

## CASE STUDY

# Capital One: From 'Never' to Six Months Ahead of Schedule

How one dedicated team redesign turned a decaying, forecast-to-fail project into the fastest delivery in Capital One's recent history.

## THE PATIENT — Warning Signs Before Intervention

|                              |                                 |                                        |                                      |
|------------------------------|---------------------------------|----------------------------------------|--------------------------------------|
| <b>6 / 300</b>               | <b>Decaying</b>                 | <b>147</b>                             | <b>5</b>                             |
| Items completed in 2 Sprints | Velocity trend 4 → 2 per Sprint | Sprints projected to finish (~6 years) | Projects each developer split across |

### The Design Flaws

|                          |                                                                                                                                                                             |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Split Allocation</b>  | Developers assigned to 5 separate projects simultaneously. No developer had cognitive ownership of any single initiative. Effective focused time per project: ~8%, not 20%. |
| <b>SM Overload</b>       | Scrum Master juggling 3 teams. No capacity for meaningful impediment removal or facilitation on any one team. Nobody shielding this team from noise.                        |
| <b>PO Absence</b>        | Product Owner held a day job in another department. Regularly absent from Sprint Planning and Refinement. Decisions queued for days. No one framing 'why this matters.'     |
| <b>Decaying Velocity</b> | Sprint 1: 4 items. Sprint 2: 2 items. Velocity moving in the wrong direction — pressure was making performance worse, not better. The signature of a structural problem.    |
| <b>Zombie Scrum</b>      | The Daily Scrum had become status reporting to a PO who wasn't present. No decisions. No unblocking. A ceremony without purpose — created by design, not by choice.         |

### 4 Anchors Diagnostic

|                             |                                                                                                                                             |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Psychological Safety</b> | Score: 1 — Nobody surfaced the real problem: that the structure itself was broken. SM couldn't shield 3 teams. Drive-by noise was constant. |
| <b>Trust</b>                | Score: 1–2 — Unstable membership meant no one knew what to count on. SM unavailable. PO unpredictable. Some dev follow-through existed.     |
| <b>Shared Vision</b>        | Score: 1–2 — No Sprint Goal. No one framing strategic context when the PO didn't show up. Nobody could say why RDC mattered to a customer.  |
| <b>Equal Voice</b>          | Score: 1 — Only 3 of 7 at Sprint Planning. Nobody challenged the structure. The 'team conversation' was largely performative.               |

## THE TURNING POINT — The Executive Conversation

After two Sprints of decaying velocity, the burndown was placed in front of the Capital One executive team. The forecast showed 'Never.' Instead of blaming the team, the executives asked four questions that changed everything.

|                                                          |                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Q1: What is the strategic value of RDC?</b>           | "It's our #1 strategic priority. We're losing customers every day without it."                                                                                                                                                                                   |
| <b>Q2: What will this project cost us in total?</b>      | "\$2 million at current burn rate. And growing with each decaying Sprint."                                                                                                                                                                                       |
| <b>Q3: What would it take to do this right?</b>          | "A real, dedicated team. PO with a day job cannot lead this. Developers on 5 projects cannot focus. The SM needs to be here, not spread across 3 teams."                                                                                                         |
| <b>Q4: What do you need from us to make that happen?</b> | "Everything we just described. Dedicated team. Exclusive focus. Executive shield. Clear backlog." — The CEO pointed to himself and said: 'No really. What do you need from us?' They said yes to all of it. And then wrote their cell numbers on the whiteboard. |

*"I stood there for a moment. Because in twenty years of coaching, I had never — never — seen an executive team respond to a problem by asking what they could do differently. They had always asked what the team needed to do differently. That moment changed how I think about leadership forever."*

## THE ARCHITECTURAL REPAIR — What Actually Changed

|                          |                                                                                                                             |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <b>Team Dedication</b>   | Developers removed from all 5 other projects. One team. One mission. Zero split allocation.                                 |
| <b>SM Exclusivity</b>    | Scrum Master assigned exclusively to this team. No other responsibilities during the engagement.                            |
| <b>PO Commitment</b>     | Product Owner freed from day job responsibilities for the full project duration. Present for every Planning and Refinement. |
| <b>Backlog Surgery</b>   | 300-item backlog reduced to fewer than 150 high-value items. Scope cut was the fix, not the failure.                        |
| <b>Sprint Goals</b>      | Clear, outcome-oriented Sprint Goals established. Team could now answer 'why does this Sprint matter?'                      |
| <b>Executive Shield</b>  | C-suite committed to protecting team from re-absorption. Cell numbers on the whiteboard.                                    |
| <b>24-Hour Decisions</b> | Any question requiring PO or executive input answered within 24 hours. Feedback loops closed.                               |

## THE RESULTS — RDC Launched 6 Months Ahead of Schedule

|                                   |                                                |                                   |                                            |
|-----------------------------------|------------------------------------------------|-----------------------------------|--------------------------------------------|
| <b>6 mo.</b><br>Ahead of schedule | <b>Sprint 13</b><br>Launch date (from 'Never') | <b>100%</b><br>PO & SM dedication | <b>&lt;150</b><br>Backlog items (from 300) |
|-----------------------------------|------------------------------------------------|-----------------------------------|--------------------------------------------|

## THE LESSON

This was not a Scrum failure. The team was not bad. The framework was not broken. The design was broken. Nobody had dedicated the architects of the work to the work itself. When the structure changed — when every team member could actually think about one thing — the team that had been forecast to finish in six years finished in six months.

### Apply the 4 Anchors Diagnostic to Your Team

|                             |                                                                                                    |
|-----------------------------|----------------------------------------------------------------------------------------------------|
| <b>Psychological Safety</b> | Can your team surface a structural problem without fear of being blamed for it?                    |
| <b>Trust</b>                | Is team membership stable? Can every member count on each other to show up and be fully available? |
| <b>Shared Vision</b>        | Can every team member state — in one sentence — the strategic outcome this Sprint is advancing?    |
| <b>Equal Voice</b>          | Does every voice in Sprint Planning carry equal weight? Or do 1–2 people dominate every decision?  |

---

Capital One Case Study · "Stop fixing your Scrum. Start designing teams that can actually think." — Mark Palmer, CST, CTC ·  
GreatFishAgility.com/Focus · mark@greatfishagility.com · 501.773.2152