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## Digital Innovation In Financial Services With Low-Code No-Code (LCNC)

Dr Setrag Khoshafian, Author & Speaker, Digital Transformation Expert

Rahul Kulkarni, Associate Partner, Infosys Consulting

Varun Ghai, Associate Vice President (P&S), UK & EU, Newgen Software

Wednesday, 31 May 2023





# A Word From Today's Chairman

Charlotte Dawber-Ashley  
FS Club Manager  
Z/Yen Group





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# Today's Agenda



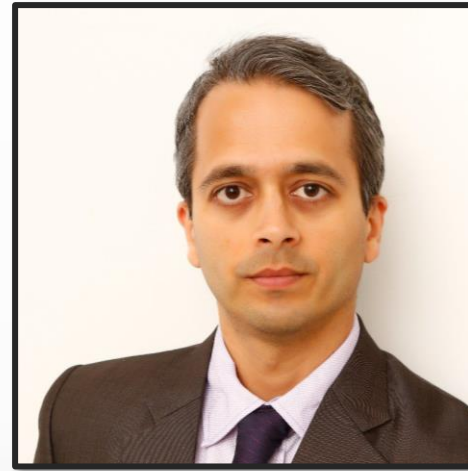
- 11:00 – 11:05 Chairman's Introduction
- 11:05 – 11:30 Keynote Presentations – Panel
- 11:25 – 11:45 Question & Answer



# Today's Speakers



Dr Setrag Khoshafian  
Author & Speaker  
Digital Transformation Expert



Rahul Kulkarni  
Associate Partner  
Infosys Consulting



Varun Ghai  
Associate Vice President  
(P&S), UK & EU  
Newgen Software

# Digital Innovation with (LCNC)

Dr. Set –

- CEO Khosh Consulting
- Expert in  
Digital Innovation & Transformation
- Best Practices, Technologies, CoE
- Author & Speaker



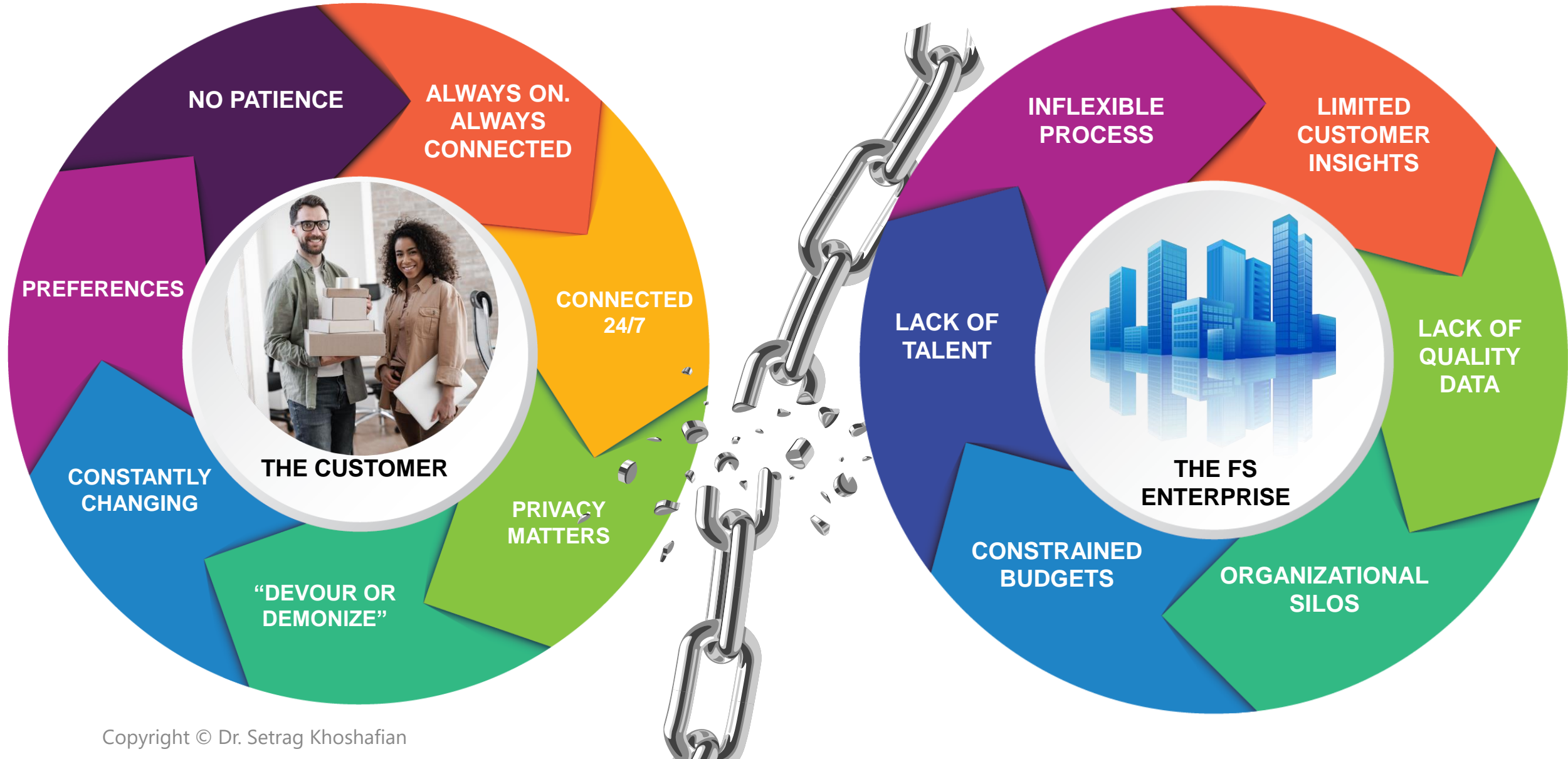
How to Alleviate  
**D**igital Transformation Debt  
post-**C**oVID-19

 Dr. Setrag Khoshafian

# Why Digital Innovation with LCNC

## The Customer

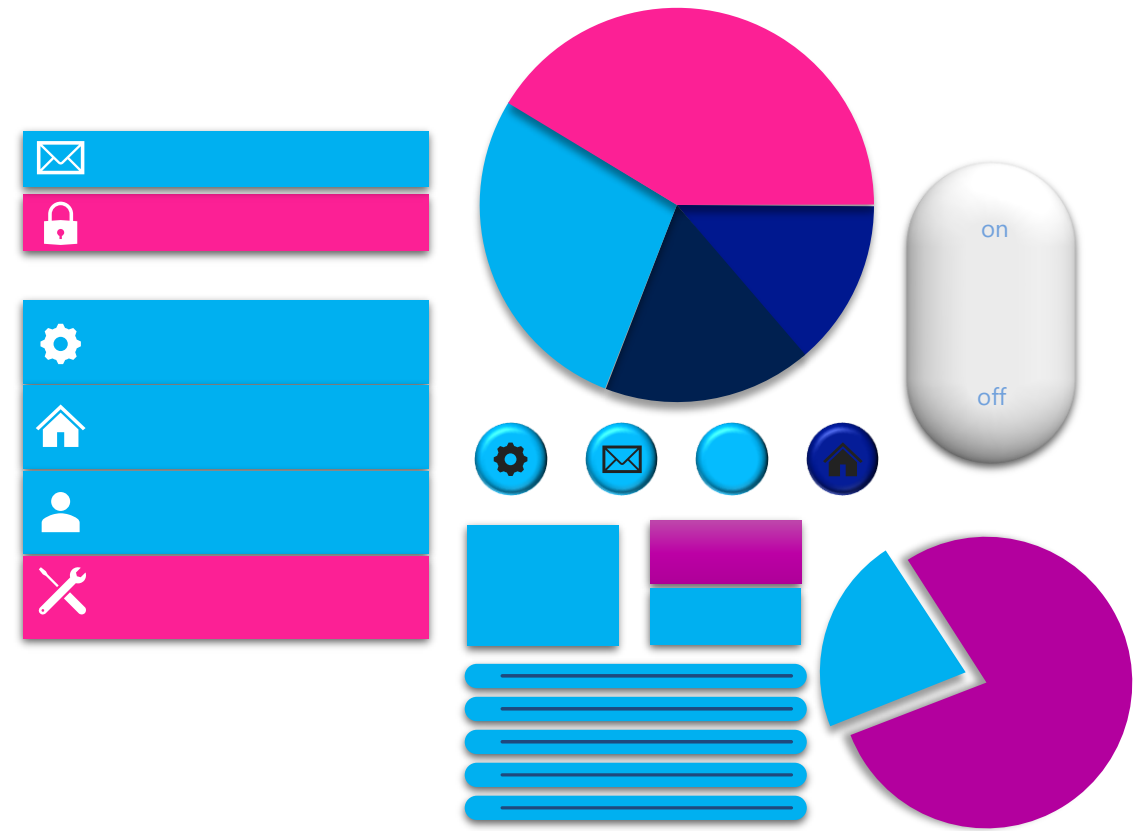
## The FS Enterprise



Accelerate MVP  
Innovation with Low  
Code/No Code

Optimize OE Innovation  
with Low Code/No Code

**LCAP:** "An application platform that supports rapid application development, one-step deployment, execution and management using declarative, high-level programming abstractions, such as model-driven and metadata-based programming languages."



