

OSF DIGITAL

The Business Cost of Doing Nothing

Why FinTech Leaders Must Address Technical Debt Now

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Table of Contents

Executive Summary 3

The Hidden Balance Sheet: Technical Debt as Negative Yield 5

The Compounding Effect of Inaction 8

Why FinTech Organizations Delay Action 10

Transformation Outcomes When Organizations Act 12

OSF Digital's Strategic Approach 13

The Rising Cost of Delayed Action 14

About OSF Digital 15



Executive Summary

Technical debt erodes modernization efforts, limits innovation, and blocks effective AI adoption. It quietly drains agility from the organization, slows product development, and inflates operational costs. Unaddressed, it widens the gap between business ambition and technology reality—turning once-flexible systems into fragile constraints. And, as Gartner warns in their latest research on enterprise resilience, by 2030 it will be the leading cause of cybersecurity-related breaches. In fintech, that prediction is not theoretical — it's already visible in compliance audits, failed integrations, and missed go-lives. Every deferred modernization effort compounds risk like unpaid interest. The longer leaders postpone remediation, the more fragile and expensive business growth becomes.

Technical debt is no longer a back-end inconvenience. It's a board-level liability. Unchecked, it erodes investor confidence, inflates the cost of change, and undermines compliance readiness. Inaction is no longer "neutral" — it's a slow-motion withdrawal from enabling future innovation.

In order to succeed, fintechs needed to adapt quickly to their market conditions, their customers and how successful their products were. New opportunities for growth or an unrealized market opportunity needed to be seized upon, and IT departments rose to the challenge, utilizing Salesforce as the platform to fuel this rapid and ultimately successful expansion. The speed that defined and was a pre-requisite for fintech success has created a hidden liability - technical debt. While Salesforce platforms enabled rapid scaling, legacy configurations now represent significant inefficiency, lost agility, and mounting costs. Technical debt isn't neutral—it actively erodes competitiveness, delays product launches, undermines service quality, and blocks adoption of capabilities that will enable teams to become ever more effective in role.

FinTech organizations face a critical decision: continue managing technical debt reactively or tackle it strategically to unlock AI-first service, channel modernization, and advanced capabilities like Financial Services Cloud Collections.

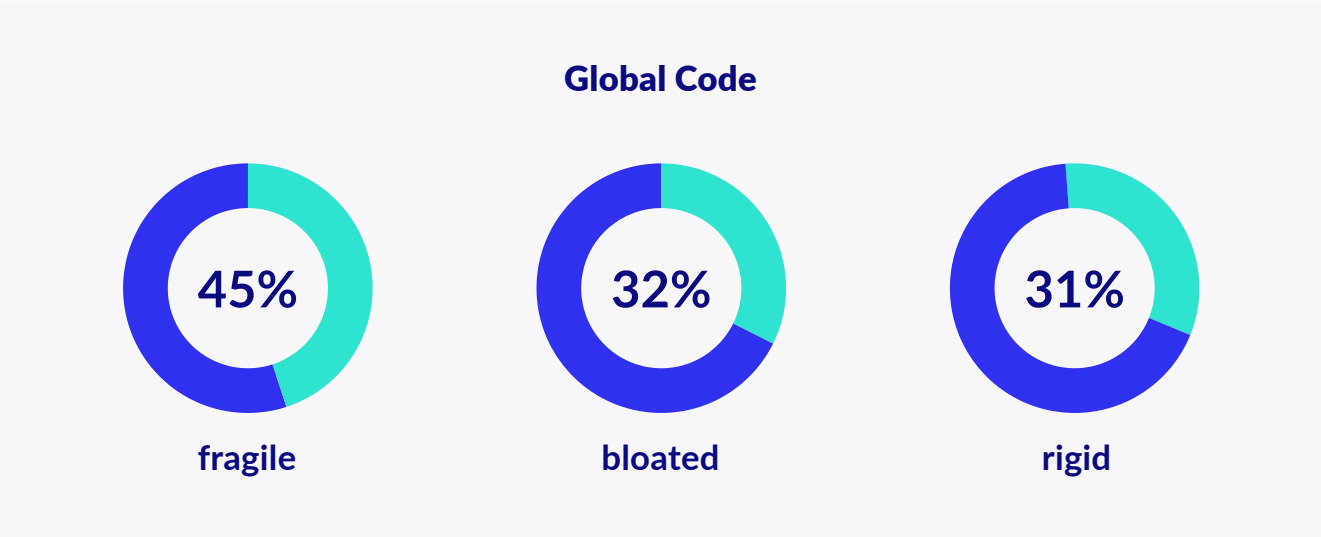
This paper examines technical debt in a fintech context, quantifies the risk of inaction, and presents a business-led approach to elimination—without risky rebuilds. The outcome: faster onboarding, improved resolution times, enhanced auditability, and the foundation to operationalize AI on trusted, integrated data.



