Calibo

Digital Business Innovation Methodology

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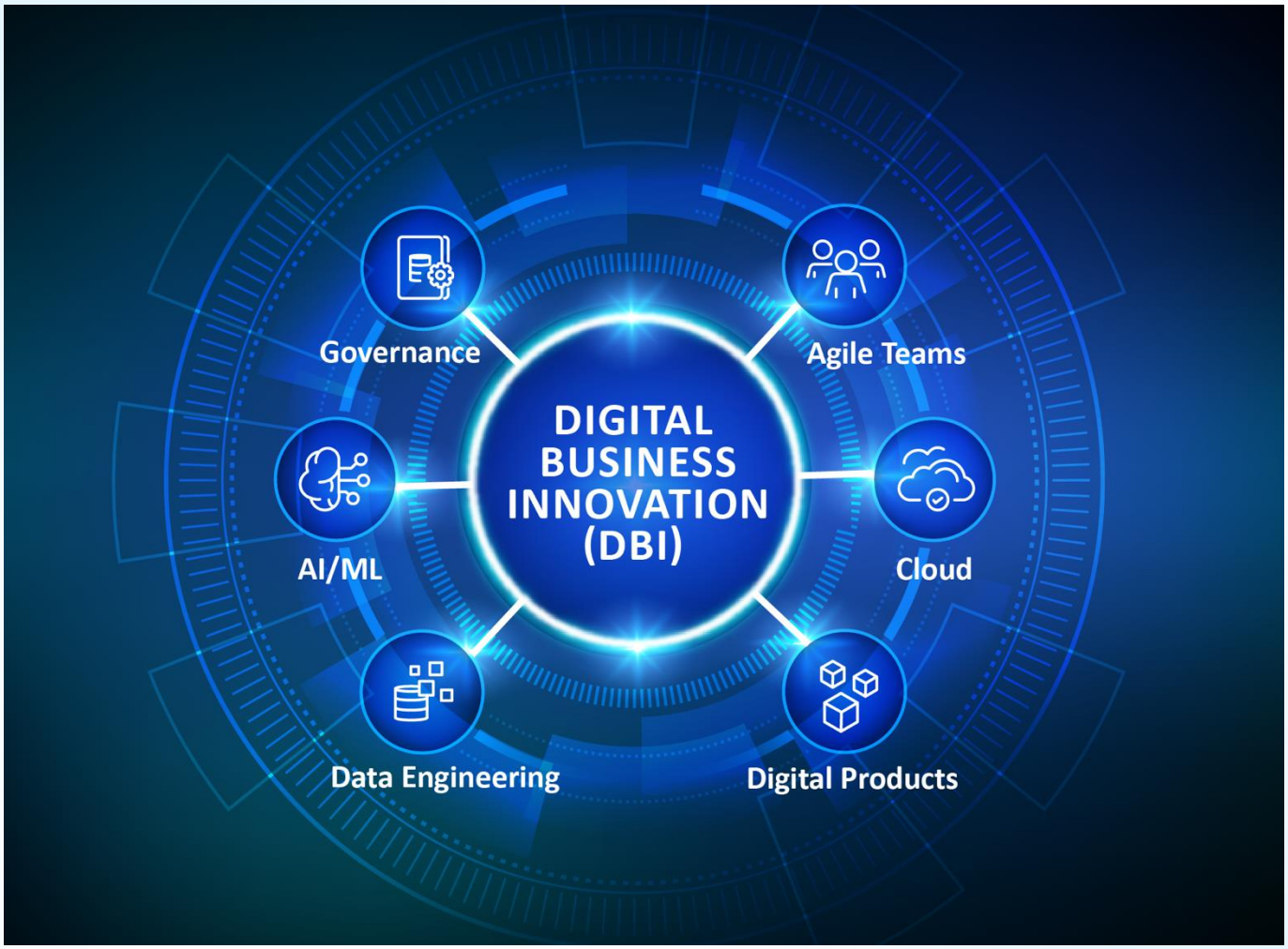
Part 1: Introduction to DBIM

What is Digital Business Innovation (DBI)?

Digital Business Innovation (DBI) is the framework and continuous practice of reimagining business models, customer experiences, and operational efficiencies by leveraging digital capabilities at speed and scale.

The core purpose of digital business innovation is to leverage digital technologies, data, and AI to create value for customers and the business at speed and scale in a sustainable manner. It's about **making innovation scalable**, **measurable**, and **repeatable**—turning strategy into software, ideas into assets, and disruption into an opportunity.



