

# AI-Accelerated Technology Delivery

## The Renaissance of Application Development

Delta Capita | AI Advisory & Consulting Services

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# Why Now | The App Development Renaissance

Rapid application development is being shaped by three explicit trends: AI assisted development, cloud-native delivery, and API-based modular architecture – with secure-development frameworks pushing security earlier into the software development lifecycle (SDLC).



## 80%

*of organisations have deployed microservices in production*

*CNCF 2024 Survey*



## 76%

*developers are using or planning to use AI tools for development*

*Stack Overflow 2024*



## 60%

*organisations report using CI/CD for most or all applications*

*CNCF 2024 Survey*



## 16M+

*active open banking users in the UK*

*FCA 2025*

### Current Use Cases

#### AI-assisted coding

Writing code, search, debugging

#### API-led development

Open banking, A2A payments, VRPs

#### Cloud-native app delivery

Kubernetes, CI/CD, reusable services

### The Opportunity

#### AI-enabled CI/CD

Batch jobs, inference, data prep

#### Composable architecture

Architecture patterns, modular platforms

#### AI-based low-code

API-first, modular services

### Adoption Rates

AI tools in development 76%

Cloud-native adoption 89%

Microservices in production 80%

CI/CD for most/all apps 60%

# 4 Trends for App Development | Industry Examples

Leading financial institutions are accelerating application delivery through advanced SDLC frameworks.



## AI-Assisted Coding

**JPMorgan Chase** employs more than 60,000 technologists, their software engineers are seeing up to 10–20% productivity in the software development life cycle through AI coding assistant tools, after launching the LLM Suite to more than 200,000 colleagues.

*Source: JPMorgan Future-Proofing the Company and Our Operations*

Goldman Sachs

## API-Led Development

**Goldman Sachs** Transaction Banking built digital channels platform designed “API-first and on the cloud”, providing real-time data access, and including a rail-agnostic, multi-rail payment API - its payments platform supports 120+ currencies.

*Source: GS Transaction Banking Payments*



## Cloud-Native App Delivery

**Lloyds Banking Group** has 23 million digitally active customers, 50% of applications are on the cloud achieving a 17.5% reduction in legacy technology applications and more than 30% reduction in data centres during the first phase of its strategy.

*Source: LBG Annual Report 2024 & LBG – Tech & Transformation*



## AI-Based Low Code

**DBS** deployed over 1,500 AI models across 370 use cases and forecasts SGD 1 billion of economic value by 2025. DBS also reported ~90% of employees with access to Gen AI tools at work

*Source: DBS - AI in Banking  
DBS – Responsible AI in Banking*

# Rapid Application Development | Tactical Use Cases

Financial institutions are using rapid application development to deliver tactical prototypes and POCs in days.

## Automated Workflows

High

Operational workflows, approvals, triage queues and exception handling built fast on low-code platforms

**55% of AI use cases in UK financial services already involve some automated decision-making.**

*Bank of England / FCA (2024)*

## Digital Onboarding

High

Digital forms, document capture, KYC/KYB journeys and service requests integrated to core systems

**16M active UK open banking users and over 22.1M monthly open banking payments show digitally enabled servicing is now mainstream**

*FCA (2025), Open Banking (2025)*

## Data & MI Reporting

High

Targeted apps for attestations, issue management, remediation tracking and management information

**Almost all financial authorities now run initiatives focused on data visualisation, regulatory reporting, risk assessment and supervisory automation**

*BIS FSI (2024)*

## Legacy UI Refresh

High

Lightweight front ends and workflow layers over legacy platforms to improve usability without full replacement

**UK open banking exceeded 2B monthly API calls in July 2025, up 36% YoY, proving digital interaction layers can scale**

*Open Banking (2025)*

## Approvals & Controls

Medium

Policy exceptions, reconciliations, QA checks and operational controls automated with alerts and tracking

**NIST's Risk Management Framework uses a 7-step lifecycle integrating security, privacy and supply-chain risk management**

*NIST Risk Management Framework*

## AI Tooling

Medium

Team portals, knowledge tools, copilots and productivity apps combining workflows, documents and automation

**75% of UK financial firms already use AI, 10% more plan to within three years, 17% of use cases already use foundation models**

*Bank of England / FCA (2024)*

# The Developers Bottleneck | Why Pilots Stall

Traditional development cycles cannot keep up with the pace of change - rapid application development methodologies enable faster time-to-value through iterative, business-led delivery.