# No Code Citizen Developer VS IT Low Code Developer?

CITIZEN DEVELOPER



BUSINESS/SME – CITIZEN DEVELOPER

VS



IT-DEVELOPER



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# FS LCNC Innovation Opportunities in All Value Streams



**Management  
Value Streams**



**Mission Critical Value Streams**

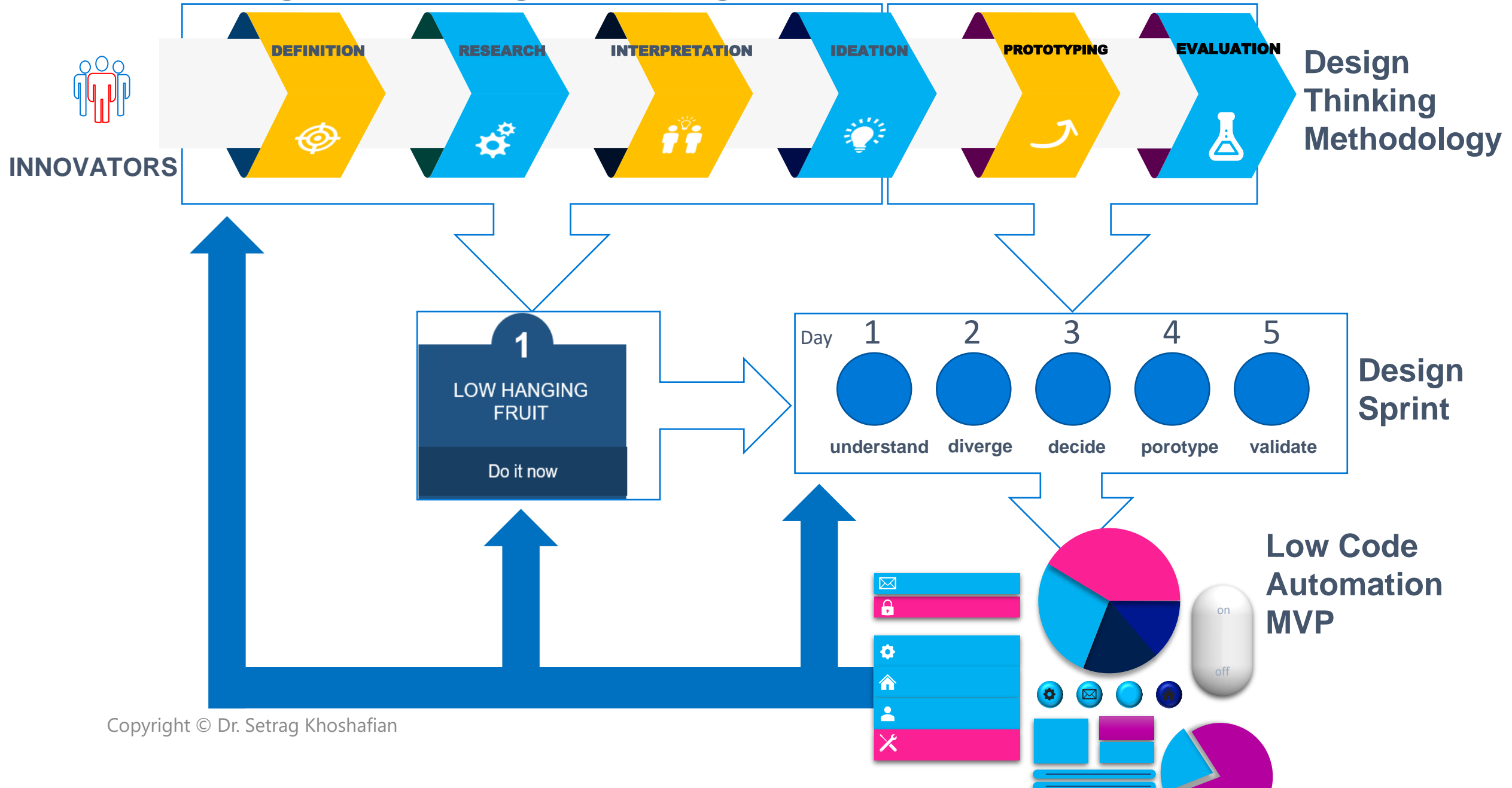
Customer Service - Accounts - Marketing - Sales - FS Products



**Support Value Streams**

Compliance - Financial - IT Help Desk - Procurement - HR - Legal

# How? Design Thinking to Design Sprint to LCNC MVP





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# FS Club

Digital Innovation in Financial Services with  
Low Code No Code

# INFOSYS CONSULTING A PARTNERING APPROACH

As the management consultancy arm of powerhouse IT brand Infosys, our consulting team leverages the strong technology footprint of Infosys to engage the C-suite on strategic advisory programs of all types.

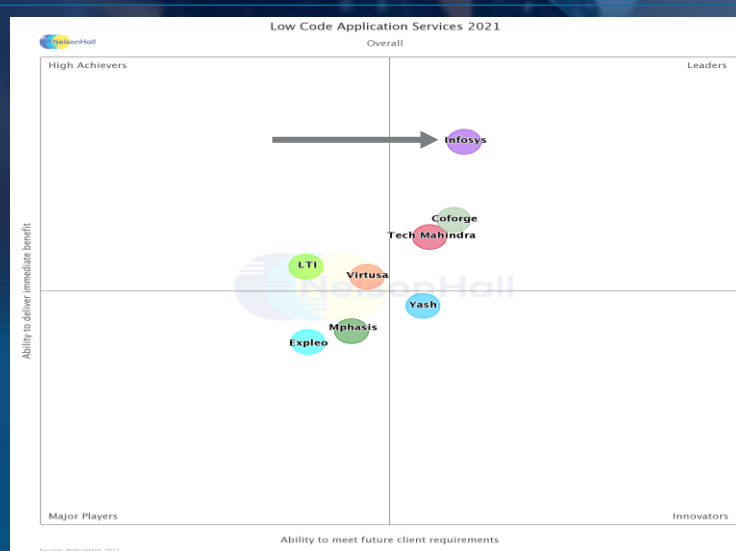
Through the relationships we own in the market, and the strong advisory capabilities we possess, Infosys Consulting brings a differentiated offering to our clients that creates real impact at scale.

Set up in 2004

~ \$ 1 Bn in revenues

~ 6,000 experts led by  
80+ Partners

Offices in 15+  
countries



**1000+**  
talents enabled on LCNC  
platforms in the last year



**20+**  
ongoing client engagements

## INFOSYS AT A GLANCE

**\$18B**

Annual Revenue

**\$66B**

Market Capitalization

**350k**

Employees

**190**

Offices

**50+**

Countries

**Global Top Employer (40% women)**

By Top Employers Institute

**#5 in top Consulting firms**

By The Consulting Report

## A FINANCIAL SERVICES LEADER

We have long term collaborative partnerships with leading financial services organizations designing, building and optimizing their digital landscapes.

