

# LOW CODE, NO CODE: TRANSFORMING DIGITAL PLATFORM DEVELOPMENT





```

package com.ds.ucd.be.becore.solr;

import ...

public final class LocationUtils {

    /**
     * Parse Point from it's String representation.
     * @param locationString - String that represents location, as 2 double values
     * @return org.springframework.data.solr.core.geo.Point instance
     */
    public static Point parseLocation(String locationString) {
        Preconditions.checkNotNull(locationString, "Location String should not be null");
        Preconditions.checkArgument(locationString.contains(","), "Location must be split with coma");
        locationString = locationString.trim();

        if (locationString.contains(" ")) {
            locationString = locationString.replaceAll(" ", ",");
        }

        if (locationString.contains(";")) {
            locationString = locationString.replaceAll(";", ",");
        }

        String[] location = locationString.split(",");
        Preconditions.checkArgument(location.length == 2, "Location should consist at least 2 Double parameters");
        double lat = Double.parseDouble(location[0]);
        double lon = Double.parseDouble(location[1]);
        return new Point(lat, lon);
    }
}

```

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Low-code, no-code (LCNC) tools and platforms are gaining momentum as more companies enable citizen development where users with little to no technical knowledge can build their own customer and enterprise applications. The emergence and usage of LCNC platforms will continue to increase across five broad technology domains as more businesses accelerate their cloud and digital transformation and as the citizen developer community develops more rapid experiments and innovations.

```

font-size: 13px; color: #656565; line-height: 1; margin-bottom: 15px;
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font-size: 14px; color: #656565; line-height: 1; margin-bottom: 10px;
font-size: 15px; color: #656565; line-height: 1; margin-bottom: 5px;
font-size: 14px; color: #656565; line-height: 1; margin-bottom: 4px;
font-size: 13px; color: #656565; line-height: 1; margin-bottom: 3px;
font-weight: bold;
list-style-type: none;
margin: 0 0 15px 0;
padding: 0 0 0 20px;
li { list-style-type: disc; color: #4d4c4c;
a { color: #4d4c4c;
&:hover { text-decoration: none; color: #f47920 }
}
ul, ol { margin: 0 0 5px 0;
li {
}
}
li:before { margin-top: 15px; }
}
ol li { list-style-type: decimal;
form li:before { margin-top: 15px; }
.article-title a { color: #f47920 }
}

```



Traditional application development involves writing lines of code to create functionality and capabilities. This requires programmers to have in-depth knowledge of computer languages, as well as development environments, deployment processes and testing frameworks.

Alternatively, LCNC platforms employ visual tools to define data, logic, flows, forms and other application artifacts without writing code. These platforms typically feature reusable components with drag-and-drop features that a user links together to create the desired application. LCNC tools and platforms promote business agility and cost optimization through citizen development.

Enterprises planning to adopt LCNC tools and platforms must have proper plans and governance in place to manage their use, such as:

- An LCNC playbook to provide guardrails and best practices to avoid improper use and scope creep
- Governance, operations and monitoring services to ensure scale, adoption and consolidation is structured across developers
- Community development and collaboration for continued growth and adoption
- Added security and privacy controls to ensure data loss prevention, regulatory compliance and controlled accessibility and visibility to data

While the LCNC space is crowded, we see clear specialization areas that focus on improving developer productivity, user experience, citizen development for simple use cases, and high-impact enterprise applications.

The LCNC space is classified into three broad categories: **No code (less than 5%), low code (less than 20%) and business platform add-ons.** These categories are dominant across five technology domains:

- 1. Experience design:** User experience (UX) prototyping approaches and experience as code
- 2. Digital experience and application platforms:** Accelerated website/application development, sales and service accelerated approaches, digital experience platforms (DXP), low-code approaches, and multi-experience horizontal application platforms
- 3. Digital process automation and operations:** Business process engines, robotic process automation and workflows
- 4. Enterprise productivity:** Rapid application approaches for enterprise productivity
- 5. Data science and AI:** Faster artificial intelligence (AI)/data science development landscape and AI-powered application development

# Evolution across three horizons



The evolution of LCN across each of the five technology domains spans three horizons.

