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SAMVAD

New Product Playbook

2025 & Beyond

WeChat

JAINISH SHAH

Senior Consultant
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E-biz (2018-2020), WeSchool

MESSAGE FROM THE DIRECTOR

Prof. Dr. Uday Salunkhe
Group Director

Dear Readers,

It gives me great pride to introduce SAMVAD's edition every month. Our SAMVAD team's efforts seem to be paying off, and our readers seem to be hooked onto our magazine. At WeSchool, we try to acquire as much knowledge as possible and share it with everyone.

As we begin a new journey with 2025, I sincerely hope that SAMVAD will reach new heights with the unmatched enthusiasm and talent of the entire team.

Here at WeSchool, we believe in the concept of AAA: Acquire Apply and Assimilate. The knowledge you have acquired over the last couple of months will be applied somewhere down the line. When you carry out a process repeatedly, it becomes ingrained in you and eventually tends to come out effortlessly. This is when you have assimilated all the knowledge that you have gathered.

At WeSchool, we aspire to be the best and unique, and we expect nothing but the extraordinary from all those who join our college. From the point of view of our magazine, we look forward to having more readers and having more contributions from our new readers.

SAMVAD is a platform to share and acquire knowledge and develop ourselves into integrative managers. Our earnest desire is to disseminate our knowledge and experience with not only WeSchool students but also the society at large.

Prof. Dr. Uday Salunkhe,
Group Director

ABOUT US

OUR VISION

"To nurture thought leaders and practitioners through inventive education."

CORE VALUES

Breakthrough Thinking and Breakthrough Execution
Result Oriented, Process Driven Work Ethic
We Link and Care
Passion

"The illiterate of this century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn." -Alvin Toffler.

At WeSchool, we are deeply inspired by the words of this great American writer and futurist. Undoubtedly, being convinced of the need for a radical change in management education, we decided to tread the path that led to the corporate revolution.
Emerging unarticulated needs and realities require a new approach in both thought and action. Cross-disciplinary learning, discovering, scrutinizing, prototyping, learning to create and destroy the mind's eye needs to be nurtured differently.
WeSchool has chosen the 'design thinking' approach towards management education. All our efforts and manifestations, as a result, stem from the integration of design thinking into management education. We dream of creating an environment conducive to experiential learning.

FROM THE EDITOR'S DESK

Dear Readers,

Welcome to the **167th** Issue of **Samvad!**

SAMVAD is a platform for “Inspiring Futuristic Ideas”, we constantly strive to provide thought-provoking articles that add value to your management education.

We have an audacious goal of becoming one of the most coveted business magazines for B-school students as well as industry experts across the country. To help this dream become a reality, we invite articles from all management domains, giving a holistic view and bridging the gap between industry veterans and students through our WeChat section

In this special issue of SAMVAD, we spotlight the forward-looking theme **“New Product Playbook: 2025 & Beyond”**, featuring an exclusive WeChat interaction with **Janish Shah, Senior Consultant at Thoughtworks**. Through his insights, we explore how product thinking is evolving in a world driven by rapid technological advancement, shifting consumer expectations, and continuous disruption.

The product landscape today is no longer defined by one-time launches—it is shaped by iterative innovation, agile methodologies, customer-centric design, and data-backed decision-making. As we move toward 2025 and beyond, successful products will not only solve problems but create meaningful experiences, adapt in real time, and align with sustainable and ethical business models.

In this edition, we examine the strategic blueprint behind building impactful products—from identifying unmet needs and leveraging emerging technologies like AI and automation, to scaling with agility and resilience. We delve into themes such as product-market fit in volatile markets, cross-functional collaboration, digital transformation, and the role of consultants in driving enterprise innovation.

FROM THE EDITOR'S DESK

For students and aspiring managers, understanding the modern product playbook is essential. The ability to think strategically, experiment boldly, and execute efficiently will define tomorrow's leaders. With insightful articles, expert perspectives, and analytical explorations, this issue of SAMVAD aims to decode what it truly takes to build products that thrive in the future economy.

We hope you have a great time reading SAMVAD!
Let's read, share and grow together!

Best Regards,
Team Samvad.

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▸ WeChat

JAINISH SHAH

Senior Consultant
Thoughtworks

E-biz (2018-2020), WeSchool

You started your journey as a developer and later moved into product management. What key learning or turning point helped you shift from "building tech" to "building products"?

It wasn't a planned move. Careers today are rarely linear, and mine wasn't either.

Even as a developer, I wasn't just "building tech." The technology already existed. I was using it to build products by writing code. So in many ways, I was already close to product thinking, just without the title.

Product building has never been a one-person job. It's a team effort involving engineering, design, business, and users. While my role officially changed after my MBA, the mind-set shift happened gradually.

Interestingly, I joined my MBA with the intention of moving into marketing. That didn't work out.

I got placed as a Business Analyst, COVID happened soon after, and that phase gave me time to explore this path more deeply. Over time, I realised I genuinely enjoyed working at the intersection of problems, users, and teams, and product management happened organically.

There wasn't a single turning point.

It was a series of ups, downs, and learning spirals.

What mattered most was adaptability and continuous learning. Skills are transferable. If you look at the classic product management Venn diagram (technology, UX, and business), I already had a strong tech foundation. UX and business are things you learn over time.

That realization made all the difference.

"Product building has never been a one-person job. It's a team effort involving engineering, design, business, and users."

▸ WeChat

In 2025 and beyond, customer expectations are changing fast. According to you, what makes a product successful today—beyond just features and technology?

Not just today, but historically, a product succeeds when it genuinely solves a customer problem and meets expectations in an engaging way. Features and technology are important, but they're only enablers. What truly differentiates products is their ability to hook users and become part of their daily behaviour. Habit-forming products tend to win in the long run, something Nir Eyal explains well in the Hooked model.

A simple example is Snapchat. I personally don't use it much. My habits were formed in the Instagram era. But my younger cousins and friends actively use Snapchat. Even though similar features now exist on Instagram and WhatsApp, Snapchat users stick to Snapchat.

Why? Because habits, once formed, are hard to break.

So beyond features and technology, successful products consistently:

- Solve real user problems
- Are simple and intuitive
- Are reliable and trustworthy
- Become habit-forming over time

"Products that earn a place in users' daily lives continue to survive change."

When building or improving a product, how do you decide what to prioritise first—user feedback, business goals, or feasibility from the tech side?

In reality, prioritisation is less about frameworks and more about context.

The first thing I look for is stability.

Are there fires or potential fires that need attention?

You can't build a good product in chaos. Creating a calm environment is a prerequisite for good prioritisation.

Frameworks like RICE or Impact–Effort matrices are useful tools, but they don't guarantee success. On the ground, product managers often function like a fire brigade, responding to reality, not just plans.

I also think of prioritisation as a sequence:

- User feedback helps me learn — it reveals real problems and pain points
- Business goals help me align — they ensure we're moving in the right direction

- Technical feasibility helps me finalise — it defines what's realistic and sustainable

Product managers work in an ecosystem of stakeholders like engineering, design, leadership, and users. None of whom report to you, yet all influence the product. That's why alignment matters more than authority.

The anchor for all decisions is the product vision. If something doesn't align, the job is to understand context, explain trade-offs respectfully, and still move the product forward.

Many companies today want faster product delivery. How can teams balance speed with quality, especially while working in agile environments?