- **50,000+** dedicated financial services employees
- **\$4bn** in annual financial services revenues
- Clients in **100+ countries**
- 9 of top 10 US banks
- 4 of top 6 European banks
- 7 of top 10 global wealth management companies

# Low Code is revolutionizing Enterprise Software Development

Sophisticated enterprise-class applications development at speed, incorporating complex business logic, workflow automations and integration with existing APIs, and delivering the best User experience.. supporting rapid development of the applications

## Faster

- Faster time to market by ~40%
- Reduce development cost by 3 times

## Security

- Protect applications from common web and mobile application vulnerabilities

## Performance

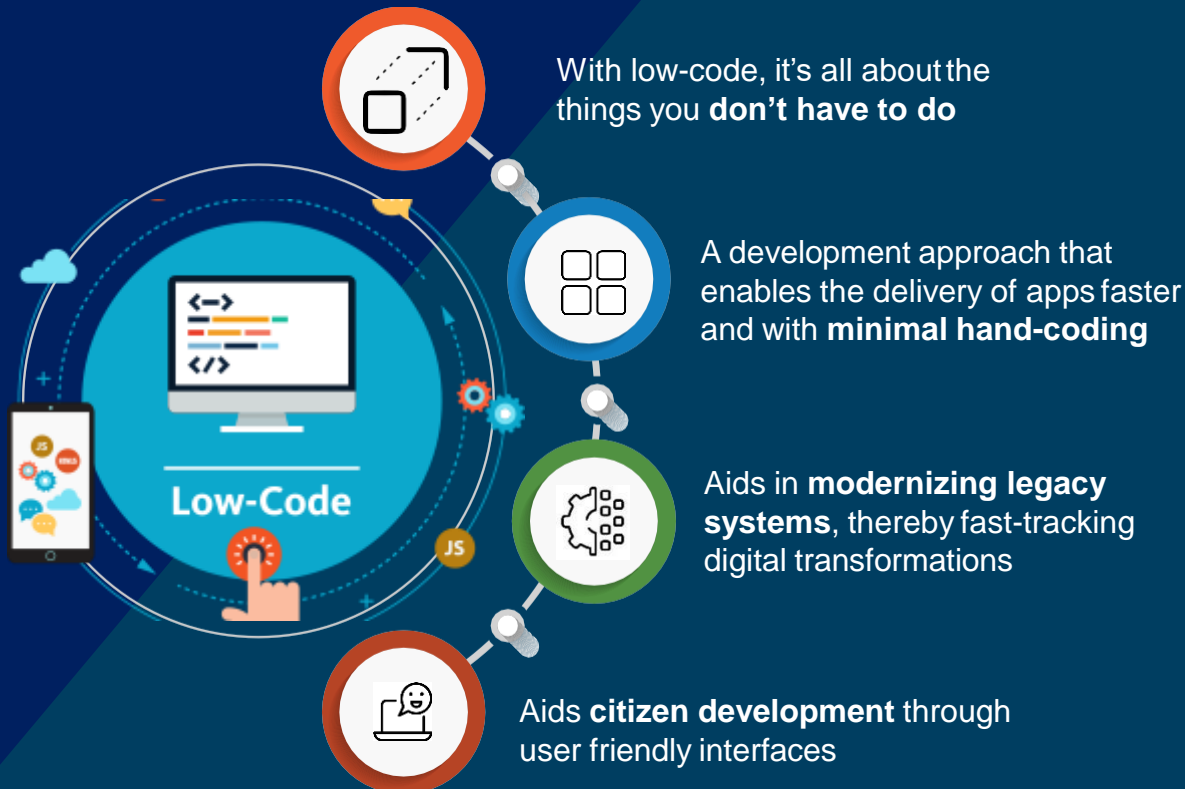
- Inbuilt code optimization at all application layers for high performance applications

## Deployment

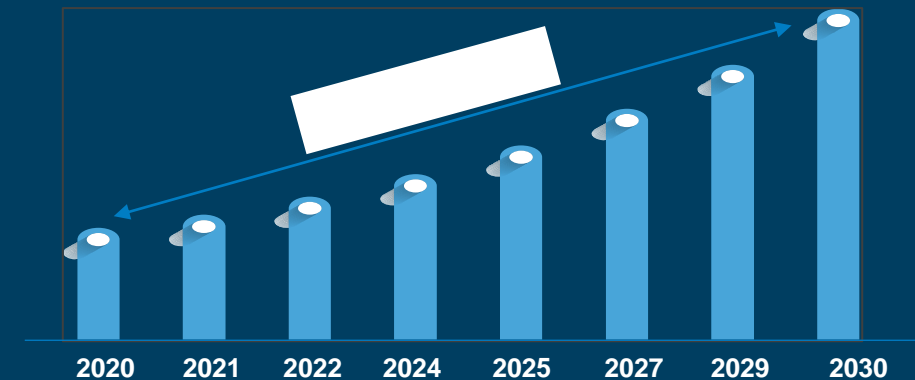
- Supports CI/CD. Supports deployment on private, public cloud and on-premise

## Scalable

- High scalability is achieved by distributed architecture



*The low-code market is predicted to reach the value of USD 87B by 2030 (up from USD 10.3B in 2019)*



- By 2024, 75% of large enterprises will use at least four low-code tools for both IT and citizen development initiatives

- By 2024, low-code application development will be responsible for more than 65% of application development activity

# Business benefits

Are we ready for

**Business driven software development!**

**Collaboration**

**Cost reduction**

**Business ownership (EUCs)**

**Speedy Go To market**

**Flexibility & simplicity**

**Business process aligned**

**Security**

**Compliance**

## Low code / No code consulting





Low code software has over the past years grown from an emerging into a core technology for any organisation embarking on digital transformation.

- Consultancy.eu



By 2025, 70 percent of business applications will be built on the back of low-code or no-code technology, up from 25 percent in 2020

- Gartner





**THANK  
YOU**

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in today's digitally-connected world



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# Building Blocks Of Low Code Automation



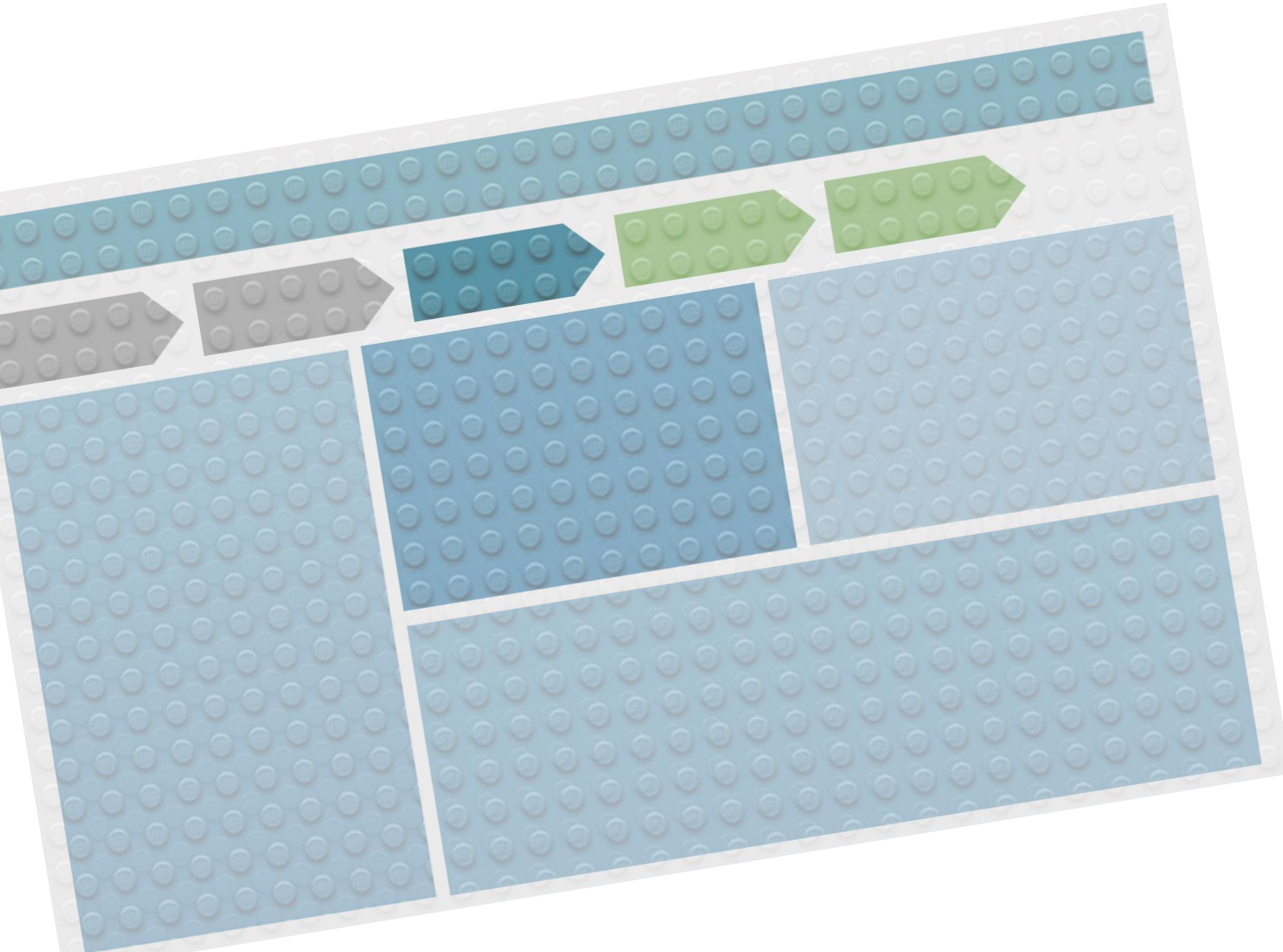
**Varun Ghai**

Associate Vice President (P&S)

Newgen Software Technologies (UK) Ltd.

