

**NEEDS IN ENGINEERING CULTURE**

lack of a tooling dept in charge of creating deployment  
lack of resources to create such tooling dept

**OBSTACLES TO BUSINESS TRANSFORMATION**

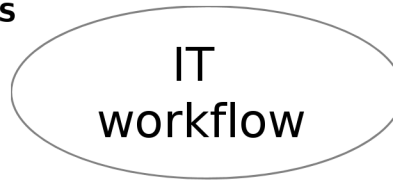
non-IT managers fail to realise pros of management implemented in IT  
**should rely on gut instinct of developers**  
misunderstanding & misevaluation of IT tasks

**more effective IT will generate more features**

failing to recognise the future of banking, i.e. on-line banking

insufficient use of HR potential

**ACTORS**

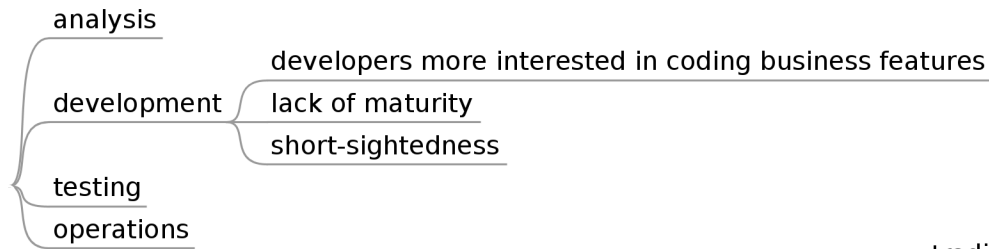


**ONE developer team**

should be responsible for all steps  
agile product backlog definition  
more business-oriented set-up  
need to change corporate culture

stakeholders

**4 TRADITIONAL STAGES  
4 INDIVIDUAL TEAMS**



(such model is not a Russian characteristic)

**BOTTOM-UP APPROACH TO SOLUTION**

traditional banks offer products following a top-to-bottom logic  
Google has always been business-oriented from scratch  
developers are closer to customers' needs can create needs  
more flexible, like a start-up  
**principle of subsidiarity**  
have a set of pre-defined tasks  
micro-management  
no separation between business & IT  
small teams

**EXAMPLES OF BUSINESS TRANSFORMATION**

Amazon new business culture  
Microsoft now changing into a developers' organisation  
now focusing on cloud solutions

**CONCLUSION**

move of sales to on-line platform engenders changes in management structures  
sales people made redundant  
on-line sales are more effective  
a rather blunt self-made businessperson  
Oleg Tinkoff good at building teams  
business acumen  
Oliver Hughes, CEO of Tinkoff Bank background in IT  
balance between business & IT models  
transition period **transformation of traditional service providers**

**need to reconsider how on-line business models can reshape the whole structure of a company**