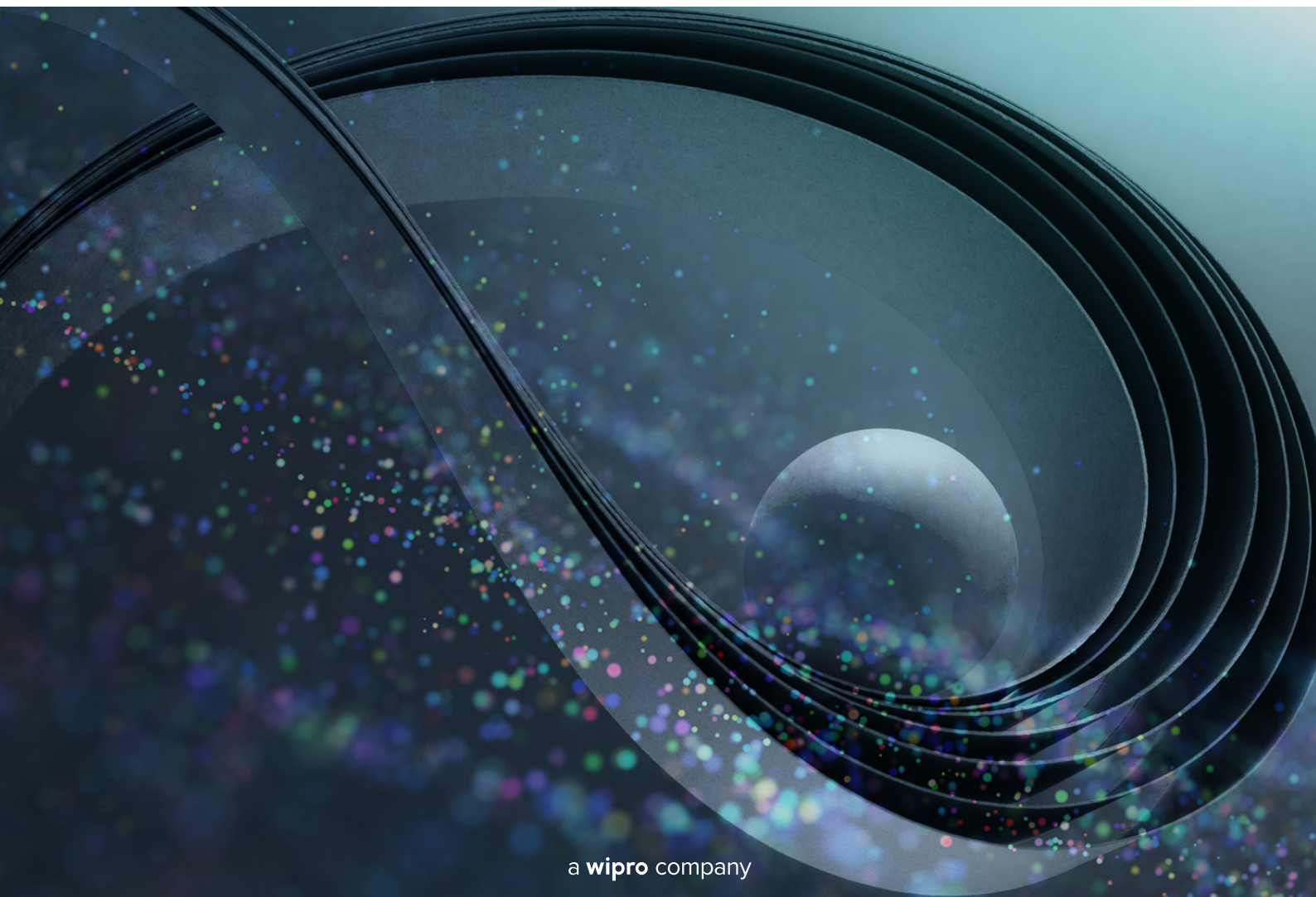# CAPCO

WHY FINANCIAL SERVICES IT SHOULD EMBRACE LOW-CODE/NO-CODE AND CITIZEN DEVELOPERS

New Low-Code/No-Code(LC/NC) technologies are changing the game in terms of democratizing innovation within organizations. The transparency, control and low barrier to entry these tools offer means that all business functions can raise their capability level and benefit from change that is delivered rapidly and at low risk without the need for major transformational funding.