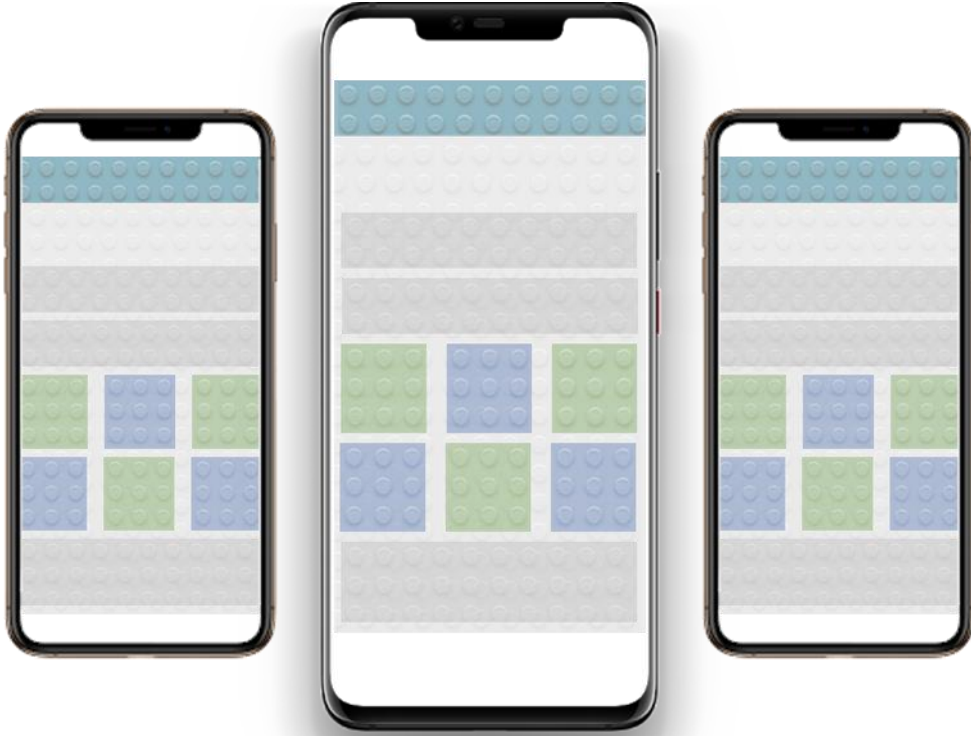


# Team Low Code : Digital Journeys



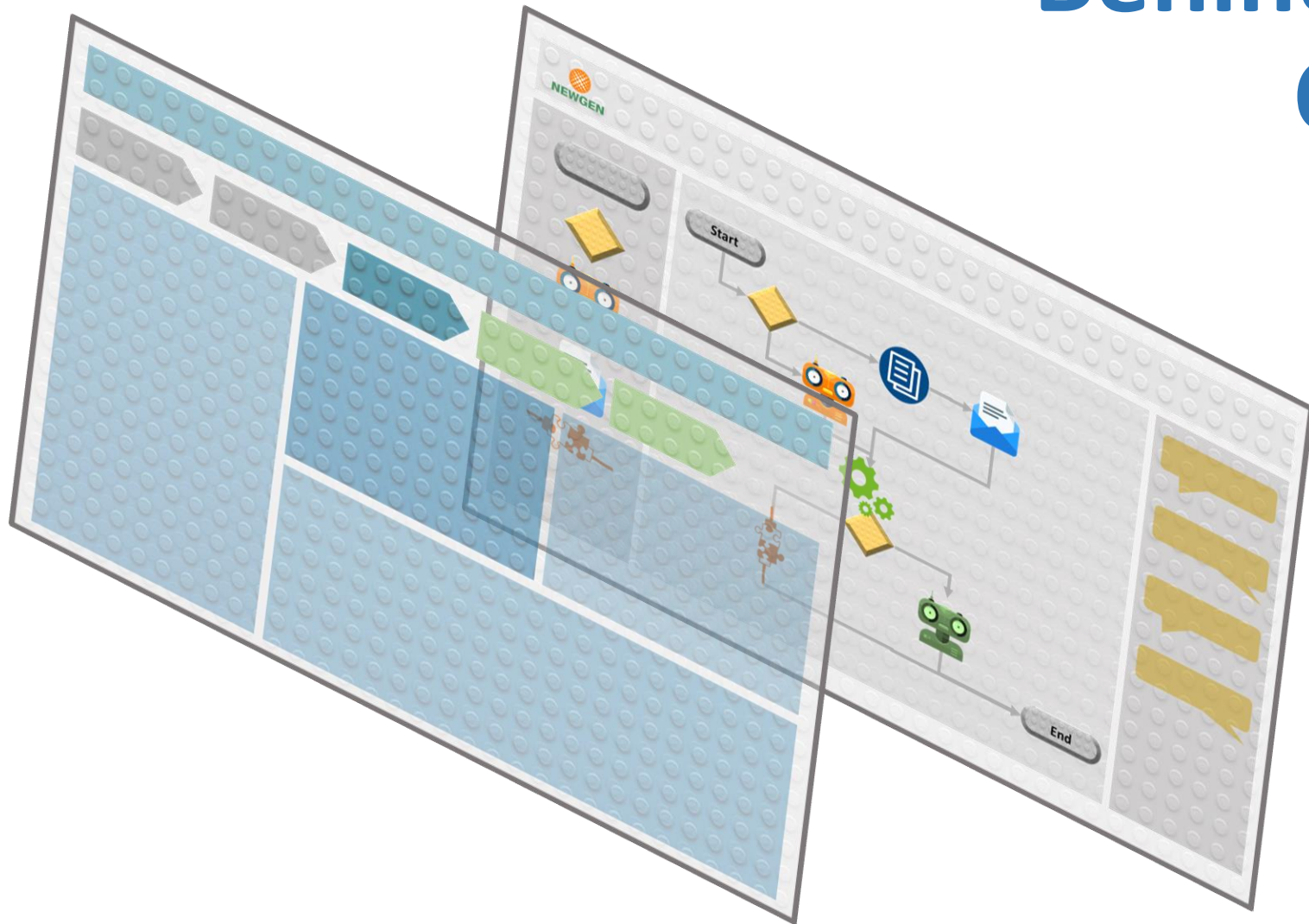
- **Configure external portals**
  - Client onboarding, surveys etc
- **Define user journeys**
  - Personal Details > Income Details  
> Documents > Compliance
- **Integrate with Third party systems**
  - Google Maps, Credit Bureau etc
- **Update & Track**
  - Fulfil incomplete journeys, track updates & progress