Faster delivery is the new norm. But speed should never come at the cost of quality.

To balance both, teams today need to understand not just Agile, but also AI. AI doesn't only improve speed; it also improves quality through better code reviews, best-practice suggestions, early bug detection, and improved testing.

Earlier in my career (2015–2018), Stack Overflow was our primary support system.

Today, that support is embedded directly into workflows through AI-integrated IDEs like GitHub Co-pilot and Cursor. We have entered the era of agentic AI, where multiple AI agents assist across research, prototyping, development, testing, and analysis.

This doesn't mean everyone needs to code. Product managers and MBA graduates can move faster using AI and no-code tools like:

- Bolt and Lovable for rapid prototyping
- Kraftful for customer feedback and surveys
- Julius.AI for data analysis and visualisation

That said, AI must be used responsibly. Teams must respect organisational compliance, data privacy, and cybersecurity norms. Speed should come from smart usage, not risky shortcuts.

In agile environments, speed with quality comes from small increments, continuous feedback loops, a strong Definition of Done, and using AI as a force multiplier (not as a replacement for human judgment)

WeChat

For our students who want to enter product roles, what skills or mind-set should they develop to stay relevant in the next few years?

The first thing students should realise is that they already have transferable skills. Product management is not about starting from scratch, but about building on what you already know.
Identifying those transferable skills is a great starting point.
For example,

- If you were a designer before your MBA, you already understand user experience and usability.
- If you come from an engineering background, you understand systems and technical constraints.
- If your background is in marketing or sales, you already understand customer behaviour and communication.

Beyond skills, the most important mind-set is empathy.
Great product managers deeply understand users, their problems, and their context. This is where design thinking plays a critical role.
Starting with empathy, defining the right problem, and iterating on solutions.
Product professionals must also be technically aware, even if they don't write code. Understanding basic technical concepts such as frontend, backend, servers, databases, deployments, and APIs, enables better collaboration and more informed decision-making.
In addition, it's now essential to understand the basics of AI, regardless of whether you plan to enter product management or any other role. You don't need to build models, but you should understand what AI can and cannot do, how data is used, where bias can occur, and how AI impacts products and workflows.
Finally, students should cultivate curiosity, adaptability, and continuous learning. Roles, tools, and expectations will keep evolving. Those who stay relevant are the ones who remain comfortable with change.
In summary, students should focus on:

- Empathy
- Design thinking
- User experience and psychology
- Technical awareness (without needing to code)
- Basics of AI
- Data-driven thinking
- Curiosity
- Adaptability
- Continuous learning

In the coming years, professionals who combine human understanding with technical and AI awareness will continue to create meaningful impact across roles and industries.

The 'Outcome' Arbitrage: Why 2026's Winning Products Sell Results, Not Software

WINNER

PRANAV PANWAR

Indian Institute of Management Bangalore
2024-2027

Introduction: The "SaaS" Crash of 2025

If 2024 was the year of "AI Hype," 2025 was the year of the "Profitability Hangover." By the third quarter of last year, a quiet panic set in across Venture Capital boardrooms. The metrics that defined the last decade of software- Annual Recurring Revenue and Net Dollar Retention -suddenly stopped making sense. Companies were deploying massive, power-hungry Large Language Models to power "Copilots," yet their pricing models were stuck in the 2010s: flat, per-seat subscriptions. The result? A massive divergence between cost and value. A heavy user of a Generative AI tool could cost the vendor $500 in inference compute while paying a fixed $30/month subscription. Conversely, a light user paid for "AI features" they never touched, leading to churn.

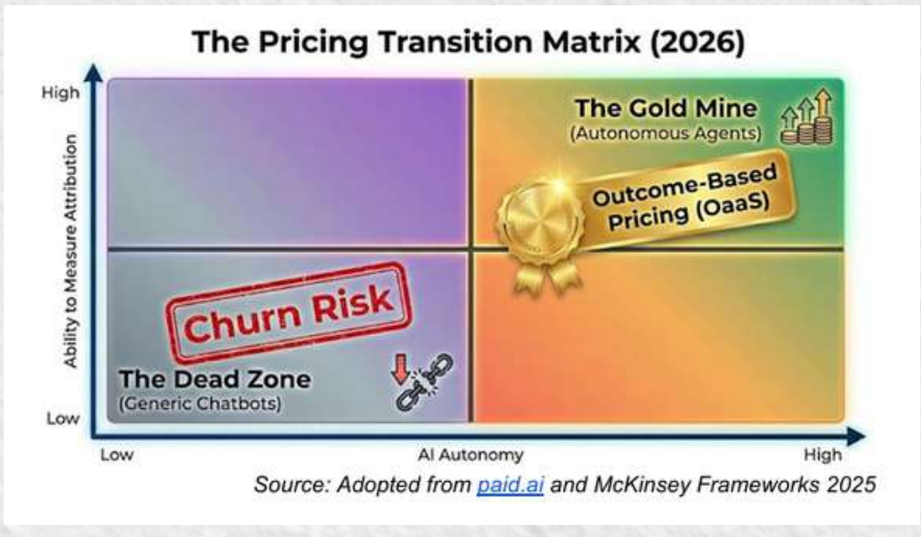
As we step into 2026, the "New Product Playbook" for Finance is no longer about Growth at All Costs. It is about Unit Economics Alignment. The winning products of this year are not selling software tools; they are selling Outcome-as-a-Service.

The Economics of "Agentic" vs. "Copilot"

To understand the financial shift, we must first distinguish the product shift.

- Copilots (2023-2024): These tools helped a human work faster. They were low-autonomy. Pricing them "per seat" made sense because the human was still the bottleneck.
- Agents (2025-Present): These tools do the work. They are high-autonomy. Pricing them "per seat" is financial suicide because they break the link between human headcount and output.

In 2026, CFOs are no longer approving budgets for "productivity tools" that are hard to measure. They are approving budgets for labor replacement or guaranteed output.