In today's hyper-competitive landscape, digital business innovation is not just a strategic growth differentiator; it's a survival strategy.

Think of DBI as your "always-on" innovation engine. Unlike traditional transformation, DBI is not a one-time initiative — it is a continuous innovation capability embedded within the enterprise.

Twin Accelerators of Digital Business Innovation

DBI adopts a “business-first” agile approach to innovation. Instead of “technology-first” prolonged project cycles, it promotes short, iterative sprints focused on high-value business outcomes. Each cycle is tied to a business use case and supported by technical enablers through the digital innovation sandbox.

At the heart of DBI lies

- Digital Business Innovation Methodology (DBIM): It is a structured and repeatable framework for developing and implementing new digital and data products, solutions, processes, or services that create value at speed and scale. This is designed to break down complex problems into manageable, high-impact use cases, deliver tangible outcomes at speed by developing, orchestrating, and implementing a bite-sized use-case-driven approach.

- **Digital Business Innovation Sandbox (DBIS)** — A ready-to-use, cloud-based platform that provides integrated tools, data services, and technology stack to quickly experiment, validate, and scale ideas from concept to working proof-of-concept (POC). See What is a Digital Sandbox**.**

Digital Innovation: A Competitive Imperative

In today’s digital economy, innovation speed, adaptability, and customer relevance are your competitive advantage, setting leaders apart from laggards.

According to Forrester, 77% of the U.S. technology decision-makers in digital and digital strategy anticipate budget increases for consumer-facing digital products and services in 2024, underscoring the strategic importance of digital innovation.

- **Speed Wins**: Enterprises that can release digital capabilities faster outcompete slower competitors whether it's a new product, a new service, or a customer feature.
- **Markets Change Fast**: Innovation isn't a one-time event. It's a cycle that must evolve with new data, trends, and user expectations.
- **Ideas Are Plentiful—Execution is Hard**: Most organizations don't lack ideas. They lack a consistent way to evaluate, prioritize, and deliver those ideas.
- **Innovation in Silos Kills Value**: Without a unified approach, different departments may build redundant systems, chase low-impact projects, or compete for limited IT resources.

In this context, **Calibo's DBIM empowers organizations to build innovation pipelines instead of bottlenecks**—enabling faster delivery, smarter decisions, and scalable results— giving them a tangible edge in the market.

Traditional Innovation vs. DBIM

Many digital transformation efforts falter because they rely on fragmented, technology-driven approaches where business alignment and ROI measurement come too late—or not at all. Calibo's **Digital Business Innovation Methodology (DBIM)** flips this model by embedding business value, cross-functional alignment, and outcome orientation from day one. This comparative view illustrates how DBIM addresses the shortcomings of traditional innovation models and establishes a structured, value-driven alternative that organizations can rely on for measurable impact.

Traditional Digital Innovation	Digital Business Innovation (DBIM)
Tech-led; business consulted later	Business-first; value defined up front
Success = project go-live	Success = business outcome + ROI
Often driven by platform or vendor choices	Driven by use case value, feasibility, and business alignment
Delivery timelines are long and vague	Fixed 8–10-week sprints with defined checkpoints
Reuse is incidental and undocumented	Reuse is intentional, traceable, and encouraged
Governance slows down execution	Governance is lightweight and embedded in each step
KPIs tracked at the end (if at all)	KPIs and ROI tracked from the beginning

Definition and Key Concepts

Here's a quick primer on essential terms you'll come across throughout this playbook:

Term	Definition
Digital Business Innovation	The practice of leveraging technology, data, and design thinking to reimagine processes, products, and business models for scalable, measurable, and repeatable value creation.
Use Case	A discrete, high-impact opportunity tied to a specific business goal, solvable through digital execution (for example, hyper-personalized product recommendation in a digital commerce ecosystem).
Use Case Orchestration	The structured coordination of people, process, and technology across a use case's life cycle—from discovery to deployment.
Asset Repository	A centralized tenant-specific vault of reusable business components (data models, APIs, workflows, ML models) created through use case execution.
Productization	The process of scaling validated use cases into reusable, packaged solutions that can be adopted by multiple teams or customers.
DBIM	Calibo's **Digital Business Innovation Methodology**, a framework to deliver business outcomes via agile, orchestrated use case execution. It delivers the most seamless experience and accelerated outcome by leveraging Calibo's Digital Innovation Sandbox.