# Team Low Code : **Mobile App**

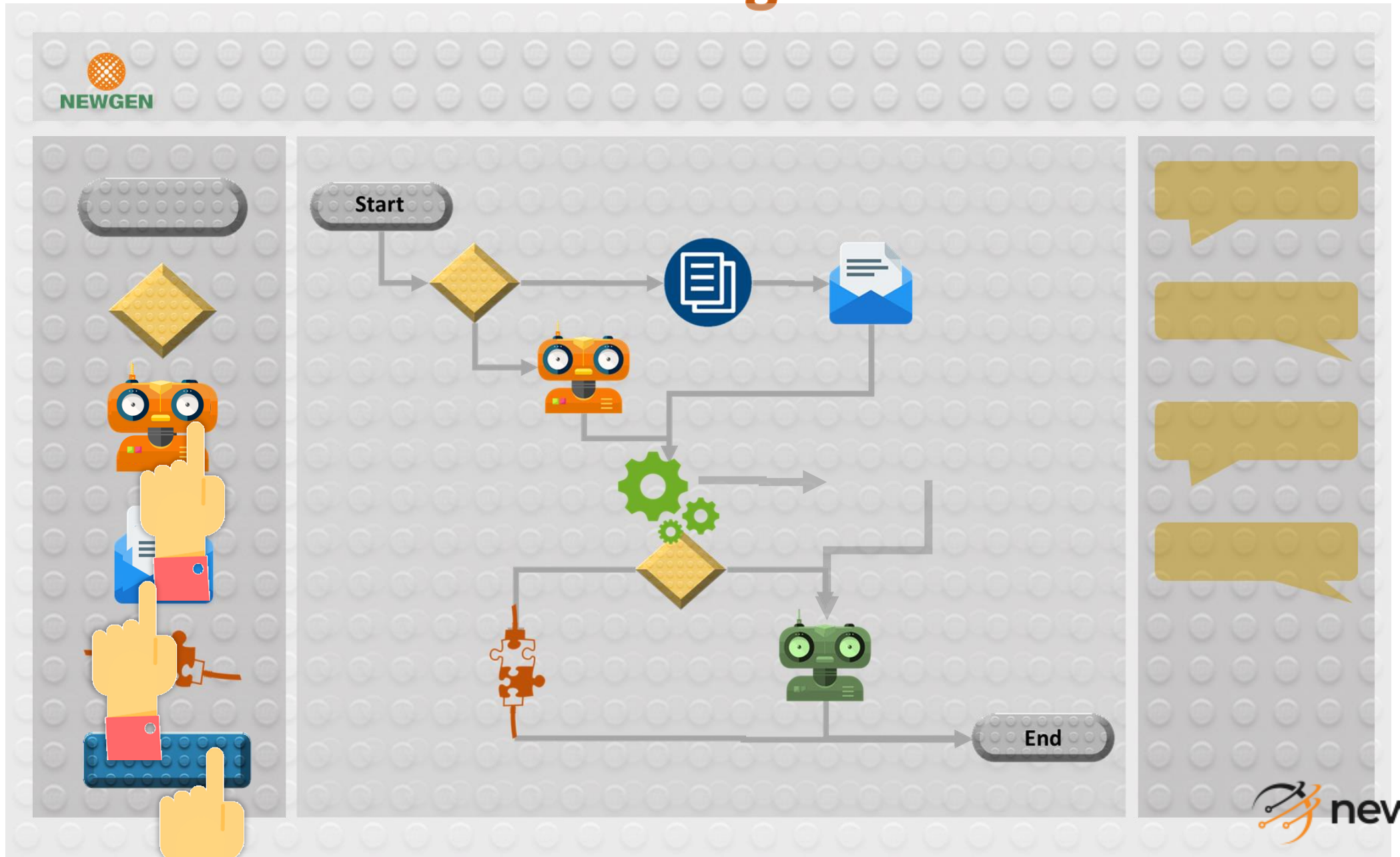


- **Point & click app development**
- **Readymade configurable templates**
- **Seamless integration with process and other systems**
- **Supports both iOS and Android**

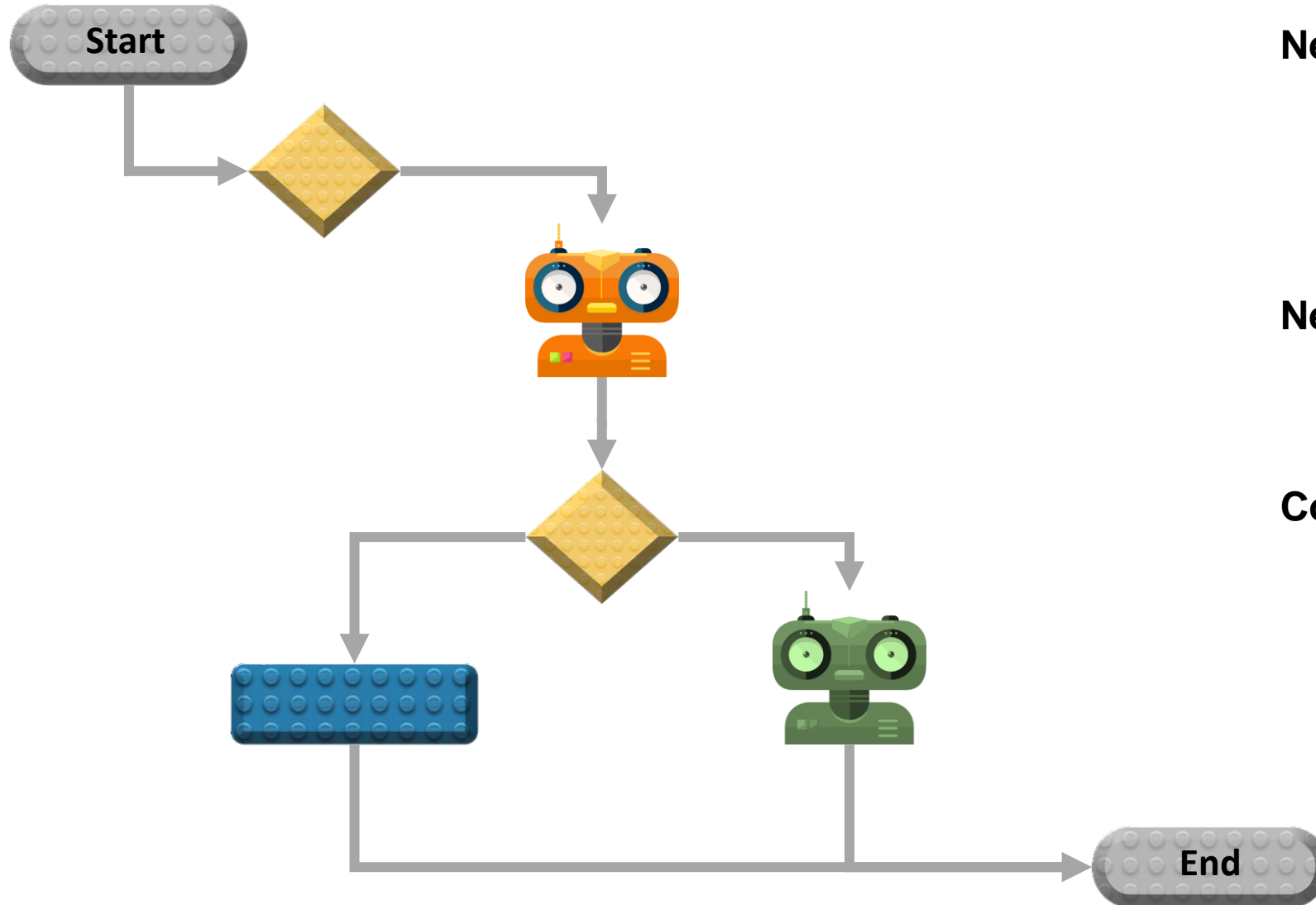
Behind every successful  
Customer Journey  
there is a **Process**