**Horizon 1 (H1) – PAST: Mainstream, legacy or customer adoption is greater than 70%**

In H1, we had variants of non-collaborative rapid application developments working in silos aimed

at individual productivity, which limited some traditional processes.

**Horizon 2 (H2) – PRESENT: With growing acceptance and initial successful implementation, customer adoption is less than 30%**

H2 sees the emergence of better collaboration,

Figure 1: Adapting to market dynamics across the three horizons

	H1	H2	H3
<b>Experience Design</b>	Traditional, Individual User Design	Collaborative Cloud Based Design	Omni Channel and AI Augmented Design
<b>Digital Experience &amp; Application Platforms</b>	Rapid Application Development	Rapid Development with Flexibility, Extensibility and Standardization	Out of the box Intelligence and Prediction capability integration
<b>Digital Process Automation and Operations</b>	Traditional Business Process Management	Process Automation Augmented by RPA and AI	FLUID DPA with capabilities to sense, Analyze, Respond & Intelligently Evolve
<b>Enterprise Productivity</b>	Personal Productivity in Silos	Team Productivity Integrated, collaborative & Always on	Citizen Development ~ with remote collaboration and cognitive apps
<b>Data Science &amp; AI</b>	Traditional DIY	Data Scientist (70%) and Citizen Data Scientist (30%)	Machines doing Machine Learning

Source: Infosys

integration and flexibility, resulting in team productivity. Cloud-based services provide better features, extensibility, standardization and dependability.

**Horizon 3 (H3) – FUTURE: Breakthroughs in technology begin to drive relevance, yet customer adoption is less than 5%**

H3 is all about citizen developers building apps powered by intelligent AI capabilities that sense, analyze, respond and evolve. These apps appear through different experience channels such as traditional web, mobile app, voice, gesture, chat and augmented reality (AR)/virtual reality (VR).

LCNC provides the following benefits across our clients’ landscape:

1. LCNC platforms bring increased value to business requirements like migration and elimination of existing shadow IT apps, internal operational reporting and self-service apps, faster time-to-market, avoidance of customization of underlying ERP and prototype development.
2. The LCNC space is fast evolving and scaling with all traditional enterprise players and hyperscalers

starting to roll out new capabilities. Business platform providers like Azure, Oracle VBCS/Apex, Salesforce Lightning and SAP Fiori are providing LCNC experience services to enable newer experience and capability-building on top of their business platforms.

3. Collaborative user experience design platforms become the norm for experienced designers due to continuous output improvements and shortened learning curves. AI-assisted design and development are also becoming integral to LCNC platforms in augmenting new capabilities.
4. Low-code platforms are focusing more on enabling aggregated experience and functionality across cloud providers, multiple backend systems and open-source ecosystems.
5. The business process management (BPM) and robotic process automation (RPA) space is evolving into the digital process automation space. The poly RPA and poly digital process automation (DPA) services will deliver significantly more efficiency and value.

**Figure 2: Key LCNC trends across technology domains**



Source: Infosys

# EXPERIENCE DESIGN



As LCNC platforms move beyond exclusive enterprise usage, prototyping approaches greatly influence experience design, which provides opportunities to test and communicate simulated products. The tools that facilitate prototyping are becoming more reliable and easier to learn. This, in part, is causing a “rise of the machines,” where AI plays a more dominant role in the design.

The early days of design prototyping were characterized by low-fidelity, lone designers working with teams in offline mode, which made testing and development a manual effort. Today, reusable components and collaboration capabilities built into design artifacts help realize prototypes quickly. Data is now used to drive iterations on the design, and the experience itself has transformed into conversational interactions on the go. From this paradigm shift emerged the idea of experience-as-code, where intelligence automates the production of design, making it a truly low-code experience design.

