

Question 20/12 – Perceptual and field assessment principles for quality of service (QoS) and quality of experience (QoE) of digital financial services (DFS)

(Continuation of Question 20/12)

1 Motivation

QoE of Digital Financial Services turns out to be one of the most critical 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.

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.

A framework is needed to guide the development of Recommendations for performance aspects of Digital Financial Services including those supported by the emerging and heterogeneous infrastructure. Such a framework is also essential for relating performance.

Other Questions, ITU Study Groups, and some Standardization Bodies should expect that unique needs in the area of Digital Financial Services will be satisfied by this Question's work, so that they can continue with their work plans without overlap.

The Question will provide the necessary support to produce field test and processing plans to execute appropriate tests of DFS.

The following major Recommendations, in force at the time of approval of this Question, fall under its responsibility:

G.1033, P.1502

2 Question

Study items to be considered include, but are not limited to:

- General and cross-technology performance studies
 - How should the generic measurement points, reference events, communication functions, performance outcomes, and performance indicators be defined for different DFS scenarios and for different DFS implementations
 - How can the measurement of DFS be coordinated, to address the issues and complexities associated with large network scale?
 - Which layer(s) or other conventions have end-to-end significance in specifying performance of DFS?
 - What reference events will be available to define performance indicators for these networks?
 - Which scenarios, performance indicators and statistics should be standardized for such networks?

- How can complex topologies be assessed, e.g., topologies including multiple endpoints or solutions linking DFS with traditional banking scenarios such as checking accounts?
 - What QoS levels will be needed by the services supported on these networks?
 - How will the end-to-end QoS objectives for DFS be achieved when more than one network participates in the provision of communications?
- What new test plans are needed to evaluate (subjectively) end-to-end DFS over fixed and/or mobile networks?

3 Tasks

Tasks include, but are not limited to:

- draft new Recommendation on new aspects of DFS QoE and QoS;
- new or revised Recommendation on DFS QoE and QoS;
- Additions and updates to other existing Recommendations.

An up-to-date status of work under this Question is contained in the SG12 work programme https://www.itu.int/ITU-T/workprog/wp_search.aspx?sp=17&q=20/12.

4 Relationships

WSIS Action Lines

- C2, C7

Sustainable Development Goals

- 5, 8, 9, 10

Recommendations

- P-series, G-series

Questions

- 13/12, 14/12

Study Groups

- ITU-T SG13

Other bodies

- FIGI, ETSI, ANSI, GSMA