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Product Approach to IT

From IT as a service to IT as a product

Agenda

Context, models, transition

- Digital ecosystems, Bank 4.0
- Verticals, platforms, teams
- IT as service: pros/limits
- IT as product: impact

Part 1

01

Large Fintech Context

Where products and teams live

Digital ecosystems org

Structure Org

Four major streams

- Mobile app — flagship channel
- Web/marketing — growth channels
- Project streams and labs
- Shared platform for all

Banking evolution

Evolution Bank 4.0

Distribution × Friction

- Bank 1.0 — branches
- Bank 2.0 — ATMs and self-service
- Bank 3.0 — mobile channel
- Bank 4.0 — context wins

Product portfolio evolution

Group Products

From single product to ecosystem

- Credit and debit cards — core business
- Investments, brokerage, insurance
- Business banking, mortgages
- SuperApp, voice assistant, prepaid cards

Business verticals

Structure Verticals

Where IT lives

- Banking vertical — cards, loans, deposits
- Mobile platforms — unified customer experience
- Platform — shared foundation
- Investments, insurance, data/ML/security

Part 2

02

IT as a Service

The classic model and its limits

IT as service

Model | Service

Business orders — IT delivers

- Business writes requirements
- IT estimates timelines
- Spec → dev → acceptance
- Tickets, budget, SLA

Service-model upsides

Pros Service +

Why it persists

- Team per project
- Clear business / IT responsibility split
- Centralized standards
- Cost center for stable domains

Service-model limits

Cons Service -

What breaks at scale

- Burnout and turnover
- Knowledge never settles in a domain
- Initiative stays low
- Long loop; IT blocks

Part 3

03

IT as a Product

An alternative model and the transition

IT as a product

Model Product

Team owns outcome

- Persistent product team
- PO / PM inside team
- Business + IT: shared goals
- Metrics, backlog, hypotheses

Move service → product

Transition Transformation

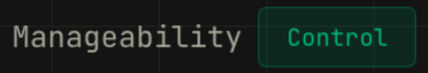
Gradual and intentional

- Pilot team, one product
- Tickets → product KPIs
- Own backlog / roadmap
- Platform engineering + culture

Manageability rests on horizontal links

Team freedom needs shared rules

- Shared base technologies
- Shared approaches and rules
- Platform teams hold the standard
- Horizontal links, not hierarchy



Product approach impact

Pros Product +

People and business

- Engagement up, turnover down
- Short feedback loop with the user
- Domain expertise stays
- IT becomes a driver

References

Product models, fintech case

- Brett King — Bank 4.0
- Digital Transformation Game Plan
- Fundamentals of Software Architecture
- My talks: ArchDays, Codefest, Russoft

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Thank you!

All slides and links — in the Telegram channel

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