

WESTERN UNIVERSITY CANADA

IVEY BUSINESS SCHOOL

BUSINESS 1220E/1299E

FALL / WINTER TERM 2024

**ORGANIZATIONAL BEHAVIOUR
GROUP REPORT**

ASSIGNED: Wednesday, February 5, 2025

DUE: Tuesday, March 4, 2025, by 12:00 a.m. ET

Accepted without penalty until: Thursday, March 6, 2025, by 11:59 p.m., ET

FINTECH SOLUTIONS: UNDER PRESSURE

ASSIGNMENT:

As a consultant to Priyanka Bhat, perform whatever analysis and make whatever recommendations you deem appropriate. Support your recommendations with a detailed action plan.

RULES FOR THE ORGANIZATIONAL BEHAVIOUR GROUP REPORT

Fall/Winter 2024

1. All reports must be typewritten. Each group must submit one electronic copy of the report. **Maximum report length:** 8 pages (8.5"x11"), plus a **maximum** of 3 pages of exhibits, as appropriate. All pages of text in the report should be formatted with 1-inch margins on all sides, double-spaced, Times New Roman, 12-pt font in **MS Word**. The report should be written in concise and complete sentences and should include headings.
 - a) **Page Penalty: Ten (10) marks** (out of 100) per page will be deducted from the final report grade for any pages exceeding the stated page limit. If the report is not formatted according to guidelines, instructors may choose to reformat the report and/or apply the appropriate deduction(s).
2. Clearly indicate the following in a **title page** (title page not included in the stated page limit):
 - The name of your instructor
 - The course section number
 - The names of all group members (include team name if applicable)
3. Reports should include a **one-page** executive summary, which will not be included in the stated page limit. This summary should also be formatted with one-inch margins on all sides, Time New Roman, 12-pt font. The executive summary may be single-spaced. This summary should appear at the beginning of the report and should include a statement of the major issue(s) and a summary of major analysis and recommendations from the report.
4. Groups contain six to eight members. **Every student in the group will receive the same grade.** Therefore, it is the group's responsibility to ensure that each member contributes to the report.
5. All reports must be typewritten. Each team will only submit one report per group. The document must be submitted in **.docx (MS Word) format** as one single document. Use the cut and paste function to merge content if needed. When submitting on OWL, the title of your Word document should be your **team name**.
6. **One report per group** must be submitted electronically on **OWL** via the Assignments tab under the Assessments drop-down by 12:00am ET, on Tuesday, March 4, 2025. Reports will be accepted without penalty until Thursday, March 6, 2025, by 11:59pm. **This deadline applies to all groups.** You may only upload the report **once**, anytime between the assigned date and the due date. You are responsible for saving and backing up your files and submitting the correct file that follows all report rules.
 - a) **Late Penalty: Ten (10) marks** (out of 100) will be deducted from the final grade for any submissions received after 11:59pm ET on Thursday, March 6, 2025. Another ten marks will be deducted for each additional 24-hour period after this date. **Absolutely no extensions.**
7. **Plagiarism** is the submission of work that is in whole or in part someone else's work, which you claim as your own. Student groups must write their reports in their own words and create their own exhibits. Whenever students take an idea, or a passage from another author, including from generative AI sources (e.g., ChatGPT and other models that exist or emerge), they must acknowledge their debt both by using quotation marks where appropriate and by proper referencing, such as footnote citations. Failure to cite usage of generative AI (or any other outside source) will be treated as a case of plagiarism. **Plagiarism is a major academic offence** (see Western Scholastic Offence Policy). The report must be authored from an original document using a Microsoft Word account registered to the students. Microsoft word is available free to all students by visiting myoffice.uwo.ca. **Collusion** is the collaboration with another or other individuals in the preparation of written work offered for credit. Collusion is regarded like plagiarism and is a major academic offence. Students may not seek, accept and/or pay for consultation or advice in the preparation of this exam. **Do not share your work with anyone, in any way, at any time, for any reason.**
8. This case contains the information required for you to complete the assignment and therefore external research is not required. **DO NOT CONTACT** any persons related to the case or involved with the organization for any reason. This will be considered an academic offence.