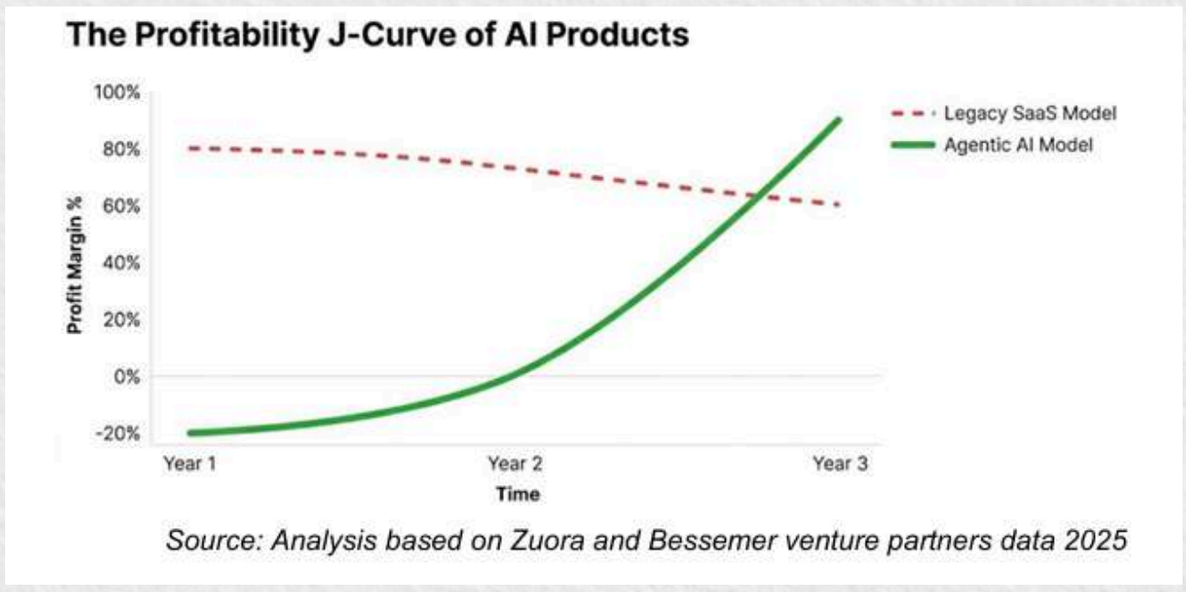


The New Financial Model: Outcome-Based Pricing The "New Product Playbook" requires a radical shift in revenue recognition. We are seeing the rise of "The Cognitive Margin"-the profit margin on a unit of AI "thought." Consider the difference between a legacy SaaS CRM and a 2026 AI Agent: 1. Old Model: You pay Salesforce $150/month to give your sales rep a place to type notes. 2. New Model: You pay an AI Sales Agent $50 per qualified meeting booked. This shift transfers risk from the buyer to the vendor, but it unlocks uncapped upside. If the AI becomes 2x more efficient in 2026 due to model optimization (e.g., cheaper inference from smaller models), the vendor keeps that margin. In the per-seat model, efficiency gains were passed to the customer as "unused shelfware."

Why Most Products Fail Financial Execution The theme of this playbook asks: "Why do most products fail on financial execution, not ideas?" In the AI era, the answer is Inference Cost Blindness. Many startups in late 2024 built products assuming that "compute will get cheaper forever." While token costs dropped, usage complexity skyrocketed. "Reasoning models" (like the o1/o3 series) require chain-of-thought processing that consumes 10x-50x more compute per task than simple models.

Products failing in 2026 are those that:

- Price on Input, Cost on Output: They charge a flat fee but incur variable costs on complex queries.
- Ignore the "Verification Tax": In 2026, enterprise clients demand "Zero Trust" AI. They don't just want an answer; they want a verified citation. Building this verification layer adds 30-40% to the Cost of Goods Sold, which most financial models forgot to account for.



Source: Analysis based on Zuora and Bessemer venture partners data 2025

Strategic Pivot: From SaaS to "Work-as-a-Service"

The financial winners of 2026 are treating their AI not as a software asset, but as a digital workforce.

- Intercom's Fin was the pioneer, charging per successful resolution, not per chat.
- Legal Tech is moving to charging per contract reviewed.
- Marketing Tech is charging per campaign launched.

This "Work-as-a-Service" model realigns the incentives. It forces Product Managers to obsess over Task Completion Rates rather than just "Daily Active Users." If the AI doesn't finish the job, the company doesn't get paid. This is the ultimate forcing function for product quality.

Conclusion: The Boardroom Imperative

For the Finance specialization, the lesson is clear. The "New Product Playbook" is not about adding AI features to existing products; it is about restructuring the P&L to support variable-cost, high-value outcomes.

We are leaving the era of "paying for promises" (subscriptions) and entering the era of "paying for performance" (outcomes). The firms that cling to the safety of 2020-era SaaS metrics will find themselves disrupted not by better technology, but by better alignment with the customer's wallet. In 2026, the best product feature is a guaranteed result.

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Why Most Products Fail on Financial Execution:

"Ideas sell the dream; financial planning ensures survival"

RUNNER UP

SANVI VERMA

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Icing on a cupcake is important; it acts as a visual hook, which is imperative in attracting customers. But icing alone cannot stand. Without the cake beneath it, even the most elaborate frosting collapses. Ideas function similarly, they attract attention and generate interest. Yet, without a financially viable business model, these ideas quickly lose their value. In the modern market, financial execution acts as a cake, it's the basis for determining whether the cake can hold the icing, or does it end up collapsing under its own weight.

Source: Canva

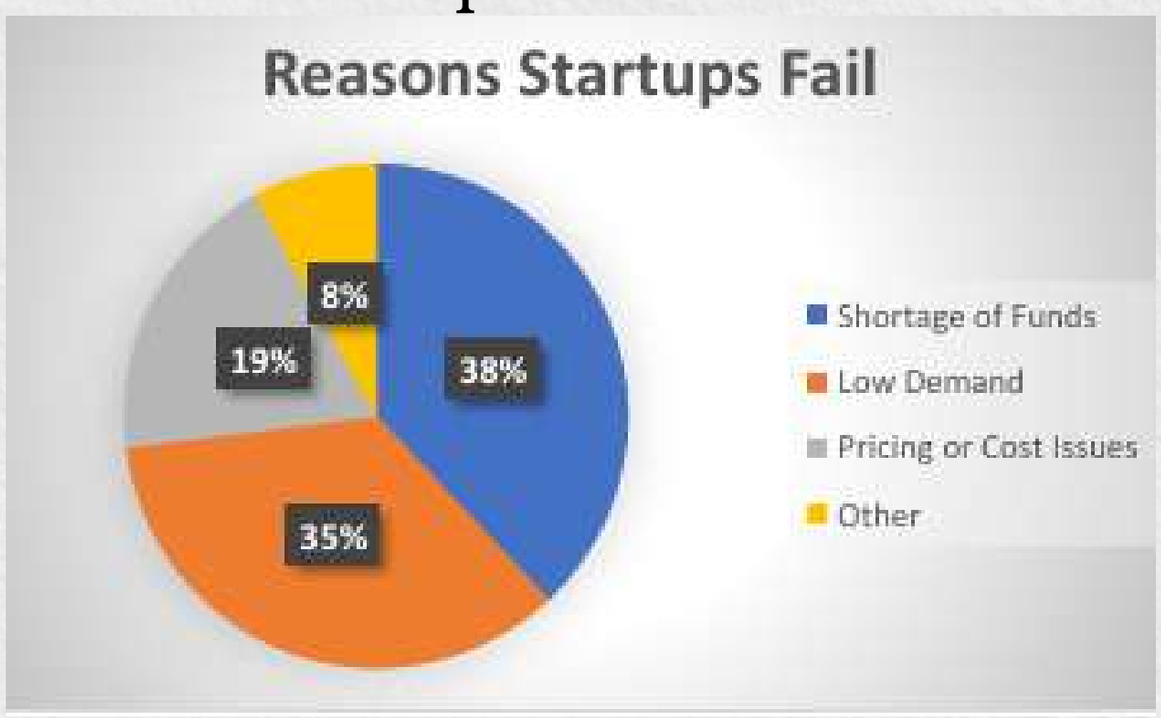
The rise of AI may have reduced some friction at the surface level, but in actuality, it has intensified traditional business constraints. While artificial intelligence accelerates idea generation, product development and personalisation of services, it also raises significant new costs in the domain of cloud computing, data acquisition and specialised talent among them. Today, the cost of transforming an idea into a working product is next to none. What once took years of development and resources can now be prototyped in weeks. As the focus shifts to innovation, financial planning lags. Budget forecasts are made with the best-case scenario in mind while neglecting the market forces. Companies focus on rapid growth without ensuring their stability. In such environments where decisions are made haphazardly and according to whim, failure is not seen as a surprise. As the numbers line up, the company's impending doom steps further up, and a rapidly expanding empire ends up crumbling under the pressure of financial distress.

