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# A service to measure overall adequacy across a banking environment

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## Abstract

**Antreem** and **Imola Informatica** supported **Creval** (Credito Valtellinese) to discover, design and deliver a set of digital services that enabled humans to understand how much the company services are compliant to a desired level of adequacy. Discover: it all started with the question: what is adequacy? Adequacy to what? What KPI's are involved? How can they be measured? Design: the different ways to represent these KPI's, in order to support different types of user decisions. Deliver: a digital platform that measures and displays the data.

**KEYWORDS:** service evaluation, meta-service, adequacy, KPI

## Context and aim

Credito Valtellinese, an Italian bank based in north Lombardy, lately aimed to make a change in order to implement updated strains from normative and the market. According to this changing scenario, the bank involved its services division - Creval Sistemi e Servizi (CSS) – to qualify and activate a wide range of initiatives during the last 3 years across different innovation streams: Enterprise Architecture modeling, CMDB / Services catalogue building, operational excellence and IT development services.

The focus was set on creating a system to take control of company operations and support data-informed decisions to be taken in different situations such as board meetings, operations control, efficiency excellence, these situations actually involving different users with different needs. The desired goals were to:

- 1) Foster awareness of company targets
- 2) Better support decision making
- 3) Drive technology-based change
- 4) Expand internal communication and collaboration

## Description of the service

The turning key concept that gives a new message to the management is the Adequacy: a measure of how much a KPI is a close correct interpretation to the expectations of the ecosystem. Instead of measuring an improvement, adequacy measuring gives a match between demand and its satisfaction in a system and not on a single player stream of activities. The Adequacy Partition is a fundamental tool to align the description of pieces of evidence produced in the recent past as well as to organize and envision strategic thinking.

From a user's point of view, the service consists of the bank offering to workers different interfaces right on-time and on-place:

- Data visualized in a standardized static infographic for board members in order to check a given set of KPI
- Dashboard data displayed live on monitors on the office's walls, showing real-time KPI on adequacy parameters matching a given threshold, based on Treemap (Shneiderman, 1992)
- Other data fostering internal self-awareness about the company state of operations to start innovation-aimed conversations (WIP).

The system behind is composed by:

- A conceptual framework of data strategy and its purposes
- An analytical taxonomy framing what measured KPI are involved for
- A sensor network
- An algorithm that transforms data into information to support decision making for specific needs
- An algorithm that normalizes KPI's into the same scale, to build overviews and dashboards
- Interfaces to display data at different times and places

### Actors involved

The service has been promoted by the IT governance office, also in charge for its management and maintenance.

During the design process, many stakeholders have been involved with a co-design approach, participating in workshops and user tests.

### Final users

- ICT governance
- Top management and Board of Directors
- Office visitors

### Design and development team

- ICT governance
- Enterprise Architecture
- Consultants from Antreem (service, UI and information designers) and Imola Informatica (Enterprise Architects, Governance consultants, Management consultants)
- One representative for each KPI / company function

## Benchmark

This system can't be compared to ready-to-use solutions on the market because it is built on an available platform which is made to be deeply configured to user needs. Moreover, the platform has a layer which is made to manage the configuration itself.

The real gap with commercial products is on the service built upon it, to address different and specific needs of information and support decision making.

Data availability is not enough: to create information and knowledge useful to support a good decision, before planning a data strategy there is the need to make a model of data meaning, shared with all stakeholders. From here raises the need for Service Design approach, tools and methods, to define these meanings matching user needs.

## Project

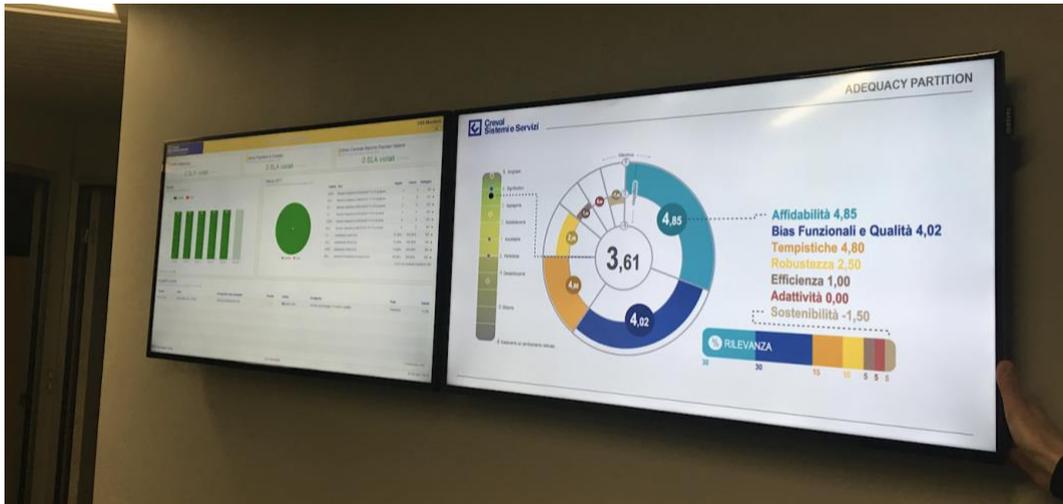
The whole platform has been designed and realized in 8 months, involving a team of 5 people from Antreem and Imola Informatica and 4 people from Creval's IT governance and 2 from the Enterprise Architecture team, plus one representative for each company function.