## Client Challenges



**Speed:** "After 12 to 18 months our solutions are already out of date"

Waterfall delivery and heavyweight governance slow every release cycle, creating a growing backlog of unmet business needs



**Agility:** "Requirements change faster than our teams can build"

Rigid project structures and disconnected business-to-IT handoffs mean solutions are misaligned by the time they reach production



**Tooling:** "Our platforms require deep expertise for small changes"

Legacy development environments and lack of low-code/no-code platforms limit who can contribute to application delivery

## The Bottleneck

We need rapid prototyping with business-led iteration

We cannot adapt fast enough to shifting business priorities

Our platforms are not built for rapid, user-led delivery

*Without a rapid application development approach, institutions remain trapped in slow, costly delivery cycles that cannot keep pace*

# Application Delivery | Our 5 Key Phases

Delta Capita accelerates delivery through iterative prototyping, low-code platforms, and embedded business collaboration.



## Discovery & Scoping

### Approach

- Rapid requirements gathering with business units in 2-week sprints

### Our Accelerators

- *RAD Discovery Toolkit* with pre-built templates for 6+ end-to-end use cases

### Client Case Studies

- Global bank: identified digital solutions supporting over 200 staff in 8 weeks



## Tooling Selection

### Approach

- Low-code/no-code platform assessment aligned to enterprise architecture

### Our Accelerators

- *Tooling Comparison Matrix* benchmarking 15+ app development platforms

### Client Case Studies

- Challenger bank: evaluated & selected low-code tools with scoring rationale



## Iterative Build

### Approach

- Agile delivery with 2-week demo cycles and continuous business feedback

### Our Accelerators

- *Accelerated Sprint Playbooks* with reusable UI components and API connectors

### Client Case Studies

- Retail bank: built MI dashboard and attestation workflows in low code tools



## Testing & Integration

### Approach

- Automated testing pipelines with CI/CD and regulatory compliance checks

### Our Accelerators

- *Test Automation Suite* pre-configured for financial services controls

### Client Case Studies

- FMI: automated regression testing cut release cycles from 5 weeks to 5 days



## Operational Embedding

### Approach

- Production deployment with user developer enablement and governance

### Our Accelerators

- *Citizen Dev Programme* with training, guardrails, and centre of excellence design

### Client Case Studies

- FMI: scaled RAD platform across 300+ indexes across 4 business units

# Proven Results | Client Case Studies

Delta Capita serves multiple financial services clients for consulting services around their Data maturity

## Case Studies

### Treasury Migration UK Retail Bank

Supported a UK retail bank's treasury operations in migrating open trades and positions from a legacy system to a new stack, driven by audit findings.

**Audit-aligned oversight**

### Index Portfolio Transformation FMI Provider

Transformed operational and strategic management of 300+ individual indexes in partnership with the client's data services division, across four core business priorities.

**5-year transformation**

### Wealth Replatforming & Customer Analytics UK Wealth Manager

Post-merger/rebrand engagement to simplify and standardise fee structures across a fragmented IT infrastructure, enabling the client to raise fees.

**Delivered a 50bps margin uplift**

### Mortgage Remediation UK Retail Bank

Remediation of 2,600+ mortgage accounts (residential & buy-to-let) where repayments weren't increased following an ECB global rate adjustment.

**2600+ accounts remediated**

### Regulatory Reporting Automation UK Retail Bank

Vendor assessment and process redesign to upgrade and automate the bank's regulatory reporting, de-risking a heavily manual process.

