Platform Modernisation

Building Future-Ready Organisations:
Unlocking growth, agility and resilience through modern platforms

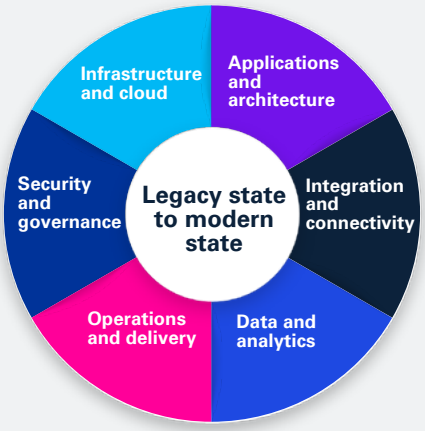


Platform Modernisation

What	Why	Who	How
The transformation of business and technology platforms into scalable, cloud-enabled, API-first, data-driven ecosystems that accelerate innovation, improve resilience, and enable seamless digital experiences.	To address technical debt, reduce operational complexity and costs, improve speed-to-market, enhance customer and employee experiences, strengthen security and compliance, and unlock business agility in an increasingly digital economy.	Organisations seeking to remain competitive in a digital economy: • Financial Services • Telecommunications • Energy, natural Resources & Utilities • Healthcare • Retail & Consumer Goods • Manufacturing • Public Sector • Technology Companies	Through a structured modernisation journey combining business and application rationalisation, cloud adoption, platform engineering, data modernisation, AI enablement, process automation, cybersecurity enhancement, DevSecOps, operating model evolution, and organisational change management delivered through incremental value-based releases.

Platform Modernisation: From Legacy Technology State to Modern Digital Platforms

Platform modernisation is the transformation of legacy technology platforms, processes, and operating models into scalable, resilient, secure, and agile digital platforms that enable faster innovation, improved customer experiences, operational efficiency, regulatory compliance, and business growth.



Legacy state

Fixed on-premise infrastructure that ties up capital in hardware and maintenance and requires lengthy procurement to scale.

Monolithic applications with tightly coupled components, where large, infrequent releases raise change risk and one change can affect the whole system.

Point-to-point integrations with limited interoperability, making partner and system connection slow and costly.

Data scattered across disconnected systems with multiple versions of the truth and reporting focused on historical performance.

Manual deployment and reactive support that depend heavily on operational teams.

Security and governance are managed separately across applications, infrastructure, and data, with controls applied inconsistently and increasingly difficult to govern as complexity grows.

Modern state

Cloud and hybrid infrastructure that scales dynamically with demand and shifts cost to consumption-based services.

Modular, microservices-based architecture that lets business capabilities deploy independently through faster, more controlled release cycles.

API-led, event-driven connectivity that standardises integration and connects seamlessly to partners, ecosystems, and digital channels.

Unified, governed data platforms that provide real-time accessibility and AI-ready foundations for advanced analytics.

Automated delivery pipelines and DevSecOps that enable continuous testing, deployment, and monitoring with security built in.

Security, risk, and compliance are embedded into the platform, with standardised controls and automated governance that scale consistently across environments.

Cost of inaction

- Increased cyber and compliance exposure
- Inability to scale efficiently
- Slower innovation and product delivery
- Reduced competitiveness and market relevance



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Platform Modernisation: From Business Drivers to Business Value

Business Drivers

- Legacy technology constraints limit innovation and agility
- Rising technology debt and operating costs
- Evolving customer and market expectations
- Increasing cyber, regulatory, and compliance pressures
- Scalability and ecosystem integration demands

Value realisation

Business growth & customer value

Objective
Accelerate growth through new products, markets, and ecosystem opportunities.

Outcomes

- Accelerate growth through new products, markets, and ecosystem opportunities.
- Expansion into new markets and customer segments.
- Improved customer acquisition, retention and experience.

Operational Excellence

Objective
Simplify operations and improve efficiency.

Outcomes

- Lower infrastructure and maintenance costs.
- Reduced technical debt and operational complexity.
- Increased productivity, scalability and cost efficiency

Future Readiness

Objective
Build the data, architecture and ecosystem capabilities required for sustained innovation and growth.

Outcomes

- Faster, data-driven decision-making.
- Greater value from data and AI.
- Faster adoption of emerging technologies and business models.

Risk & Resilience

Objective
Strengthen operational and cyber resilience while reducing regulatory and continuity risks.

Outcomes

- Improved cybersecurity and platform reliability.
- Stronger business continuity and recovery capabilities.
- Enhanced regulatory and compliance readiness.

Enablers of Platform Modernisation

Foundation

Run securely at scale

Cloud & Hybrid Infrastructure
Provides elastic, resilient infrastructure for phased migration across on-premise and cloud.