The Hidden Balance Sheet: Technical Debt as Negative Yield

CAST's 2025 Coding in the Red: The State of Global Technical Debt report found that companies and governments worldwide are burdened with 61 billion workdays of technical debt—the time required to "repay" four decades of accumulated inefficiency. The United States, Italy, France, and the United Kingdom rank among the world's most indebted nations, each requiring roughly two workdays per thousand lines of code to remediate. In contrast, several markets—including Ecuador and Peru—carry far lighter burdens, suggesting potential for an AI-driven leapfrog in modernization.

CAST's analysis of over 10 billion lines of code revealed a fragile foundation beneath much of the world's digital infrastructure: 45% of global code is fragile, 32% bloated, and 31% overly rigid, slowing innovation and driving up energy and compute costs.



FinTech leaders accept credit risk daily — yet many consciously tolerate their technology's own form of **negative yield**, delaying remediation until the pain becomes untenable. Each shortcut in architecture, data governance, or integration builds up a hidden liability that accrues "interest" in the form of maintenance, risk exposure, and slower innovation cycles.

For fintechs, the true cost of technical debt isn't just measured in outages — it's measured in trust lost, audits failed, and investor skepticism gained.

When a fintech delays remediation, it's effectively borrowing against its resilience. Each month of delay inflates compliance overhead, widens the time-to-market gap, and compounds integration fragility.

And how fintech's come to be in this situation isn't surprising - speed wins funding, customers, and licenses in fintech. That urgency creates configurations that "mostly work," but at an increasingly growing expense:

Common Technical Debt Patterns

Slow Change Cycles:

Releases drag as every modification risks breaking overlapping automations and fragile integrations.

Fragile Integrations:

Point-to-point connections stall KYC/AML checks and payment flows, creating operational bottlenecks.

Outdated Data Models:

Customer, product, and exposure data remain fragmented; Collections data doesn't align with service processes.

Duplicated Functionality:

Multiple Flows and Process Builders handle similar tasks differently, creating maintenance complexity.

Limited Test Coverage:

Reactive fixes replace engineering discipline, increasing deployment risk.