## Trend 1: Shift from a single user to collaborative experience design models and platforms

As the experience shifts from the web to mobile, voice and other forms, there is a need to integrate different

strands of expertise from design, tech and business. Today’s applications demand closer collaboration between stakeholders across business, technology, design as well as end-users. Feedback and reviews trigger iterations on the design, which flow back into the design as part of its lifecycle. With better collaboration and reduced feedback loops in place, today’s design tools have made a beneficial shift from designer-centric to user-centric. Tools like Adobe XD, Invision, Sketch, Figma and Axure feature team-centric sharing models for designs and prototypes, as well as a single-workspace collaborative model to provide feedback.

Another factor that brings in increased collaboration is the rise of experience-as-code. Here we see rule-based and AI services that automate the design-to-code flow for developers to use directly. Due to these platforms, the bridge between designers, business, tech and users is stronger than ever. Leading examples are Sketch2Code, which creates wireframes from hand drawings, Flow.AI, which automates the generation of chatbots from design experience, Screenshot to code, which builds websites from design mock-ups, and Google AutoDraw, which recommends vectors faster from basic hand-drawn shapes.



Infosys has transformed the trucker experience with a mobile app for a US-based multinational transportation and contract logistics company that operates in 30 countries and manages supply chains for 50,000 customers.

## Trend 2: Increased productivity and quality through system design-enabled platforms

LCNC platforms help create integrated, omnichannel experiences across voice, mobile and web. Further, design systems enable teams to manage every detail of the user interface, equipping them with specifications that ensure usability and consistency.

Streamlined workflows and Agile methodologies within the team reduce time to market. The result: projects are completed on time and within budget.

In the past, design discussions also took longer since there was an element of visualization left to the stakeholders' imagination. How would it move, sound, and look in different environments? Today, designers can build in high fidelity with rich media and real behavior to improve sign-off and development time.

Infosys' employee platform harnesses its digital capabilities to create a compelling workplace and a learning environment. An employee-centric platform, it has a positive impact on productivity, engagement, efficiency and innovation and is actively used by over 150,000 employees.



# DIGITAL EXPERIENCE AND APPLICATION PLATFORM



Low code emerged with 4GL, static what-you-see-is-what-you-get (WYSIWYG) editors and rapid application development (RAD) tools that built siloed, monolithic systems. H1 focused on rapid application development using point solutions.

Today, LCNC platforms are seeing rapid development with greater flexibility and standardization. They feature framework-based frontend strategies, studio development models, enriched cloud services integrations, and template-driven approaches.

As LCNC matures, low code will move quickly toward out-of-the-box intelligence and prediction capability integration. Conversational commerce will involve AI-assisted development and utilize cognitive capabilities like vision and speech. It will also enhance predictive intelligence by providing incident detection, action recommendation and cluster analysis.

Multiexperience application builds will involve integrating innovative cloud services and adding more comprehensive capabilities to scale and govern citizen application development. We will see low-code aggregation with integrated application builds in customer experience (CX), self-service, case management, business operations and more.

Digital experience platforms will become 100% headless with the help of progressive web apps (PWAs) and will feature user-friendly micro frontend

experience layers and vertical solutions for B2C, B2B, B2B2C and D2C applications.

## Trend 3: Omnichannel, intelligent and integrated experiences for application development

Solving problems today involves a close collaboration of engagement, intelligence and records systems. Multiexperience horizontal platforms like Outsystems, Mendix and Microsoft PowerApps create seamless integrations between AI and intelligence in their low-code application development strategies.

Mature LCNC platforms provide studios, enterprise connector pools and continuous integration/continuous delivery (CI/CD) deployment models. They also come bundled with functional accelerators like self-service, case management, legacy modernization, business operations and field service applications. They have experienced marketplace models that provide the flexibility to adopt solutions faster. Industry platforms for sales and service like Salesforce, SAP, Oracle and Microsoft Dynamics have an insights-driven strategy embedded within the low-code experience. For example, the AI-powered Infosys Enterprise Service Management Café is built on top of our ServiceNow platform and has over 65 industry recipe apps for Infosys clients.

