Codeless Architecture empowers firms to accelerate their digital transformation and capture new opportunities in a rapidly changing market.
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Past successes are no guarantee of future results. This business truism is particularly apt in wealth and asset management (WAM) where disruptions are taking hold on multiple fronts and the old ways of doing business no longer suffice.

The marketplace is increasingly competitive due to digital-first startups and discount brokers. However, other market forces are keeping managers on their heels, such as rising client expectations for on-demand resolutions, the impending transfer of wealth from the baby boomers to their digitally native offspring, and incumbent moves into downmarket segments.

In response to these trends, many large firms have prioritized digital transformation, creating a competitive landscape where fully digitized offerings aren’t only advisable, but a requirement. A recent survey found that 68% of managers agreed that “learning about and keeping up with technology” was the top challenge they face (the same poll also found that only 27% of respondents “currently have—and are happy with—their mobile platform, even though they believe this is the digital capability that clients value most”).

Going digital, however, isn’t for the faint of heart. Building custom software requires updating or integrating with legacy tech, complying with an evolving patchwork of regulations, and competing for (and retaining) scarce tech talent. Factoring all these challenges together, developing enterprise software can be a painfully inefficient affair with 85% of projects going over schedule and 70% of large-scale digital programs failing to even reach their stated goals.

This is why leading WAM firms are increasingly embracing Codeless Architecture. This new development paradigm eliminates traditional friction points and accelerates the building of scalable, enterprise-ready solutions.

With Codeless Architecture, developers offload codework to a no-code provider, such as Unqork. It’s similar to a serverless architecture framework, where developers offload cloud maintenance to third-party providers such as AWS or Azure. And just as serverless architecture doesn’t actually eliminate servers, Codeless Architecture doesn’t actually eliminate code. However, from the vantage point of developers, it might as well.

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1 Are you keeping up with your clients’ expectations? A PNC survey found that 69% of HNWIs use online banking, but only 25% of wealth managers offer digital channels beyond email. Taking that into context, a recent Thomson Reuters report found that 69% of wealth managers were concerned about staying relevant to a younger generation of investors.

2 By 2061, it is estimated that $59 trillion will be passed down from baby boomers to their digitally native offspring. It’s vital for firms to begin prioritizing the needs, goals, and preferences of Generation X and millennials as inter-generational loyalty can not be assumed, with studies finding that 80% of HNW heirs plan to find a new financial advisor after inheriting their parent’s wealth.

3 As of 2019, there were around 76 million people with assets ranging from $250,000 to $1 million, with 4 million joining this group each year. Taken together, this group accounts for more than $18 trillion in assets. As a result many incumbent WM firms including Goldman Sachs and UBS among them are increasingly expanding into this segment.

4 Dealing with older technology is challenging because the technology wasn’t created with newer paradigms in mind (e.g., an Apple II has no native wi-fi capabilities), but also because the engineers who designed those systems (and all their inherited knowledge) may no longer be in the organization, if not retired altogether—consider 2020’s strange rush on COBOL-literate programmers to update long-untouched government systems built on a mostly-forgotten language.
Developers (or “Creators” as we refer to them at Unqork) build applications by configuring reusable components representing user-facing elements, back-end logic, or integrations with other systems. The no-code platform abstracts these configurations into open-source JSON objects that are interpreted in real-time. End-users never notice the difference.

**A new paradigm**

Codeless Architecture offers several inherent advantages over other development approaches. For one, Unqork’s enterprise no-code platforms come “out-of-the-box” (or, out of the virtual SaaS box) with all the toolsets and elements necessary to build and manage a robust application (e.g., front-end UX, workflow, rules engine, analytics, integrations, and maintenance). Since they’re all components of the same unified platform, everything just works together in instant harmony. This means organizations can devote all their resources to addressing business challenges instead of technical ones.

Also, by eliminating the need to write code from the building process, no-code expands the scope of who is doing the development. In a no-code platform, Creators build applications by drag-and-dropping configurable elements representing both user-facing features and back-end application logic. While modern programming languages (Java, Python, etc.) can take a year to learn and a decade to master, no-code can usually be picked up in a few weeks, which makes development more collaborative, and recruiting more flexible.

