An Experience in Collecting Requirements for Mobile, Energy Efficient Applications from End Customers in the Bank Sector

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Abstract: Several development processes recommend strongly user participation and involvement in requirement acquisition. However, there are very few studies detailing the empirical results of direct user involvement in large industrial software development products. In this paper we report the outcomes of a novel approach taken by the Software House of one of major Russian banks (Ak Bars Bank) on how to improve the development process by directly involving end customers in the requirement elicitation phase of mobile, energy efficient applications. We observe that such involvement in a form of a workshop has led to improvement of requirements collection and higher levels of user satisfaction.

1 INTRODUCTION

One of the tenets of agile methods is to directly involve the users in the development of the product and, in converse, one of the alleged difficulties in agile methods is to involve customers in the development of products.

User participation and involvement (UPI) is a well-known and widely studied concept in software engineering. Despite the presence of several studies that claim the benefits of UPI, it is a challenge to understand quantitatively the profits arising from user involvement into development. The specificity of the domain, the software development process, and other covariates may affect the results dramatically.

In the present paper we report results of application of an original tools and methods applied in mobile banking domain and discuss the lessons learned. Moreover, we use a formal methods to measure the results and show the significance of the effects of UPI.

In this paper we discuss a novel approach taken by the Software House of a Russian Bank, Ak Bars Digital Technologies (ABDT), to increase its product quality and the associated preliminary results. ABDT holds at every sprint requirement focused elicitation workshops with end users that have been recruited using social media tools. The application domain is mobile banking with specific attention for energy efficiency a primary concern for its users.

Ak Bars Digital Technologies employees about 300 people, organized in 40 agile teams managing about 300 interconnected IT systems. The approach is centered in an adaptation of Scrum to take into account the multiplicity of the desires of the end customers, which are in high number.

In the discussion we provide (links to) the concrete tools and methods used during the experiment. Moreover, we supply also the screenshots of the ads used to recruit end users and of the various alternative product design – they are in Russian and the most essential features are translated in the caption, but we hope in this way to supply the reader the most realistic description of work, to facilitate is replica in other settings, and, if needed, its generalization in other contexts.

The results of the application of the approach have been quite positive, since it has been evidenced that such workshops appear to predict reliably the desires of the end users, that results in products with higher ratings in the app store, and, somehow, make the development teams more effective in managing and executing tasks.

The think that the value of this work lies on the relevance of the subject by itself and of its application domain, of the size of the experimentation and on the quality of the analysis of the data, on the results that
have been achieved, and on the plenitude of details that have been provided that should facilitate replicas and extensions.

This paper is organized as follows. Section 2 provides a background to the problem. Section 3 details the overall experimental setting of the study. Section 4 describes the results that have been obtained and Section 5 analyses them. Finally, Section 6 draws some conclusions and outlines the direction of the future research.

2 BACKGROUND ON THE PROBLEM

2.1 Collecting Requirements from Users

Development of information system usually involves user to for improve system quality and to ensure successful system implementation. The importance of user-centered design was recognized in 1980s with works of E. Mumford (Mumford, 1983) where he distinguishes direct and indirect user participation; and D. Norman’s seminal book (Norman and Draper, 1986) in which he urged designers to take users’ needs and interests into account. It is obvious that user involvement in system development and design is one of the easiest ways to achieve product usefulness and usability. First empirical studies related to the topic in software engineering appeared around that years. In (Baroudi et al., 1986) a survey of 200 production managers was performed. Their results demonstrate that user involvement in the development of information systems may enhance both system usage and the user’s satisfaction with the system. Also, the study has provided an evidence that high system usage is the result of user’s satisfaction with the system. In (Damodaran, 1996), L. Darmodan has explored the types of user involvement in the systems design processes as well as the roles of users in such processes. She claimed that knowledge and experience of end users are required at different steps throughout the software development process. In later works (Simonsen and Robertson, 2012; Kanstrup and Bertelsen, 2011) the research focus has moved from user-centered design to the concept of so-called user driven innovation.