For an American multinational investment bank, Infosys enabled a multimedia conferencing asset management solution as a service powered by a platform model. It offered capabilities like real-time service management, intelligent preventive health check on resources, threat management, and JIT secured access token activation. This solution built on Infosys ServiceNow creates an experience for multiple B2C and B2E roles and integrates a wide variety of solutions.

The digital experience platform's low-code strategies focus more on omnichannel friendliness, standardized approaches and providing connected experiences. Classic examples are digital commerce platforms like SAP Commerce, Magento, HCL Commerce, Salesforce Commerce Cloud, Shopify and Infosys SKAAVA. These eCommerce providers embrace microservices-based headless approaches to provide maximum flexibility and agility with studio models and recommendation engines. Digital content management and marketing platforms (Adobe AEM and Sitecore) follow the same low-code approach for rapid digitization, forms-based application development and template-based brand portal development.

Enterprises need a well-defined playbook on the fitment of the strategy for the application lifecycle. They must establish stronger governance, operations, security and monitoring mechanisms for the scaled deployment, as well as a collaborative development model to ease community development.

## Trend 4: AI-based co-development enable productivity

Scale and agility are two core value propositions of any LCNC strategy. A rich studio environment enables us to build applications faster and create a WYSIWYG experience.

AI-based co-development is a significant trend in multiexperience horizontal platforms. Examples of critical accelerations are in areas where the experience metadata and properties are auto-filled, development suggestions and recommendations are combined with integrated development environments (IDE), and alerts are created during development stages. We will soon see real-time semantic code analysis powered by AI and actionable recommendations, coding auto-complete models, AI-powered implementation review and more. The direct benefit will be in multi-application factory development models where integration is needed for multiple backend systems.

Infosys delivered more than 12 reactive web and mobile apps in a period of four to five months for a Singaporean multinational telecommunications conglomerate. Their time to market was five times faster than previous deliveries and their cost of development was nearly three times lower.

A standardization-friendly approach that coexists with robotic pair programming models is essential for industry adoption. The critical patterns adopted by the platforms are:

- Industry-accepted frontend technology standards with the latest capabilities like PWA
- CI/CD support for platform-based development methodology

- Open, standards-based connectors
- Ability to integrate plugins
- A microservices-based core architecture

The ability to extend the LCNC-generated code with open standards enables better business adaptability and builds broader acceptance and confidence among communities.

# DIGITAL PROCESS AUTOMATION



Low-code process automation platforms were traditionally in wide use for digitizing workflows. The model-driven environment has proven abilities in its process and case design, drag-and-drop user interface (UI) and easy integration with legacy data. Today, with the focus of the business on building digital customer experiences, low-code platforms are stepping up to deliver responsive processes and capitalize on market opportunities. Integrated support for AI-driven decisions and next-best-action help provide meaningful, relevant experiences. Intelligent automation combines robotics and cognitive AI services to reduce the burden of mundane, repetitive tasks and amplify productivity.

Enterprises constantly respond to their shifting ecosystem and changing customer behavior. They require flexible processes to build a responsive business value chain and deliver tangible experiences. Infosys prescribes the approach and architecture of FLUID DPA, which integrates complementary

capabilities from low-code platforms using four dimensions.



**Sense** – Real time awareness of the process through user and machine data

**Analyze** – Define the optimal processes using process mining, modeling and document analysis

**Respond** – Automate processes with case design, robotics and process workflows

**Evolve** – Fine-tune relevant decisions in the processes with AI-driven next-best-action decisions

## Trend 5: Power of the cloud to provide a force multiplier for low-code development

Cloud hyperscalers and market leaders are investing heavily in pushing the boundaries of innovation in cognitive AI services such as vision, speech, language and document interpretation. LCNC DPA platforms are in an ideal position to take advantage of the cloud as the enabler for the ease and speed of developing such functionalities. Let's say you have a business need to create a customer-centric onboarding experience that shortens onboarding time. The low-code solution will weave together the following processes:

- Enabling vision services to scan and validate ID documents securely
- Using decision services to make real-time underwriting decisions
- Automating routine data-update screens from third-party registries using cloud RPA
- Tying together the end-to-end process through a process management engine

With LCNC DPA, citizen developers are now able to build powerful, smart process applications. Infosys invested in unique solutions like FastApp and BotFactory to ease the development experience for citizen developers on DPA platforms. BotFactory is an Infosys catalog of several hundred microbot services. FastApp provides a simplified environment for users to import existing business process modeling notation (BPMN) processes. It offers tools like UI screen templates and interaction APIs to build configurable workflows.