The Takeaway: Enterprise no-code empowers WAM firms to explore digital opportunities that would have been inaccessible just a few years ago. In this eBook, we’ll explore how today’s WAM leaders are using Codeless Architecture to supercharge their digital transformation and deliver benefits to clients (via enhanced services and increased access), advisors (who can spend less time managing existing accounts and more time selling), and the bottom line (through lowered overhead and the creation of new sources of revenue).
5 opportunities for digital transformation in wealth & asset management via Codeless Architecture

In this section, we'll explore five concrete examples of what's possible with Codeless Architecture. Keep in mind that it's an inherently flexible development paradigm that can be used to power a wide variety of functionality. If you can imagine a way to automate and/or streamline a business process, it's probably achievable with Codeless Architecture—and probably even easier than you think.

1. Client Onboarding and Account Maintenance

*Remove complex, manual work and enhance initial customer and advisor experiences with end-to-end digital client onboarding and account maintenance processes*

A smooth initial customer experience has never been more important in the wealth management industry. Investors are moving from active to more passive funds, margins are shrinking, and new competition is emerging from robo-advisors and other competitors. Today, most onboarding and maintenance processes are overly reliant on manual steps and multiple back-and-forth cycles between customers and advisors, resulting in days (or even weeks) to be completed. The result is a poor client experience, decreased advisor productivity, and lost revenue.

Unqork's **Client Onboarding & Account Maintenance** solution helps firms streamline their onboarding and maintenance processes enabling faster revenue growth, lower cost, and reduced risk. Advisor-facing hubs help them guide new clients step-by-step through the onboarding process, from information-gathering (via customer-submitted information and ingestion for external sources) to suitability & product selection to finalization (via automatic document generation and e-signature functionality). Client journeys are personalized based on individual triggers such as sales channel, region, client preferences, account types, products, and applicable regulations. Client risk-tolerance can be automatically assessed with a configurable suitability engine based on regulatory guidance and country preferences. The solution also provides improved access to analytics to better understand customer behavior and preferences, leading to improved sales.

The result is a dramatic reduction in onboarding and maintenance event times, an enhanced client experience, and amplified advisor productivity. And because Unqork’s platform is built for flexibility and speed, you can get up and running in weeks instead of months with a solution that's tailored for your business processes.
**Benefits**

- **Accelerated time-to-revenue:** Decrease account opening processes to achieve time-to-revenue
- **Enhanced client experience:** Deliver custom experiences that decrease manual back-and-forths for the client
- **Eliminated manual work:** Dramatically improve advisor productivity and minimize manual work
- **Minimized risk:** Reduce processing errors and improve regulatory compliance
- **Reduced cost:** Mitigate operational cost through process efficiency and scalability
- **Improved cross-sell revenue:** Improve client management and cross-sell opportunities through advanced analytics

**Capabilities**

**Digital end-to-end workflow**
Orchestrating dynamic workflows across client/party info collection, suitability, product selection, regulatory disclosures, document capture, and e-signature

**Fully customizable UX**
Customizable experience to enable both digital high-touch advisor-led flows or client self-service through dynamic digital portals

**Automated data validations**
Enhanced controls through on-the-glass and back-end validation to eliminate NIGO and simplify case management for processing teams

**Seamless integrations**
No-code integration layer interacts seamlessly with your current ecosystem and third-party providers, enabling minimal human touch/manual processing and reduced risk & errors

**Real-time status reporting & dashboards**
Fully integrated backend dashboards that provide real-time status and ensure consistency of information between clients, advisors, and operations teams

**Enterprise-grade security**
Compatibility with single sign-on, multi-factor authentication and integration with entitlements system of record to preserve existing RBAC
SUCCESS STORY

A top-5 wealth management firm built a modern front-to-back office private wealth management platform in 24 weeks

A top-5 wealth manager was saddled with expensive, high-touch processes for onboarding and servicing clients, which led to high costs and lowered advisor productivity. Seeking to create a richer client experience and digitize enterprise-wide operations, the firm used Unqork to develop an end-to-end digital solution for 12,000 financial advisors across 350 branch locations. The solution enabled next-generation advisor workstation capabilities, streamlined onboarding & maintenance, and enabled scalable back-office capabilities (e.g., ACATs). The solution is fully integrated with the manager’s existing record-keeping systems, as well as third-party services such as SFDC, Docusign, and PLAID.