# Team Low Code : Process Designer



# Team Low Code : Robotics



## Newgen Cognitive Bots

- Document Classification
- Sentiment Mining
- Email Classification

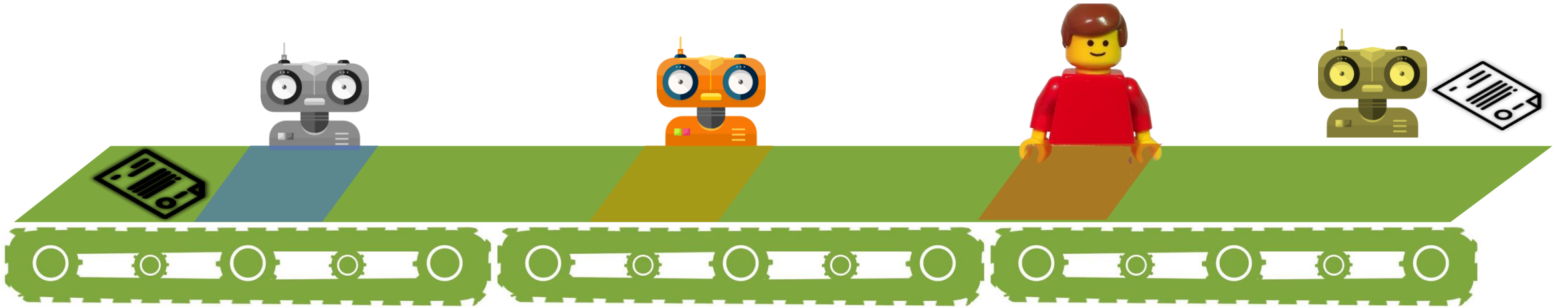
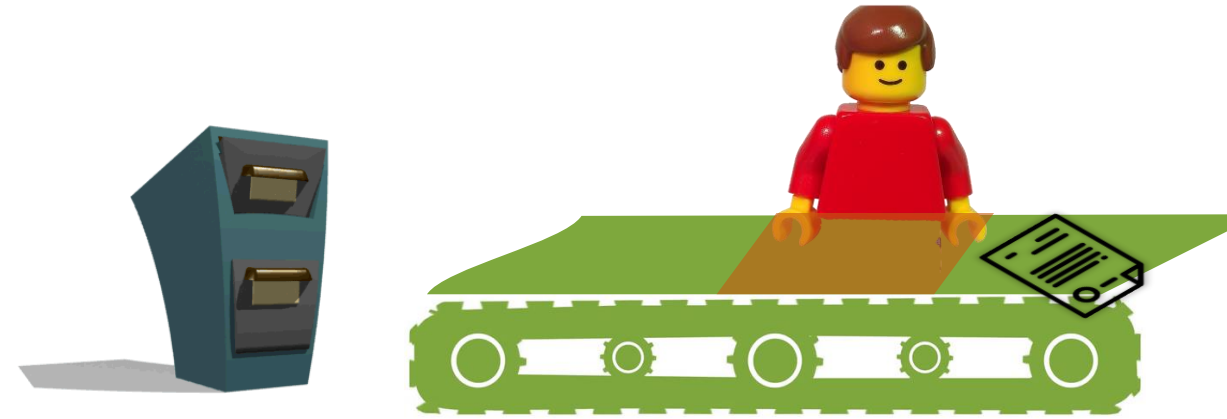
## Newgen RPA

- Web Automation
- Windows Automation

## Commercial/ Open Source Bots

- UiPath
- Automation Anywhere
- Selenium
- AutoIT

# Team Low Code : **RPA + BPM = RPM**



Process orchestration over BPM



# Team Low Code : Define Rules



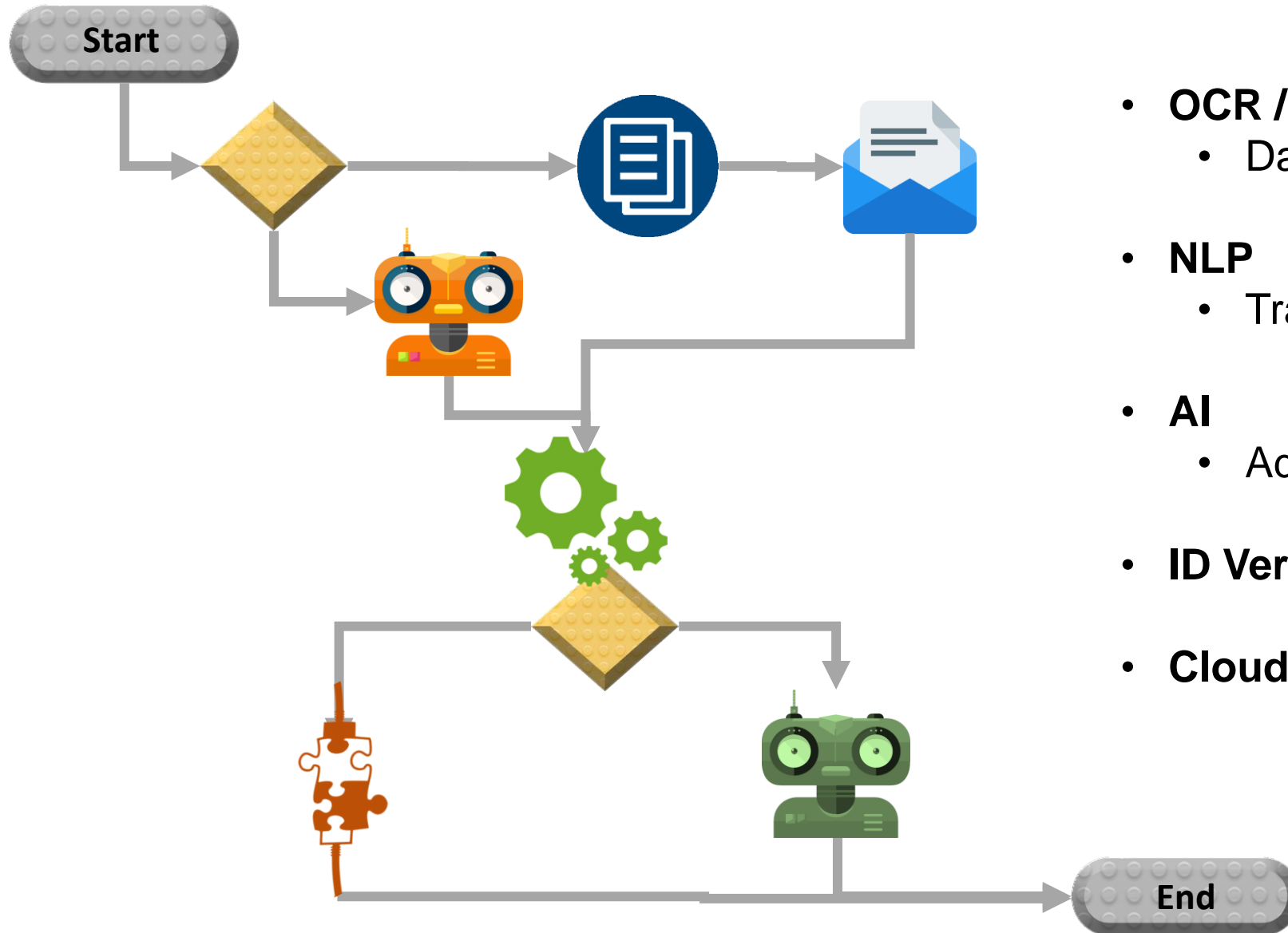
- **Configure simple to complex business Rules with Zero code**
- **Publish rules as service**
- **Use for**
  - Routing logics
  - Score or fees like calculations
  - Define underwriting & risk logics
  - Managing compliances

# Team Low Code : Content



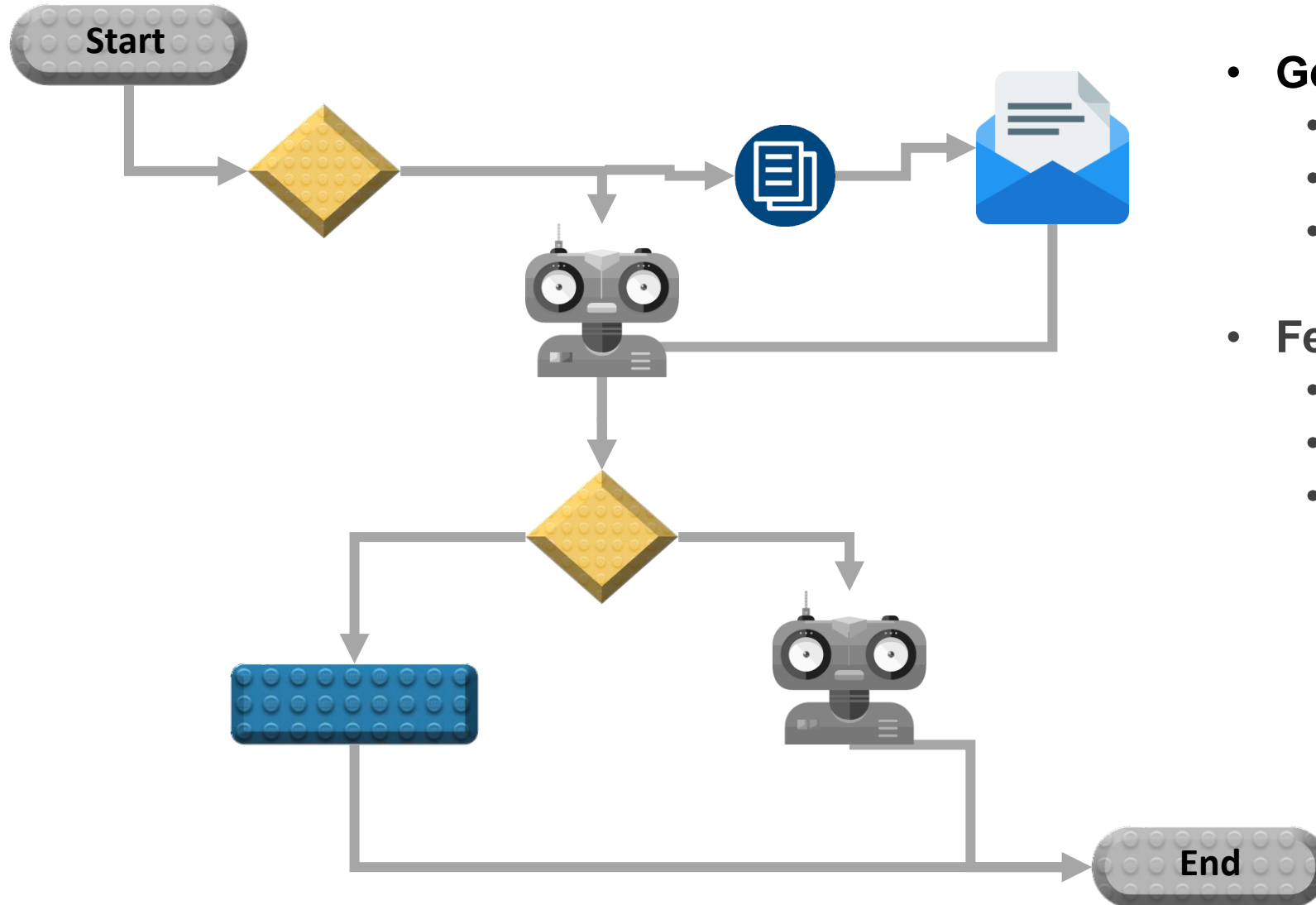
- Think beyond the document as an attachment
- Automated Document Capture with AI-based content classification
- Enhanced Security Measures to meet GDPR requirements
- Content lifecycle & compliance management
- Streamlined Workflow Automation
- Seamless 360-degree Integration