Infosys built more than 300 processes in only 10 months from SharePoint/IBM BPM/custom workflows to an open-source DPA platform leveraging the Infosys IP and FastApp.

## Trend 6: Process mining and optimization drive digital process automation

In a complex modern landscape, typically any end-to-end process spans across multiple systems, steps and people. This is especially true on the backdrop of multiple ERPs and diverse teams. Before optimizing the end-to-end experience or delivering business efficiency outcomes, you must first understand the issues that impact the experience. It is also critical to know where the process is broken and where to find optimization opportunities.

Process mining augments the DPA journey synergistically. Process mining platforms like Celonis allow business-oriented developers to build visualizations of the end-to-end journey along with a custom analysis. The insight from process mining is now connected to the right automation lever – a bot or a process workflow – to complete the Sense to Evolve cycle.

Infosys supports a Global Process Excellence COE for a FMCG company to use process mining, modeling and downstream automation for end-to-end process excellence.

# ENTERPRISE PRODUCTIVITY



Today's employees rely on mobile devices like phones, tablets and laptops to stay connected when working remotely. This creates an increased demand for IT to develop enterprise-scale, multi form-factor apps to improve adoption and employee productivity in quick time. According to Gartner, the demand for enterprise mobile app development will grow at least five times faster than internal IT organizations' capacity to deliver. Employees can now choose the devices, apps and processes with which to complete a task.

Commercial apps have set the bar for user experience while enterprise apps lag significantly on ease of use, connectivity to backend applications and time to market. The key reasons for this gap include an insufficient number of purpose-built applications and skilled developers, difficulty accessing business data spread across systems, a need for substantial customization and the inability to cater to multiple user roles. As a result, productivity suffers.

LCNC platforms have transformed enterprise productivity. According to Gartner<sup>1</sup>, more than 65% of all app development will be low code by 2024.

## Trend 7: Increase focus on enterprise productivity and collaboration

With their hyperpersonalized experience, drag-and-drop UI build capability and ease of integration, low-code platforms boost productivity by accessing data anytime, anywhere. The LCNC platform also offers low-code bot build capabilities that employees can use for self-service applications.

A recent Forrester study<sup>2</sup> suggests that LCNC platforms can save enterprises 70% in application development costs and efforts, approximately 38% in maintenance costs and thousands of worker hours.

In the future, with the infusion of AI and ML capabilities, employees will make better and faster decisions with access to more information.

LCNC apps are also expected to save compliance costs with organizations that use their inbuilt GDPR, HIPAA and other compliance capabilities. Retailers and facilities management organizations are increasingly

adopting the LCNC platforms with AR/VR capabilities and embedded prediction models.

Infosys partnered with a leading commercial and business banking services provider in the UK to create a mobile regulatory compliance tool for its sales and relationship managers. Using Power Platform for over 7,000 managers across 58 countries, we enabled a 50-60% reduction in administration staff and a 30% increase in the app adoption in less than five months.

### Trend 8: Remote collaboration powered by “anytime anywhere” collaboration platforms

The recent pandemic has led enterprises to rethink their ways of doing business. While essential staff still work on site, almost 88% of the global workforce work remotely. Prior to the pandemic, only 20% worked remotely.

Greater visibility and orchestration will be more critical than ever in our post-pandemic world. With remote collaboration the new norm, we see the “best in breed” of LCNC platforms coming together with their collaboration platform counterparts as a combined solution.