24
Number of weeks to go from ideation to production

80%
Decrease in development resources compared to traditional development

85%
Acceleration in client onboarding times

40%
Reduction in operational costs

100%
Elimination of NIGO data
2. Solutions Marketplace

Create comprehensive service offerings and reduce operational complexity by bringing the power of a digital marketplace to your clients

A critical piece of being competitive in the wealth management industry is service offering breadth. From retirement products to basic portfolio management to life insurance, today’s clients are continuously seeking to minimize the number of firms across their portfolio to mitigate costs and maximize convenience. Moreover, the introduction of robo-advisors has only further complicated life for the traditional wealth manager as these new entrants present an extremely low-effort way to execute passive investments.

For smaller firms, this can be a difficult position because the costs of developing service breadth organically are tremendous. To solve this problem, firms have attempted to build networks of advisory contacts and service offerings for their clients in an organic manner, which brings a significant amount of paperwork, manual effort, and cost. As a result, smaller firms are in the increasingly difficult position of stitching together services in a very disjointed way.

Unqork’s Solutions Marketplace allows wealth management firms to broaden their service offerings with seamless integrations of proprietary or trusted third-party offerings into a centralized hub. The solution allows companies to easily onboard new clients through a single online channel, which can also automate manual compliance, suitability, and operational processes. The Marketplace reduces time-to-completion by moving carrier/asset manager data collection into the platform. The result is an improved experience for clients, while advisors are freed to focus on more value-added activities.

Benefits

- **Immediate breadth**: Open new revenue streams and increase client convenience and retention
- **Reduced risk**: Reduce operational risk through automation and rulesets/exceptions
- **Accelerated turnaround**: Reduce turnaround times to process client requests
- **Lowered costs**: Automate cash processing to slash operational cost
- **Improved decision-making**: Use data analytics to provide insights for better client management and cross-sell opportunities
Capabilities

**Needs assessment**
Collect, analyze, and recommend product characteristics which meet the need of the consumer.

**Shop**
Quote matching products in real-time and highlight unique features which are relevant to the customer.

**Customer onboarding**
Register new customers and perform automated compliance and operational reviews.

**Product fulfillment**
Collect product-specific onboarding information and business logic from the customer for each product.

**Digital signature**
Generate PDFs and collect e-signatures in real-time to complete product-specific submissions.

**Real-time application status**
Customers can receive real-time status updates on application fulfillment.

“What you get with no-code—and specifically with Unqork—is an opportunity to let operations teams and business teams innovate without relying entirely on overworked and under-capacity technology teams.”

—Chris DeBrusk, Partner, Oliver Wyman

unqork Codeless Architecture for Wealth & Asset Management
CUSTOMER STORY

Using Unqork, a top-5 global financial institution built a direct-to-customer marketplace for protection and retirement products in 4 months

A major financial institution was challenged with high-touch manual and paper-based sales, fulfillment, and servicing for financial products, requiring bespoke relationships with insurance carriers. Additionally, there were also significant operational, regulatory, and compliance requirements for each transaction as it relies on telephone and in-person interviews which take weeks and results in a disjointed customer experience.

After partnering with Unqork, the company was able to develop a direct-to-consumer, digital marketplace and end-to-end fulfillment platform for advisors and clients across financial products (e.g., life, annuities, retirement). The solution included automated compliance, suitability, policy delivery, and operational processes, to deliver a unified advisor and customer experience across a wide breadth of products.

4
Number of months to go from ideation to production

80%
Fewer resources than a traditional code-based approach

65%
Acceleration in fulfillment times
3. Digital Operations HQ

*Automate and optimize operations with Unqork’s enterprise no-code application platform*

Dealing with complex operational processes has long been a pain point for many industries. Many firms have opted to shift their processing to cost-effective locations around the world, but this approach relies on manual tasks and checkpoints which add time and costs. More recently, companies have turned to ad-hoc RPA-based and/or low-code tools. All of these approaches, however, fail to combine the speed of enabling business users to take full advantage of today’s most robust digital tools. This is where Unqork’s enterprise no-code platform can make a huge difference.

Unqork’s Digital Operations HQ solution can receive, queue, and route tasks in one central location. As a result, firms can increase visibility, tracking, auditability, and traceability of tasks across their organization. The centralized hub provides role-specific dashboards, which deliver real-time insights & alerts, and can be used to seamlessly hand-off tasks to other teams and systems.

The HQ can be the “digital glue” that integrates—and optimizes—a firm’s entire operations. Unqork can be used to develop specific operations applications (e.g., NAV oversight processing, reconciliation, account onboarding), or if you are satisfied with existing solutions/systems, they can easily and seamlessly integrate into the hub. Unqork makes it easy to build seamless workflows across new bespoke solutions, existing legacy systems, and external services (e.g., a third-party data science tool).