WHY DO WE NEED THIS?

Business logic needs to change *constantly*: either some edge case wasn't considered, or some new information source needs to be included, or client, market or political data has shifted. However, large, structured change programs, even as they pay lip service to agile methodologies, are very rarely set up to cope with this relentless stream of low-level adjustments.

Better, then, to put these tasks in the hands of Citizen Developers – business users with little coding experience but possessing baseline technical skills and a desire for change, who can leverage Low-Code/No-Code technology in combination with their business process understanding to build solutions within functional areas.

SOME CONTEXT

Ever since the first macro – since the first formula even – was written in a spreadsheet, Citizen Developers have been with us. Line staff's inclination to automate, simplify and otherwise enhance their day-to-day workflow is a positive one: after all, we ideally want our expensive subject matter experts to be focused on deploying their skills wherever possible, not bogged down moving data around in repeatable processes.

In time this work started to get bigger, either spinning out to 'desk IT' or to mini-End User Applications, often powered by Microsoft's Excel and/or Access. Gradually they became so substantial that they needed to be bundled into 'properly' built applications, run and managed by technology functions. Post 2008, as projects and programs became more structured, the software development lifecycle became more fractured and commoditized. Budget became *much* harder to access and

needed to be prioritized against substantial cost savings or business benefit. Small change was inhibited by the behemoths of 'transformation'.
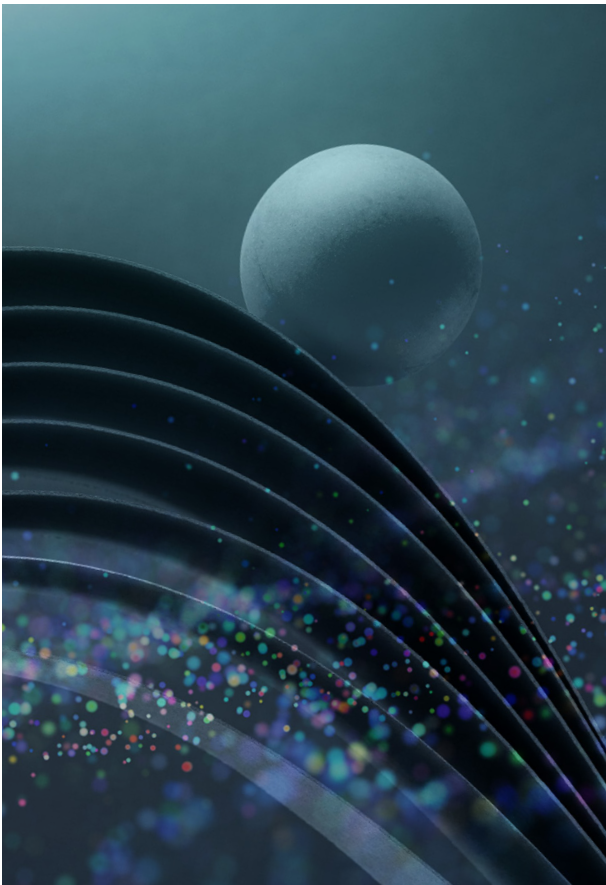
So how do we get back to low bureaucracy for low cost, low risk change?

> *What happens if the business can suddenly propagate data everywhere?*

THE CHALLENGE FOR IT

There can be fear and resistance from IT departments from such an approach. Worries about 'opening the floodgates' to unstructured access, heightened risk and the propagation of uncontrolled change. Plus, who is going to clean it up if it goes wrong? Are we creating a shadow IT organization? And isn't technology change a skill that takes years to learn? Are we no longer valuable or valued?