FINTECH SOLUTIONS: UNDER PRESSURE

Kartik Rao wrote this case under the supervision of Julie Gosse solely to provide material for class discussion. The author does not intend to illustrate either effective or ineffective handling of a managerial situation. The author may have disguised certain names and other identifying information to protect confidentiality.

This publication may not be transmitted, photocopied, digitized, or otherwise reproduced in any form or by any means without the permission of the copyright holder. Reproduction of this material is not covered under authorization by any reproduction rights organization. To order copies or request permission to reproduce materials, contact Ivey Publishing, Ivey Business School, Western University, London, Ontario, Canada, N6G 0N1; (t) 519.661.3208; (e) cases@ivey.ca; www.iveycases.com. Our goal is to publish materials of the highest quality; submit any errata to publishcases@ivey.ca.

Copyright © 2023, Ivey Business School Foundation

Version: 2023-07-17

On an evening in October 2022, Priyanka Bhat decided to walk back home after playing trivia at a local taproom in Toronto, Ontario, Canada. She had more on her mind than her team's poor trivia performance. She was also anxious about the many problems plaguing the project she was leading at Fintech Solutions (FS).

Bhat managed the FS team developing a mobile application for their client, Regional American Bank's (RAB's) retail consumers. The project was behind schedule, resulting in significant pressure from RAB's management to expedite the project's implementation process. Worse still, the project was accruing losses every month, which also invited intense scrutiny from FS senior management. Bhat's immediate concern was to resolve the interpersonal problems within her project team that were threatening to disrupt the project even further. Specifically, she wanted to find an effective solution to the many conflicts between Jada Goodwin and the rest of her team members. Goodwin was an experienced and competent employee whom the client liked and trusted. However, several team members accused Goodwin of creating a hostile work environment.

Earlier that morning, Bhat's manager, Henrique Ortiz, had asked her to submit an official report listing all the complaints against Goodwin and her suggestions for dealing with them. This was Bhat's first experience managing a complex project in a high-stress environment, and she was determined to find solutions to get the project back on track.

FINTECH SOLUTIONS

FS was a global leader in providing technology solutions for banking and financial services companies. Their suite of products enabled clients to offer corporate and retail banking services to their customers via a mobile application. FS was headquartered in France but had employees in several geographic locations, including Canada, India, Mexico, Portugal, the United Kingdom, and the United States.

FS leased small office spaces in its global locations, however, most FS employees worked remotely. Despite the higher coordination costs of working in remote teams, especially in a culturally diverse setting, FS leadership often encouraged employees to work from home. The management believed that technology could tap into geographically distributed talent and provide a good work-life balance to employees, which more than made up for coordination costs.

THE CLIENT—REGIONAL AMERICAN BANK

RAB, headquartered in Albany, New York, USA, was a mid-sized bank offering commercial banking, retail banking, and mortgage services to customers in New Jersey, New York, and Pennsylvania, with over sixty physical locations. RAB recognized that it had to upgrade its outdated technology platform. So, RAB issued a request for proposal (RFP) that broadly outlined the requirements for a new mobile application for its retail banking customers and solicited bids from qualified technology vendors.¹ The mobile application would allow RAB's registered retail customers to monitor their account activity, view their account statements, receive and transfer funds from their own and third-party accounts, deposit cheques, and pay bills electronically among other standard services.

The RFP attracted responses from several reputable technology companies, including FS. Vendor responses typically included a cover letter, an outline of their proposed solution, a high-level project plan (including a proposed timeline), and the contract conditions, including project costs. While several vendors made a compelling case, RAB management awarded FS the contract for two main reasons. First, despite FS's lack of experience serving clients in the North American market, the company made a convincing case by highlighting its superior suite of products and experience in successfully deploying similarly sized projects for clients in Europe. Second, FS was the only vendor to propose a fixed-price contract.² Per the contract, RAB was required to pay a fixed price to FS on completion of stipulated milestones during the course of the project. While the contract restricted RAB's ability to introduce new requirements during the project, it also served as insurance for RAB from any cost overruns due to project delays caused by FS. The team started working on the project in March 2021, with an anticipated completion date of May 2022.

