



What can technology do **for you?**

JLUPIN

“Dad, it is ready!” – called a 5-year old Zosia, placing a steaming cup on the table. Mateusz Nowicki, a sales channels manager in a local bank, smiled and then focused on trying the coffee prepared by his daughter. “Excellent!” – he stated. It was 8 in the morning. Nowicki loved those Saturday mornings when together with his daughter they would rummaging around the kitchen. His later plans still included a family dinner, picking up chestnuts promised to Zosia and an evening cinema with his wife.

During the last few months, Nowicki could have only dreamt about spending such a Saturday. He would spend weekends catching up with his work or considering various aspects of the ambitious project he had recently become responsible for. The bank management decided to develop the loan offer for e-commerce clients and entrusted Nowicki with this task. Initially, Mateusz was happy as a child. “This is not a project. It is a start-up backed by the bank’s experience!” – he bragged to his wife with enthusiasm.

However, it quickly turned out that the project is full of traps like the Maginot line. Mateusz experienced the first realization very painfully. During the meeting with the IT department, he was informed that the new range of products requires the scale of action which cannot be achieved on the current ‘technological track’. Implementation of a more scalable track is associated with serious system changes which are not budgeted for in the current fiscal year.

The introduction of such changes was estimated to take almost 9 months given the optimistic assumption that no other, more urgent works would stand in their way. During a break, a 'friendly' soul told Nowicki that something urgent always pops out and that one could hope this would be the case this time, too. Though it is uncertain who the hope would blink at this time...

The next meeting, this time with the Board, was not a pleasant one, either. Loan offer for e-commerce clients remained in the plans for the coming 6 months. What is more, the Board hoped that, at the same time, they would be able to lower the cost of IT infrastructure, including that of the technological track which Mateusz already had nightmares about. The next dozen days or so remained in Nowicki's memory as a never-ending cycle of meetings, analyses, frustrations, broken private promises (and arguments with his wife related to that), as well as cigarettes smoked shamefully at the back of the office in the company of the night receptionist.

On one Friday evening, Mateusz, along with his team and very patient IT analysts was considering the possible options and risks again. At one point, one of the analysts, passionate about technology and a participant of many industry conferences, asked in passing: "What about...microservices?". His older friend took a big gulp of Red Bull, hit the desk with his fist and replied with enthusiasm: "They could do!". Nowicki almost choked on the pizza ordered from a nearby fast food place. "Go on, guys" – he whispered and looked around the room giving them a vague but also a begging look. The analysts quickly explained the advantages of microservices architecture to Mateusz. Some of the most important ones were:

- Significant decrease of IT environment scalability costs
- Significant growth of the scale of operation, e.g. increased transaction volume by order of magnitude
- Shortening the time-to-market for business changes by several times

Later, the matters progressed at an unexpected pace. Amongst the specialist in micro services, the IT department identified JLupin from Kraków which had already carried out similar implementations for large and modern Polish financial institutions. "So what that it is a small company? They have been co-operating with Alior Bank and T-Mobile Banking Services for years and these are good references. Besides, I prefer working with locals who know their product inside out rather than with some international giant which takes a week to reply to an e-mail" – stated the IT manager who was not beating around the bush.

The works progressed according to the schedule. JLupin was performing its tasks without any reservations. For both Nowicki and JLupin, it was a great opportunity to demonstrate their expertise and obtain another reference on the Polish fintech market.

Mateusz Nowicki had another sip of his coffee and smiled. "Knowledge-based innovation" – he repeated JLupin's domain out loud which surprised his daughter a little who was busy preparing breakfast in bed for her mum. "I like you guys", he added inwardly and started cooking the soft-boiled eggs.