**Scalable cloud solution**

## Our Solutions

- **Establish data scope:** Identified total scope of data for remediation
- **Bulk remediation:** Identified 855 transactions via Bulk-remediation working closely with Treasury Ops and Front Office
- **Calculation Logic:** Determined calculation logic in Python in partnership with data SMEs. Validation scripts used evidence of controls to SLT
- **Improved accuracy:** reduced manual interventions across trade lifecycle

- **Elimination of manual, resource-intensive processes:** which historically constrained scalability and introduced operational risk.
- **Acceleration of launching new indexes:** enabling the client to respond to market demands and innovation opportunities.
- **Standardisation of index definition language:** Ensuring consistency, transparency, and ease of governance across global index families.

- **Discovery:** Connected to and reviewed existing data & Created custom datafiles (e.g. new prices, account grouping).
- **Validation:** wrote data quality controls to help fix inaccuracies or exclude client subsets & set-up data cleaning rules.
- **Modelled:** Integrated datasets from multiple sources & Developed complex joining and fee calculation logic using python.

- **Clear Customer Communication:** Engaged directly with affected customers to explain the error and provide clarity throughout the remediation process.
- **Financial Assessment Support:** Assisted in completing the Standard Financial Statement (SFS) to capture their financial position accurately.
- **Tailored Repayment Solutions:** Designed and implemented Alternative Repayment Arrangements (ARA) aligned to customer needs

- **Vendor Selection:** Delta Capita identified a vendor to meet client requirements.
- **Target State:** Documenting the As-Is and therefore the expected To-Be processes.
- **Data Mapping:** Extracted data points to be included into a new tool ready for the vendor.
- **BAU prep & go-live:** Prepared business teams and report owners with go-live arrangements

## Client Benefits

- ✓ Successful delivery of recalculated interest rate accruals, cashflow and valuation calculations
- ✓ Data validation would not have been possible to perform manually, given the data volumes and tight timelines
- ✓ Significant savings through improved data accuracy for Treasury Ops, ALM and Financial Control
- ✓ Automated MI built using Python

- ✓ Successfully onboarded the entire initial scope population into a Python-based application.
- ✓ Streamlined, single-user interface reduced manual workflows.
- ✓ Seamless integration with existing databases
- ✓ Redefinition of global index methodologies significantly reduced the risk of errors

- ✓ Margin improvement equivalent to a 50bps was achieved in trial subset of clients representing 2% of AUM.
- ✓ Initial bottom-line impact of £1MM.
- ✓ New logic was enhanced in stages to ultimately cover the whole client base.
- ✓ Increased revenue and margin for the client across entire client base.

- ✓ Rebuilt customer trust through clear, consistent communication.
- ✓ Ensured compliance by adhering to regulatory guidelines
- ✓ Reduced future risk via process improvements
- ✓ Provided fair repayment options with tailored ARAs.
- ✓ Delivered transparency through complete audit records.

- ✓ Successful onboarding of a new vendor
- ✓ Creation of a new tool to obtain data and pass across to the vendor tool in a new format.
- ✓ The centralising and collection of data into a new, secure data location.
- ✓ A scalable cloud-based tool, with governance & controls workflows

# Recommended Next Steps

1

## Technology Readiness Assessment

Benchmark your current infrastructure maturity across applications, data, cloud, and operations against industry standards

2

## Target Architecture & Roadmap Workshop

Define your future-state technology architecture and a phased migration roadmap with clear priorities and dependencies

3

## Business Case Development

Build a quantified business case for transformation with ROI modelling, risk assessment, and stakeholder alignment

4

## Pilot-to-Production Delivery

Accelerate delivery using our proven accelerators, migration playbooks, and hands-on engineering capability

Let's discuss how Delta Capita can accelerate your technology transformation. Get in touch: [deltacapita.com/get-in-touch](https://deltacapita.com/get-in-touch)