The pattern is not limited to AI tools and services. Long before AI was mainstream, people still mistook rapid

expansion for sustainable growth. A popular example is “WeWork”. Founded in 2010, the concept was in no way a weak idea. The company identified a gap in the market, the newer generation valued connectivity and flexibility in a workspace. The demand was real and so was the response. Focused on rapid-expansion the company ended up signing long-term lease contracts on the basis of short-term memberships as a revenue source. Aggressive expansion with the belief that an increase in scale would solve any financial inefficiencies led to the collapse of the company. The company’s valuation plummeted from nearly $47 billion to a mere fraction of that figure. While the idea was strong, their financial strategy had to go through a reform or two.

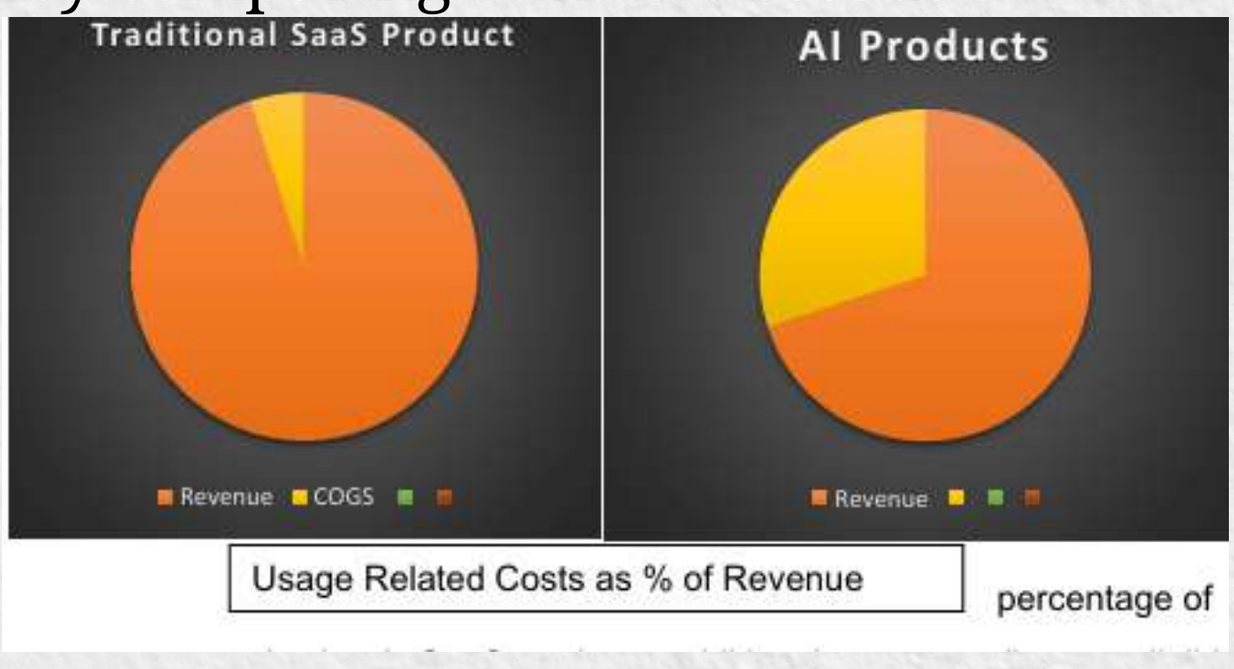
What happened with WeWork is not an isolated incident. Data consistently shows that startups are far more likely to fail due to poor financial execution than due to bad ideas. Research indicates that approximately 38% of startups fail because they run out of money and are unable to raise fresh capital. Even when the demand exists, poor financial execution can lead a growing company to destabilisation.

This data tells us exactly why financial execution determines survival in today’s highly competitive market. In order to get an idea of financial challenges in this AI-driven economy, we first need to get an idea of how AI-products differ from traditional SaaS products.



In a traditional SaaS product, the gross-margins run around 80-90% due to the near-zero incremental cost per user whereas, an AI centric software usually experiences compressed margins of about 50–60% because every inference carries real compute cost.

Another way to see this divergence is by comparing variable cost as a



Usage Related Costs as % of Revenue

percentage of

percentage of revenue. In classic SaaS products, additional users contribute negligible incremental costs. In contrast, AI products add up to real expenses as they are used. This adds up to a variable cost of 20-40% of the revenue. In a Traditional SaaS model, once the software is built, the scaling costs are manageable. This is not the case for AI-based products, the more these tools are used, the higher the computing costs rise. As a result, an increase in scale is no longer completely positive.

The economic differences between traditional SaaS and AI products force a rethinking of pricing models. Fixed subscription pricing, long considered the gold standard in SaaS, becomes dangerous when costs scale with usage. In AI-driven products, high-usage customers can quickly become unprofitable, turning growth into a liability rather than a strength. This mismatch between pricing and cost structure explains why many AI start-ups struggle to achieve profitability even when demand is strong. Companies that successfully manage to create a pricing model that can cope with usage-based or tiered models are the ones that can afford to scale sustainably.

One such example is OpenAI, with every new user they gained, the marginal costs kept rising. Every prompt gave rise to new costs. To solve this problem, the company built a pricing model where no user could scale usage without contributing to the underlying operational costs, thus proving that disciplined financial execution can save even the most compute-intensive innovations.

The key lesson from these examples is that in the age of AI, financial planning cannot come after the product is built, it has to be integrated into the design itself. Companies that succeed are those that price their products in line with real costs, keep a close watch on how much each user actually costs them, and slow down growth when spending starts to outpace earnings. For AI-based products, rapid growth on its own is no longer proof of success. What truly matters is whether every use of the product supports long-term sustainability. Businesses that recognise these limits early are able to grow steadily, while those that chase scale, hoping efficiency will eventually catch up, often end up overwhelmed by the very demand they worked so hard to create. In today's environment, where new ideas are everywhere, but costs remain high, financial discipline has become a decisive advantage.

In the rush to celebrate innovation, it is easy to mistake attractiveness for strength. Ideas, like icing, catch the eye and create desire but without a solid base, they cannot stand for long. The AI era has made it easier than ever to produce dazzling products, but it has also made weak foundations collapse faster and more publicly than before. Financial execution is the cake beneath the icing: unseen, often uncelebrated, yet essential.