Why Are Enterprises Struggling to Innovate at Scale?

Despite investing heavily in digital transformation, many enterprises hit a wall when it comes to scaling innovation. Common challenges include:

- **Big Bang Projects that Stall:** Large, monolithic programs often promise long-term value but deliver little in the near term, resulting in delayed impact, cost overruns, or eventual abandonment.
- **Silo Teams and Tools:** Innovation efforts are often scattered across business units, with no shared system for tracking ideas, value, or delivery.
- **Lack of True Agile Engineering Rigor:** Even great ideas get lost in translation due to poorly defined requirements, unclear ownership, or weak alignment with business strategy.
- **Less Focus on Reusable Assets:** Without a shared and reusable asset strategy, teams end up solving the same problems repeatedly, which increases costs and slows down delivery.
- **Innovation Stagnation:** Missed market windows, legacy inertia, and over-reliance on central IT contribute to lost momentum and reduced agility.

From Transformation Projects to Innovation Pipelines

Traditional digital transformation efforts often aim to overhaul entire systems in one sweep—a risky, time-consuming approach. A smarter alternative is to **break down big transformation goals into executable digital use cases with tangible business outcomes**, each designed to be delivered in smaller sprints, 8-10 weeks. This shift—from slow, siloed projects to a continuous pipeline of business-aligned innovation—unlocks early wins and builds organizational confidence.

Reimagining Digital Business Innovation with Calibo's DBIM

Calibo's **Digital Business Innovation Methodology (DBIM)** provides a structured, outcome-driven framework for orchestrating high-value digital use cases—from discovering the use cases to full deployment. Rather than relying on fragmented tools and unrepeatable processes, DBIM **systematizes innovation as a repeatable pipeline**—fuelled by business priorities, governed by clear checkpoints, and accelerated by Calibo's flagship Digital Innovation Sandbox "**CALIBO ACCELERATE".**

DBIM helps enterprises:

- Rapidly identify and prioritize the high-impact use cases
- Design scalable digital solutions with cross-functional alignment
- Execute and deploy in 8-10-week cycles using integrated tools and modern data stack
- Reuse validated components through shared repositories
- Scale proven solutions across teams, regions, and lines of business
- Continuously track ROI, KPIs, and adoption metrics

DBIM Is a Game-Changer

Unlike traditional methods or ad-hoc innovation platforms, DBIM is **designed for enterprises that want to deliver real, repeatable value fast**. It bridges the gap between strategy and execution by:

- Enabling modular innovation instead of monolithic change
- Driving adoption through visibility, traceability, and ownership
- Ensuring continuity from Idea to MVP to productization and scaling
- Empowering decentralized teams with centralized governance

With Calibo Accelerate—the platform powering DBIM—your teams gain a self-service, end-to-end environment that connects **business ideas & use cases, product planning, DevOps, and data engineering** in one unified experience.

Why DBIM Now

Challenges in Traditional Transformation Programs
Transformation programs often suffer from bloated scopes, long timelines, and unclear ROI. By the time solutions are deployed, they're already outdated or often misaligned with evolving market needs.

Gartner reports that only 48% of enterprise-wide digital initiatives meet or exceed business outcome targets, highlighting the need for more agile and responsive innovation approaches.

PRO TIP

A digital innovation sandbox fosters collaboration and joint accountability. Co-create, don't hand off

Fragmented Ownership and Delayed Value
Ownership often lives in silos — business owns strategy, scope and outcomes, IT owns delivery. This disconnection delays time-to-value and leads to fragmented solutions. DBIM bridges this gap through cross-functional squads and an integrated sandbox that aligns priorities.

Lack of Governance and Strategy Alignment
Without strategic alignment, innovation becomes tactical — lots of pilots, little impact. DBIM ensures that use cases are aligned with business strategy and governed with clear KPIs, ensuring investment in the right bets.

Real-World Indicators of Innovation Stagnation
Some telltale signs of stalled innovation include:

- Too many proofs-of-concept, not enough pilots
- Long lead times for basic integrations
- Teams unsure of where to take ideas next
- High dependency on central IT for experimentation

Gartner identifies key CIO challenges for 2025, including scaling AI from early exploration to delivering measurable value, emphasizing the urgency for effective innovation strategies.

Core Principles of DBIM

- **Use Case-Driven Innovation**
  DBIM starts with the business challenge, not the technology. Use cases are prioritized by business impact, strategic alignment, and technical feasibility, ensuring relevance, measurable outcomes, and value realization from Day 1.

