

# Human Debt and Technical Debt Are Both Going to Kill You

## Interview with Duena Blomstrom <sup>1</sup>

Agilist, Author, Global Influencer  
CEO and Co-Founder of PeopleNotTech  
United Kingdom



**Interviewed by Aina Aliieva**  
International Correspondent, PM World Journal  
Toronto, Ontario, Canada

### Introduction to the interviewee

Duena Blomstrom is CEO and Co-Founder of PeopleNotTech, a people software solution focusing on Psychological Safety and high performing team dynamics. With a background in Psychology and Business, she is also an international keynote speaker with many years of experience leading Agile teams and creating digital products, a prolific writer on Forbes and LinkedIn and the author of “Emotional Banking” and “People Before Tech: The Importance of Psychological Safety and Teamwork in the Digital Age”.

Duena is also often named as a top 100 global influencer in the tech space and has been recognised as a LinkedIn ‘Top Voice’ with 250,000 followers and 116,000 newsletter subscribers.

More at [www.peoplenottech.com](http://www.peoplenottech.com) and [www.duenablomstrom.com](http://www.duenablomstrom.com)

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## Interview

**Q1.** Duena, in your blogs and interviews you speak passionately about Emotional Banking. Tell us more about it.

**Duena Blomstrom (Duena):** Emotional Banking™ is a term I coined many years ago when I was still in FinTech working to build digital propositions for banks with a software solution provider. We had worked with tens of banks and gotten to know their organizations from all layers. What had become clear to me was that for all the talk and building strategies of customer centricity none of them was dedicating any time to examining how their own customers felt about money. So, the term Emotional Banking™ was born at that time.

**Q2.** You also mentioned that while you were writing the book emotional banking you came up with the concept of Human Debt. Can you take us back to that moment and explain us how it came about?

**Duena:** My background is Psychology, then I moved to business and from business I moved to technology. Eventually, I fell in love with making products. And if you are in love with products, and you happen to be impatient as a result, you fall in love with Agile. So, in 2013-2014 it became very clear to me that having a DevOps culture and Agile mindset is what every organisation needed. But they seemed unable to do get there. When I dug deeper into why that was, it was evident they had already missed some steps that would have been necessary and that they had incurred HumanDebt™ - Human debt is all of those things that we haven't done for our people that would enable them to be part of a transformation, to have the right mindset and to do the best work and to be the best version of themselves.

**Q3.** Unlike technical debt which is easy to see, human debt is not as easy to define. What is the criteria for identifying human debt? How do we know when it is time to do something about it?

**Duena:** That's a really good question. The human debt manifests itself in essentially toxic cultures. And we all recognize that. We know all of those moments when we register there is bullying, when we've seen too much command and control, when we've seen lack of support an even permission to allow you to be part of a high performing team. As well as the instances where there is a fundamental lack of care, respect and empathy for the wellbeing of our employees. The lip service to self-care and wellness, the lack of interest in understanding how people feel, the lack of help to allowing them to better their relationships and their dynamic, a lack of consideration to their private lives and

fundamental human needs and so much more. All of those things are human debt. So I think it's very easy to notice it and we all feel it as soon as we're around it.

But now your questioning where do you approach it from? There's still much in this kind of black box of human debt that has kind of remained half-resolved or even completely unexplored. If you look at the history of what the HR and leadership have focused on in the last 40-50 years, the conversation has been around talent and retention - around acquiring and keeping people but very little was even attempted or debated when it came to the experience these people were truly having. How they interacted and if they felt safe to speak up. These days that entire line of thinking translates into sterile Net Promoter Score surveys and is actually shockingly disconnected from making people happy.

Almost no one focuses on notions such as flow or joy and how to indeed create a desirable, happy workplace. It's only now post-pandemic that we have more widely started a conversation around the "where" and the "when" of work but the real talk around the "how" and the "why" is still missing.

**Q4.** Could you give us a little toolbox on how to figure out if our people are really emotionally connected?

**Duena:** I'm hoping that more people will spend time critically considering what Engagement means to them and how confining the definition to those surveys I mentioned above is far removed from the actual meaning of the word. Measuring how engaged we are in our work and to each other should be much more than that and all about measuring how much emotional investment we have in both. In our software when we measure the engagement of the team members we never ask them pointless questions around whether or not they would recommend their place of work but instead focus on real indicators of connection. Have you added each other on Facebook? Do you know each other's kids' names? Have you had a beer with your colleagues in the last half a year? Have you guys spent time laughing? What we are seeking to understand is the behaviour of the team - are they comfortable, trusting and investing in each other? If they are then chances are they are more likely to have a high degree of Psychological Safety and therefore much less HumanDebt too.

When we designed our software -which is a worktool much closer to a project management tool than a survey- we spent a long time considering both declarative answers and behavioural cues so in our software we ask pertinent and well-designed fun questions but we also measure interactions, use the algorithm to inform us about openness and learning and how team members really feel.