# Team Low Code : Trigger External Services



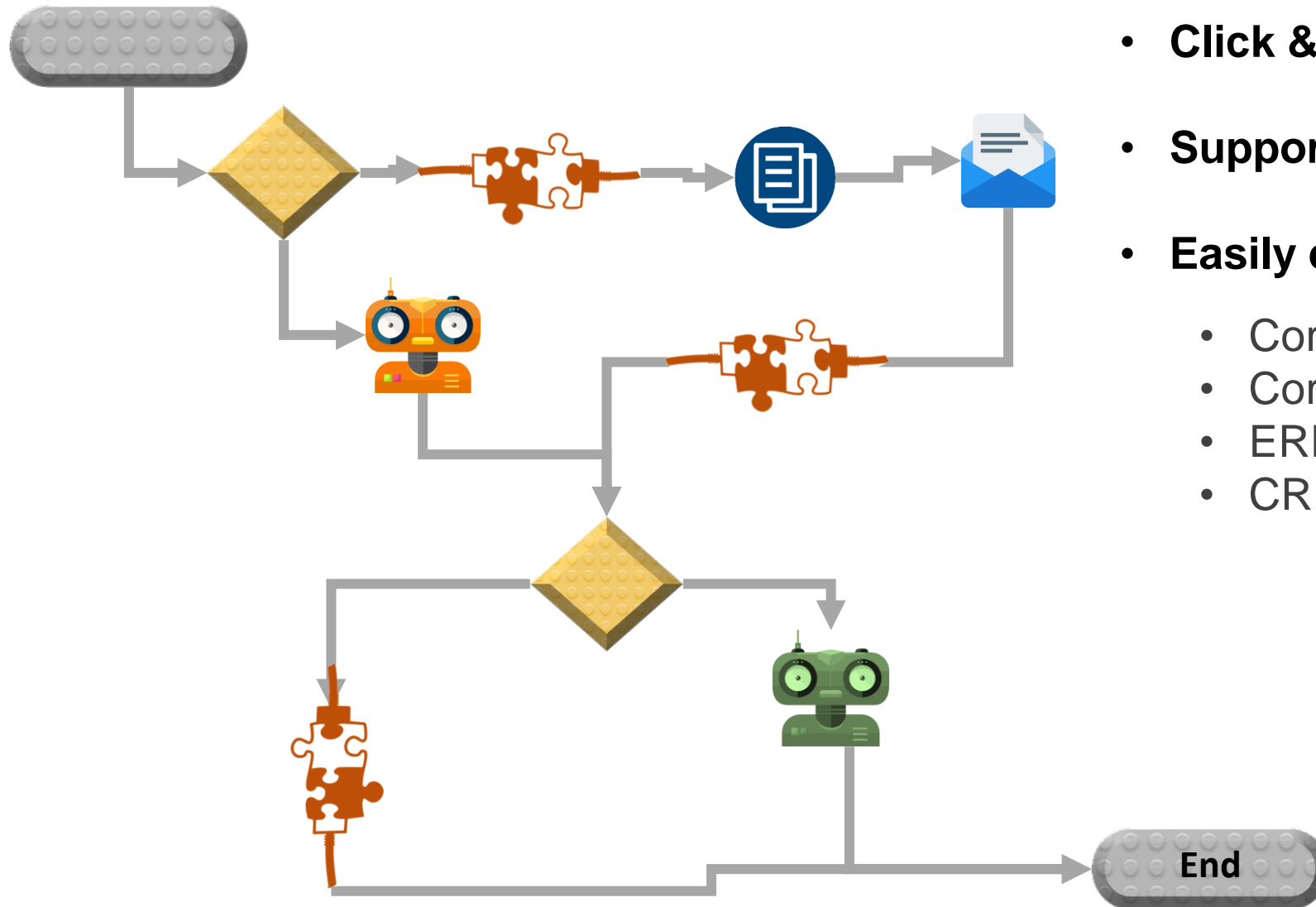
- **OCR / Document processing**
  - Data extraction, classification
- **NLP**
  - Transform data into actions
- **AI**
  - Add intelligence
- **ID Verification**
- **Cloud Services**

# Team Low Code : Communicate



- **Generate & Send**
  - Documents
  - Emails
  - Reminders & Alerts
- **Fetch or Receive**
  - Emails
  - Documents
  - CSVs

# Team Low Code : Integrate



- **Click & integrate with external systems**
- **Supports REST, SOAP, JMS, Staging etc**
- **Easily exchange data with TP systems**
  - Core Banking
  - Core Insurance
  - ERP
  - CRM

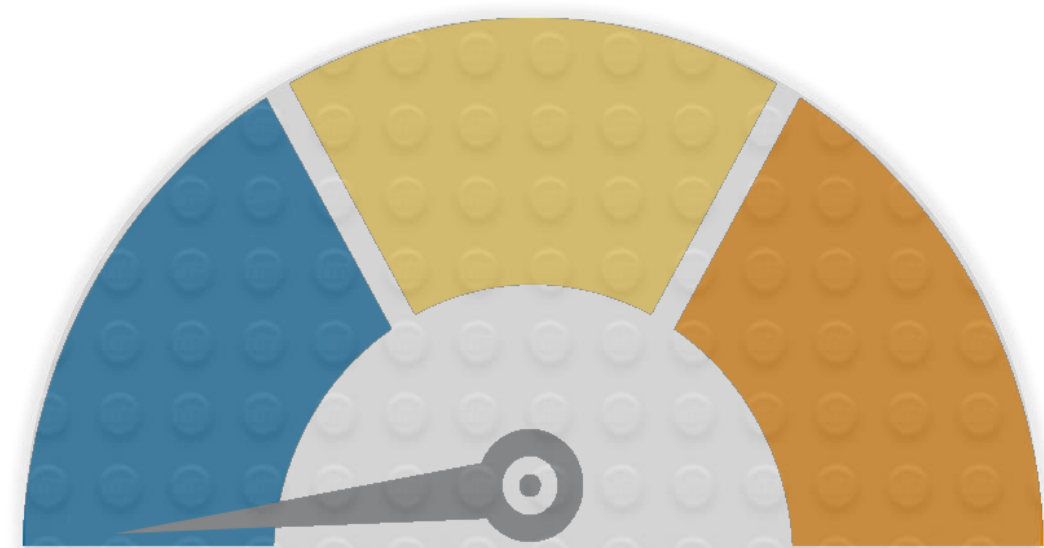
# Team Low Code : User Dashboards



- **Build once use anywhere**
- **Role & Rule based**
- **Manage multiple themes**
- **Link to data stores**
- **Wizard driven assisted design**