Nowadays, involvement of users in software engineering becomes a common practice intended to increase the usage of software systems. It is typical in health-care domain (Marcilly et al., 2016; Kushniruk and Nøhr, 2016), where there is a lack of user satisfaction with health-care information systems became a serious issue. In (Kushniruk and Nøhr, 2016) discussed several methods to include users in development and evaluation of software products. They describe challenges in IT evaluation during participatory using several case studies. Thus, in modern software engineering, there is no doubt that user should be involved in development processes, however questions “How?” and “When?” are emerging and demand a scientific exploration. This drives the need of additional case studies in specific domains related to services such as health-care, financial domain and e-government.

2.2 Requirements for Development of Energy-efficient Mobile Applications

In this section we review approaches to formulation of requirements for energy-efficient mobile applications. Development of energy-efficient applications needs measuring of energy consumption related to an application. Therefore, a prerequisite for any energy-efficient approach to development is establishing a way to measure the overall power consumption of a mobile device: using either some external instruments or by means of self-metering. The collected data form parts of the input for training power consumption models and hence can be used for energy-efficient development (Hoque et al., 2016).

The first category includes external instruments, external power monitors and provides the ground truth for mobile device power analysis due to their high precision and accuracy. However, their usage is limited by a laboratory; it is not feasible for large-scale testing and development.

The second category, self-metering, assumes that a device has its own capabilities to measure the system-level power consumption without the help of external instruments. This category of measurement methods can be divided into three types: (i) Battery models, voltage, and state of charge; (ii) State of charge estimation (Hoque and Tarkoma, 2016); (iii) Fuel gauge and battery APIs. From the point of view of an energy profiling application, the self-metered data is provided through the device’s battery API. The API exposes to OS information about the battery status (e.g. the Android’s BatteryManager). So, the data

can be used during application development. The API updates status periodically and whenever there is a change in the charge and/or the temperature of a battery or not (typical frequency of the updates ranges between 0.25Hz to 4Hz (Zhang et al., 2010)).

Hence, the measurement type and the data coming via API about energy consumption require from mobile application developers to follow one of the following three major approaches: utilization-based energy requirements (Zhang et al., 2010), event-based energy requirements (Pathak et al., 2011), and the ones based on code analysis. The first and the second approaches to requirement specification needs a real device to run an application. Thus, for our study the third approach is more relevant. This approach relies on the analysis of the program code to be executed. The approach is exemplified, for instance, as an instruction-level model, which works by relating the power consumption of a piece of code with each instruction executed. This requires the evaluation of power consumption for each of the instructions of the software considered. Clearly, this can be applied at a level of functions, procedures, or subroutines.

Selecting a proper energy profiler forms another requirement for mobile development. The models and approaches described above have been implemented in the on-device profilers such as Sesame(Dong and Zhong, 2011), PowerBooter(Zhang et al., 2010), V-Edge(Xu et al., 2013) etc. The choice of a profiler for a typical developer is not straightforward. Along with their accuracy, other requirements are important, including availability, hardware support, ease of use and installation, and expertise of the developer.

Additionally, there are requirements related to the privacy issues. As it is discussed in (Diamond et al., 2018) collecting data about energy consumption (either of the device as a whole or in an application) can clearly cause privacy concerns. Thus, a developer of the mobile energy-efficient application should consider such requirements as transparency, appropriation and security in the usage of the energy consumption data.

3 DESCRIPTION OF THE EXPERIMENTAL SETTING

3.1 Situation That Induced the Change

During several years traditional Banking sector in Russia has been suffering from aggressive competition with FinTech companies providing game-changing easy-to-use financial products to customers. Ak Bars Digital Technologies (ABDT) was founded in October 2016 in response to this process.

First product teams were created as soon as the company was established. The development process in the teams was based on Scrum framework described in Scrum Guide. All teams in the company incorporates all mandatory events and artifacts prescribed by Scrum.

