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| ITU logo | INTERNATIONAL TELECOMMUNICATION UNION**TELECOMMUNICATION STANDARDIZATION SECTOR**STUDY PERIOD 2017-2020 | TSAG-TD1102 |
| **TSAG** |
| **Original: English** |
| **Question(s):** | N/A | E-Meeting, 25-29 October 2021 |
| **TD(Ref.:** [SG12-LS141](http://handle.itu.int/11.1002/ls/sp16-sg12-oLS-00141.docx)) |
| **Source:** | ITU-T Study Group 12 |
| **Title:** | LS on new Question 20/12: Perceptual and field assessment principles for quality of service (QoS) and quality of experience (QoE) of digital financial services (DFS) [from ITU-T SG12] |
| **Purpose:** | Information |
| **LIAISON STATEMENT** |
| **For action to:** | - |
| **For comment to:** | - |
| **For information to:** | SG2, SG3, SG5, SG9, SG11, SG13, SG15, SG16, SG17, SG20, TSAG |
| **Approval:** | ITU-T SG12 (13 May 2021) |
| **Deadline:** | September 2021 |
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| **Contact:** | Fiona Kamikazi BEYARAAZAUganda Communications Commission (UCC)Uganda | Tel: +256 414 339 000E-mail: fkamikazi@ucc.co.ug  |
| **Contact:** | Joachim POMYOpticom GmbHGermany | Tel.: +49 177 78 71958Fax: +49 1803 5592 71958E-mail: consultant@joachimpomy.de  |

A new liaison statement has been received from SG12.

This liaison statement follows and the original file can be downloaded from the ITU ftp server at <http://handle.itu.int/11.1002/ls/sp16-sg12-oLS-00141.docx>.

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| **STUDY GROUP 12** |
| **Original: English** |
| **Question(s):** | 20/12 | E-meeting, 4-13 May 2021 |
| **Ref.: SG12-TD1509** |
| **Source:** | ITU-T Study Group 12 |
| **Title:** | LS on new Question 20/12: Perceptual and field assessment principles for quality of service (QoS) and quality of experience (QoE) of digital financial services (DFS) |
| **LIAISON STATEMENT** |
| **For action to:** | - |
| **For comment to:** |  |
| **For information to:** | All ITU-T Study Groups |
| **Approval**: | ITU-T SG12 (13 May 2021) |
| **Deadline:** | September 2021 |
| **Contact:** | Dr. Wolfgang BALZERFocus Infocom GmbHGermany | Tel: +49 171 422 8557Fax: +49 6151 97110-99E-mail: [wolfgang.balzer@focus-infocom.de](file:///C%3A%5CUsers%5Cadolph%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CINetCache%5CContent.Outlook%5C55Q3ECW0%5Cwolfgang.balzer%40focus-infocom.de) |
| **Contact:** | Fiona Kamikazi BEYARAAZAUganda Communications Commission (UCC)Uganda | Tel: +256 414 339 000E-mail: [fkamikazi@ucc.co.ug](file:///C%3A%5C%5CUsers%5C%5Cadolph%5C%5CAppData%5C%5CLocal%5C%5CMicrosoft%5C%5CWindows%5C%5CINetCache%5C%5CContent.Outlook%5C%5C55Q3ECW0%5C%5Cfkamikazi%40ucc.co.ug) |
| **Contact:** | Joachim POMYOpticom GmbHGermany | Tel.: +49 177 78 71958Fax: +49 1803 5592 71958E-mail: consultant@joachimpomy.de  |

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| **Keywords:** | Digital Financial Services; QoS; QoE; field assessment; |
| **Abstract:** | SG12 has started work the new Question 20/12: Perceptual and field assessment principles for quality of service (QoS) and quality of experience (QoE) of digital financial services (DFS) |

ITU-T SG12 is pleased to inform you that we have launched the new Question 20/12: Perceptual and field assessment principles for quality of service (QoS) and quality of experience (QoE) of digital financial services (DFS).

The text of Question 20 is given in <https://www.itu.int/net4/ITU-T/lists/q-text.aspx?Group=12&Period=16&QNo=20&Lang=en>.

At its initial meeting Q20/12 has launched two new work items:

* P.DFSinter: Extended methodology for cross-country and inter-operator Digital Financial Services testing
* P.Suppl\_DFS: Considerations on automation of DFS testing

QoE of Digital Financial Services turns out to be one of the most critical issues in the developing digital society. There is an increasing importance to continue the support to the global community with the extension of appropriate methodologies for DFS quality assessment both in perceptual considerations and in the field assessment.

Work under this Question is carried out in response to:

– PP-18 Resolution 204 – Using ICTs for bridging the financial inclusion gap

– WTSA-16 Resolution 89 – Promoting the use of information and communication technologies to bridge the financial inclusion gap

Already 2 Recommendations related to DFS have been approved by SG12:

G.1033 "Quality of service and quality of experience aspects of digital financial services"

P.1502 "Methodology for QoE testing of digital financial services"

When several stakeholders, both of the financial and the telecom sectors work together to provide end-to-end DFS solutions or applications, each needs to understand how to achieve the end-to-end performance objectives. Such objectives must be both adequate for the service being offered and feasible based on the available networking technologies.

Considering the importance of Q20/12's work for the community we request your active support and solicit your input to our work which will be highly appreciated.

Any questions can directly be addressed to the 3 Co-Rapporteurs listed as contacts.

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