When it is neglected, even the most impressive ideas eventually sink under their own weight. In the end, success does not belong to the most imaginative product on display, but to the one that is strong enough to carry its own ambition. (source: Luísa Zhou, Forbes, getmonetizely.com)

FROM PITCH TO PRODUCT: MARKETING SHARK TANK BRANDS

NATIONAL FINALIST

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(2023 - 2028)

TELEVISED ENTREPRENEURIAL PLATFORMS AS HIGH-VELOCITY ENGINES OF COMMERCIALIZATION AND MARKET LEGITIMACY

Shark Tank is a compressed commercialisation laboratory, providing an amalgamation of the following elements: venture finance, narrative persuasion, branding psychology, investor signalling, market validation and operational scalability into one singular broadcast transaction whereby prototypes evolve into a legitimised national product. Successful entrepreneurs use execution systems, not theatrical pitches, to systematically convert credibility into positioning, differentiate product architecture from competitors, develop go-to-market strategies, penetrate multiple channels, create capital efficiencies and adhere to governance disciplines. The degree of convergence within the portfolios indicates the existence of seven determinants: precision of problem/solution defensible value propositions scalable logic integrity of unit economics orchestration of channels trust signalling mentor, led execution. The broadcast functions as both a funding source via exposure, an awareness catalyst, a certification symbol and a primer for building distribution channels that facilitate the transformation of narrative equity into financial equity and rapid acquisition under public scrutiny. (Kerr, Lerner, & Schoar, 2014)

NARRATIVE ENGINEERING AND INVESTOR SIGNALING AS PRIMARY DRIVERS OF MARKET LEGITIMACY CREATION

Pitch Architecture Inc. provides an architecture for encodings for persuasion through problem framing, differentiating your solutions from competitors, demonstrating progress already made, establishing a valuation anchor (so to speak), creating fluent metrics, leveraging concessions, and controlling negotiations, all to reduce both the information asymmetry and the reputational risk involved in the pitch. The “Shark Effect” provides a mechanism through which celebrity credibility is transferred to the consumer, accelerating the acquisition cycle of the product, enabling strategic partnerships to be created much easier,

and lowering the barriers to adoption of the product for the consumer The eight performance heuristics are: signal scalability, tell an emotional story, eliminate jargon, exhibit CAC and LTV correlation, anticipate and respond to objections, validate through demos, exhibit the founders 'authenticity, and express capital intentionality. The empirical evidence supporting the above-listed outcomes is that search lift, increased website traffic, increased social amplification, and accelerated inquiries resulting from television pitches frequently exceed the amount invested in equipment. (Pollack & Gulati, 2007)

INDIAN PORTFOLIO BRANDS DEMONSTRATING DIFFERENTIATED PRODUCT ARCHITECTURE AND POSITIONING PRECISION EXECUTION

Investor-backed ventures demonstrate an established pattern of replicable pathways (i.e., Transfer of Credibility, Acceleration of Legitimacy, Amplification of Demand, Scaling Operations, and Diversification of Portfolio). "Bummer" created a velocity based DTC model based on their "Micro Modal" sustainable product and their Gen-Z branding efforts. In addition, "Auli Lifestyle" combined Ayurveda-based science with an affordable segmentation strategy and created international distribution opportunities. "Snitch" utilized a data-driven approach to the fast-fashion model exhibiting SKU Velocity, a multi-channel strategy utilizing inventory-light scaling. "Skippi Ice Pops" differentiated themselves through Preservative-Free, Cold-Chain Free, Viral Visibility and a 40-fold acceleration in revenue growth. Zoff Masala has (created by them), along with air classified milling, purity signalling, and a hybrid penetration model, and capitalizing by converting quality process into a Brand "Moat" and pricing power to continue their journey. (Ghosh, 2022)

CHANNEL ORCHESTRATION AND OPERATIONAL READINESS GOVERNING POST BROADCAST DEMAND CONVERSION SUSTAINABILITY

Inadequate Capital without Back-End Preparedness, Channel Diversification, and Inventory Synchronization. Through offline saturation, domestic manufacturing, design differentiation, and geopolitical supply resilience, Nasher Miles. TagZ Foods executed patented popping, functional indulgence brand, distribution throughout India, and ARR expanded three times over. Yes Madam was the one who institutionalized Went service platformization by scheduling through their APP, giving their workers more power, and practicing the EBITDA discipline. Using margin, focused dcor and significant revenues from their marketplace and international seeding, Nestroots has accomplished its mission. To achieve broadcast driven demand, brands needed to automate customer orders, orchestrate fulfillment, perform CRM retention and pre buffer stock to avoid service collapse, margin erosion, reputation dilution, and failing to govern their operations properly. (Chopra & Meindl, 2021)

STRATEGIC MARKETING INFLECTION POINTS STRUCTURING SURVIVABILITY BEYOND TELEVISED VISIBILITY MOMENTUM EFFECTS

Cross, case analyses have identified five levers: precision of positioning, defensibility of product, hybridization of channel, engineering of brand trust and the disciplined deployment of capital. Positioning is the factor that determines the extent to which a category is owned (the framing of the pain point and the narrative coherence). Defensibility derives from patented processes, ingredient innovations, unique design and algorithms customized for personalisation. Channel Architecture consists of Direct To Consumer (D2C), Marketplaces, Offline retail, franchising, subscriptions. Trust Systems are the institutions that create and thereby institutionalise the “As Seen on Shark Tank” halo, influencer leverage, certification, partner, and social proof. Capital Governance helps in the calibration of: phased expansion strategies; the development of customer acquisition costs (CAC) to lifetime values (LTV);hybrid debt/equity capital arrangements; safeguarding of margins; avoiding rapid scaling; minimizing back, end fragility; mitigating fame dependence; and closing governance gaps. (Kotler & Keller, 2016).

GLOBAL BENCHMARKS VALIDATING SCALABLE PATTERNS OF PRODUCT SIMPLICITY AND CHANNEL LEVERAGE

US examples prove that the same commercialization model exists. Philanthropy was monetized by Bombas using loyalty economics and branded for its purpose, while Everlywell used D2C Testing, an omnichannel distribution for healthcare partnerships, and monetization of diagnostic data to create more accessible diagnostic tests. Bombas combined adaptive polymer design, endorsement from a celebrity, and retail amplification into a billion-dollar business using its unique way to foster brand loyalty among customers. Cousins Maine Lobster scaled using an asset-light model of franchising, which provides authenticity to its suppliers. The Comfy and DUDE Wipes took their products viral by leveraging eco-friendly brands, licensing diversification, and integrating their products across mainstream retailers. The outcomes indicate that the simplest emotional brand, leveraging channels, and extending their businesses in a disciplined manner are much more effective than creating spectacle narratives or focusing only on the short term. (Editorial, 2020).

EXECUTION GOVERNANCE TRANSFORMING TELEVISED ATTENTION INTO ENDURING CATEGORY LEADERSHIP AND RETENTION OUTCOMES

Sharks evolve into fast-track channels by acting as the endorsement, distribution, governance adviser, valuation underwriter, shortening cycles to enable amplification through media channels, and provide institutional capital access. Sustainable winners institutionalizing new methods of continuous innovation

mapped to community-driven branding; omnichannel scalability; and financial discipline. The pitch increases awareness, while the execution of the pitch through marketing will dictate whether or not a venture survives. Once broadcasts have been aired, the true competition will begin. Companies Dedicated to Using Storytelling and Technology, Integrated Operations and Human Capital with Governance Successfully Transition from Launch Recognition Into Realized Organizational Capabilities. The Remaining Types of Companies Are relegated back to the peripheral complexity of doing business, reinforcing the following basic equation - Differentiated Products + Optimized Marketing Mix + Governance of Execution = Continued Growth as Scalable Enterprise Leadership. (Kaplan & Strömberg, 2004)

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H.E.A.R.T. Teams: Building Product-Driven Teams for Innovation in 2025 and Beyond

