy with your teams and have a plan for both formal and informal communication. Individual employees need to feel well connected to the organization. A structured plan to account for formal communication channels and informal information sharing and collaboration sessions will drive the behaviors critical to a successful, distributed workforce.

Enhancing Process and Productivity

- **Working Agreements, Ceremonies, and Rituals** – Whether it is collaboration hours, quiet hours, or deadlines, teams must be encouraged to make clear commitments and set healthy boundaries that work for the whole group. Agile ceremonies are always important, but critically so in a distributed team. Sprint periods should be short (two weeks or less). You must militantly establish and execute planning events, standups, and retrospectives to create a working rhythm. Agile is a social way of working. Co-location makes socializing easy. Distributed workforces need their version of social rituals to ensure team bonding.

- **Limiting Team Size** – Agile teams typically consist of between six and ten people. Still, in some circumstances, organizations will choose to make large teams to increase throughput or meet a tight deadline. In a co-located model, the complexity of adding additional team members can be overcome by face to face collaboration and mechanisms such as war rooms or team of teams setups. However, with distributed agile, that complexity will impede the teams' ability to engage productively and decrease throughput. Brooks' Law[8] helps visualize the challenges large teams will face as it explains the exponential growth in potential communication channels as teams grow larger.

- **Reducing Resource Volatility** – Shifting resources (adding or removing) disrupts team velocity's key pillars – repeatability and sustainability. For distributed agile teams to succeed, it is important to provide teams the stability to build strong working arrangements, produce a consistent velocity, and develop the subject matter expertise to self-organize around the products they support.

The COVID-19 Pandemic has expedited the adoption of remote working principles and policies. By leveraging the key enablers above, however, each organization has an opportunity to embrace this change at scale and realize significant economic and cultural benefits.

SELECTED CASE STUDIES

As an organization, we have successfully operated a distributed workforce since our inception in 1998. We have supported clients across the financial services industry as they've implemented their own distributed agile models.

CASE STUDY 1

A geographically distributed organization was halfway through its agile adoption process as the COVID-19 pandemic began to impact operations worldwide. Established agile teams experienced little to no impact during the disruption because of their ability to self-organize and the focus on real-time collaboration. As an added benefit, the organization could leverage agile techniques like sprint planning, daily standups, and retrospectives to mobilize pandemic response teams quickly. The non-agile groups accelerated their adoption of the enterprise agile delivery model and discovered they could increase productivity and throughput despite the sudden remote circumstances. Their ability to focus on what matters most has increased, and teams are more productive based on improved collaboration techniques. Capco helped launch the executive leadership team as an agile group with sprints and daily standups and eliminated long status and steering committee meetings. We re-built the organizational agile playbook and team onboarding guides to account for a near fully distributed workforce. Additionally, we helped develop an operating model for the organization and identified the agile team onboarding sequence to balance both the strategic and tactical needs of the company.

CASE STUDY 2

A US bank was planning to undergo an agile transformation for its enterprise data organization when governments countrywide started to issue COVID-19 stay at home orders. Rather than delaying or putting off their kickoff until teams were back in the office, as usual, they decided to proceed with the agile transformation using very deliberate techniques for team formation and mobilization. The teams were geographically dispersed and did not have a pre-existing relationship before the pandemic. However, through video technology and purposefully constructed workshops, teams were able to replicate a level of collaboration and bonding similar to an in-person working environment. The structure and ceremonies that agile provides created a strong foundation for these teams to accelerate delivery despite their unprecedented working environment.

CASE STUDY 3

Before the COVID-19 pandemic, a major South American bank partnered with Capco to create a new digital bank, accessed through a mobile app, targeted to 'Millennial' customers. Their main objective in partnering with Capco was to leverage industry-leading program advisory skills and techniques, build out the middle tier intelligence layer of the new banking application, and enable advanced data analytics capabilities. Capco provided large-scale agile project delivery support with nine sprint teams and program support across four geographical regions – New York, Toronto, London and Sao Paulo. We partnered with our client to share global experience and industry-leading complex program management practices while respecting local culture and social norms. After successful code deployment, Capco continued to work with the client team on system integration testing and environment readiness and migration. Together, our teams built a cutting-edge technical solution that enabled product differentiation and market disruption while embracing a globally distributed working model.

CONCLUSION

While COVID-19 has brought unprecedented disruption and challenges to our business and personal lives, it has also provided the rare opportunity to reflect on transformation strategies, the business value of agile, and refocus plans on key business objectives. There are many elements to consider as part of an enterprise transformation to agile – beginning with strategy and planning, followed by delivery execution, and underpinned by people and culture. While co-location is often touted as a requirement of being agile, the essence of co-location is what matters. Your teams' ability to collaborate and be available to one another can fulfill the principle of co-location. Agile in a distributed workforce can work well by curbing distractions from external teams and customers and by leveraging best practices associated with strong working agreements, autonomous delivery, and frequent communication. There is no unifying right answer, nor a 'one-size-fits-all' playbook. By leading your transformation with intention, you can continue to be deliberately agile and prevent regression in traditional ways of working.

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Capco is a global technology and management consultancy dedicated to the financial services industry. Our professionals combine innovative thinking with unrivalled industry knowledge to offer our clients consulting expertise, complex technology and package integration, transformation delivery, and managed services, to move their organizations forward.

Through our collaborative and efficient approach, we help our clients successfully innovate, increase revenue, manage risk and regulatory change, reduce costs, and enhance controls. We specialize primarily in banking, capital markets, wealth and asset management and insurance. We also have an energy consulting practice in the US. We serve our clients from offices in leading financial centers across the Americas, Europe, and Asia Pacific.

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