# Team Low Code : **Activity Monitor**

- **Configure Reports & Dashboards in minutes**
- **Build real time reports**
- **Schedule reports frequency**
- **Generate alerts**



# NewgenONE Full Stack Low Code Platform

## App development

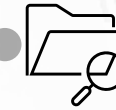
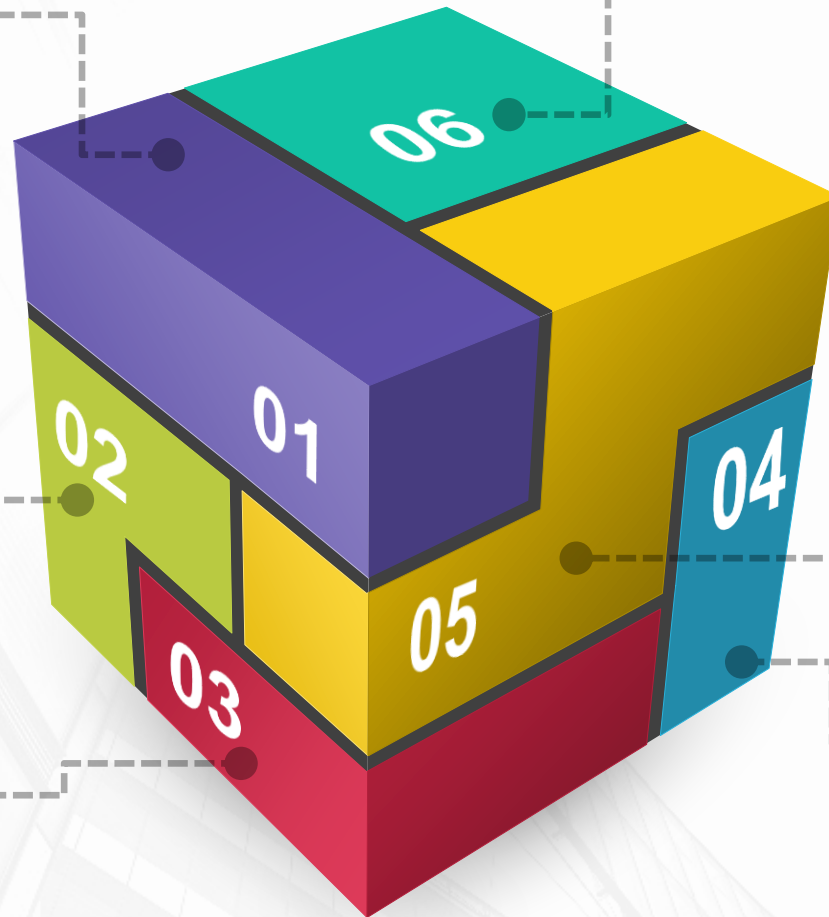
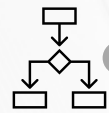
Set of Tools and capabilities to create user centric web and mobile apps. Design UI, data object and CI-CD pipelines

## Automation

Tool for orchestrating workflows, accelerating them using RPA and improving through data mining.

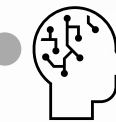
## Integration

Integration capabilities for seamless data exchange and event triggering.



## Content Management

Tools to manage content across application Lifecycle and beyond.



## AI Platform

AI/ML orchestration for deep data analysis and creating intelligent ready to use AI models.



## Cust. Communication

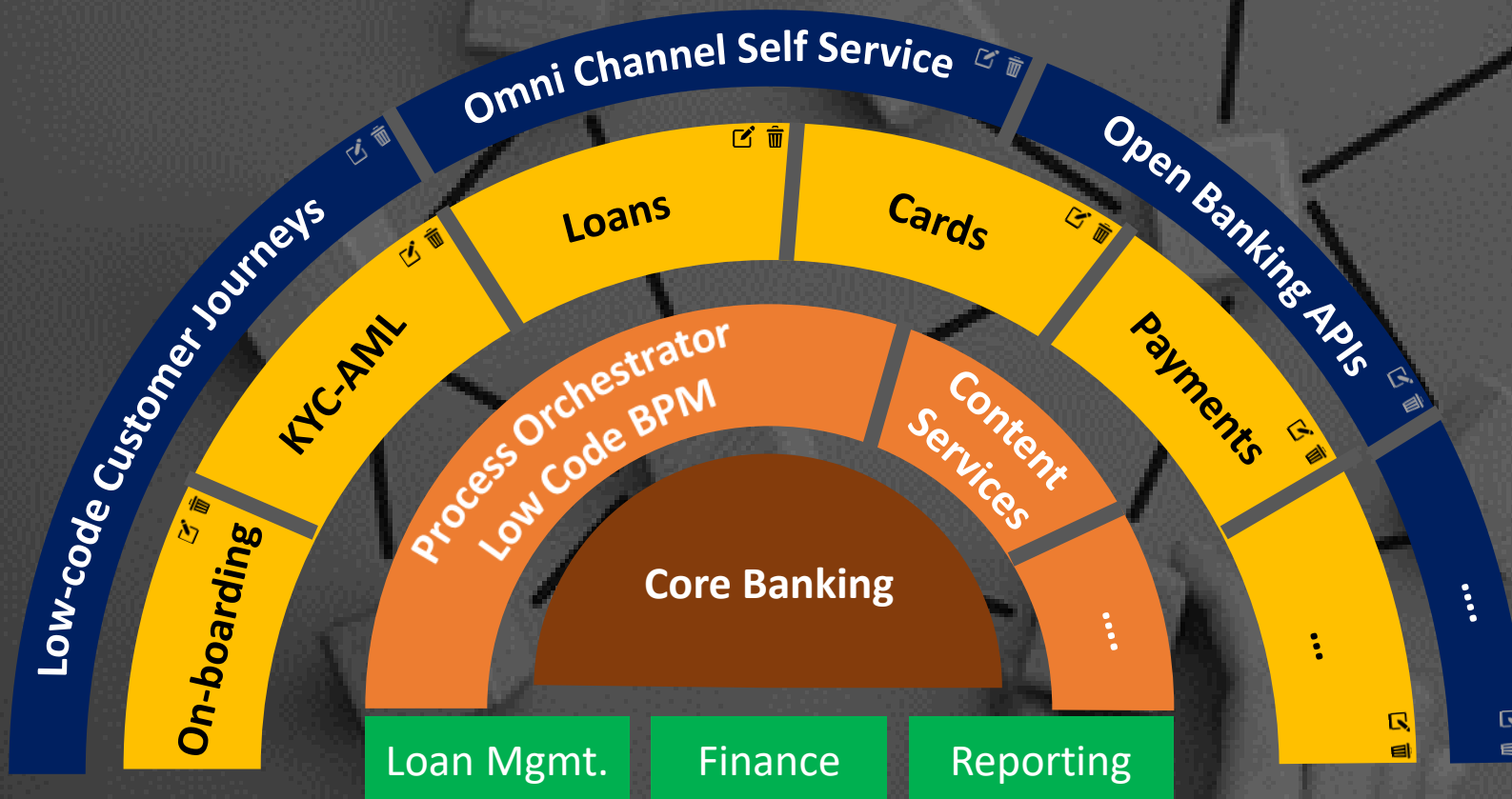
Tool to Omnichannel engagement and inbound-outbound communication using AI.



# Low Code – No Code

Composable

Disposable



- ✓ Scale Critical functions
- ✓ Dispose unwanted services
- ✓ Low Vendor Dependency
- ✓ High Flexibility & Scalability
- ✓ Lower TCO
- ✓ Speed to market



# Comments, Questions & Answers



山梨県営地下鉄

レールライン

Yamanashi Prefecture Local Subway



観光案内所

Question & Answer

问讯处 詢問處 안내소

西口

West Exit

西出口 서쪽



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# Thank You For Participating



## Forthcoming Events

- Thu, 1 June (11:00 – 11:45) Digital Care: Who Is Getting Digital Now?
- Mon, 5 June (15:00 - 15:45) Achieving Borderless Payments
- Tue, 6 June (09:00-10:00) International Financial Centres & The Power Of Art

Visit <https://fsclub.zyen.com/events/forthcoming-events/>

Watch past webinars <https://www.youtube.com/zyengroup>