



Low-code: The future of application development

Low-code's drag-and-drop simplicity is helping organizations accelerate enterprise modernization, agility, and efficiency to survive and thrive in the new reality

■ Are innovation and a digital-first approach at your core?

For many organizations, actionable digital strategies have become a slog. Common hurdles? Often, they center around human foibles. Leadership fails to appreciate the complexity of the challenge, or sets overly ambitious goals and unrealistic schedules. Disagreements about what the organization is trying to achieve go unspoken. Gaps surface between business user expectations and end product.

But there are hard challenges around technology, too. Purchased software, including enterprise applications designed to support core business functions, are powerful but standardized and inflexible. Custom software, developed internally via traditional coding, is highly flexible but can take a long time to create. And debugging and maintaining the source code can be resource-intensive over its entire life. Buy or build, these solutions are typically siloed rather than holistic, hindering the easy sharing of intelligence across the enterprise and compromising collaboration and efficiency.

Low-code platforms allow for application development through graphical user interfaces and configuration instead of the traditional manual programming/hand coding.



Transformation velocity increases due to faster development speed



Universal orchestration layer integrates with existing information systems and unifies siloed applications



Bridge the talent gap of high-tech professionals by enabling a new group of code developers



Reduce tech debt and total cost of ownership (TCO) as it can add a digital layer on top of existing systems and build new applications fast



Reduce vendor overload and software evaluation cycles since one platform can fulfill multiple needs

Preparing for growth

Since the outbreak of COVID-19, the number of executives naming low-code/no-code development platforms as their most important automation investment has nearly tripled.*

100% of large enterprises that have implemented a low-code development platform have received ROI.**

* Source: Enterprise reboot: Scale digital technologies to grow and thrive in the new reality, August 2020. HFS Research in conjunction with KPMG International.

** Source: Large Enterprises Succeeding With Low-Code, a commissioned study conducted by Forrester Consulting on behalf of Appian, March 2019.

Low-code helps makes everything simpler, faster, better.

Low-code development platforms offer a better and faster way forward. Featuring a graphical user interface, prebuilt functions, and drag-and-drop simplicity, low-code allows coders and non-IT professionals alike to quickly develop applications with user-friendly interfaces that automate workflows and fill gaps in off-the-shelf software systems. Compared to traditional software, low-code is faster to build, easier to maintain, and provides enterprises with the agility required to thrive in today's digital-now, digital-first environment.

Front office



Middle office



Back office



Marketing, sales, customer service

- Create seamless multichannel user experiences across platforms (web, mobile) and applications
- Introduce new products and services with faster time to market and flexible, differentiated user experiences

Operations, supply chain, customer delivery

- Improve integration and automation of end-to-end processes
- Modernize existing applications, including introduction of user-friendly interfaces

Procurement, IT, HR, finance

- Automate mundane tasks to enable a focus on more value-creating activities
- Digitalize and/or automate complex or manual processes
- Eliminate need for slow, traditional software development projects

■ Low-code is the future of application development and orchestration

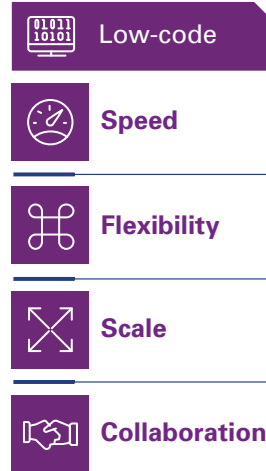
Sticking with old ways of building applications simply isn't going to work in today's dynamic business environment. Because they can be easily integrated with existing information systems, low-code applications can be used to orchestrate an organization's entire digital landscape, unifying front-, middle-, and back-office functions to deliver a better employee experience and a better customer experience.

KPMG is working with organizations across a diverse range of industries to take advantage of low-code's promise. In fact, KPMG was named a [leader](#) in The Forrester Wave™: Digital Process Automation Service Providers, Q3 2020, receiving the highest scores possible in nine criteria, including execution roadmap, market vision, and market approach.

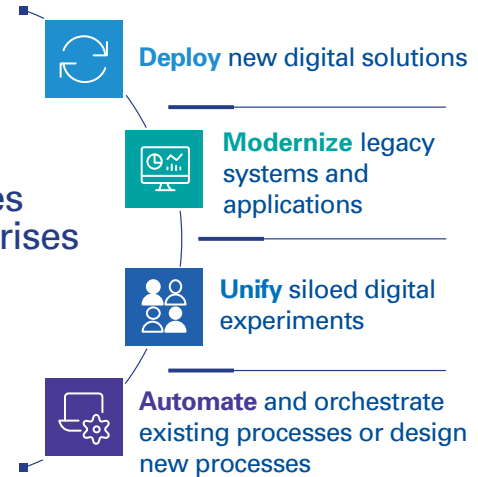
■ How KPMG low-code is helping clients

We're helping clients use low-code to rapidly launch digital banks, build customer onboarding, servicing, collections, and compliance-tracking applications. We've helped a financial services company develop more than 15 low-code applications to modernize legacy apps across the regulatory, finance, supply chain, and product capability functions—improving collaboration and process visibility and significantly reducing product launch times. For a financial services firm, we used low-code to make the process of launching or changing investment funds less time-consuming through the development of applications that help with consolidating hundreds of data fields, processing product term sheets, and managing workflows. The firm not only speeded up its time to market, but also increased data accuracy, eliminated duplication of data entry, reduced complaint resolution times, and increased self-service capabilities for its internal staff and customers.

Leading enterprises are adopting low-code to accelerate the digital journey



Enables enterprises to...



■ Why KPMG

KPMG operates centers of excellence for several leading low-code platforms with whom it has strategic partnerships, including Appian, Unqork, Microsoft, OutSystems, ServiceNow, and Celonis. Drawing on a global pool of experienced professionals and dedicated design teams, KPMG also has developed packaged solutions with prebuilt accelerators for a number of industries, and a leading-practice low-code implementation methodology aligned with our firm's industry-specific digital transformation blueprints.

By embedding industry experience in our client service teams, KPMG is able to bring together global strategy, industry, functional, and technical resources and perspectives to client engagements. We're ready to help your organization employ low-code to accelerate and reinvigorate its digital transformation strategy and develop the agility you need to meet the ever-changing expectations of your customers in a fast-moving world.



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