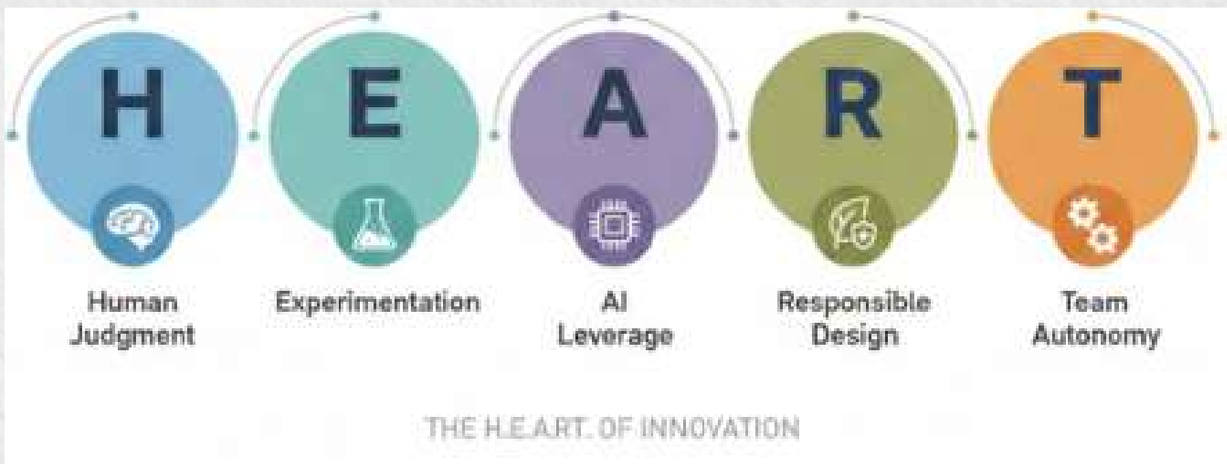
NATIONAL FINALIST

SANSKRITI SINGH

T.A. Pai Management Institute
BBA- 3rd Year
2025

Abstract

With the changing of the competitive advantage based exclusively on technology due to the recent developments in AI, sustainability imperatives, as well as the high rates of innovation, organizations cannot afford to ignore the importance of technology any longer. The new frontier is on H.E.A.R.T. teams- Human judgment, Experimentation, AI leverage, Responsible design, and Team autonomy. The future-ready innovation engines are these product-focused teams, which are a combination of empathy, data driven decision-making, and cross-functional collaboration. This article discusses the ways in which HR can design these teams, develop capabilities, rewards, future redesign and empower leadership to develop ideas into meaningful products in the future.



future. Figure 1: H.E.A.R.T. Teams – Key principles driving product innovation in 2026+

Introduction: The New Competitive Advantage is Product Teams

The lifecycle of products has become shorter, and the demands of users have become more refined exponentially. AI is capable of speeding up the work, though, without carefully organized teams, the innovation will not progress. Companies need to move to product-based, AI-enhanced teams that are less functional in nature. HR has become the architect of these teams, creating systems in which talent, tools, and purpose intersect. In the AI age, products do not fail due to ideas; they fail due to teams not being built to learn fast. The H.E.A.R.T. Framework The future product innovation is characterized by H.E.A.R.T. teams:

- Human Judgment: Use AI knowledge with wisdom, compassion, and skepticism.
- Experimentation: Introduction to normalize speedy iteration, hypothesis testing, and failure learning.
- AI Leverage: This is the application of AI in research, prototyping, and predictive insights, but it does not

involve the replacement of human intuition.

- Responsible Design: Incorporating the aspects of sustainability, inclusiveness, and long-term impact in each product decision.
- Team Autonomy: Cross-functional teams should have the autonomy to own the issue, both in problem identification and market contribution.

Traditional Metrics	H.E.A.R.T. Metrics
Output (Features shipped, lines of code, tickets closed)	**User Outcomes** (Value realized by the customer, problem resolution)
Efficiency (Resource utilization, speed of delivery)	**Learning Velocity** (Speed of validated learning and experimentation)
Individual KPIs (Personal performance, siloed goals)	**Team Impact** (Collective growth, cross-functional success)

Figure 2: Traditional vs H.E.A.R.T. Metrics for measuring team performance.

Artificial Intelligence as an Amplifier, not a Substitute

By 2026, AI will enhance product processes: faster research, offering more personalized and simulated situations. Nonetheless, human beings are still required to:

- Resolve ambiguity.
- Make ethical trade-offs.
- Strategically present issues.

HR needs to come up with hybrid positions like AI Ethics Leads and Human-in-the Loop Designers, where AI is used to empower but not replace.

Next-Generation Competencies of Product-Driven Teams

The skill stack to produce product innovation needs to be mixed:

- Product Thinking: Getting into the root of issues and then suggesting solutions
- Data Literacy: Interpreting analytics to make decisions.
- AI Collaboration Skills: Understanding when and how to trust AI awareness.
- Systems Thinking: Seeing secondary effects in the long term.
- Ethical Reasoning: Responsible design of products for society.

HR must embrace dynamic sets of skill taxonomies that change in response to changes in the market and technology. The H.E.A.R.T. teams are effective in environments where the learning process is cherished. In addition to formal training, organizations need to support the idea of knowledge-sharing, mentoring each other, and on-the-job reflection about the achievements and failures. This learning culture enables teams to respond swiftly to the constantly evolving markets, make maximum use of emerging AI tools, and predict the needs of its users. HR can facilitate this through integrating learning cycles into the routine of a team, promoting teamwork across teams, and rewarding both learning and performance. Essentially, a learning team innovates as a team where every iteration becomes one more step towards leading in the market.

Restructuring Performance and Incentives

The old measures encourage productivity and effectiveness, usually discouraging innovation. H.E.A.R.T. teams require:

- Outcomes in a team that are related to user impact.
- Measures of learning speed (experiments completed, wisdom

created)

- Liquidity in career for product, technology, and business.

This will make sure that teams are encouraged to be innovative and not to do the same thing they did previously.

Leadership in the Age of Product-Driven Teams

The leaders of 2026 will need to change the paradigm from control in the context:

- Ask questions more effectively than provide answers.
- Allow a psychological safety of experimentation.
- Strike a balance between speed, trust, and sustainability.

