

BEYOND CRISIS VELOCITY

Five Years in Five Months: What Forced Acceleration Revealed About Self-Imposed Delay

How organisations delivered years of digital roadmap in a single season of lockdown — and why that should unsettle us as much as it reassures us

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1. Executive Summary

Something happened this spring that our own plans said could not. Across banking, insurance, retail and the public services, organisations delivered in a single season the digital capability their roadmaps had spread across three, four, even five years. A customer portal that had waited eleven months for a business case went live in a fortnight. Contact centres that "could not" run from home were running from home inside a week. An identity check that had always required a branch counter was suddenly, and without fuss, being done over video.

This essay sits with that fact rather than applauds it. The comfortable reading — that we have proved how quickly we can move — is true, and it is the less interesting half of the truth. The harder reading is that if five years of change can arrive in five months once the alternative is collapse, then the five years were never a technical estimate. They measured something else entirely: our appetite for risk, the cadence of our funding, the friction of our governance, and, above all, the absence of a reason pressing enough to overrule all three.

What follows traces the roots of the acceleration — what actually moved, and why it had not moved before — and then holds two readings of it against each other: the reassuring story of latent agility, and the uncomfortable story of a bill deferred. Both are true. The task, now that the first shock has passed and a difficult autumn is closing in, is to work out which parts of this speed were capability we should keep and which were adrenaline we cannot afford to mistake for a new operating model.

2. The roadmap on the wall

Before March, every transformation office of any size had one artefact in common: the roadmap on the wall. Three horizontal swim-lanes, a scatter of quarter markers, initiatives sliding rightwards release by release. Customer self-service in year two. Straight-through processing in year three. The retirement of the last paper form

pencilled in, optimistically, for year five. It was a serious document. It had been costed, sequenced, socialised and defended in front of an investment committee. It represented, in most organisations, the considered consensus about how fast change could responsibly go.

Then, in the space of a fortnight, the document became irrelevant — not because anyone cancelled it, but because reality overtook it. I watched a programme board that had spent the better part of a year circling the business case for a customer portal approve it in a single call of under an hour, because the branches were closing and there was no longer anywhere else for the customer to go. The debate that had run for eleven months did not get resolved. It simply stopped mattering. The question was no longer "is this the right investment?" but "how many days until it is live?"

That collapse of deliberation is the phenomenon worth understanding. It is tempting to file it under crisis and move on. But the roadmap on the wall had not been slow by accident. It had been slow on purpose, for reasons that felt like good ones, and the crisis did not make those reasons wrong so much as it made them, briefly, unaffordable.

3. What actually moved

It is worth being concrete about the scale of what changed, because abstraction flatters everyone. Consider a composite that would be recognisable to anyone who spent this spring inside a customer-facing organisation — say a mid-sized retail lender with a branch network and a contact centre.

In the last week of March its footfall went, effectively, to zero. The contact centre — three hundred people who had never worked a shift outside the building — had to be stood up from home. The technology to do that had sat on the roadmap under "flexible working enablement", scheduled for the following financial year and funded at a level that assumed a gradual roll-out to a willing minority. Instead the whole floor went remote in nine days: laptops begged and borrowed, home-broadband stipends waved through, a softphone deployment that the security review had been sitting on for months signed off over a single weekend.

At the same time the demand itself changed shape. Requests for payment deferrals — mortgage holidays, forbearance on unsecured lending — arrived in volumes the process had never contemplated. A journey that had assumed a branch conversation and a wet signature had to become a form, then an automated decision, then a confirmation, in a matter of days. The five-year roadmap had a single line for "digitised customer servicing". Between March and July, perhaps eighteen months of that line was simply delivered — not gold-plated, not elegant, but working and in customers' hands.

- Self-service journeys that had been scoped, deferred and re-scoped for two years went live in weeks.
- Identity and verification steps that "had" to be face-to-face were re-engineered around video and document upload almost overnight.
- Internal approvals that once took a fortnight of circulated paper were done in a day, because the paper — and the office it circulated in — no longer existed.

- Decisions that had always waited for the quarterly investment cycle were taken in the room, because the quarter had become the wrong unit of time.