- **8-10-Week Agile Delivery Cycles with Dedicated Scrum Teams**
  Short, focused sprints drive momentum. Each cycle aims to move from concept to working demo or MVP — rapidly tested in the sandbox environment and refined through feedback loops for faster learning and validation.

- **Standardized, Scalable Operating Models**
  Consistency matters. DBIM uses a standardized operating model across innovation squads and defines how use cases are selected, how solutions are developed, and orchestrated to achieve speed and consistency.

- **Reusable Digital Assets**
  One of the core deliverables of DBIM is to create reusable assets so that the need for reinventing the wheel is avoided. This truly accelerates the time to value.

- **Governance without Bottlenecks**
  Each phase—Discovery, Rationalization, Prioritization, Development, Deployment—is governed through lightweight, transparent workflows, ensuring oversight without slowing down innovation velocity.

- **Data-Centric Innovation**
  DBIM treats data as a first-class citizen. Every use case leverages structured data pipelines for better decision-making, operational efficiency, and integration into digital products.

- **Value Hypothesis Validation**
  Each use case must define clear KPIs and a value hypothesis early in the process. Success is measured by actual business outcomes, not just delivery milestones.

- **Cross-Functional Collaboration by Design**
  DBIM brings business teams, product managers, architects, data engineers, QA, and development teams onto a **shared platform** for continuous alignment, faster handoffs, and collective ownership of outcomes.

- **Marketplace-Ready Mindset**
  Use cases are developed with the mindset that, once successful, they can be published to an internal or external Marketplace—promoting broader adoption, reuse, and monetization possibilities across the organization.

- **Continuous Improvement and Scaling**
  Post-MVP, use cases are not just deployed and forgotten. DBIM emphasizes KPI tracking, user feedback, enhancement backlogs, and scaling strategies to extend impact and achieve sustainable innovation growth.

Part 2: Calibo's Digital Innovation Sandbox – Accelerating Innovation

What Is Digital Innovation Sandbox?

Calibo's Digital Innovation Sandbox is a cloud-based, out-of-the-box, ready-to-use controlled technology environment where cross-functional teams can rapidly prototype, test, and iterate on new ideas with fast feedback loops to build innovative use cases to drive business value. Digital Innovation Sandbox brings a true agile engineering approach, fosters collaboration, and provides a consistent experience to create reusable assets while providing guardrails for security, compliance, or role-based data access controls (RBAC). The sandbox is fully integrated with a modern data stack to leverage the full potential of AI/ML and language models to unlock the value of your data. It drives the enforcement of methodology end-to-end with consistency, speed, and scale.

Benefits of Implementing a Digital Innovation Sandbox

- Provides speed, consistent experience, which results in faster Time to Value for use cases with tangible outcomes.
- Creation of reusable assets & reusable components. Standardization of processes.
- Fosters cross-functional collaboration and enhances consistency across multiple innovation initiatives.
- Improved Governance and control throughout the use case innovation process.