So, for instance, if we measure learning, we'll check how many of the team actions were done. If we measure courage, we check how many times anyone clicked on Incognito when they answer the questions, etc as an additional side to the declarative. But when it comes to engagement, we cross reference how much time they spent answering questions, how long it took them to answer the personal human questions like these are active engagement and all of those elements add to what they perceive, whether they're close to their teammates or not. And I have to throw this here because it makes a

tremendous difference in how people engage with what we created. We don't make anything for the organization - what we've built is essentially a team product only. We are willing to expose almost no data to the higher organization because that's not going to make a difference. It's the people in the team that are going to make the difference. And as soon as they understand that that they're in a safe space, they're more than happy to tell the truth and open up.

So there's a number of things that you can do that would make a huge difference in how people connect so soon as they start understanding that “engagement” means “true emotional connection” and that it is necessary and desirable in lieu of shunned as it has traditionally been in the workplace - structured team exercises and activities that allow them to become closer and know each other better work wonders fast and should be in the toolkit of any team.

**Q5.** Some organizations require from Agile Coaches to have a deep technical understanding. What is the measure of success for Agile Coaches from your perspective and how can we convince the leadership to adapt true agile values?

**Duena:** I think organizations who require that are obviously wrong and it's absolutely absurd.

But if we try to follow their logic, maybe what they are referring to is not necessarily writing code, but your ability to show that you are assimilating and being strategic about technical topics. For instance, I can't write a line of code, but I can design the backend architecture of a bank. And I see the bigger picture easily as to what makes sense. So I understand the concepts behind the technology. Otherwise, we wouldn't be able to be doing anything in this industry. That said, the technical skills and understanding are not half as efficient in my view as an Agile coach's ability to guide people towards the mindset changes and the human work that's needed to be highly performant.

**Q6.** Where Should Organizations Start in Changing Their Legacy Culture?

**Duena:** At the risk of sounding alarmist. I think there is an extreme sense of urgency stemming from our VUCA reality, the speed of technology and now the Covid-change-moment and unless companies respond fast by veering towards working primarily on their HumanDebt we will see the 'doomsday' industry scenarios that we've been warned about.

As a result, it is important to find deeply transformational levers – changes that will fundamentally make a collective difference faster than a general employee engagement program or a sheer reorganization exercise. That's why we are as bullish as we are about Psychological Safety - measuring and increasing it - because it will make a difference in each and every aspect that needs this fast help.

**Q7.** How you might advise measuring the value of doing activities like opening up opportunities for the workforce to diversify their networks, because it's something that is definitely a nudge change that we see impacting the whole organization and a much more macro level?

**Duena:** That's an interesting topic! I'll try to summarize it. I have a strong -and rather unpopular view- that we should walk away from the sterile discussions on "culture" and "organizations" and focus on the very fundamental component - the team. If we do that the context of every D&I conversation changes - it becomes a lot more empathic and personal and it starts to resolve itself through common decency mechanisms at a very human level.

So essentially I don't believe the organization can change if I'm honest. I think good organizations are just a collection of very many great teams. I really feel that we're going to have a lot more honest conversations and authentic dialogue on the bigger topics such as race and gender and society when we hold this dialogue in highly psychologically safe, empowered and happy teams.

**Q8.** How was your experience with writing your first book as compared to the second one?

**Duena:** Writing the first book has been equal parts harrowing and delightful. I wasn't prepared for the amount of work it turned out to be – in particular because I was working with banks on cultural and technology programs while writing about the same processes. That said, the work wasn't comparable to writing my latest book "People Before Tech: The Importance of Psychological Safety and Teamwork in the Digital Age" as this one was written in the first lockdown just as Covid hit so at the same time as being a homeschool teacher, the CEO of a company more in demand than ever and the product designer of a piece of software that was making a tangible difference to suddenly remote teams. Let's just say it stretched my SuperWoman cape :)

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## About the Interviewer



### **Aina Aliieva**

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**Aina Alive (Aliieva)** has 10+ years working in Project Management and an Agile environment. She has managed and consulted on Technical, Construction, Telecom, Retail and Engineering projects. Aina is a Transformation Leader, Coach & Mentor. She helps individuals, teams and organizations in their transformation journey. Aina is passionate about productivity, creating a positive work environment and building Dream teams.

Aina has a Masters's degree in electrical engineering and an MBA in technology. She holds PMP and PMI-ACP certificates. Aina is a proud member of PMI CWCC (Canadian West Coast Chapter), PMIT (Toronto Chapter), PMI Ukraine Chapter and UAE PMI. She is also a Program Manager, Disciplined Agile in PMI CWCC and DA Ambassador in PMIT.

Aina is an experienced public speaker and coach. In her free time, Aina participates in different mentorship programs, speaks at webinars and interviews people for her blog.

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