Technology teams of course continue to be valuable and they should be leveraged to deliver transformative change. However, the sheer scale of banking architectures and the need for constant change means that business teams don't have the time to focus on the requirements and specifications for major change while technology teams don't want to be getting distracted by the small stuff. Citizen Developers, by fixing their own small-scale problems rapidly, can grease the smaller cogs that allow the big wheels of major technology change projects to turn smoothly.

Another common concern is lack of control of data – what happens if the business can suddenly propagate data everywhere? But the business are downloading, manipulating, transforming and distributing data now. All the time. Everywhere. E-mail as a distribution mechanism is a nightmare to track, trace and manage.

Low-Code/No-Code platforms and other emerging communication channels – GSuite is fantastic for collaboration and Teams might be the best thing Microsoft have done since the Xbox – are driving this change in a structure, trackable way. The creation of in-built facades and APIs for data access and isn't just simpler to keep track of, it's traceable. The data lineage challenges we've all been struggling with become a heck of a lot easier (or, actually possible at all) if the system itself is documenting the distribution as it goes.

IMPLEMENTING A LOW-CODE/NO-CODE BASED CITIZEN DEVELOPER MODEL

To deliver on the opportunities of Low-Code/No-Code and Citizen Developer, three elements are required:

- **Platform**
- **People**
- **Process**

PLATFORM

On-premise desktop or server platforms – such as Alteryx and Tableau – are a good starting point. Licenses can be bought at a low cost with few extra controls needed. The next level of maturity for Low-Code/No-Code are Software as a Service (SaaS) platforms in the Cloud – such as Unqork or Microsoft Power Platform – allowing fully-fledged applications to be built. These may present additional privacy, security and/or practicality concerns, but given that most firms are already somewhere along their Cloud journey, such concerns should be addressed centrally and be applicable to all development, whether from IT or Citizen Developers, and should not form an additional challenge.

PEOPLE

Citizen Developers are agents of change. They should be curious, have a technology-leaning mindset, and be motivated (and be rewarded for their efforts!). Their managers should be aware of the time that needs to be dedicated towards change work (typically 10-20% of a working week). Platform owners should be evangelists for their tools, adjust governance that isn't working, and promote success stories. Communities of Expertise and Practice should be established to provide training, support, tips and tricks and help promote re-use of flows and applications.