Integrating Digital Innovation Sandbox into DBIM

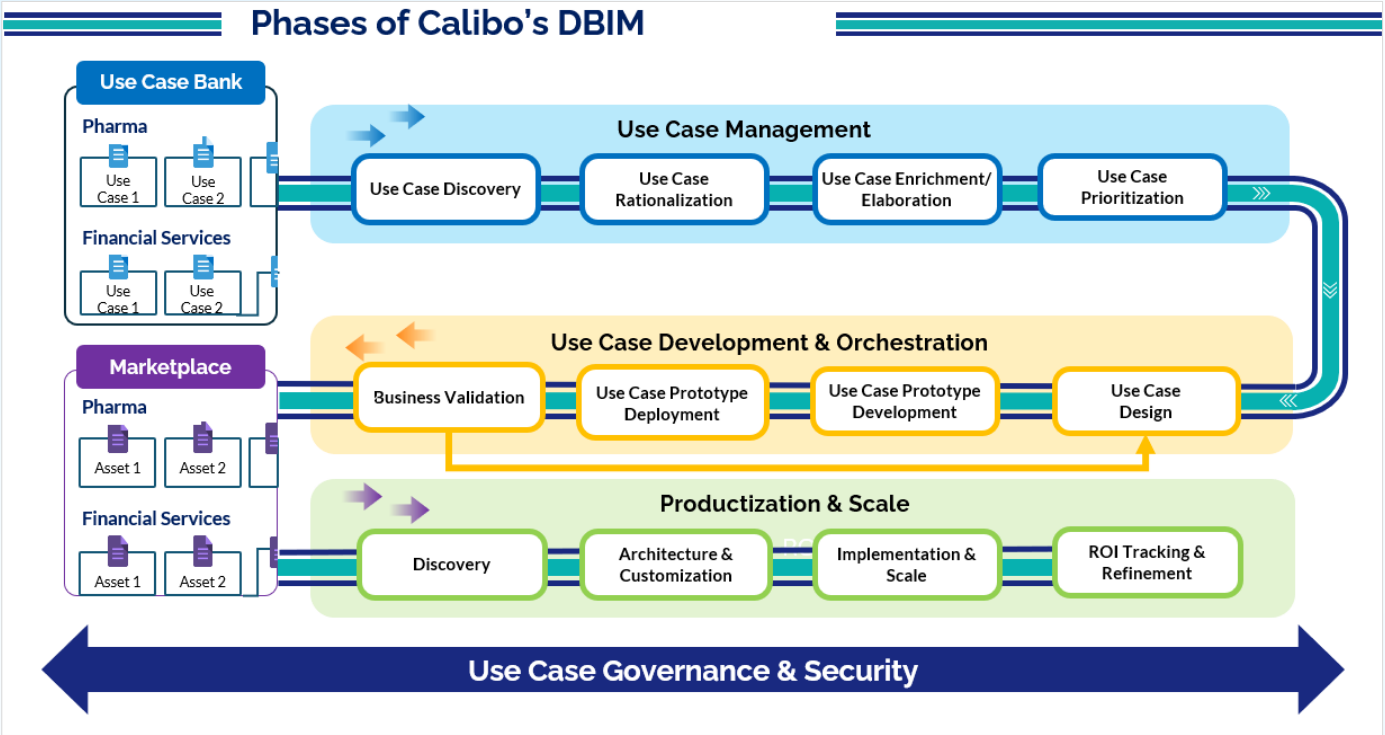
Calibo's Digital Innovation Sandbox and DBIM aren't separate tools. They are mutually reinforcing capabilities to achieve the business outcomes. Together, they help enterprises transform innovation from a buzzword into a repeatable, governed, and outcome-driven process. By embedding Digital Innovation Sandbox as a core component of DBIM, enterprises operationalize innovation, creating a structured, repeatable, and scalable process that turns bold ideas into real business outcomes faster, with lower risk and greater alignment.

DBIM Pillar	Enabled by Digital Innovation Sandbox
Use Case-Driven Innovation	Real-time prototyping and validation
Agile, Iterative Development	Bite-sized approach with smaller sprints supported by Sandbox tooling
Standardized Operating Models	Pre-configured templates and reusable assets
Business-IT Collaboration	Shared environment for co-creation with RBAC
Measurable Outcomes and Fast Feedback	Integrated analytics and rapid iterations
Safe, Compliant Innovation	Isolated, controlled, and governed environment

Part 3: Phases of DBIM: From Idea to Impact

Now that we've explored the principles that guide and the platform that powers Calibo's Digital Business Innovation Methodology (DBIM), it's time to dive into how it works in practice.

The three main stages of DBIM are Use Case Management, Use Case Development and Orchestration, and Productization and Scaling. These stages form the foundational pillars of DBIM and are further broken down into multiple phases. Each phase is purpose-built to deliver incremental value, accelerate outcomes, reduce redundancy, and keep your innovation pipeline flowing. Whether you are a domain expert, product owner, engineering leader, architect, or developer, this is your playbook for delivering value at speed and scale.



Phases of DBIM

Note: In the Productization & Scaling phase, key components such as Use Case Discovery, Architecture & Customization, and Scaling & ROI Tracking are currently being conceptually designed. These capabilities will be available in Calibo Sandbox soon. Stay tuned for future updates.

- **Use Case Bank**
  The journey starts with the Use Case Bank, a searchable repository that prevents duplication and ensures alignment with business priorities.

- **Discovery**
  In this phase, the use case is validated by defining the problem, goals, stakeholders, and strategic alignment.

- **Rationalization**
  In this phase, stakeholders assess each use case for strategic fit, business value, feasibility, and risks—eliminating non-viable ideas early.

- **Enrichment**
  This phase expands qualified use cases into complete specifications, including business, functional, and technical requirements.

- **Prioritization and Approval**
  In this phase, scoring models like ICE and WSM are used to prioritize and rank use cases and build a delivery roadmap.