There were several reasons to use Scrum as a process framework. Firstly, developing digital product is a complex task due to high level of uncertainty and a lot of dependencies between systems and components (20 main systems and 2 mission-critical developed in parallel by different teams inside and outside the organization). Secondly, there are no stable requirements: they constantly change in response to new requests from customers, implementation of new features by competitors and claims of government institutions. Finally, the product should be developed in a competitive environment, thus fast delivery of new versions of a product and adaptability are extremely important. Taking into account these issues choosing Scrum is looking quite reasonable: Scrum is based on the empirical process, which allows to identify and tackle emerging problems in a rapid pace. It creates framework, inside which teams could establish their own process that satisfies their needs.

In this article we analyze the process in one product group that develops Ak Bars Online system which provides banking and financial services for customers among various digital platforms. The whole product group consists of 8 cross-functional agile teams and Product management team. Two of these agile teams includes vendor developers who works by out-staffing agreement. Agile teams use Scrum framework and include from 5 to 10 developers. By "developers" we mean all people who analyze, design, implement and test the system. In total the product team includes 65 people, among them: 11 back-end developers, 5 iOS developers, 5 Android developers, 3 web developers, 12 QA-engineers, 4 user interface designers, 2 system analysts, 2 site reliability engineers, a system architect, a data scientist, an UX expert, an application security expert, 5 outstaffing specialists and product management. The product management includes a financial expert, a web analyst, marketing and content experts. Also we have 5 Product Owners and three Scrum Masters. Due to lack of Some Scrum Masters and Product Owners work with several agile teams due to lack of the competences on the market.

The product group develops Android, iOS, web applications and back-end using SOA (service-
oriented architecture), adapters and interfaces to communicate with other bank’s middleware and adjacent systems. All front-end applications are deployed on the production environment and available for end-users. Android and iOS applications are published at PlayMarket and AppleStore accordingly. For iOS development the team used Objective C and Swift. To develop Android application the team used Java, Kotlin, RxJava2. Ak Bars Online platform is developed by using C#, .Net Framework, and .Net Core. The team also includes 4 outstaffing developers who makes necessary implementation on CRM that based on Oracle Siebel by using eScript programming language. One developer implements procedures and scripts in processing system. Autotests are developed by using Python. While the detailed breakdown is confidential, we can say that overall the codebase for the project spanned several hundreds of thousands of lines of code.

As it has been stated before, all teams use Scrum framework as it is described in Scrum Guide. The core idea of the framework is to constantly inspect and adapt. It incorporates several feedback loops, and the most important one is a review of product increment at the end of every iteration. Sprint review is a multi-component event, where development team, product owner and stakeholders observe implemented product increment, the market, product aims and discuss which features should be done next.

For the first year of working, teams invited to the event in-house stakeholders and did not take into consideration direct feedback from users. However, at some time, during one of Sprint Retrospectives, teams understood that except in-house stakeholders it is necessary to ask other type of stakeholders, end-customers. Yes, product owner could represent users being a voice of customers, but this usually leads to a longer distance between product teams and real customers and raises several issues including:

- people describe the world based on their own persuasions and views, thus business analysts or product owner always (unconsciously) transform real requirements into somehow other requirements,

- developers often do not see how end-customers work with the products and do not understand their real pains.

However, the competition is very stiff and the key stakeholders have been putting always higher goals for the ABDT, so a radical change has been implemented to attempt to target such issues.

3.2 Implemented Change

Substantially, the change was to involve directly end customers in requirement elicitation: if not enough customers were available, direct proxies, were used: the business employees of the bank that operate on a daily basis with customers using such products.

Specifically, volunteers users were recruited via the social network channels of the bank:
- on Vkontakte at https://vk.com/akbars
- on Facebook: https://www.facebook.com/akbarsbank/

The product owner also tried to define properly the target group of customers invited at each session attempting to balance among ages, gender, background.