The process included the following milestones:

- Adequacy definition, according to regulations
- Overall purpose discussion
- Taxonomy
- User journey
- KPI and algorithm definition
- User Interface Design
- Platform implementation and configuration
- User tests
- Refine
- Release



Infographics that visualizes the services KPI.



Wall-mounted monitors displaying the services dashboard in the aisle of the bank offices.

## The importance of service design to define a data strategy and a purpose to measuring

Since the beginning of the industrial age, companies felt the need to measure in order to be more efficient, to produce more and more in the same time frame, reducing costs.

Living in the actual information age, we experience an exponential amount of available data, which often turns out to be considered as a KPI just because it is available. A good example is the number of followers on social networks: first-time marketers used to consider it a KPI, while in a mature age of social media marketing this indicator has become pointless to measure success.

The presented case shows how relevant is to define a purpose to select what data can be transformed into information, to support decision-making and cross-fertilization across the company. But defining this “data strategy” means to first define user’s needs. Using Service Design methodologies and tools has been the success key to shape the whole project purposes and to create a step by step process that next stepped successfully into the design of User Experience and Interfaces while keeping an overall vision of the service system itself.

In addition to this, the presented case could be a good example of designing a service that measures other services. While it is easy to measure an indicator using a range of numbers, the idea to put together into the same scale different indicators needs a step further from a simple measure to the design of a service, with the precise purpose for a user that need to combine these different measures, compare them, take the big picture at a glance, go into detail, and act making decisions.

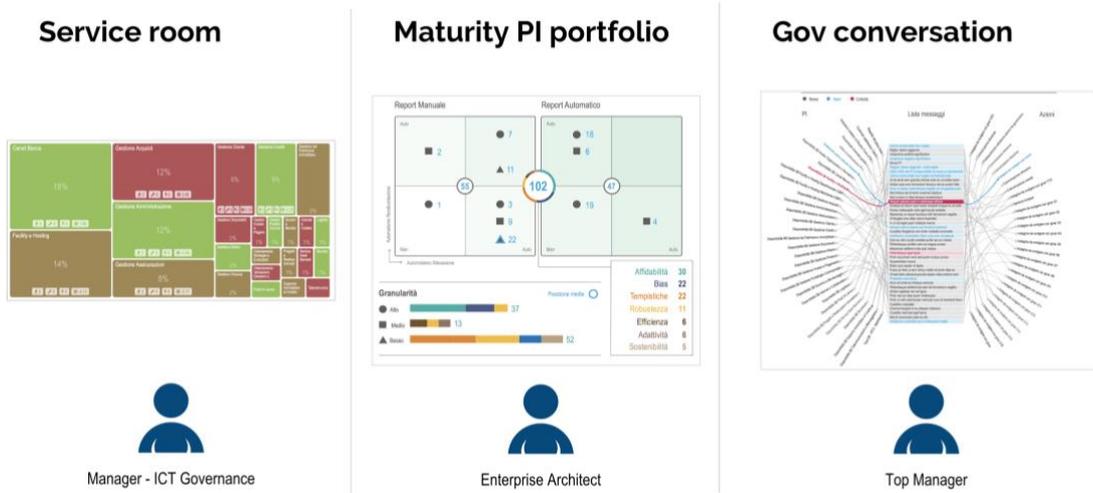
The produced papers have been shared and integrated into the ABILab consortium. ABILab is the innovation department of the trade association of Italian banks. Inside the ABILab activities, the team involved in the presented project with Creval promoted the development of a framework to better define company performance indicators and measures. As a result, ABILab published the results into the 8th official report on IT architecture named “Photographing IT – From monitoring to Governance”.

Is it not new for IT Governance to provide measures to company managers. The next level, achieved in the present case and featured in ABILab’s white papers, is the transformation of IT Governance from audit provider, delivering reports, to service provider delivering day by day or even live information via dashboards designed to different information needs.

# Future challenges

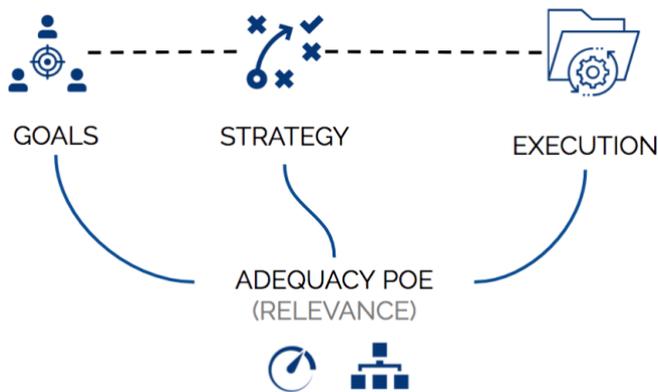
The project will evolve in two directions:

- 1) Growing the number of interfaces and use cases at the same global complexity level and with a similar aim.



An overview of additional interfaces to be designed for similar user needs.

- 2) Going to the next level by connecting the whole service system to a platform in order to add the future dimension, to envision the future and make strategic decisions while, at the same time, keeping monitored all activities involved in the realization of the strategy. Keeping as valid the adequacy paradigm, which means that the company looks for the right system evolution and not a general improvement in quantitative Performance Indicators.



The Framework which in the future could lead to a new way to envision goals and strategy and control execution using the service system.

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