



65,000 Apps and Counting: Legacy System Nightmare or Brilliant IT Strategy?

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Can you imagine overseeing an IT systems portfolio with over 65,000 applications? It's the kind of number that would make even the most battle-scarred IT executives crawl under their desks and curl up in a fetal position. Yet there is one company where a portfolio of 65,000 applications actually seems to be brightening prospects rather than weighing them down.

That would be [Apple](#), a firm that recently posted its best non-holiday quarterly results on record – fueled by surging iPhone sales that have accelerated as people rush to acquire their personal gateway to tens of thousands of incredibly helpful (albeit occasionally peculiar) mobile apps.

Insurance executives can learn a lot from iPhone apps. Not in terms of their number (an IT portfolio of 65,000 apps isn't a desirable outcome, despite what some firms' application inventories might suggest). But rather, in terms of the power that narrowly focused applications have in delivering meaningful and rapid improvements in the work environment.

Consider iPhone apps designed to support your health and fitness routines. They are mini-apps in the truest sense of the term. A single app, for example, just tracks your running pace and overall time.

If iPhone apps were instead designed like bloated enterprise systems, you'd never see such a narrowly focused tool. In its place would be a "mega-app" that not only tracked your pace, but also helped you find jogging trails, follow good stretching techniques, calculate calories burned, keep a record of all your workouts, and much more.

In addition, if each iPhone app were much broader in scope, there would hardly be any to download – because their developers would still be coding and testing them. More complex, soup-to-nuts, serve-me-breakfast-in-bed systems take longer to bring to market (if they ever get there at all).

The iPhone mini-app is the poster child for simple, focused and pragmatic systems development. There is perhaps no better demonstration of the benefits of highly targeted IT applications: they are delivered faster, users reap their benefits sooner, and companies realize their ROI quicker.

Yet, despite all this, time and time again companies bite off more than they can chew when it comes to application design and development. Why?

On the one hand, business users are lured by the prospect of 100% solutions. Once they've got the attention of IT (or at least the CFO allocating the IT spend), they want to make the most of it. That means everything-but-the-kitchen-sink project scopes and decidedly unfocused project objectives.

IT developers, on the other hand, are "artists." They're creative and innovative – and that's good, provided those attributes are harnessed to achieve a very specific objective. However,

absent such focused direction, developers will generally add bells, whistles and other artistic complexity beyond what is really necessary to satisfy the core business requirements. Mega-apps provide a better outlet for programmers to demonstrate their development prowess.

Granted, there are certain business processes that require large, inter-connected IT solutions. (Even iPhone users were clamoring for simple cut-and-paste functionality to help them skate between their mobile apps.) But the key takeaway here is that iPhone apps engage and excite users because they provide practical, targeted solutions to everyday needs and annoyances. Those kinds of outcomes are sorely needed within the corporate arena.

Take, for example, the most common customer-initiated transaction at most insurance firms: an address change. This seemingly simple account update can actually be quite onerous and error prone, given the legacy systems through which they're recorded.

In addition to unfriendly user interfaces and cryptic data entry codes, a single address change may need to be updated in multiple systems if the customer owns more than one product. What sounded like an easy transaction becomes downright complicated. Multiply this process by a thousand or more and you can begin to appreciate the daily resource time devoted to handling address changes at major insurance firms.

In these situations, sophisticated client databases, comprehensive customer service front-end systems and even legacy replacement projects are held up as potential saviors. While these may be good ingredients for a long-term solution, they provide no immediate benefit to the many employees who, under such circumstances, are forced to focus on low-value transactional details rather than high-value service skills. Everybody loses in that outcome – the employees, the customers, and the business.

A mini-app that front-ends the address change transaction (by offering streamlined, error-resistant interfaces and cross-system updates) is a practical, cost-effective alternative that delivers immediate service and efficiency improvements without compromising a longer-term strategy. Plus, mini-apps help boost staff morale, as they provide a compelling example of management's commitment to improve the workplace experience and swiftly equip employees with the tools they need to excel.

Whether it's address changes or something else, organizational leaders often fail to recognize that a handful of business processes account for a disproportionate share of employee resource time, error rates and customer dissatisfaction.

Creating mini-apps that surgically attack these stress points is smart business. It better controls project risk, accelerates return on investment and – perhaps most importantly – gets pragmatic technology solutions quickly into the hands of front-line staff, when and where they need it the most. Plus, if designed elegantly, these mini-apps can still be stitched together over time to advance a more comprehensive technology strategy.

So while 65,000 apps per company isn't the right goal, small and nimble is. Before embarking on a giant, lumbering technology initiative for your giant, lumbering insurance company, think carefully about isolating and attacking the key areas of opportunity with laser-focused mini-apps. While their footprint may be small, their impact on your business can be unmistakable.

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