![Figure 1: Customers trying the products and team members observing without speaking.](image)

![Figure 2: Structured questionnaire administered to the customers during the second phase of the workshop.](image)

1. From 1 to 10 estimate, how easily was for you to completed the task. Comment on what was the most confusing part.
2. From 1 to 10 estimate how much time it took you to complete the task. In particular, comment on which actions took the most time
3. Which functionality did you miss in the app?
4. Do you understand all instructions and comments? If not, please comment the ones that are not clear for you
5. Are all the developed functionality really needed? What could be removed?
is, every two weeks. Such workshop was organized in two phases:

• in the first phase, the customers were presented the applications and asked to perform some use cases with them. The members of the development team did not speak, comment, or communicate in any way with the customers: they just observed the interaction process, as shown in Figure 1;

• in the second phase, the team members sat with the customers and asked them questions about their experience with the applications; after the first informal and unstructured comments from the customers, a very simple structured questionnaire was employed (Figure 2). All the discussion was recorded in written format.

The simple structured questionnaire was developed by the product group and structured as follows. Please note that while this questionnaire is quite primitive and could be improved according to the best practices in the field, the teams have always resisted any such suggestion and kept it as is because they are accustomed to it, know it by heart, so it is very simple for them to administer it. Anyway, it is not the purpose of this study to determine how to do better the questionnaire, but to describe in details the approach and its effects.

All the comments coming from the customers were then elaborated by the teams and user stories were created based on such feedback. Such user stories were clustered in three classes:

• “quick win:” simple modifications or bug fixes that required an effort that could be condensed in a sprint;

• “major rework:” major required changes in the apps spanning multiple iterations;

• “to ignore:” comments not required at the current stage.

The comments were then passed to the product owner, with the understanding that quick wins should be executed as early as possible, major reworks should be planned within a timeframe of 6 months, and items to ignore were simply removed, rather than kept in the backlog, with the idea that they would have never be targeted anyway, and if the represented some important feature that got miss-classified, they would have emerged again in a following customer workshop.

4 EMPIRICAL RESULTS

Overall, we are considering 21 “frequent” releases of the software to the customer, which spanned from the beginning of March 2018 to the end of March 2019. In total there were 22 releases, 8 with the “traditional” approach of AkBars (named T1 . . . T8 in the following) and 14 following the new approach (named N1 . . . N14 in the following).

4.1 Evaluation of the Effects of the Changes

To evaluate the results of the new approach we have selected the following criteria:

• Ability of user sessions to predict preferences of end users

• Customer satisfaction measured in ratings in the appstore

• Ability to predict the amount of work to complete

The first criteria relates to the practical usefulness of the data collected by customers selected as per the process, and on how representative such customers are with respect to the overall populations of customers of the bank. The second criteria is a quite obvious choice, since it measures the satisfaction of the customers as a whole. The third criteria that we used were the ability of the team to predict the amount of work to complete, measured as a percentage between the planned and the accomplished tasks, and it is connected to the cohesiveness of the work done, which should reflect in more effective work.

Needless to say, the reader may imagine several other metrics and criteria that could have been collected during the development process or on the final product and then used in our analysis. Being this a study on a real company with real datasets, we are indeed constrained with the information that is concretely available to us. Nonetheless, we think that the size of the experiment in terms of both time duration and people involved, the metrics collected, and the importance for Ak Bars of the product being developed make this study a very valuable, original, and unique contribution to the research in this area.

4.2 Prediction of Preferences of the End Users

At the beginning of the application of the methodology the company has performed a preliminary assessment on the effectiveness of the sessions with customers to predict the preferences of the end users. To
To this end, two experiments were conducted. In the first, a problematic feature was identified in the app related to the discussion with customers and a variation of such feature was discussed during the sessions with customers. Specifically, the desire of the bank was to have users interact one another via the app. Originally such feature was called “friends” and after the discussion was called “chat”.