Unqork is unique in that it is designed to optimize processes across the front-, middle-, and back-offices. Not only can firms use Unqork to build internal-facing solutions, but they can develop and manage secure, modern client-facing hubs that provide 24/7 access to information and services.

**Benefits**

- **Acceleration to market:** Go from ideation-to-production in a matter of weeks, instead of months or years
- **Improved business–tech alignment:** Remove silos between business and IT teams by enabling business users to directly take part in all parts of the development cycle
- **Consolidated data:** Consolidate all inbound data into one unified hub
- **Increased productivity:** Surface the most critical activities using sophisticated business rules
### Capabilities

**Dashboards and notifications**
Streamline your processes with in-app notifications, email or text alerts, and dashboards to track your most important KPIs.

**Easy customization**
Create custom workflows based on each one of your unique processes.

**No-code flexibility**
Unqork’s no-code platform makes changing applications based on evolving regulations or products a readily configurable visual interface.

**Seamless integrations**
Readily link your Unqork-built application with legacy internal systems and third-party data service providers to track tasks and validate data at every step of your workflow.

**Advanced analytics & reporting**
Tailored, auto-generated reports and predictive analytics can help guide iterative improvements to the solution over time. Answer the questions around what are the patterns around operational inefficiencies and build out predictive models to avoid them in the future.

### SUCCESS STORY

**A leading capital markets firm used Unqork to develop and launch 6 highly-automated operations apps in just 6 months**

A leading capital markets firm wanted to digitize all of their operational processes and create one digital operations control center. Their biggest challenges were integrating with legacy systems, rapidly identifying and addressing risks, and developing applications within a complex global organization.

By leveraging Unqork’s platform, the firm was able to digitize and automate several core processes within weeks of ideation. Within 6 months of initiation, the company has launched 5 projects across the entire trade lifecycle. They will now have the ability to release new applications each month and integrate to all of their existing digital capabilities in a seamless unified way.
4. Institutional Investor Portal

*Deliver enhanced access to portfolio information for your institutional clients—without writing a single line of code*

As investment strategies become more sophisticated and complex, institutional investors have increasingly come to expect greater transparency into their portfolios. Current investor portal solutions, including standard out-of-box offerings and in-house developed solutions, are not meeting the end needs of their clients. Too often these client-facing solutions are limited in their functionality and many key client processes (e.g., onboarding) remain overly reliant on GP/investor interactions via phone and email. Furthermore, these systems provide limited insight and transparency into portfolio and performance data which is often in high demand by large complex institutional clients.

With Unqork’s **Institutional Investor Portal** solution, firms are able to rapidly implement customized SaaS-based investor portals quickly and easily, without capital expenditure for hardware.

**INVESTORS**
- Sovereign Wealth Investors
- Pensions
- Corporates
- Insurance Companies
- Non-Profits
- Commercial Banks
- Private Funds
- Endowment
- Family Offices
- High Net Worth Investors

**INVESTMENT VEHICLES**
- Standalone Funds
- Master Feeder Funds
- Fund-of-One (separately managed accounts)
- Co-Investment Vehicles
- Access Funds
- Alternate Investment Funds (i.e., AIFs)
- Business Development Companies (BDCs)
- CLOs
- UCITs

**FUND MANAGER STRATEGIES**
- Publicly Traded Investments
- Commingled Funds
- SMAs
- Private Equity
- Credit / Private Debt
- Real Estate
- Infrastructure
- Fund of Funds

The Portal provides institutional clients with the ability to securely access information, self-service functionality, and key processes (e.g., onboarding, capital calls, inquiries, to name a notable few). Unqork Investor Portals can seamlessly integrate with existing legacy systems & databases as well as external third-party services. Key relevant data can be dynamically aggregated, normalized, and packaged for on-demand review by clients (e.g., account summaries, current and historical performance, auto-generation of custom reports). On the backend, managers can access tailored dashboards to track & manage investor activities in real time.

Since the Portal is powered no-code, production cycles are measured in weeks rather than months. Workflows can be easily appended and amended to address changing regulatory requirements, new product offerings, or other changes in the marketplace.