THE PROJECT TEAM

The FS project delivery team was responsible for liaising with the client and ensuring timely completion of projects. The delivery team worked alongside the technology team, which helped customize FS's suite of products to individual clients' needs (see Exhibit 1 for FS's organizational structure). The technology team also included a dedicated research and development team that made periodic updates to the product to ensure compliance with changes in regulatory requirements and to keep up with latest trends in the industry.

The project team also had individuals from RAB (see Exhibit 2), including RAB's chief technology officer. Although not involved in day-to-day project operations, the chief technology officer met periodically with Ortiz, FS's project director, to monitor the project's progress. Other members of the client facing team at FS included Bhat (project manager), Goodwin (business analyst), and Mohammed Ali (technical architect). The project followed an agile development methodology, which broke the project down into several smaller iterations.³ At the end of each iteration, a subset of the requirements was delivered to RAB. As such, the project's success relied on strong communication among all project stakeholders during each iteration.

¹ An RFP was a document posted by an organization to elicit formal bids from potential vendors. Among other details, the RFP listed a set of specifications, the solution sought by the organization, and evaluation criteria for vendor selection.

² In a fixed-price contract, the client was required to make a lump sum payment to the vendor in exchange for the delivery of the agreed upon project. In comparison, for a time and material contract, the client owed the vendor for all the hours of work needed and the materials they used to finish the contracted project.

³ Agile Alliance, "The 12 Principles behind the Agile Manifesto," n.d., www.agilealliance.org/agile101/12-principles-behind-the-agile-manifesto.

Priyanka Bhat

Bhat grew up in Bangalore, India and was an academically inclined student. She wanted to pursue a career in the science, technology, engineering, and mathematics (STEM) fields, which led her to pursue a degree in computer science engineering.⁴ Bhat graduated with honours and immediately found a job as a software programmer at a technology firm. Her passion for working on cutting-edge technology projects, strong work ethic, and attention to detail won her several organization-wide awards during her tenure. The global presence of the company also gave Bhat that opportunity to work with clients across multiple geographies, allowing her to gain an appreciation for working in culturally diverse environments.

Bhat enjoyed being a software programmer but was becoming increasingly interested in the broader aspects of business. Bhatt determined that she needed formal training in business, so she enrolled in a full-time master of business administration program at an internationally renowned business school in Europe. Bhat's strong social skills and outgoing personality allowed her to build a strong network at her academic institution. On completion of her master of business administration, Bhat was offered a position as a project manager on the business school's technology team, which she accepted. In this role, she gained considerable experience managing small teams in a low-stress environment and adapted well to working remotely when the team switched to a work-from-home model. As the project manager, Bhat was instrumental in completing several organization-wide projects and developed a reputation as an effective manager capable of delivering complex projects on budget and on schedule.

After being in the role for three years, Bhat realized that opportunities for working on new technologies were limited at an academic institution. She searched for jobs with other organizations and noticed an exciting opportunity with FS. They were seeking a project manager with international experience, and after several rounds of interviews, Bhat was offered a job as a senior project manager. Bhat found the opportunity attractive and expected the remote position to provide good work-life balance.

In her personal life, Bhat lived with her partner and three-year-old daughter in the Greater Toronto Area of Ontario, Canada. She enjoyed traveling and had a particular interest in learning about the culture and history of people across the world. She spent most of her free time brushing up on trivia knowledge and was an avid player in several trivia leagues.

Jada Goodwin

Goodwin joined FS in March 2018 as a business analyst. For ten years prior to joining FS, Goodwin worked in different roles at technology start-ups in the United States. At FS, Goodwin was responsible for working with customers to understand and formalize their needs in documents that served as engineers' blueprints to develop software. Business analysts were also responsible for managing the clients' expectations and, if required, pushing back on demands that were technologically and financially unfeasible. As such, Goodwin played a crucial role in bridging the gap between business and technology and was instrumental in projects' success.