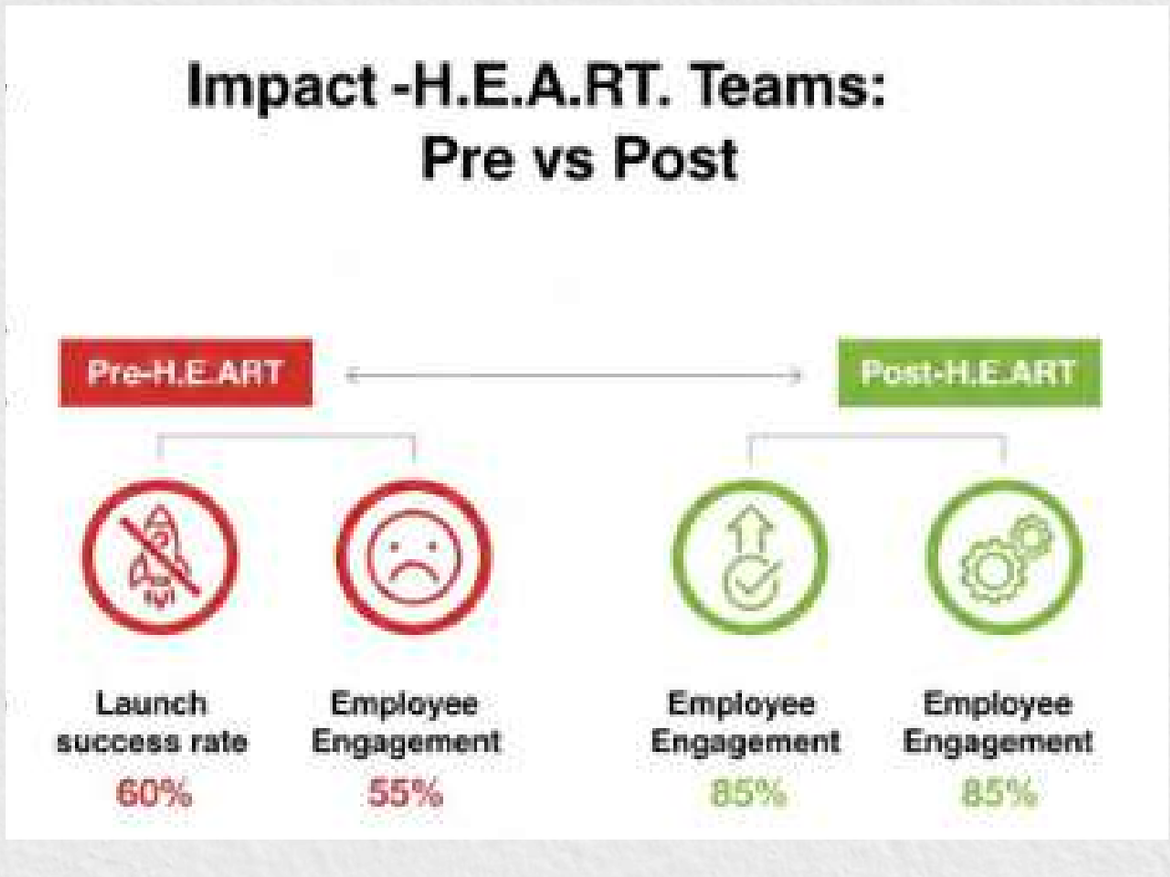
HR ought to invest in programs that focus on coaching, ethical being, and sense making that will help leaders lead cross-functional teams that operate independently.

Case Insight: The Power of H.E.A.R.T. Teams

Take an example of a global consumer-tech organization, which has been reorganized into H.E.A.R.T. teams:

- The simulations based on AI minimized prototyping down to six days.
- Sustainable product designing was achieved through ethical review checkpoints.
- Employee involvement and faster decision making were enabled through team autonomy.

Result: The success rate of the launch increased by 40%, and the employee satisfaction increased by 30%.



Summary: HR as the Designer of Future Innovation The convergence of people, AI, and purpose is the competitive advantage in the new product playbook in 2026 and beyond. This convergence is reflected in H.E.A.R.T. teams that combine human judgment and AI, promote experimentation, and make every decision responsible. HR is no longer a support role, but projects strategist of innovation ecosystems. Those organizations that master H.E.A.R.T. will not only create successful products, but they will also create lasting relevance in the fast-changing world.

NATIONAL FINALIST

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2025-2027

Agile work cultures foster rapid iteration, cross-functional collaboration, and customer feedback loops that dramatically speed up product innovation in competitive landscapes. By replacing rigid planning with flexible sprints and shared ownership, teams deliver market-ready solutions faster while adapting to real-world shifts.

Foundations of Agile Culture

Agile draws from the 2001 Manifesto, prioritizing individuals and interactions, working products, customer collaboration, and responsiveness to change over rigid processes. Daily standups align efforts, sprint planning sets focused goals, and retrospectives drive continuous improvement. Key frameworks include Scrum—with defined roles (Product Owner, Scrum Master, Development Team), time-boxed sprints (2-4 weeks), and ceremonies like reviews—for structured delivery. Kanban emphasizes visual boards, work-in-progress (WIP) limits, and flow optimization to eliminate bottlenecks. SAFe (Scaled Agile Framework) scales this across enterprises through Agile Release Trains (ARTs), syncing 50-125 people in Program Increment (PI) planning.

During my last work experience, in practice, every team—regardless of domain— gained deep product knowledge, from Figma prototypes to development flows, and contributed ideas freely. This broke silos, with non-technical members spotting UX flaws or feature opportunities early, accelerating prototypes through collective input.

Accelerating Product Innovation

Waterfall's sequential approach locks in requirements upfront, often leading to outdated products after months of development. Agile counters with MVPs launched in weeks, refined via user data —yielding 64% success rates versus Waterfall's 32%, 40% faster time-to-market, and higher ROI. Cross-domain involvement amplifies this: Ops or compliance teams reviewing Figma wireframes uncover issues like regulatory hurdles in fintech apps, saving costly rework.

Framework Comparison

Framework	Ideal Use Case	Innovation Edge	Core Metric
Scrum	Team-level structure	Rapid experiments, velocity tracking	Sprint velocity
Kanban	Ongoing workflows	Bottleneck removal, flow efficiency	Cycle time
SAFe	Large-scale coordination	Aligned autonomy at enterprise level	PI objectives
Spotify Squads	Creative, autonomous units	End-to-end ownership	Squad health indicators

Frameworks Powering Real Innovation

Spotify Squad Model:

Small, autonomous squads (6-8 people) own features holistically, supported by chapters for skills and guilds for knowledge sharing. This birthed innovations like Discover Weekly, iterating AI recommendations for 500M+ users via constant experimentation.

SAFe at Philips:

Scaled to thousands, it compressed release cycles from 18 to 6 months and cut features by 58% through focused PI planning—ensuring enterprise alignment without stifling creativity.

Indian tech giants like Infosys and TCS deploy SAFe for biweekly production deploys via CI/CD. Universal Figma access mirrored this: Diverse teams proposed intuitive dashboards (e.g., swipe gestures informed by UPI habits), boosting prototype speed by 30% through crowd-sourced refinement—embodying Agile's inspect-and-adapt rhythm.

Quantifying the Impact

Velocity measures story points per sprint for throughput; cycle time tracks idea-to deployment for speed—elite teams hit 80-100 points consistently, halving cycles via retrospectives. Low escape rates (<5%) maintain quality. PayPal's Scrum adoption launched 58 products in six months; GE's FastWorks increased innovation by 20%. Indian organizations lead with 36% high maturity, exemplified by cross-subsidiary squads building 540-bed COVID hospitals in 60 days—tying Agile to tangible outcomes.

Overcoming Implementation Barriers

Common pitfalls include leadership gaps (44% failure point), cultural pushback, and "Agilefall" hybrids chasing outputs over value. Counter with-

- Executive modeling: Leaders Holistic training: Product immersion for all domains.
-
- Outcome-focused metrics: Prioritize cycle time and user satisfaction.
- Phased roHolistic training: Product immersion for all domains.llouts: Pilot squads before SAFe ARTs.

Cross-domain product fluency proved key to sustaining momentum, turning potential resistance into collaborative momentum.

Strategic Imperative for the Future

Agile cultures demand more than tools—they require mindset shifts toward autonomy and experimentation. With 71% organizational adoption, integrating AI for predictive velocity will redefine sprints. In India's fintech and tech surge, blending frameworks like SAFe with

universal product ownership positions teams to out innovate globally.