After the discussion, two concurrent versions of the app were deployed, one with the old label (about 50.4% of the all deployments) and one with the new (about 49.6% of the all deployments) – the concrete numbers are of the order of the tens of thousands, but are omitted for confidentiality. About 3.8% of the users of the app with the old label used the feature vs. about 4.5% of the users of the app with the new label (an increase of about 18.6%). To determine the significance of the variation we have used the chi-squared test, which provides an excellent approximation of the real value, given the large sample size, since the size of such sample makes impossible to adoption of the Fisher’s exact test (Fisher, 1922; Wasserman, 2006). The result identifies a statistically significant improvement with $\alpha = 0.05$ ($p$ is $5.8 \times 10^{-5}$, giving a very high confidence in the robustness of the improvement against possible statistical fluctuations).

The second experiment aimed at determining the best way to promote new products of the bank to the users of the app. The original version was not resulting in users exploring such opportunities, a proposal was made in the focus group. In this case, three concurrent versions of the app were deployed, one with the old label (about 33.2% of the all deployments), one with the large button (about 33.5% of the all deployments), one with the opportunity added to the list of features (about 33.3% of the all deployments) – the concrete numbers are of the order of the hundred of thousands, but are omitted for confidentiality. About 16.6% of the users of the original app explored the new products of the bank vs. about 27.1% of the users of the first alternative design (an increase of 63.1%) and 24.1% of the users with the alternative design (an increase of 44.6%).

Also in this case, to determine the significance of the variation we have used the chi-squared test (again the size of such sample has not allowed the use of the Fisher’s exact test). The result identifies a statistically significant improvement with $\alpha = 0.05$ ($p$ is $5.9 \times 10^{-94}$, giving a very high confidence in the robustness of the improvement against possible statistical fluctuations).

The two experiments have been conducted using a quite standard experimental design of treatment, using a post-test only control group design with randomisation (Campbell and Stanley, 1963). In both cases we have achieve a statistically significant effect, which, in the second case, is also quite remarkable in terms of size. Altogether, It appears that the new approach appears quite effective in predicting the preferences of the end users. Indeed, in all these situations there could be several confounding factors, even if in this case we follow a such a solid experimental design and we obtain very comfortable statistical evaluations.

### 4.3 Ratings of Users in the Appstore

As mentioned, we consider the ratings in the Appstore one of the criteria that we use to evaluate the results of the introduction of the new approach to elicit requirements. We concentrate our attention to the Google Play Store, because we did not have easy access to the ratings in the Apple App Store.

![Figure 3: Overall results of the application of the new approach.](image)

#### 4.3.1 Overall Analysis

The first analysis we have made concerns whether the introduction of the new approach has resulted in higher ratings. To gather an overall intuitive understanding of the situation we have constructed cumulative beanplots of the ratings before and after such introduction (Kampstra, 2008) (Figure 3). The thin (black) bars represent the discrete values of the stars, the thicker (blue) bar the mean, and the (red) plus sign the median. It is clear that the introduction of the new approach has significantly improved the ratings by the end users. The mean rating has moved from 3.29 to 4.60 – statistically significant at $\alpha = 0.05$ as evaluated using the non parametric Mann-Whitney U test (Mann and Whitney, 1947). The median has been bumped from 4 to 5 – statistically significant at $\alpha =$
0.05 as evaluated using the non parametric Kruskal-Wallis test (Kruskal and Wallis, 1952). We have then analysed the data with the Kolmogorov-Smirnov statistics (Kolmogorov, 1933), which assumes a value of 0.37 (rounded to the second decimal), statistically significant at the 0.05 level (actually, with a p value less than $10^{-70}$). It is important to mention that the Mann-Whitney U test, the Kruskal-Wallis test, and Kolmogorov-Smirnov statistics are a very conservative non parametric tests, which make no assumption on the data, simply considering them on an ordinal scale (Wasserman, 2006; Wasserman, 2010).

4.3.2 Detailed Analysis of the Evolution of the Versions

To gather a further understanding of the introduction of the new approach in terms of customer complaints we have first analysed version by version the situation before and after the introduction of the new approach in terms of analysis of beanplots (Figure 4 represents the versions before the introduction of the new approach and Figure 5 after).