- **Development and Orchestration**
  Converts approved use cases into real solutions through four agile stages:
  Define → Design → Develop → Deploy, using Calibo's Digital Innovation Sandbox and integrated toolchains.

- **Business Validation**
  After deployment to UAT and Production, live insights feed into the Business Validation & Refinement phase, where performance is evaluated against KPIs and enhancement backlogs are created.

- **Productization and Scaling**
  Validated solutions move into the Productization and Scaling phase, becoming reusable assets for broader adoption across teams and business units.

DBIM enables organizations to innovate with confidence—transforming bold ideas into repeatable, enterprise-scale success.

How Advance Bank Embarked on Digital Business Innovation Journey

To illustrate how Digital Business Innovation Methodology (DBIM) comes to life, let's follow the journey of **Advance Bank,** a leading financial institution navigating the demands of digital business innovation.

Their story begins with a bold vision from CEO Michael Tan:

> "To transform our bank into a data-driven, AI-powered institution that delivers trust, agility, and exceptional experiences across every customer and compliance touchpoint. By investing in scalable digital capabilities—from real-time fraud detection and sentiment analysis to robo-advisors and automated KYC—we will unlock new efficiencies, extend smarter services to the underserved, and lead the future of personalized, secure, and compliant banking."

But vision alone wasn't enough. Michael knew success would require orchestration across people, processes, and platforms—and that's where Calibo's DBIM came into play.

He assembled a cross-functional team with the mandate to deliver value fast, using DBIM's structured approach to identify, design, and execute high-impact use cases. Here's the Advance Bank's core team driving the transformation:

Role	Stakeholder Name	Responsibility/Ownership
CEO	Michael Tan	Defined the strategic direction and empowered the organization to execute with agility.
Chief Digital Officer (CDO)	Esther Jackson	Aligned the initiative with broader digital transformation goals.
Chief Product Officer (CPO)	Martha Grace	Led the identification of customer experience use cases to support the bank's product innovation agenda.
Portfolio Owner	Joseph George	Prioritized and scoped use cases within the innovation portfolio.
Product Owner	Maria Lopez	Owned the selected use case end-to-end—requirements, backlog, and delivery coordination.
Lead Data Engineer	Vikram Patel	Designed scalable data pipelines for ingesting and processing customer review data.
Solution Architect	Helena Chan	Architected a compliant, scalable solution leveraging the self-service capabilities of Calibo's Digital Innovation Sandbox.
Compliance Officer	Amrita Singh	Ensured GDPR and data privacy compliance across ingestion and processing stages.
Front-End Developer	Anthony Hanks	Built user-friendly interactive dashboards to visualize sentiment insights.
Back-End Developer	Neha Gupta	Developed API integrations to fetch, process, and display data from various review platforms.
QA Lead	Eva Lee	Defined test strategy, managing QA processes, ensuring product quality, coordinating test execution, and validating features before release
Product Release Manager	Alex Carter	Coordinated releases and stakeholder communication during deployment cycles.
Release Train Manager	Sebastian Reagan	Oversaw delivery timelines, sprint alignment, and release train progress.

This team's journey—from discovering the right use case to delivering real business outcomes—provides a narrative thread through each phase of the DBIM framework. As we explore these phases, you'll see how structured innovation at Advance Bank turned ideas into assets and strategy into scalable solutions.

What follows is a detailed walkthrough of each phase, starting with the Use Case Bank, where ideas are captured, organized, and prepared for evaluation. Think of it as the entry gate to your innovation journey.

Use Case Bank: Where the Journey Begins

Every digital innovation journey starts with a simple but powerful question: *Has someone already solved this problem?* The Use Case Bank (UCB) is Calibo's answer to that question. It acts as the launchpad for innovation within the Digital Business Innovation Methodology (DBIM), ensuring that organizations don't reinvent the wheel. Instead of starting from scratch, teams can search, evaluate, and build on proven ideas—saving time, reducing redundancy, and accelerating value delivery. Whether it's a business leader seeking to improve customer experience or a compliance officer exploring automation opportunities, the UCB provides a structured, searchable space to explore what's already working and what's possible.

What is a Use Case Bank?

Use Case Bank serves as the first stop in Calibo's Digital Business Innovation Methodology (DBIM). It's where you capture, organize, and evaluate proposed business use cases across your teams and departments. Each use case entry includes structured metadata—such as goals, KPIs, scope, team size, timelines, technical feasibility, and more. It enables advanced search, tagging, reuse, and governance workflows—helping teams avoid duplication, prioritize high-impact ideas, and accelerate innovation through integration with discovery, rationalization, and development stages.