By streamlining and automating key institutional client investor processes, firms are able to deliver benefits to clients (via enhanced access to information and services), managers (via the automation of common investor requests), and the business as a whole (via lowered administrative burden, higher investor satisfaction, and centralized controls & oversight).
**Benefits**

- **Acceleration to market:** Go from ideation-to-production in a matter of weeks, instead of months or years
- **Enhanced client experience:** Deliver best in class investor experience with expanded self-service capabilities and by connecting modern UI to sophisticated highly automated back-end processes to deliver top class investment portfolio data
- **Accelerated time-to-market:** Rapidly deploy new portal functionality to replace or supplement existing solution
- **Enhanced compliance:** Tackle SEC, AIFMD, GDPR and other regulatory requirements head on with country specific disclaimers and granular website permissions
- **Reduced operational costs:** Reduce burden and resources spent on supporting manual adhoc investor requests
- **Greater business agility:** Allow business teams, not just IT, to make rapid changes to respond to market conditions and accelerate speed-to-market, speed-to-value
- **Enterprise-grade security:** Secure your most sensitive information behind login with fully integrated two-factor Authentication, SAML Single-sign-on (SSO) and best in class encryption controls
- **Marketing of new funds and offerings:** Directly inform investors of key press releases and inform investor of new products and funds directly within the portal

“Unqork’s no-code technology enabled us to rapidly transform a really complex process and turn it into something we could configure and iterate week-by-week—or even day-by-day—until we achieved product-market fit. I don’t know of a whole lot of other solutions that could do that for us.”

—Joseph Lo, VP of Wealth Product Innovation, Broadridge
### TRANSPARENCY

**Portfolio Summary**
Aggregated view of current holdings and latest valuation information

**Performance**
Current and historical performance summary with built-in visualization tools

**Documents**
Publish, view, and download key investor reports and documents

**Resources**
Provide key investor information via FAQ and other digital methods

**Investment Transactions**
Real-time access to current and historical transactions

**Marketing and Distribution**
Publish latest news and marketing information about new fund launches

### SELF SERVICE

**Onboarding**
Digitally execute new fund onboarding including execution of sub-docs

**Capital Call/Transactions Initiation**
Workflow maker and initiator flow for investor transactions

**Investor Inquiries**
Modules for investors to submit inquiries and GP aggregated view on the back-end

**Billing**
Display and build workflow around approval and payment of management fees

**Wire Instructions**
Allow investors to provide wire information digitally and confirm on periodic basis

**KYC Refresh**
Digitally execute KYC/AML refreshes via portal

### Capabilities

- **Audit Trail**
- **E-Signature**
- **Document Management**
- **In App Chat & Notifications**
- **Multi-Factor Authentication**
- **Single Sign On**
- **PDF & Excel Generation**
- **Real-time Metrics & KPIs**
- **REST/SOAP API Integration**
- **SFTP Integration**
- **ETL Layer for Data Transforms**
- **Encryption at Rest & Transit**
SUCCESS STORY

Top-10 institutional manager digitized the E2E investor experience in just 24 weeks

A global leading asset manager’s existing client-facing portal provided limited access to information and services, and made it impossible to self-initiate critical actions (e.g., transaction processing, submitting inquiries, settling invoices, and wire instructions). Key processes such as onboarding—as well as many routine client requests—had to be completed manually via email, resulting in delayed response times, increased administrative costs, and a poor client experience overall. Furthermore, management had little visibility into client portal usage and other key client metrics that could be used to iterate process improvements or support up- and cross-sell opportunities.

Using Unqork’s Institutional Investor Portal solution, the manager was able to build a robust client-facing digital portal in only 24-weeks and deliver benefits for all relevant stakeholders and the business as a whole.

24
Number of weeks to deploy

~30
Bi-directional integrations to and from legacy systems

+$1m
Expected annual cost savings

“Unqork allows us to build common solutions and deploy them across multiple business lines and multiple regions.”

—Susan Rousseau, Global Head of Digital Strategy and Emerging Business, State Street
5. NAV Oversight

*Digitize the end-to-end NAV oversight process to reduce overhead costs, mitigate operational risk, and foster stakeholder transparency with the power of no-code*

Finance teams dedicate considerable time and resources to their NAV oversight process. Administrator files received in multiple formats create challenges with ingesting, normalizing, and transforming data across service providers, funds, and jurisdictions. Today, NAV oversight is overly reliant on coordination over email and spreadsheets, often leading to shadow processes, inconsistent controls, and tight deadlines. Management and dependent teams lack transparency on process status, trends, and key metrics without centralized dashboards and reporting, jeopardizing investor satisfaction and the ability to meet reporting deadlines.