Microsoft offers a holistic solution with Teams for communication and Power Platform for LCNC. It

provides a tight-knit integration that gives employees the advantage to collaborate anytime, anywhere and on any device. With citizen developers able to build apps, and an increasing set of connectors to these virtual platforms, productivity is at its best. As a testimonial to this, Microsoft’s Teams subscriptions grew more than 70% to a total of 75 million daily active users. In the last six months, they saw a 250% increase in their Power Platform subscriptions.

For a leading automobile manufacturer, Infosys built a remote after-sales survey app for 80 dealerships. The auto maker previously visited the dealerships in person to administer the questionnaires. Now it carries out the survey remotely through PowerApps and Teams. The results include lowered travel costs, increased employee safety, and a 30% reduction in time previously spent reporting and digitizing the survey process.

LCNC platforms continue to have a tight-knit integration with collaboration platforms to serve as the digital foundation for information collection and consolidation. A manager can schedule an invite using an LCNC app, which triggers a Teams invite and shares the invite automatically with a distribution group without the use of corporate devices. Enterprises are now looking beyond document storage and sharing to consider all collaborative aspects of sharing, coauthoring and virtual connect platforms.

# DATA SCIENCE AND AI



Gone are the days when all the work for data science and AI was done in the “do-it-yourself (DIY)” mode by data science and AI experts. Now, the business users and citizen data scientists can extract insights, perform exploratory data analysis and find the best fit model suggestion through pre-trained models. Tools that perform ML ops/model ops have now taken over the responsibility of model production and maintenance.

LCNC platforms are trying to bridge the gap between the increased demand for data scientists and ML professionals and the lack of qualified candidates. Currently, these platforms help the citizen data scientist address simpler use cases by applying generalized, mature algorithms and adjusting them based on the available data. The future indicates LCNC platforms will be able to widen the breadth and depth of available out-of-the-box algorithms and compute power. This will lead to an increase in the democratization of data science and AI arena, allowing more complex and niche areas for data scientists.

## Trend 9: Citizen development in AI and data science powered by cloud-based LCNC platforms

Analyzing massive amounts of unstructured data like images, transcripts and recorded speeches is a top requirement for enterprises. It necessitates

a significant up-front investment in the compute and storage infrastructure to collect, cleanse and tag the data for training and model building. Public cloud service providers (CSPs) saw an opportunity to provide pre-trained models related to vision, speech and language as Platform-as-a-Service (PaaS) models. CSPs now offer fully managed cognitive services like AWS Comprehend Medical, Azure Form Recognizer and Google Video AI. These services allow businesses to build cost-effective and faster-to-market solutions based on the latest AI/ML pre-trained models.

Other cloud services like storage and Information-as-a-Service (IaaS) virtual machines will complement the solution build phase. But PaaS services imply a lock-in with CSPs. Proper design and use of technologies like containerization and cloud-agnostic code-building platforms will also create an opportunity for an easier exit path if required. Developers and software service providers are building mature domain-specific solutions using CSP PaaS services and making them available in the analytics and AI marketplace.

Infosys uses the Azure Form Recognizer for automated processing of prior authorization requests received through fax or email in the Infosys Healthcare Platforms.