None of this required a technology that had not existed in February. That is the first uncomfortable observation. The tools were on the shelf. The integration patterns were understood. The vendors were the same vendors. What changed was not what was possible but what was permitted.

4. The forces that had been holding it still

If the capability was there all along, the interesting question is what had been restraining it. In my experience the delay in a mature organisation is almost never a single bottleneck; it is the compound interest of several rational cautions, each defensible on its own, that together set the pace. Four of them did most of the work.

1. The cadence of funding. Money moved on an annual rhythm, released against business cases that had to be written, ranked and defended before anything could start. The rhythm itself imposed a floor on speed: an idea that arrived in May waited for next year's planning round whatever its merit. The crisis suspended the rhythm. Money was found in days, because the usual question — "can this wait for the cycle?" — had an obvious answer for the first time.
2. The governance of risk. Every deferred initiative carried a risk objection that had never quite been overcome: the security review not passed, the compliance sign-off not given, the operational-resilience concern not closed. These objections were not obstructive; they were the system doing its job. But they were asymmetric. The cost of saying "not yet" was invisible, while the cost of saying "yes" to something that later failed was career-defining. So "not yet" accumulated.
3. The absence of a burning platform. For all the language of urgency in transformation, most organisations before this spring faced no consequence for moving slowly. The branch still opened. The contact centre still answered. Doing the digital thing next year rather than this year cost something, but the cost was diffuse and deniable. Change management has always taught that people do not move without a reason; what we rarely admit is that, in comfortable times, there genuinely was no reason urgent enough.
4. The need for consensus. A large organisation changes at the speed of its slowest necessary agreement. The roadmap was slow in part because it had to be acceptable to everyone holding a veto — the second line, the architects, the brand guardians, the internal reading of what the regulator would expect. Crisis did not abolish those interests; it collapsed the time available to reconcile them, and forced a tolerance for imperfect agreement that ordinary conditions never require.

The roadmap was never a technical forecast. It was the visible shape of an organisation's risk appetite, funding rhythm and tolerance for disagreement — a picture of its temperament, drawn as if it were a schedule.

Seen this way, the five years were honest. They accurately described how fast the organisation could change while keeping every one of those cautions intact. The crisis did

not make the organisation more capable. It made it, temporarily, willing to hold fewer of those cautions at once.

5. The reassuring story — and why it is only half true

There is a story being told in every leadership forum this autumn, and it goes like this: we have discovered that we were never really constrained by our technology or our people, only by our own hesitation; the pandemic has been a brutal but clarifying teacher; and if we can bottle this urgency we can carry the new pace into whatever comes next. It is an attractive story, and the striking thing is how much of it is true. The latent capability was real. The people did rise. The lie we had told ourselves — that this sort of speed was simply not available to an organisation of our size and seriousness — was exposed as a lie. That is a genuine and valuable lesson, and it would be a mistake to talk anyone out of it entirely.

But the story is only half of the account, and the missing half matters more the longer it is left out. The honest objection to "we proved we can move fast" is not that we did not move fast. It is that we moved fast by spending down reserves we had built for good reasons, and that a discipline suspended in an emergency is not the same as a discipline we have learned to do without.

Consider the strongest version of the cautious case, because it deserves to be met at its strongest rather than waved away. The governance we bypassed was not bureaucratic residue. The security review that had held up the softphone deployment existed because remote voice channels genuinely widen the attack surface, and the people who exploit that widening did not take the spring off. The compliance sign-off that had slowed the digitised forbearance journey existed because lending decisions taken badly, at speed and at scale, are precisely how an institution ends up treating vulnerable customers unfairly — and doing so to tens of thousands of them before anyone notices. The deliberation we are now impatient with was the mechanism by which those failures were meant to be caught before they reached a customer. We did not prove that the deliberation was unnecessary. We proved that we could switch it off for a season and, mostly, get away with it. Those are very different claims, and the gap between them is where the next few years of trouble will live.

"A discipline suspended in an emergency is not a discipline we have learned to live without; it is a debt we have agreed, without quite saying so, to repay later."