Before initiating any new development effort, you must start with the UCB to discover and reuse an existing approved use case or to create a new use case if it does not exist in the UCB.

Scenario 1: Leverage an Existing Use Case – If a matching use case already exists in the UCB, teams can enhance and extend it to meet current KPIs or new requirements.

Scenario 2: Create a New Use Case – If no suitable match is found, teams can create a new use case using the predefined template.

Download

When and Why to Search the Use Case Bank

Stakeholders search the Use Case Bank with intent, based on business needs, strategic priorities, and operational goals. Here are a few common scenarios that motivate stakeholders like the CDO, CPO, Portfolio Owner, Engineering Leads, and others to initiate a keyword-based search in the Use Case Bank:

- **Strategic Alignment with Organizational Goals**
  - **Scenario:** The product manager wants to launch initiatives that support a new corporate strategy around customer-centricity or data-driven personalization.
  - **Search Trigger:** CPO searches for keywords like "customer feedback analytics", "personalized recommendations", or "sentiment analysis' to see if related use cases already exist.

- **Why:** To avoid duplicating efforts and build upon already aligned use cases.

- **Meeting Regulatory or Compliance Requirements**
  - **Scenario**: A Compliance Lead or CDO is responding to new regulations (for example, ESG, GDPR updates).
  - **Search Trigger**: They search for keywords like “audit trail”, “compliance automation”, or “data lineage”.
  - **Why**: To identify if similar use cases exist and can be reused or need enrichment.

- **Industry Benchmarking**
  - **Scenario**: Leadership observes competitors implementing AI-based fraud detection or self-service analytics.
  - **Search Trigger**: Engineering Lead or Portfolio Owner searches for terms like “fraud”, “machine learning”, “real-time analytics”.
  - **Why**: To find inspiration or reuse paths and stay ahead in innovation.

- **Resource Optimization / Budget Efficiency**
  - **Scenario**: The PMO or Portfolio Owner has limited resources and wants to reuse instead of rebuild.
  - **Search Trigger**: Looks for use cases with reusable assets like “data pipelines”, “API integrations”, or “frontend components”.
  - **Why**: To assess reusability and estimate effort savings.

- **New Business Opportunities or Initiatives**
  - **Scenario**: A CDO wants to explore alternative credit scoring models for financial inclusion.
  - **Search Trigger**: The CDO searches for keywords such as “credit scoring”, “alternative data”, “unbanked”.
  - **Why**: To see if groundwork already exists to support a new initiative.

By grounding searches in strategic, operational, and technical objectives, stakeholders can use the Use Case Bank as a true accelerator—avoiding duplication, enabling reuse, and advancing only those ideas that promise real value.

How Advance Bank Stakeholders Tapped into the Use Case Bank

With Advance Bank's leadership fully aligned around the vision of becoming a digital-first institution, each functional lead began their innovation journey by diving into the **Use Case Bank (UCB)**.