Since joining FS, Goodwin developed a reputation for being a highly effective business analyst and earned praise from several clients for her positive impact on projects. She was forthright in her communications, and clients usually appreciated her direct and open communication style. With RAB, too, Goodwin had developed a strong trust-based relationship. Both Goodwin and RAB's headquarters were located in Albany, NY so, unlike her FS team members, Goodwin had several opportunities to meet RAB staff in person and bond with them over shared interests.

⁴ STEM jobs used one of the four broad categories to understand how the world worked and solve problems.

Although Goodwin shared a cordial relationship with her clients, the same could not be said about her relationship with her FS team. On several occasions, her team members, especially those working in locations outside of North America, had raised concerns about her abrasive working style. Team members said that Goodwin was confrontational, verbally abusive, and unwilling to mentor newer team members. Similar complaints in the past had resulted in Goodwin's manager asking her to undergo official training on how to work effectively in diverse teams.

Henrique Ortiz

Ortiz was the project director and the most senior FS member on the project team. He started working with FS in 2014 in Lisbon, Portugal and had been recently transferred to Canada as part of FS's strategy to increase its footprint in the North American market. He had more than ten years of experience in leading teams of various sizes at technology companies before joining FS. Ortiz managed a team of project managers at FS, including Bhat. Ortiz had a friendly and approachable demeanour and adopted a hands-off management style. Although most of the project managers on his team appreciated the independence that Ortiz gave them, some wondered if Ortiz should have adjusted his leadership style to the nature of the project.

Mohammed Ali

Ali was a technical architect at FS and responsible for the project's technical aspects. He managed a small team of software engineers spread across locations in India and Portugal. Ali had a reputation as a competent architect, and his problem-solving skills were much appreciated within the organization. He joined the project in July 2022, after senior management realized that the project's delivery to the client would be delayed.

PROBLEMS WITH THE PROJECT

The project team was under intense pressure since they had failed to deliver the contract's last three scheduled milestones. FS's senior management was particularly concerned since RAB was one of their first clients in North America and the future of their business in North America rested, to an extent, on the project's success. FS senior management responded to the crisis by adding several employees to the project team. However, the project's complexity meant that new employees took longer than expected to acquire the relevant knowledge before they could become productive. As such, the benefits of increasing the team size were yet to be realized.

The geographical distribution of the team, in which most team members worked remotely, came with its own challenges. For instance, when project team members in the United States and Canada started their day at 9:00 a.m. (EST), the local time in India was 7:30 p.m., and most team members in India were gone for the day (see Exhibit 3). This lack of overlap in the working hours between teams had led to several communication problems and at times duplication of effort. To address the lack of overlap, Bhat had requested that some team members in both locations temporarily alter their working hours. To this end, Bhat scheduled a daily meeting at 7:30 a.m. (EST) for team members from India, Portugal, and North America to meet to discuss the project's progress. But Bhat did not join the meeting on most days, as it coincided with the time when her daughter was getting ready for school.

Earlier in the week, Bhat had joined the virtual meeting room just as Goodwin was having a conversation with Jeffrey Street. Street was a junior business analyst who had recently been reassigned to the team to assist Goodwin with the project. Bhat heard the following conversation:

Street: Jada, I was wondering if we could go over some questions that I had regarding the bill payment system.

Goodwin: Jeffrey, these requirements were discussed in our client meeting just last week. Have you already forgotten them, or were you not paying attention during the meeting? I do not want to waste time reiterating the same things when there are tons of other items to attend to.

Street: I was in the client meeting last week. However, I am missing some details that were discussed prior to me joining the project and I was hoping...

Goodwin: It was your responsibility to catch up on the items that were discussed before you joined the project. I am not responsible for you not doing your work effectively. We added you to the project team to make things faster, not to slow them down even more.

Ali, who was a part of the meeting, joined the conversation.