It is evident that before the introduction of the new approach the situation was quite stable, with no real variation of the means or the medians of the customer evaluations (Figure 4); to gather an understanding of the trend, we have run a non parametric correlation on the values of the means (the Spearman’s rank correlation), obtaining a positive correlation (0.60) that is not statistically significant at the 0.05 level ($p=0.12$), meaning that such positive variation may just come from some random fluctuation.

4.3.3 Discussion of the Results of the Customer Evaluations

Considering the data that we have analyse we can hypothesize that the introduction of the new approach to collect requirements has resulted in:

- a statistically significantly higher level of customer ratings overall after the introduction of the new approach than with the traditional approach
- a statistically significantly improvement pattern in customer ratings after the introduction of the new approach, while before the situation was stagnant.

We can therefore hypothesize that the new approach has improved the quality of the requirement collection process as measured by customer ratings and that such approach is still in its learning phase, so we could expect further improvements. We would like to mention that this also includes fully the energy concerns. However, we need to mention that the sensitivity of this metrics to further improvement is limited, since we are approaching the end of the scale in the customer ratings, so further increases could remain below the level of statistical significance.

We would like to emphasize again that we have obtained all these results using very robust non parametric techniques, which do not make any assumption on the structure of data - the Mann-Whitney U test (Mann and Whitney, 1947), the Kruskal-Wallis test (Kruskal and Wallis, 1952), the Kolmogorov-Smirnov test (Kolmogorov, 1933) and the Spearman’s rank correlation coefficient (Myers et al., 2010). This makes us confident that the effects that we have notices are not simple random perturbation of data due to noise.

4.4 Percentage of Tasks Completed in Each Iteration

We have then turned our attention to the tasks that have been completed in each iteration as per plan by each team. We have considered 5 out of the 8 teams working on the project and a total of 23 iterations, 10 performed with the traditional approach and 13 with the new approach. 3 teams could not be inserted in
this analysis, since their data was considered confidential at all levels.

While the specific number of tasks is obviously confidential, the beanplots of percentage of completion are presented in Figure 6 (before the introduction of the new approach) and in Figure 7 (after).

We have finally analysed the results as a whole taking a meta analytical approach (Cook, 1994) and performing a paired value sign test on the direction of the variation of the means. In this case we have obtained a result that is statistically significant, as we could expect given that in 5 cases out of 5 the mean percentage of accomplished tasks have improved.

5 DISCUSSION

In this work we have evidenced three major outcomes of the proposed approach to involve customers in mobile, energy efficient applications using directly end customer workshops:

- such workshops predict fairly well the desires of the overall population of end users, an evidence that thus it also targets the energy concerns
- the resulting app appears to have significantly higher customer ratings, evidencing that also the energy concerns have been resolved
- the overall process appears somehow better managed, even if such improvement is not easily noticeable.

We think that such findings are generalizable to larger settings, since:

- the size of the study is quite large and represents a problem that is quite typical in the banking sector,
- the structure of the development process and of the teams is quite typical for the Russian industry and also for the banking industry worldwide,
- the number of evaluations that we have collected for customer ratings is large, the effect size is remarkable, and the p-value is very low.

As already mentioned, additional studies are needed to confirm and extend these results. To this end, a plenitude of information has been provided to facilitate such followups.

6 CONCLUSIONS

In this paper we evaluate a novel approach taken by the IT department of a Russian Bank, Ak Bars Digital Technologies. The approach is centered on techniques and tools for taking into account effectively the multiplicity of the desires of the end customers. The results have been a higher predictability of the desires of the customers, significantly higher ratings of the app in the appstore, and somehow better managed product.

The contribution of the work is concrete results of application of an original tools and methods applied in mobile development for banking domain.

Indeed, replicas of this study are advocated, and, to this end, the work has been discussed quite in details. Moreover, future works will be connected to application of the proposed approach in other software products for the bank sector.

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