

# Citizen development and the rise of personalized IT

The digital transformation is accelerating everywhere, and the financial industry is no exception where the need for adaptability and scalability is key. This is where citizen development comes into play, opening new avenues for innovation, competitiveness, and better business outcomes throughout the sector.

## Citizen development, a tool for increased flexibility and rapidity

What exactly is citizen development, and why does it have the potential to be a powerful tool for innovation and competitiveness in the financial sector – especially in the current conditions?

In a nutshell, citizen development is a process whereby non-IT professionals can create their own business applications, using low-code/no-code (LCNC) platforms and without involving resources or staff from their technical department. Thanks to this flexible approach, citizen developers can build upon existing programs and adapt them to specific uses and situations.

*“It allows for tailor-made processes and solutions, in fields as varied as reporting, data processing, automating certain tasks, customer experience, portfolio allocation, and more.”*

Matthieu Dartiguenave, Head of Strategy & Product Development at Amundi Technology

*“Excel spreadsheets are no longer sufficient. Citizen developers are now able to test and shape software according to their requirements, so that the final product is a perfect match for their needs. When it’s done well, citizen development can help to reduce training and deployment time within the organization, while minimizing the need for additional technical staff.”*, explained Dartiguenave.

Digital natives now represent a significant and growing part of the workforce. It is no surprise, therefore, that they have applied their knowledge and skills to ensure that their work tools are specifically suited to their needs and objectives. The result is a value-creating process that allows them, for instance, to choose and cross-reference data for better investing, or to accelerate their decision-making process in a market environment where deadlines are getting shorter and shorter.

Greater versatility, adaptability and efficiency, along with the additional benefits of cost-cutting and time-saving, can give any organization an edge in today’s competitive world.

## A positive change, albeit with its own challenges

For all its advantages, however, citizen development also entails a number of potential pitfalls and drawbacks. First, there is the risk of seeing the rise of a ‘shadow IT’ system, where applications are developed and implemented without prior approval or supervision from the organization’s leadership and/or IT departments.

Additionally, questions of stability arise – for the organization’s systems and platforms, but also in terms of durability: the new application needs to maintain its efficiency over the long term. Finally, and perhaps most importantly, a range of trading platforms, data processing, customer privacy and regulatory requirements could be compromised, as Dartiguenave explains:

*“Though citizen developers can be a vital source of creativity and resilience, issues can arise around complexity and scalability. Some applications are perfect for a single user but cannot be extended to the rest of the organization. Security is also a crucial element, both in terms of systems (internal) and networks (external). Oversight by the IT department is therefore paramount, as well as specialist support, to ensure the safe and durable operation of any new applications being implemented.”*

For all these reasons, Dartiguenave believes that *“It is vital to implement robust tracking and responsibility measures, to make sure any new applications are as risk-free as possible”*.

### **From sandboxes to serverless: Amundi Technology is exploring promising avenues**

Citizen development has the potential to change the face of financial technology, within individual organizations and throughout the sector in general. It is therefore essential to follow this new trend – while also making sure it can evolve in a robust and productive manner.

Matthieu Dartiguenave sums up his team’s mission at Amundi Technology in a few words: *“We aim to provide a technology ‘sandbox’, where citizen developers can play and experiment safely. With a number of specifically designed tools and guidelines, they can work within the system itself – rather than at its periphery, which often leads to a loss of efficiency and tracking. This approach makes for more stable, secure, and efficient development.”*

Such a structure is widely requested, both internally at Amundi and by its clients. Amundi Technology has built a serverless technology, where citizen developers can develop their applications without interfering with server operation. This option enables the quick deployment of validated solutions and thus allows to increase the time to deploy and thus time to value.

*“All in all, citizen development is becoming an irresistible force. At Amundi, we are working to make sure its progress and implementation go smoothly, and to bring organizations increased competitiveness, safer operations, and better performance overall.”*

**Matthieu Dartiguenave, Head of Strategy & Product Development at Amundi Technology**

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