

Community Banks Embrace Product Orientation at Alloy Labs' ProductX 2025 Summit

Community bankers gathered at ProductX 2025 to master product thinking, shift from outputs to outcomes, and embrace partnerships as key product strategies.

CHICAGO, IL, UNITED STATES, August 7, 2025 /EINPresswire.com/ -- Members of Alloy Labs, a

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ProductX 2025 gave us the candid, collaborative space we needed to shift mindsets, build capability, and leave inspired, aligned, and ready to innovate.”

Brooke Fitts, VP & Head of Payment Products and Strategy, Kotapay

consortium of leading community banks, convened in Chicago last month for ProductX, an exclusive event for member financial institutions embracing a product-oriented mindset to deliver customer-centric products in an increasingly commoditized banking landscape.

The two-day workshop brought together product, innovation, [strategy](#), and line-of-business leaders from across the country to accelerate their transformation from project-based execution to true product leadership. A central theme of the event: winning banks aren't stuck debating build vs. buy—they're forming smart

[partnerships](#) and treating them like product lines, not vendor contracts.

“Product X sparked exactly the kind of conversation we need during Strategic Planning season. Every community bank is working hard to innovate and stay competitive—but real progress starts by asking the right questions: Why are we doing what we do? What problem are we trying to solve? How will we know if we've succeeded? This workshop helped us shift from jumping to solutions to first getting clear on the 'why'—then moving into the 'how.' It also gave us a great framework to talk with our organization about the difference between a product and a project,” said Marianela Vazquez, EVP, Chief Operating Officer at Reading Cooperative Bank.

Highlights from ProductX 2025

Banks Are Becoming Product Organizations

Alloy Labs showcased how member banks are building internal product management capability even without in-house engineering teams. Through practical frameworks and interactive

workshops, attendees learned to shift from outputs (“launch a new app”) to outcomes (“grow deposits by \$25M from Gen Z customers”), and from one-time projects to persistent, insight-driven product ownership.

Partnership as a Product Strategy
Instead of “build vs. buy,” the conversation turned to “build vs. partner.” The summit emphasized that product-minded banks don’t need to code software—they need to craft value propositions. By partnering with fintechs and owning the customer experience end-to-end, banks are offering specialized solutions. “Great banks aren’t building everything themselves. They’re curating differentiated bundles by owning the ‘why’ and partnering for the ‘how,’” said Samer Saab, SVP of Product at Alloy Labs.



Leaders from community banks across the country collaborate at ProductX 2025, exploring new frameworks to drive product innovation and customer-centric growth.

Alloy Labs member banks received tools to:

- Translate [customer insights](#) into actionable product requirements
- Run rapid partner evaluations based on behavioral signals, not just RFPs
- Set up measurement systems that track product outcomes over vanity metrics

The sessions covered the full product lifecycle: from ideation and validation to post-launch learning and iteration; tailored for non-technical community bank environments.

Why It Matters

Traditional banking is under pressure. Commoditization, AI-powered comparison tools, and rising customer expectations are squeezing margins. ProductX 2025 equipped banks to fight back with better customer understanding, clearer differentiation, and a stronger ability to partner at speed. "ProductX is the one place where I can collaborate with people who are working to future proof their banks with a product focus," said Megan Wiseman, Digital Platforms Manager at Chesapeake Bank.

About Alloy Labs

Alloy Labs is a consortium of 80+ community and mid-size banks working together to better serve the evolving needs of our customers. Viewed as a single entity, we are a top 10 bank which gives us the scale to work with large providers and provide a scaling path for startup partners. We use the knowledge of the network to develop insights that drive partnerships, product

development, and strategic investments.

JP Nicols

Alloy Labs

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