Unqork’s NAV Oversight solution enables finance teams with a fully digital platform to track and manage the complete NAV lifecycle, transforming today’s review process from 100% substantive to an exception-based model—saving both time and effort.

No longer will essential NAV data live in siloed spreadsheets and emails, digitizing NAV oversight empowers asset managers to work more efficiently and collaboratively firm-wide with the assurance of systemic controls and processes. And because Unqork’s platform is designed for flexibility and speed, you can get up and running in weeks with a solution that’s specifically tailored for your firm’s NAV lifecycle process.
SUCCESS STORY

Top-5 global alternative asset management firm digitized their NAV Lifecycle Optimized NAV oversight to reduce investor, regulatory and corporate reporting timelines

A top-5 global alternative asset management firm’s NAV oversight process was strained by insufficient technology and a manual-intensive, paper-based review process covering thousands of legal entities. Unable to easily ingest and normalize administrator data across many service providers and file formats and roll key NAV lifecycle data up into management dashboards, the firm’s ability to scale was mitigated by this inefficient, high-cost operating model.

Using Unqork, this firm fully digitized the end-to-end NAV oversight process with the ability to seamlessly ingest and transform data from any service provider across different fund types and asset classes, generate automated control logic for 100+ NAV controls to transform their review process into an exception based oversight model, and configure essential management dashboards to foster transparency. With Unqork, this global alternative asset management firm was able to reduce investor and other related reporting timelines, eliminate error-prone administrator data management processes, and lower overhead costs cultivating their ability to scale.

1,600+ Legal entities

200+ Controls

11 Fund administrators

40% Reduction in overhead costs
Unqork: The world’s first no-code enterprise application platform

The leaders of tomorrow will be the organizations that can digitize their processes most thoroughly and adapt their infrastructure most rapidly around a wide variety of shifting challenges. With no-code, companies are empowered to build scalable, secure, complex, compliant, custom applications with unprecedented speed and flexibility.

That's why many of the most innovative players in healthcare and beyond are partnering with Unqork, the first enterprise no-code development platform specifically designed for the world's most complex and regulated industries. Our platform represents an entirely new paradigm that optimizes every aspect of enterprise development through:

**A unified SaaS platform**

Unqork is a completely unified SaaS platform, which means it provides all the components and capabilities related to crucial areas like **compliance** (up-to-date regulatory and enterprise rules engines for FATCA, CRS, UK CDOT, Dodd-Frank, EMIR, and MiFID II, etc.), **security** (native encryption both in transit and rest, custom RBAC capabilities, and crowd-sourced penetration tests), and **application management** (SDLC governance, application versioning, and module management).

**A visual UI**

Applications are built via an intuitive, visual User Interface (UI) featuring drag-and-drop components representing user-facing elements, backend processes, data transformations, third-party integrations, and a growing library of industry-specific templates.

**Enterprise-grade standards**

While there are several business-area-specific or consumer-level no-code systems on the market, Unqork is the only no-code platform designed specifically to build scalable healthcare applications with industry-grade security and privacy functionally baked in (e.g., adherence to all HIPAA security standards, encryption of data in transit and at rest, automatic back-up, enterprise-strength disaster recovery, cloud instance isolation, robust access and integrity controls, multi-factor authentication, and more).

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6While Unqork is a SaaS platform, our customers operate in single-tenant environments, which means there is never a mixing of client data between Unqork customers.
Unqork takes on the “heavy lifting” of development and frees companies to shift their focus and resources towards building operational efficiencies, perfecting the user experience, and enacting long-term strategies. By tapping into the power of Unqork’s no-code application platform, organizations can realize:

**Accelerated speed-to-market:** No-code automates many high-volume development tasks so new applications can be built and deployed much faster. In many cases, applications that would take months or years to reach the market can be built in a matter of weeks, or even days.

**The elimination of legacy code:** Code becomes legacy nearly instantly. With no-code, organizations only need to be concerned with building business logic; even if there is a technical change, the platform handles all that on the backend.

**Ease of updates and maintenance:** Large enterprises can spend up to 75% of the total technology budget maintaining existing systems. One of the reasons is the complexity of making a change in one area requires changes throughout the process. A no-code platform automates many of these cascading tasks and therefore reduces the complexity of making changes.

**Business agility:** Whether it is a pandemic, new or changing regulations, or disruptions of a smaller scale, no-code can provide organizations with a way to address events quickly.

Curious about how no-code can be applied within your organization? Get in touch to schedule a demonstration from one of our no-code experts.