Ali: Jada, I think we need to be patient and support new team members in whatever ways we can as they scale up. You of all the people should appreciate the complexities involved in the project.

Goodwin: Mohammed, I suggest you do not interfere in my work. Instead, you should focus on managing your own team. Your team's inability to communicate effectively and keep the team abreast of the daily progress is one of the reasons our project is behind schedule.

Before the meeting deteriorated even further, Bhat quickly intervened to defuse the situation.

Bhat: Folks, let's not forget the big picture here. We are all in this together, and our reputation as a team is at stake. Let's make sure we can maintain a collegial work environment to ensure that the project isn't delayed any further. Jeffrey, one of my meetings later in the day was cancelled. I have some time this afternoon, and I will be happy to walk you through those requirements and answer any questions you have.

Later that day, Bhat messaged Ortiz on the company's internal messaging system to ask to speak to him privately about her concerns.

Ortiz: Hello Priyanka! How have things been with the project?

Bhat: Thanks, Henrique, for checking. I was re-estimating our delivery schedules and I think we finally have sufficient people on the team to get this project back on track. Thank you for your help in getting the additional team members.

Ortiz: I am glad to hear that, Priyanka. You are aware of the pressure we are under. Per the proposed timelines in our contract with RAB, we are already three months behind our proposed timelines. I should also tell you that given the nature of our contract with RAB, we aren't getting paid for any of the new members we just added to the team. So, let's try to wrap this up as soon as possible.

Bhat: I understand, Henrique. However, it is unfair to blame the project team for the delays. I think the sales team's zealousness on winning the contract at all costs resulted in their underestimating the effort required. FS's research and development team has taken much longer than expected to complete the new product enhancements.

Ortiz: Yes, you are correct. But the responsibility for delivering the project now rests with our team. The delays and the subsequent complaints from RAB management are now attracting the attention of FS's senior management. I want to confirm that you have everything you need to ensure everything goes smoothly from here on.

Bhat: In fact, I do have something I wanted to bring to your attention.

Bhat quickly briefed Ortiz on the conversation between Goodwin and the team members that she had overheard earlier that morning.

Ortiz: What do you propose we do about this?

Bhat: Let me start by saying that I do not doubt Jada's competence. In fact, I am in awe of her work ethic and her ability to remember every minute detail about the project. The problem is that she expects everyone to be like her. I wish she was better able to empathize with individual differences and adjust to their working styles. I strongly believe that we need to cultivate an environment in the team where individuals' strengths are celebrated. Not everyone has been on the project since the very beginning like she has been. I have had several team members complain about her inability to work cooperatively.

Ortiz: Thanks, Priyanka, for bringing this to my attention. I have heard about her unique working style from others at FS. But I hope you can figure out a way for all to get along for the sake of the project.

Bhat: Henrique, I am concerned that her working style is affecting the productivity of the team. She has refused to train Jeffery, who we brought in as a second business analyst to assist the team. Given her impatience and public outbursts, new members are afraid to ask questions during team meetings. Older team members have completely stopped communicating with her after she challenged them in front of the client. I am afraid that just adding new team members isn't going to solve all the problems in our project.

To make matters worse, problems with Jada extend beyond just communication issues. Mohammed recently told me that Jada berated several of his team members for their inability to communicate in English. In fact, I heard that she spent most of the team meeting last week pointing out every grammatical error in an email sent out by one of Mohammed's team members who works from Portugal. She has failed time and again to be sensitive towards cross-cultural differences, and I am not certain her individual brilliance can compensate for all the problems she is creating.