6. The bill that comes later

The speed was not free, and the invoice is already being drawn up, even if it has not yet been presented. Some of it is technical debt in the ordinary sense: journeys built in nine days that work for the ninety per cent of customers who behave as expected and fail, sometimes badly, for the ten per cent who do not. Some of it is the accessibility that was skipped — the customer who cannot use the video-only verification because they have no smartphone, no signal, or no confidence, and who has quietly been designed out of a service they are entitled to. Some of it is the manual workaround now quietly load-bearing: the spreadsheet that holds the deferral queue together, the one individual who understands the reconciliation, the control that was documented as "to be automated in phase two" when everyone knew there would be no phase two.

And some of the bill is human, which is the part least likely to surface in any programme report. The pace that delivered eighteen months of roadmap in a single season was extracted from people who worked at an intensity that cannot be sustained, in conditions — a kitchen table, a spare bedroom, a shared flat with children in the next room — that we have politely agreed to call flexible working. It held because it was a crisis, and people run on adrenaline in a crisis. Adrenaline is not a resourcing strategy. As the immediate fear of the spring gives way to the grinding uncertainty of a long autumn, the organisations that mistake crisis velocity for their new baseline are going to find the baseline moving back towards them, and they will experience the return of normal speed as a failure rather than as what it is: the recovery of a pace a human system can actually hold.

What we told ourselves was the constraint	What the constraint actually was
The technology is not ready	The funding cycle had not yet reached it
The risk is too high to proceed	The cost of delay was invisible and the cost of failure personal
The customer is not ready to go digital	We had never once been forced to find out
The organisation cannot absorb the change	No agreement urgent enough had yet been required

The point of setting it out this way is not to indict the caution. It is to notice that almost none of what held us back was a fact about the outside world. It was a fact about us — our structures, our incentives, our tolerance for disagreement. That is oddly hopeful and genuinely dangerous at the same time. Hopeful, because a constraint that lives inside the organisation is one the organisation can, in principle, choose to change. Dangerous, because the easiest lesson to take from a crisis is the wrong one.

7. What we should keep, and what we cannot

So what does a serious practitioner do with this, standing here at the end of September with the case numbers climbing again and no clear view of the far side? Not, I think, resolve to run permanently at crisis speed; that is the reading that ends in burnout and a portfolio of fragile half-built journeys. Nor retreat gratefully to the old cadence as if nothing had been learned; that is the reading that wastes the one genuinely clarifying

thing this year has offered. The reflective answer lives between the two, and it is less satisfying than either extreme because it asks for judgement rather than a slogan.

Three distinctions seem worth carrying forward. The first is between the cautions that earned their keep and the cautions that were merely habit. We suspended both indiscriminately in March; the work now is to sort them — to notice which sign-offs we skipped and genuinely did not miss, and to retire those quietly, while restoring, deliberately and without embarrassment, the ones whose absence we are already paying for. The second is between speed and capability. Delivering eighteen months of roadmap in five months is not evidence that the roadmap should always have been five months long; it is evidence that our estimate of how fast we could responsibly go had never been tested against a real reason to go faster. The estimate was wrong, but the correction is not "everything is now four times quicker". The third is between the burning platform and the sustainable one. The crisis worked as a forcing function because the consequence of inaction was immediate and undeniable. Almost nothing in ordinary transformation carries that property, and pretending otherwise — manufacturing a false urgency to recreate the spring — corrodes trust the second time it is tried.

The lesson of the acceleration is not that we should always move this fast. It is that the speed we can responsibly sustain was always higher than we believed — and that the difference between the two was never in the technology.

I do not know what the next year holds, and anyone who claims to at this moment is selling something. It is entirely possible that the pressure of this autumn undoes much of what the spring achieved: that the fragile journeys buckle, that the exhausted teams need a fallow season more than a new roadmap. It is also possible that a few organisations use this involuntary experiment well — keep the cautions that mattered, drop the ones that did not, and settle at a pace that is neither the old crawl nor the crisis sprint but something honestly faster than before. What I am fairly sure of is this: when the histories of this year come to be written, the interesting question will not be how quickly organisations moved when they were forced to. It will be what they chose to believe about themselves once the forcing stopped — and whether they had the honesty to tell the difference between what they had learned and what they had merely survived.