Containerisation & Orchestration
Standardises packaging, deployment and runtime control through Kubernetes, OpenShift and equivalent platforms.

Security by Design / Zero Trust
Embeds identity, least privilege, policy and continuous verification across the platform.

Composable architecture

Change independently

Microservices & Modular Architecture
Breaks tightly coupled systems into independently changeable and scalable business capabilities.

API-Led Connectivity / Ecosystems
Exposes capabilities through governed APIs so internal systems, channels and partners can connect securely.

Reusable Capabilities
Modular services and APIs replace brittle point-to-point dependencies with reusable platform capabilities.

Delivery & Intelligence

Release faster, learn sooner

DevSecOps & Automation
Automates build, test, security, deployment and operations to increase delivery speed and control.

Data Platforms & Analytics
Creates trusted, governed and accessible data foundations that enable real-time insights, advanced analytics, AI adoption and informed decision-making.

AI-Ready Platform
Automation and trusted data turn modern architecture into a continuously improving operating AI ready platform.

Platform Modernisation Journey: From Legacy Constraints to a Future-Ready Platform

Current State Assessment and Baseline

Assess business criticality, technical debt, cost, operational inefficiencies, integration challenges, scalability gaps, cyber and compliance exposure, and platform dependencies.

Definition of Target-State Vision

Define the future-state architecture, capabilities and operating model; establish transition principles and measurable business and technology outcomes aligned to strategic priorities.

Prioritisation and Pathway Selection

Segment platforms by value, risk and strategic fit; select retain, retire, rehost, replatform, refactor, replace or rebuild pathways and sequence delivery waves.

Foundational Platform Modernisation

Strengthen infrastructure, cloud, security, integration, data and delivery capabilities to establish a scalable, resilient and automated platform foundation.

Capability Expansion

Incrementally introduce and scale prioritised business capabilities using modern platforms, automation, analytics, AI and ecosystem connectivity.

Continuous Innovation

Continuously monitor value, performance, cost, resilience and technical debt; optimise capabilities and introduce controlled experimentation.

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Case Study: Migration to Modern Core Banking Platform

The challenge

Legacy core constrained change

A fragmented core banking platform built on legacy, monolithic technology consumed most of the technology budget and could not be changed safely.

Slow product delivery and high cost

High maintenance and licensing costs, complex release cycles and operational inefficiencies slowed product launches and innovation.

Limited access to modern capabilities

Limited real-time integration, open APIs and modern data capabilities restricted ecosystem participation and digital growth.

Business outcomes

- **Faster Product Innovation**
- **Improved Operational Efficiency**
- **Ecosystem & Open Banking Readiness**
- **Increased Resilience & Stability**
- **Data & Intelligence Enablement**
- **Cost Optimisation**

KPMG's role

Requirements Sourcing & Design

- Collaborated with business and technology stakeholders to define product requirements, user journeys, functional capabilities and target-state solution designs.
- Facilitated product design and solution architecture using Agile delivery methods.

Product Management

- Coordinated cross-functional teams, vendors and business stakeholders to ensure timely delivery of project milestones.

Quality Assurance & Testing

- Defined and implemented quality-assurance frameworks.
- Performed functional, integration, system, performance and user-acceptance testing.
- Managed defects, resolution tracking and quality-gate reviews.

DevOps & Release Management

- Implemented Infrastructure as Code and automated deployment practices.
- Integrated automated code-quality checks.

Post Go-Live Support

- Provided post-implementation support throughout production rollout and stabilisation.

Key Leadership Imperatives for Successful Platform Modernisation

LEAD WITH BUSINESS VALUE

Align modernisation to business strategy and outcomes. Prioritise investments based on growth, customer value, efficiency and resilience.

BUILD SECURE, RESILIENT AND AI-READY FOUNDATIONS

Build secure, scalable and AI-ready foundations by embedding security, compliance, automation and trusted data from the outset.

MODERNISE THROUGH A CLEAR TARGET STATE AND ROADMAP

Modernise incrementally through prioritised pathways. Govern transformation through a clear architecture, operating model and roadmap.

MEASURE VALUE AND EVOLVE CONTINUOUSLY

Continuously measure value and optimise platform performance, retire technical debt and evolve capabilities to adapt to changing business needs.



Ladi Asuni
Partner and Head,
Tech Platforms
KPMG West Africa
E: ladi.asuni@ng.kpmg.com



Dotun Adediran
Partner,
Tech Platforms
KPMG West Africa
E: dotun.adediran@ng.kpmg.com



Tumi Akinade
Associate Director,
Tech Platforms
KPMG West Africa
E: tumi.akinade@ng.kpmg.com



Stella Adibe
Associate Director,
Tech Platforms
KPMG West Africa
E: stella.adibe@ng.kpmg.com

home.kpmg/ng
home.kpmg/socialmedia

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