**How to tackle technical debt before it stalls your growth**

*Attributed to:*[*Henry Helgeson*](https://www.linkedin.com/in/henryhelgeson/)*, CEO at*[*BlueSnap*](http://bluesnap.com/)

Europe is at a turning point. In a more competitive and unpredictable global environment, European scaleups are expanding at an [average rate of 38% per year](https://www.sage.com/en-gb/-/media/files/company/documents/pdf/digital-newsroom/sage-scaleup-report-europe-final.pdf) – nearly double the OECD benchmark for high-growth firms.

But the momentum isn’t limited to startups. Across the enterprise landscape, businesses are pushing into new markets, modernising infrastructure, and accelerating digital transformation. The opportunity is real – but so is the friction.

As companies scale their operations, their tech stacks often expand just as fast. And with that growth comes complexity. Digitalisation and cross-border trade are critical to effective expansion – from cloud infrastructure to global payment systems, businesses introduce new tools to boost productivity and reach. But too often, they overlook a pressing issue: technical debt.

At first, it might seem harmless – some overlapping tools here, a few manual workarounds there. But over time, what once supported your business turns into a tangled web of incompatible systems and clunky processes that overwhelm your teams.

It’s not a fringe issue. With [91%](https://cto.academy/how-to-best-manage-tech-debt/) of CTOs considering technical debt more concerning than even cybersecurity and employee turnover, the need to tackle it is critical for any growth-focused business.

**How does technical debt start?**

Technical debt often builds gradually – but it is not necessarily the result of bad decision-making. A common cause is over-integration. As businesses scale, they rush to solve immediate challenges: applying band-aid fixes with multiple third-party providers to develop custom workarounds. But every new system brings another layer of complexity, and these integrations weigh down maintenance teams and introduce more potential points of failure.

Legacy systems are another issue. When technology providers neglect updating their products, internal teams are left with obsolete systems and often attempt to fill the gaps with in-house solutions. These fixes are rarely flexible or scalable and require constant upkeep.

Misaligned business goals also contribute. As priorities shift, older systems designed for earlier iterations of the business struggle to keep up. Still, they remain in place because replacing them is perceived as too risky or too expensive. What starts as small trade-offs snowballs into major structural friction.

**How to spot technical debt red flags**

If you know what to look for, the signs are clear: if your IT team struggles to implement new features, relies on manual workarounds, or constantly patches existing systems, technical debt is slowing you down.

IT departments that are stuck in maintenance mode – rather than driving innovation – are another red flag. If your team is stuck fixing, not building, your growth potential shrinks.

Customer experience suffers too. Slow,  unreliable systems lead to frustration and churn – especially when users demand speed and reliability.

Another common yet overlooked indicator is a fragmented payments infrastructure. As companies enter new markets, they often add payment providers to support local needs. Over time, this creates a disconnected web of providers, each requiring their own maintenance and integration efforts.

The situation becomes even more dire when software partners focus on short-term wins, without building for long-term scale or resilience. Where built-in redundancy or failover is missing, internal teams carry the load – adding complexity, risk, and more debt.

**A smarter way to scale**

To scale effectively without accumulating technical debt, companies need to plan ahead. As such, when companies evolve their processes and align themselves to their chosen CRM or ERP systems, they experience shorter implementation times and reduced maintenance.

Meanwhile, if international expansion is part of the growth plan, it’s important to select payment providers that already support the currencies and payment methods you’ll need in future markets. This avoids the need to bolt on additional systems later, preserving simplicity and reliability.

Finally, make managing technical debt a regular practice. Even the most self-aware businesses must schedule time and allocate sufficient budget to audit their tech stacks. From retiring outdated components to making necessary updates, prevention is always more cost-effective than emergency overhauls.

Technical debt can slow momentum, frustrate teams, and erode customer trust. But it’s not inevitable. With the right mindset and strategy, your tech stack can become a platform for growth – not a barrier to it. Build with the future in mind, and burgeoning European businesses can turn complexity into a competitive advantage.

**ENDS**