People make change happen – but the right people, the right training and the right attitudes are needed across these Citizen Developer roles. This is not (just) about training people to use the technology but rather kickstarting their individual journeys as engineers of solutions and upskilling them with regards communication and risk.
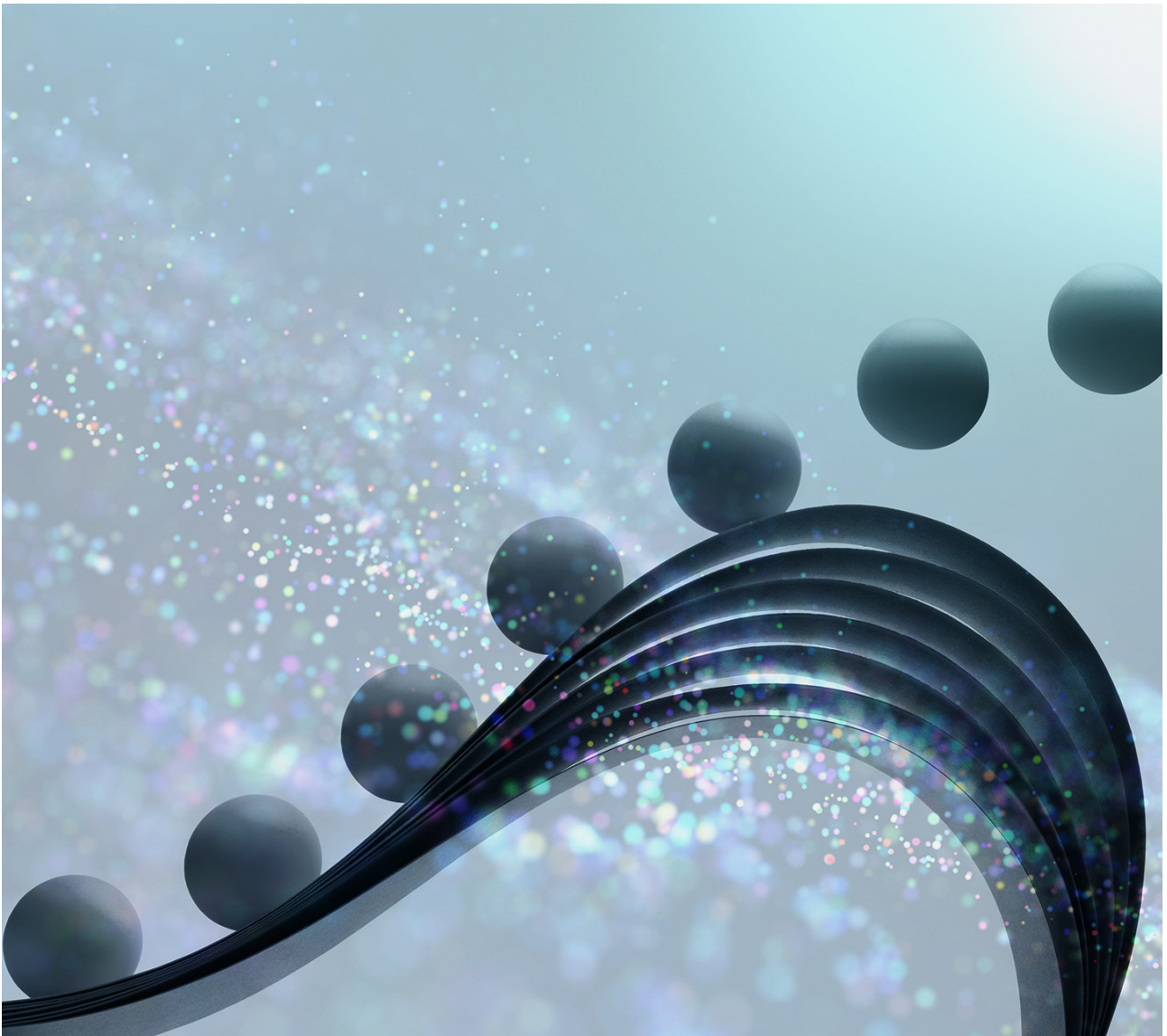
PROCESS

High volume, low risk and quick delivery change requires flexible, scalable management and automated governance. An Agile delivery model, allowing the rapid capture and prioritization of opportunities and to provide visibility and support where needed, is key. Transparency and reporting of effort and value will be demanded by senior management, so it is key to build in lightweight, scalable structures such as the Capco Optimize model.

Governance should be approached with a 'minimum viable' mindset and should be automated as far as is possible. High volume growth can come quickly for Citizen Developer opportunities (which is great!), but any manual process in governance that needs to be repeated many, many times could easily become a significant hindrance to delivery. Good, efficient governance makes for happy and productive Citizen Developers and lower risk environments.

CLOSING THOUGHTS

'Unofficial' Citizen Development is already happening – but is prone to obfuscation and heightened risk. Evolving this to structured Citizen Development, leveraging Low-Code/No-Code and an engineering mindset is not a short-term solution to technology problems, but rather is about raising the standards of all functions to utilize modern tools. Just as a lack of knowledge of Excel and PowerPoint is almost unthinkable in modern business, so Low-Code/No-Code will become an intrinsic skill for financial services professionals in the coming decade.

To learn more about the platforms, people and processes discussed in this article, please contact us:

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ABOUT CAPCO

Capco, a Wipro company, is a global technology and management consultancy specializing in driving digital transformation in the financial services industry. With a growing client portfolio comprising of over 100 global organizations, Capco operates at the intersection of business and technology by combining innovative thinking with unrivalled industry knowledge to deliver end-to-end data-driven solutions and fast-track digital initiatives for banking and payments, capital markets, wealth and asset management, insurance, and the energy sector. Capco's cutting-edge ingenuity is brought to life through its Innovation Labs and award-winning Be Yourself At Work culture and diverse talent.

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