Adopt Scrum or Kanban with relentless cross-learning: The result is not just faster products, but resilient, market-dominating innovation.

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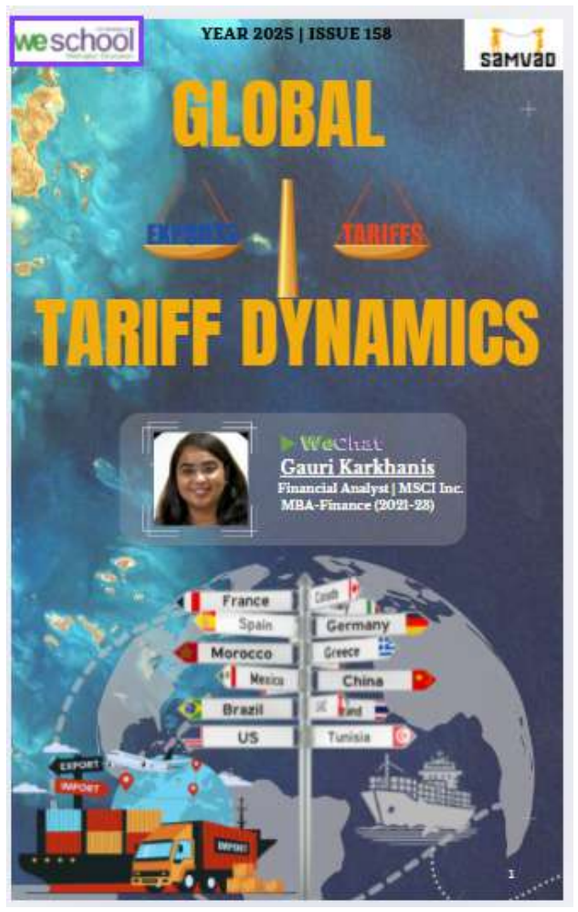

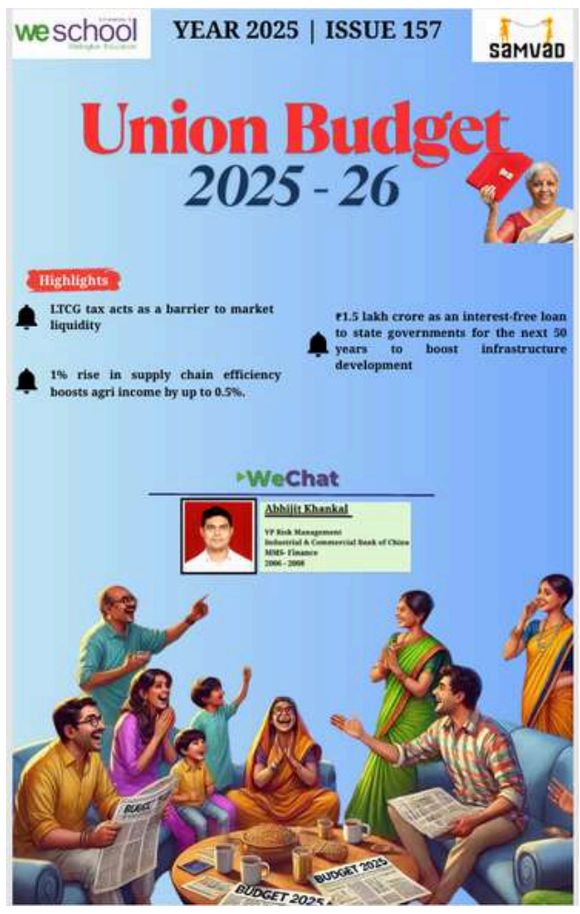

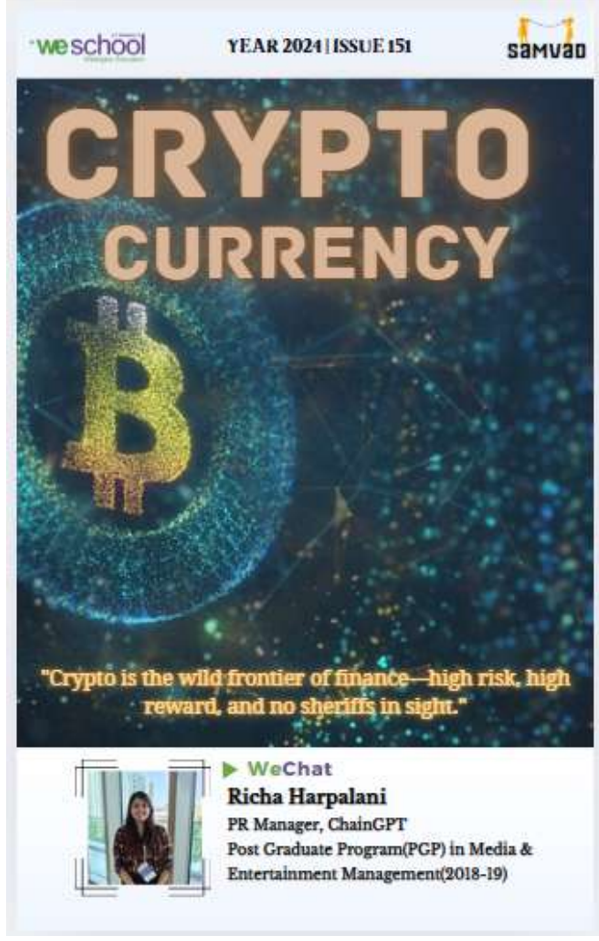

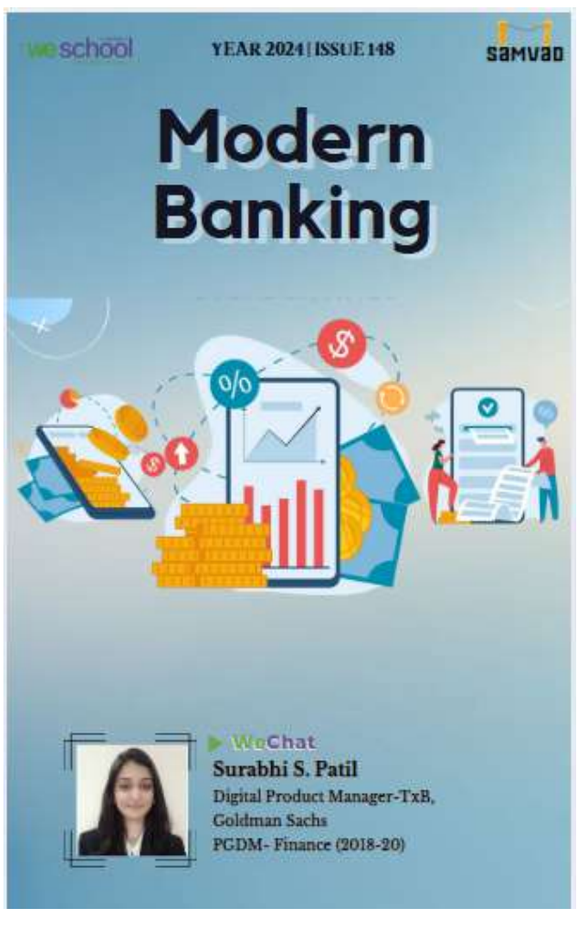

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