Poor User Experience: Agents

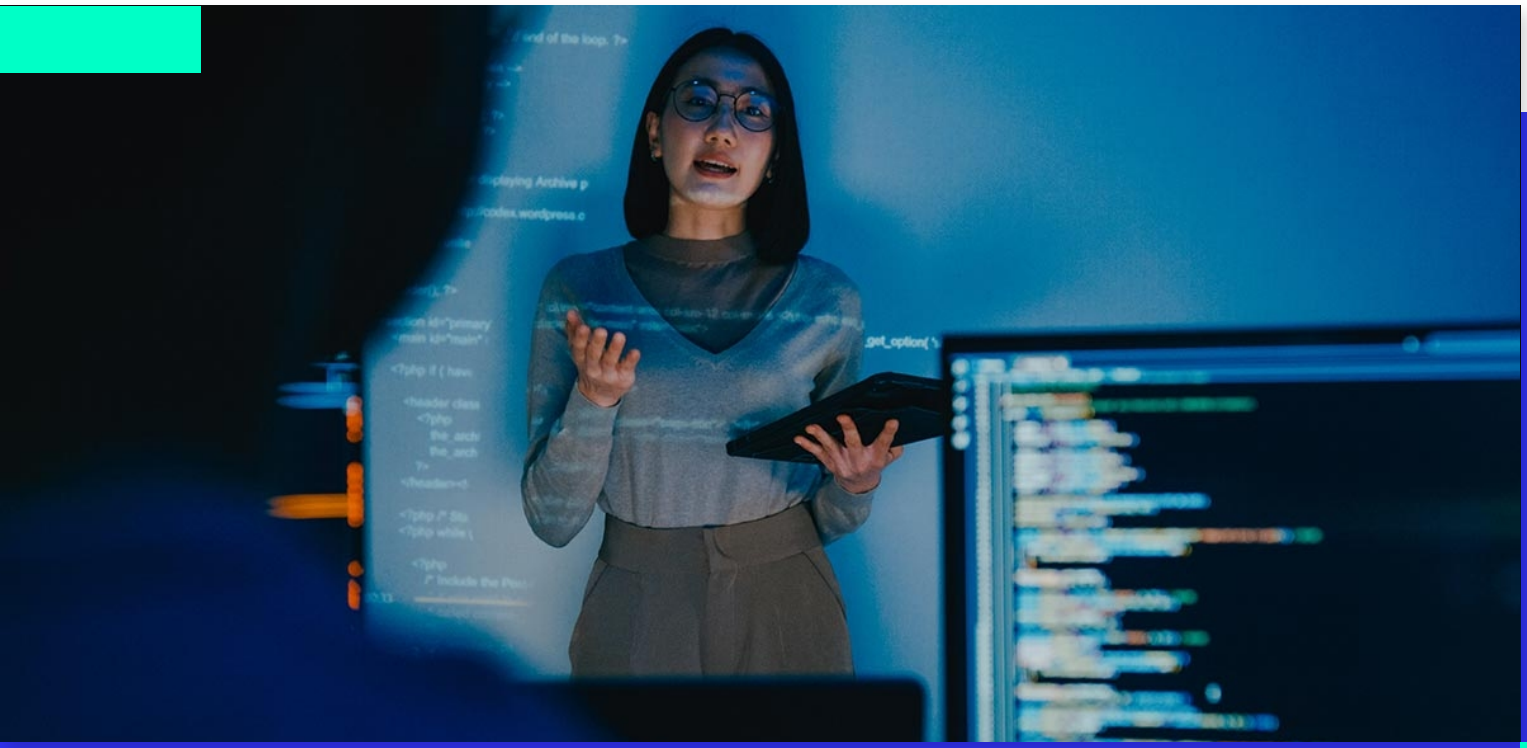
Agents and relationship managers revert to spreadsheets and email, reducing platform adoption.

Real-World Service Impact

- Cases logged manually when automated workflows could trigger secure self-service
- Conversations trapped in email instead of omnichannel queues with complete history
- Voice handled by third-party tools without transcription or intelligent routing
- Agents manually chasing documents during onboarding processes
- Inconsistent data quality blocking straight-through processing

Business Impact:

Extended lead-to-live times, higher operational costs, audit exposure, and blocked adoption of modern capabilities like AI-assisted case triage, Agentforce digital labor, and automated collections —all dependent on integrated, trusted data.



The Compounding Effect of Inaction

Despite growing awareness, Gartner's Outcome-Driven Architecture research shows that while 69% of enterprise architecture leaders have plans to reduce technical debt, only 23% have active programs in place. That execution gap defines why so many FinTechs remain in perpetual technical triage.

In reality, the barrier isn't capability — it's communication. fintech CTOs and COOs often struggle to translate technical risk into language the Line of Business leaders understand. Phrases like "code refactoring" or "Flow optimization" mean little or not enough to Line of Business leaders. But metrics like cost of change, release velocity, and debt-to-innovation ratio resonate deeply.

FinTech LOB leaders need to understand with the help from their CTOs and COOs that technical debt accumulates interest. Delayed remediation increases costs for every sprint, integration, and compliance initiative.

Key Risks of Continued Inaction

Higher Change Costs:

Every release slows as complexity expands; regression testing requirements balloon.

Increased Talent Turnover:

Engineers resist deploying into unpredictable environments, leading to retention challenges.

Innovation Stagnation:

Teams can't adopt Flows, Data Cloud, Agentforce, or FSC Collections efficiently without foundational refactoring.

Revenue Leakage:

Engineers resist deploying into unpredictable environments, leading to retention challenges.