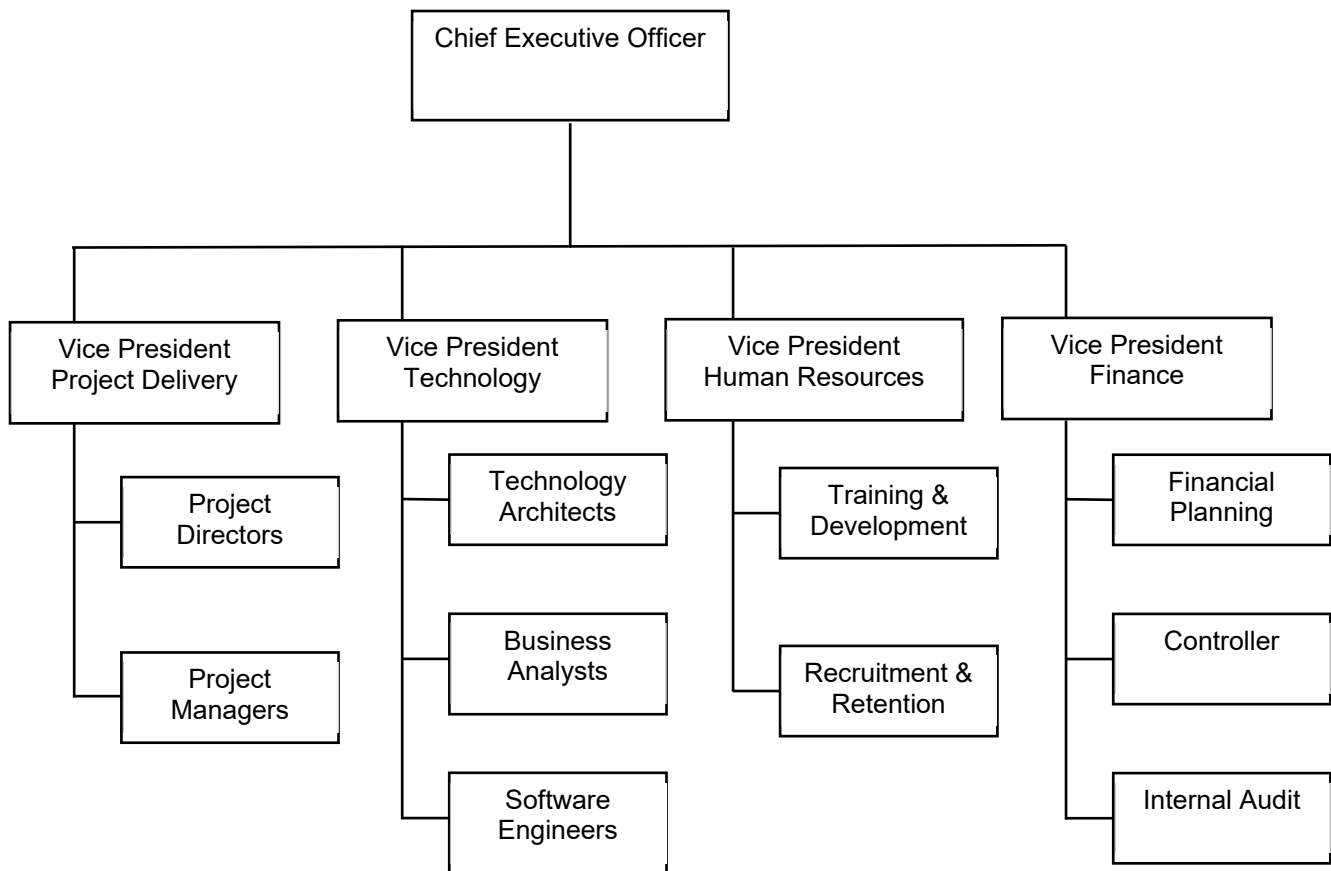
Ortiz: That sounds quite serious and merits further discussion. Unfortunately, I need to jump on another call soon. Can you put together a report listing all the problems you just brought up and your proposed solutions? Although, keep in mind that the client thinks very highly of Jada and completely trusts her judgement on project matters. Rolling her off the project could result in additional delays and more cost overruns.

Bhat: Thanks, Henrique. I will give it some thought!

