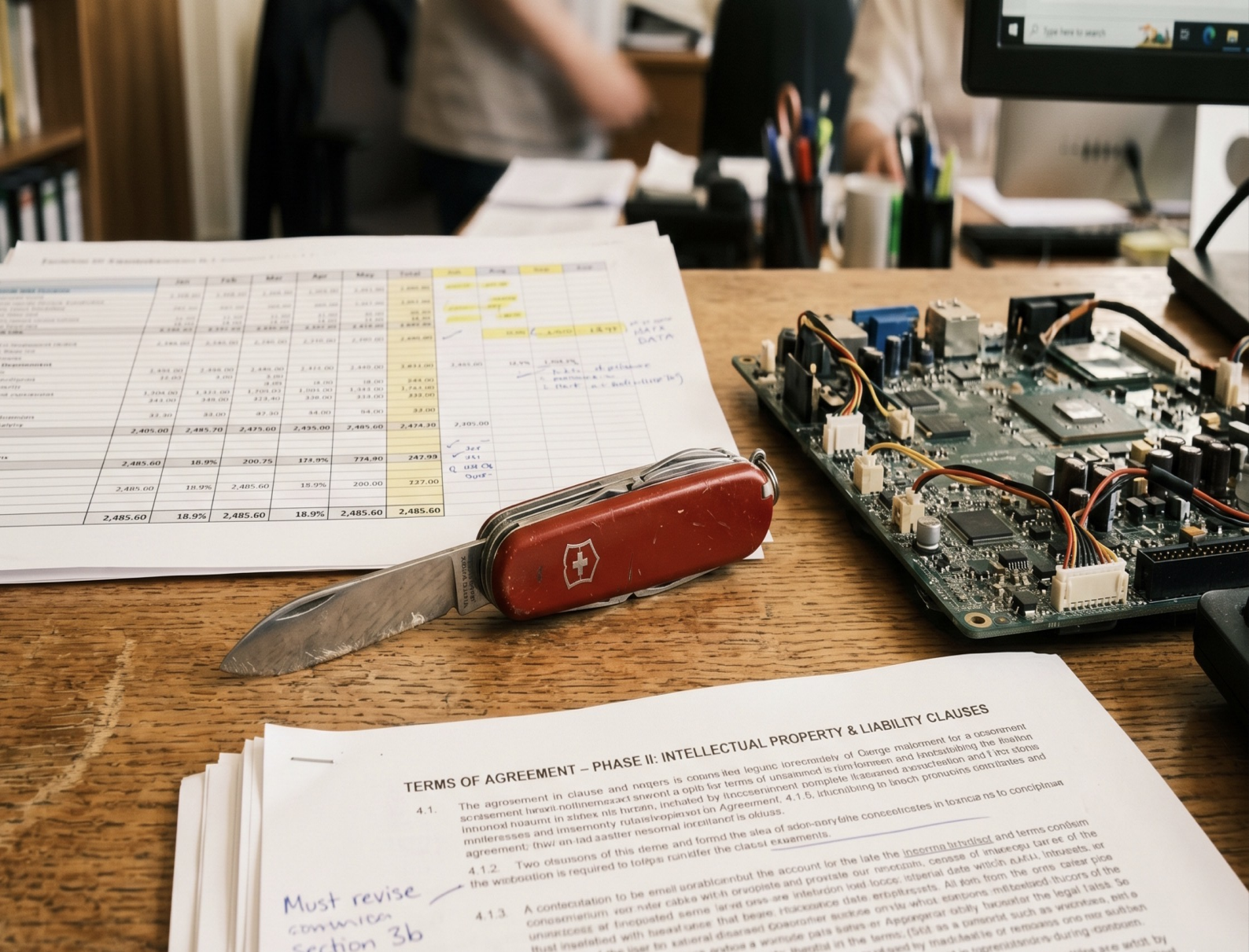




**INVESTPUPPY
UNVARNISHED**

InvestPuppy

**A hammer is a tool, not a
methodology**

Serious about outcomes. Not serious about ourselves.

A tool is something you pick up, use for the task it is suited for, and put down. A methodology is something that requires certification, governance, a steering committee, a maturity model, and a two-day offsite. The gap between these two things is not semantic. It is the gap between something that serves the work and something that the work is made to serve.

The tool became a methodology when there was money in the methodology.

1. How Tools Get Elevated

The elevation of a tool to a philosophy follows a consistent pattern. The tool is genuinely useful — it solves a real problem in a specific context. Early adopters use it well, for that problem, in that context. Results are good. Case studies are written.

Then something shifts. The tool acquires a name. The name acquires a capital letter. Consultants begin building practices around it. Certification programmes are created. Organisations begin asking not 'does this tool fit our problem?' but 'are we doing this correctly?' The question of fit is replaced by the question of compliance.

2. Six Tools That Became Methodologies

Agile.

Agile began as a set of principles for software development teams working on problems too complex to specify in advance. It worked, in that context. It then became a universal project philosophy. Organisations began applying Agile to regulatory compliance programmes and financial software implementations where the work was not complex in the Agile sense — it was simply uncertain.

Design thinking.

A creative problem-framing tool applied to regulatory compliance challenges. Applied outside its context, it consumes time and produces empathy maps for problems that needed process maps. Wrong context.

Blockchain.

Between 2017 and 2020, a significant portion of financial services strategy documents contained the word 'blockchain'. Most no longer do. The methodology phase has, mercifully, passed. This is what the dust settling looks like.

Data-driven decision making.

The corrective was necessary. The correction became the religion. Organisations that could not approve a budget without a dashboard. Metric gaming. The confusion of correlation with insight.

JIRA and tooling as methodology.

The project management tool becomes the project management methodology. The tool determines the work structure, the priority-setting process, the progress reporting cadence. The tail wags the dog.

AI and machine learning.

The term 'AI-powered' has become a marketing claim so widely applied that it has ceased to carry information. The tool is genuinely transformationally powerful for the tasks it is designed for. The elevation is happening now. The dust has not settled.

3. On AI Specifically

AI is a powerful tool. The capabilities are real: pattern recognition at scale, anomaly detection, systematic optimisation across large parameter spaces. For these tasks — tasks where the problem is defined, the data is available, and the output can be evaluated objectively — AI performs at a level that human analysts cannot match consistently over volume and time.

It is also the wrong tool — not merely imperfect, but genuinely unsuited — for tasks that require contextual judgment, accountability, relationship management, and regulatory interpretation.

When we built our own portfolio management platform, we made these decisions explicitly before writing a line of code. Systematic methods — signal selection, portfolio optimisation, lot sizing — are pattern-recognition and calculation problems. We used them. Client judgment, mandate interpretation, relationship management, and the recognition that something has changed that the data hasn't yet captured — these are not pattern-recognition problems. We did not use systematic methods there. The platform works because the boundary was drawn first.

4. Using Tools as Tools

A tool used correctly has a defined scope: the tasks it performs, and the tasks it does not. A capable tool applied to the wrong problem produces the wrong result efficiently, at scale, and with the confidence of a methodology behind it.

Three questions before deploying any tool as a methodology:

One. For what specific tasks is this tool the best available option? Name them precisely.

Two. For what tasks is this tool being proposed that it was not designed for?

Three. Who benefits from the deployment of this tool as a methodology — and is their benefit aligned with the quality of the outcome?

Three. Who benefits from the deployment of this tool as a methodology — and is their benefit aligned with the quality of the outcome, or with the duration of the engagement?

Pick it up. Use it for what it does.

Put it down.

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