Compliance Risk:

Inconsistent access models and hard-coded logic increase audit findings and regulatory exposure.



Why FinTech Organizations Delay Action

Common Justifications for Inaction

- "We don't have time to address legacy issues"
- "New product managers will resolve these challenges"
- "Internal Salesforce teams can handle this"
- "Current budget constraints prevent major initiatives"

Reality Check

Inaction costs more than strategic action. Monthly operational costs and risk exposure continue accumulating while foundational issues remain unresolved.

Internal teams focus on feature delivery, not holistic assessment and systematic improvement. AI capabilities won't deploy effectively on fragmented foundations.

Gartner's "Utilize Technical Debt as a Modernization Catalyst" report argues that organizations can turn technical debt into an accelerator for modernization — if they embed it into business strategy instead of treating it as a maintenance problem.

Leading fintechs no longer separate "debt remediation" from "growth initiatives." Instead, they orchestrate both together, using each remediation as a trigger to refactor processes, consolidate systems, and improve data integrity. This shift transforms technical debt from a hidden cost into a measurable performance lever — one that increases agility, reduces audit exposure, and increases product time to market.

Strategic Positioning:

Frame remediation as capability enablement—unlocking Service Cloud outcomes, activating FSC Collections, and preparing for AI adoption. Connect initiatives to measurable business KPIs: resolution time, Days Sales Outstanding (DSO), recovery rates, cost-per-contact, and audit findings.

- [ ] **The takeaway: Modernization is not about fixing broken code — it's about restoring operational agility.**



Transformation Outcomes When Organizations Act

Case Example

A fintech organization with six years of accumulated technical debt reduced new product launch time from 14 weeks to 5 weeks through systematic remediation:

- Eliminated ~40% of legacy code and redundant automation
- Implemented automated testing and continuous integration/ deployment
- Consolidated objects and fields with standardized naming conventions
- Redesigned data architecture for modular business line scaling

ROI Achievement:

Measurable improvements—increased feature velocity, reduced operational costs, enhanced agent productivity, stronger audit compliance.



OSF Digital's Strategic Approach

Whilst any approach to reducing technical debt will be beneficial for fintechs, the major focus of most technical debt reduction programmes focus on IT estates and improving their efficiency. Largely the broader IT portfolio is ignored or not brought into scope, and most critically often don't consider the potential to realize desired business outcomes or even improve the functions that they support. We offer fintechs a practical route to modernization, and most importantly, a route that allows for technical debt reduction AND significantly improved business outcomes:

- **Org Health Assessment:** Pinpoints the debt across code, config, data, and integration.

- **Strategic Discovery approach:**
  - Kick off and strategic alignment
  - Process mapping across business critical areas such as onboarding, complaints, compliance or lead to cash
  - Current state pain points and opportunities mapped via "show me, tell me" style sessions
  - Solution architecture and platform design
  - Business case development and next steps

- **Transformation Roadmap:** Concrete, actionable steps based on effort, impact, and internal capacity.

This is not a pitch for a full rebuild. It's about modernizing with purpose and building momentum.



The Rising Cost of Delayed Action

Every quarter of postponed remediation increases transformation complexity and business risk exposure. Technical debt evolves from platform maintenance issue to strategic business constraint—manifesting as missed revenue opportunities, elevated cost-to-serve, slower processes, and growing audit findings.

Organizations inheriting complexity while planning major platform enhancements need decisive action now.

Let's talk, assess the risk, and build a roadmap that respects where you've been and unlocks where you need to go.

About OSF Digital

Where AI, Data, and Trust Deliver Business Reinvention.

OSF Digital is a Salesforce-first consulting partner helping organizations turn AI, data, and trust into measurable business impact. With 20 years of hands-on Salesforce experience and deep platform (multi-cloud) expertise, OSF guides clients from strategy to implementation to managed services across industries.

We get our customers to value, faster—whether by modernizing legacy systems, unlocking Customer 360 with data, or creating the digital workforce with Agentforce. Known for our award-winning delivery and distinctive partnership mindset, we act as an expert extension of our clients' teams to deliver lasting impact and measurable results. With regional hubs across North America, LATAM, EMEA, and APAC, we combine global reach with personal, high-touch delivery. For more information about OSF Digital, visit osf.digital.



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