CONCLUSION

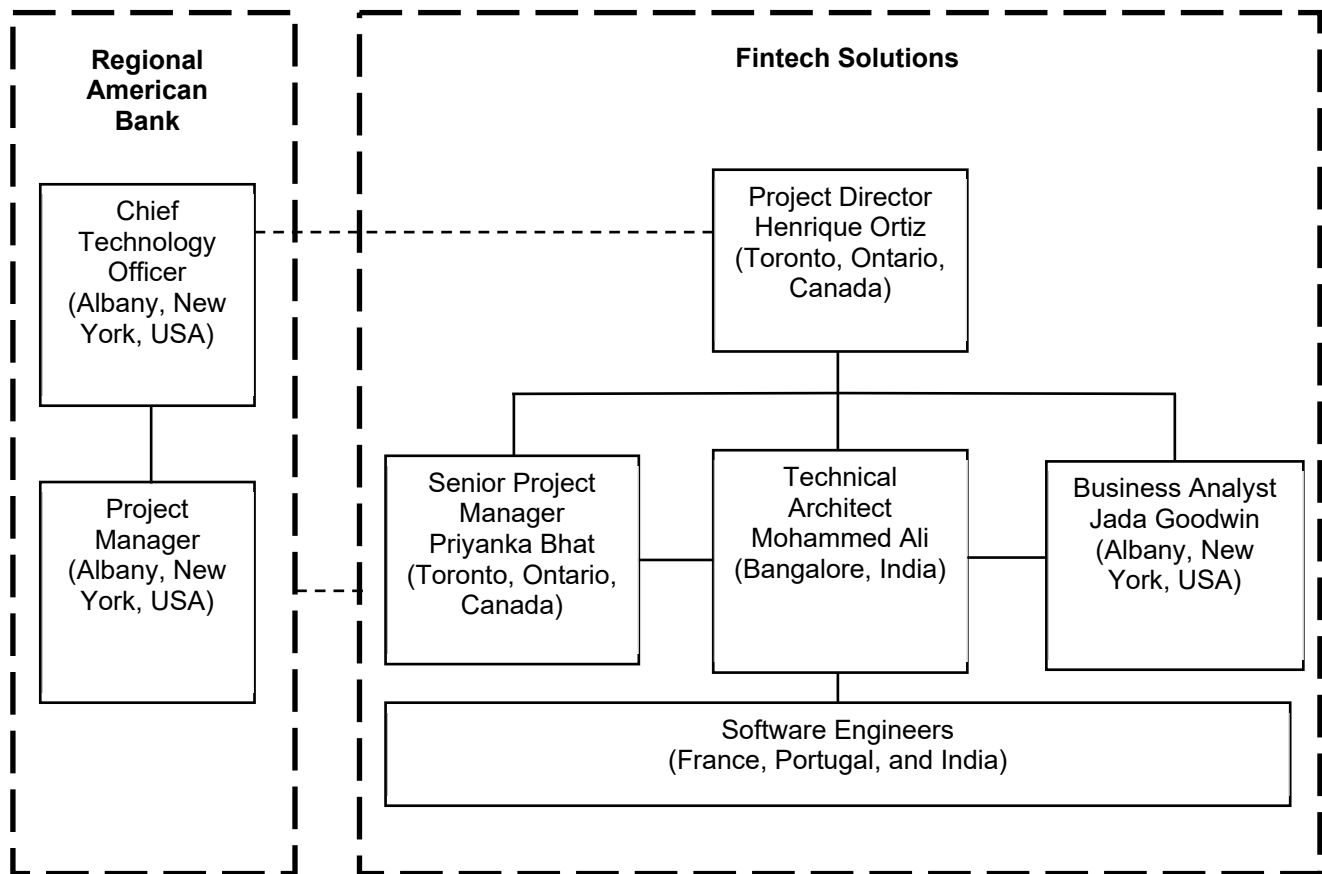
As Bhat embarked on a long walk home, she contemplated her options. She wondered about the best way to get the project on track. Bhat was concerned that the stressful working conditions were also affecting her personal life. She wanted to spend more time with her family and doing things she enjoyed outside of her work. Ever since she joined FS, all her energies had been channeled towards this project. She would need to find solutions soon.