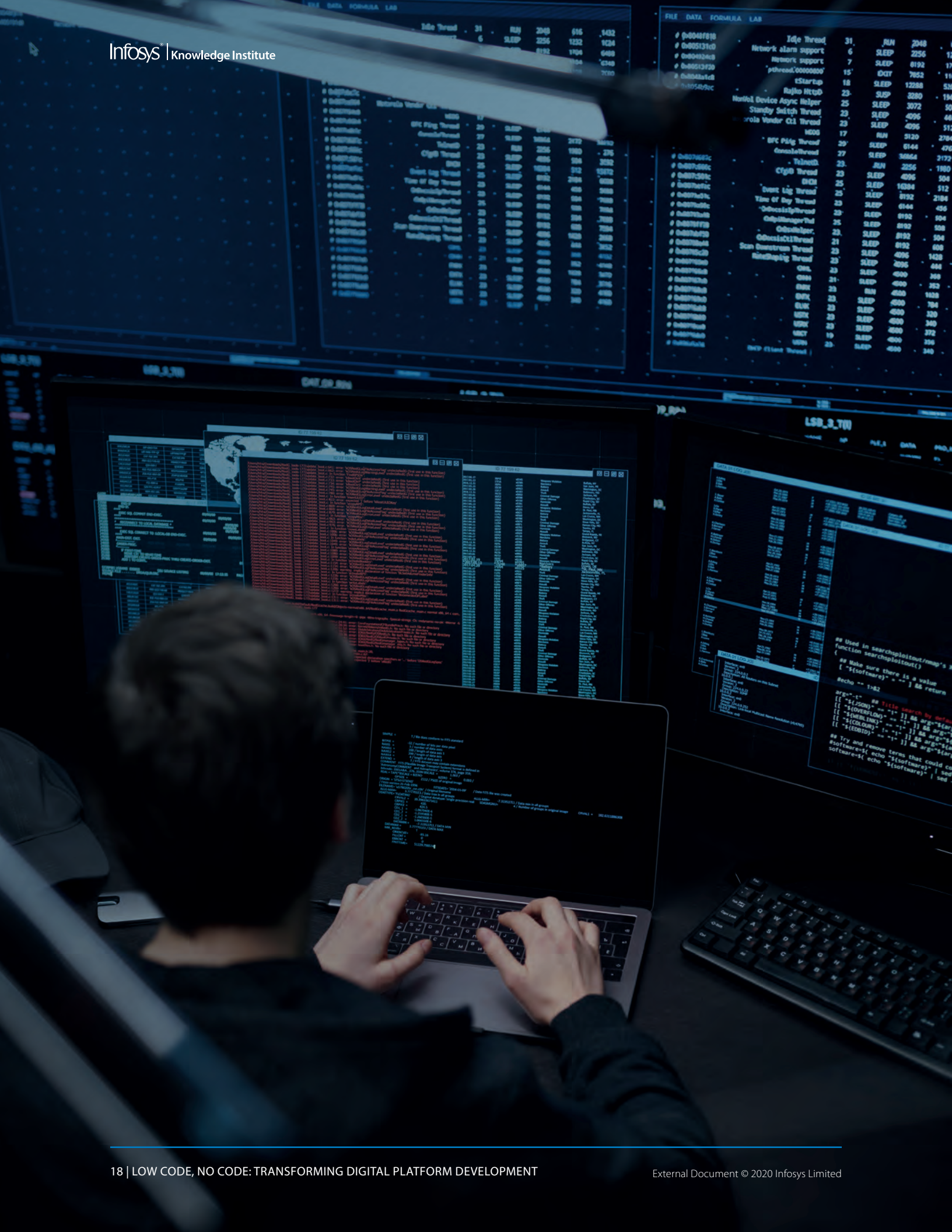
## Trend 10: Enterprise-level AI shifts from fragmented to integrated and managed activities

Platforms and services that perform all the functions of a typical AI/ML implementation lifecycle help businesses move toward a more standard, managed, integrated and collaborative environment. Platforms like H2O Driverless AI, Azure Machine Learning and Amazon SageMaker bring citizen data scientists and the CSPs together. They collaborate on everything

from ideas and code to implementation and best practices. The maturity in the platforms and services reduces concerns around people experience, complex use cases and shadow IT scenarios. The auto ML feature of the platform reduces the effort in identifying the right algorithm for use cases. Users utilize the Integrated Ensemble feature to produce one optimal predictive model for a use case. IT service providers like Infosys built their own accelerators and tools like Data Advisory and AI Workbench (AIWB) to aid clients in their AI/ML journey.

Infosys helped a leading US bank build self-service analytics that generates daily actionable insights of complex, multivariate data for customer segmentation, profitability and campaign analytics to improve their mortgage business.





## References

Trend 7

1. [Gartner Magic Quadrant for Enterprise Low-code Application Platforms](#)
2. [The Total Economic Impact™ Of PowerApps And Microsoft Flow](#)

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