EXHIBIT 1: FINTECH SOLUTIONS' ORGANIZATIONAL STRUCTURE

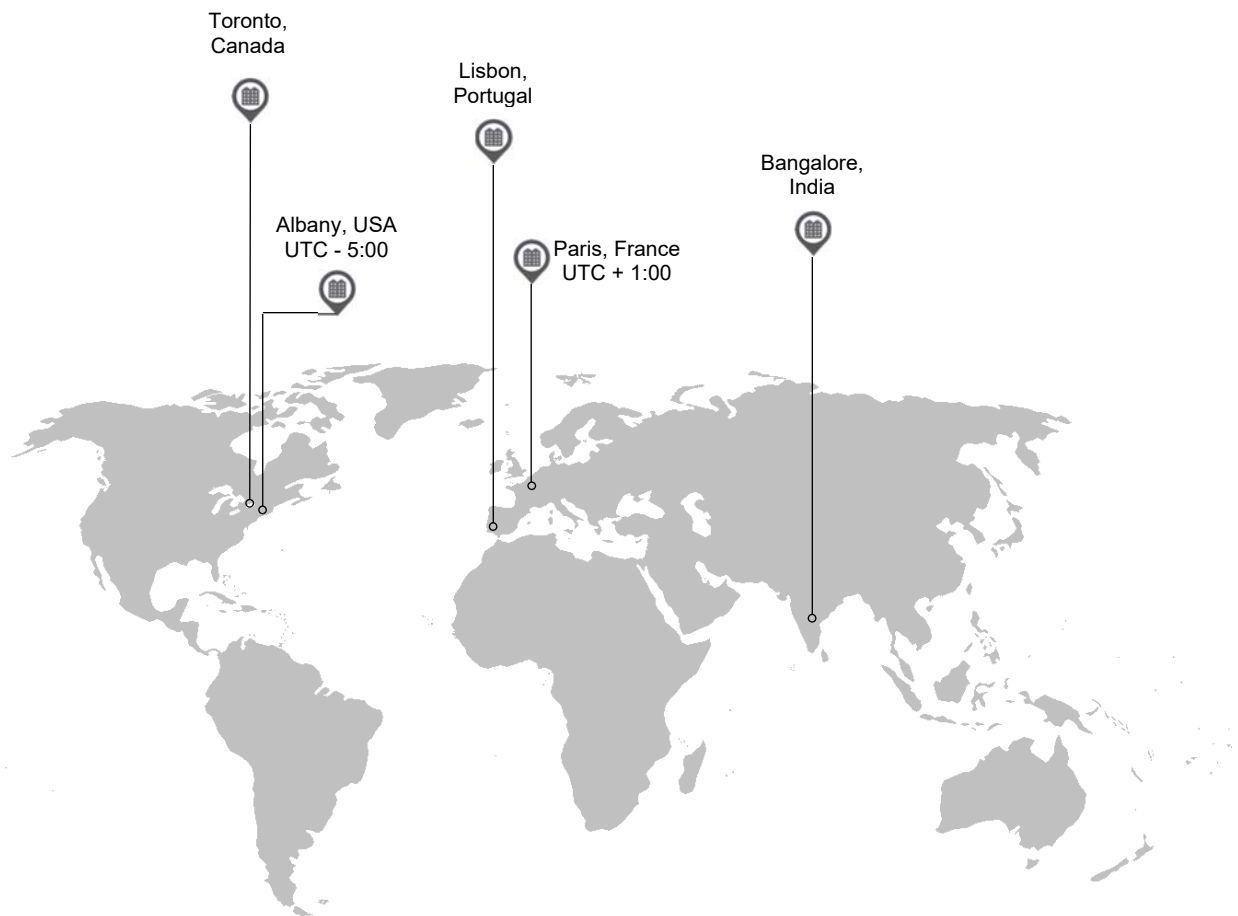


Source: Company documents.

EXHIBIT 2: PROJECT TEAM



Source: Company documents.

EXHIBIT 3: GEOGRAPHIC DISTRIBUTION OF THE PROJECT TEAM

Source: Company documents.