Use Case Name	Business Domain	Priority Level	Feasibility Score (1-10)	Business Impact (High/Medium/Low)	Estimated ROI (%)	Strategic Alignment	Tags
Procurement Optimization System	Procurement	High	9	High	35	Cost Reduction & Efficiency	['AI', 'Automation', 'Cost Reduction']
Intelligent Inventory Management	Supply Chain	Medium	7	Medium	25	Inventory Optimization	['Predictive Analytics', 'Inventory', 'Supply Chain']
Automated Vendor Compliance Monitoring	Vendor Management	High	8	High	40	Regulatory Compliance	['Compliance', 'Risk Management', 'AI']
Real-Time Supply Chain Visibility	Logistics	Medium	6	Medium	20	Supply Chain Transparency	['IoT', 'Blockchain', 'Supply Chain Transparency']
Contract Lifecycle Automation	Legal & Compliance	Low	5	Low	15	Contract Management	['LegalTech', 'Contract Management', 'Automation']
AI-Based Demand Forecasting	Retail & E-commerce	High	8	High	30	Demand Optimization	['AI', 'Predictive Analytics', 'Retail']
Automated Invoice Processing	Finance & Accounting	Medium	7	Medium	20	Finance Process Efficiency	['OCR', 'Finance', 'Automation']
Dynamic Pricing Optimization	Retail & E-commerce	High	9	High	40	Revenue Growth	['AI', 'Dynamic Pricing', 'Revenue Growth']
Fraud Detection in Procurement	Procurement	High	6	High	35	Fraud Prevention	['Fraud Detection', 'Risk Mitigation', 'Procurement']
Supplier Risk Assessment	Procurement	Medium	7	Medium	25	Risk Mitigation	['Risk Assessment', 'Supplier Management', 'Analytics']
Predictive Maintenance for Assets	Asset Management	High	8	High	30	Asset Longevity	['IoT', 'Predictive Maintenance', 'Asset Management']
Inventory Replenishment Automation	Supply Chain	Medium	7	Medium	20	Inventory Management	['Inventory', 'Automation', 'Logistics']
Customer Order Fulfillment Optimization	Logistics	High	9	High	45	Customer Satisfaction	['Customer Order Fulfillment', 'AI', 'Optimization']
AI-Powered Contract Review	Legal & Compliance	Medium	6	Medium	18	Contract Efficiency	['Contract Management', 'AI', 'LegalTech']
Automated Expense Management	Finance & Accounting	Low	5	Low	12	Financial Accuracy	['Expense Tracking', 'AI', 'Finance']
Supply Chain Route Optimization	Supply Chain	High	9	High	38	Logistics Efficiency	['AI', 'Route Optimization', 'Supply Chain']
E-Procurement Platform Enhancement	Procurement	Medium	7	Medium	22	Procurement Transformation	['E-Procurement', 'Automation', 'Cloud']
Sustainable Procurement Strategy	Sustainability	Medium	6	Medium	18	Sustainability Goals	['Sustainability', 'Green Procurement', 'ESG']
AI Chatbot for Procurement Queries	Procurement	Low	5	Low	15	Process Automation	['AI Chatbot', 'Procurement', 'Automation']
Automated Compliance Auditing	Legal & Compliance	Medium	7	Medium	25	Regulatory Compliance	['Regulatory Compliance', 'Auditing', 'Risk Management']
Procurement Spend Analytics	Finance & Accounting	High	8	High	33	Cost Optimization	['Spend Analytics', 'Cost Optimization', 'Finance']
Supplier Performance Benchmarking	Vendor Management	Medium	7	Medium	28	Supplier Relationship Management	['Benchmarking', 'Supplier Analytics', 'Procurement']
AI-Based Price Negotiation Tool	Procurement	High	9	High	42	AI-Driven Procurement	['AI Negotiation', 'Pricing', 'Vendor Management']
Warehouse Layout Optimization	Warehouse Management	Medium	6	Medium	20	Space Utilization	['Warehouse Layout', 'Optimization', 'Logistics']
Automated Dispute Resolution	Legal & Compliance	Low	5	Low	10	Legal Efficiency	['LegalTech', 'AI', 'Dispute Resolution']

Advance Bank's Use Case Bank

Let's follow how different team members from Advance Bank explored and interacted with the UCB.

Stakeholder: Martha Grace (Chief Product Officer)

- **Search Term:** "Sentiment Analysis"
- **System Response**:
  - No exact match found in the UCB for her precise requirement related to product-level sentiment analysis tied to specific feedback and KPIs.
  - Some semantically similar entries were discovered (like *"Social Media Sentiment Trends"*), but they focused on brand-level social data rather than direct product feedback and lacked integration with internal customer experience dashboards.
- **Action Taken:**
  Martha initiated a new use case submission via the UCB form, ensuring it addressed the exact problem Advance Bank aimed to solve.

Sentiment Analysis of Customer Product Reviews

Field	Description
Use Case Title	Sentiment Analysis of Customer Product Reviews
Business Function / Domain	Retail Banking – Customer Experience
Problem Statement	Lack of real-time visibility into customer sentiment, leading to delayed response and missed improvement opportunities
Objective / Value Proposition	Automate analysis of customer feedback to detect sentiment trends, improve product quality, and enhance customer loyalty.
Key KPIs	Customer Satisfaction (CSAT), Net Promoter Score (NPS), Negative Review Reduction%, Review Processing Time

Team Size	6 (Product Owner, Data Scientist, Data Engineer, Frontend Developer, Backend Developer, Business Analyst)
Expected Timeline	6 weeks
Functional Scope	Ingest reviews from app and web Apply NLP models Visualize trends on the dashboard Alert product teams on sentiment dips
Status (Production/Under Development/ Under Review)	New Entry Created

Stakeholder: Esther Jackson (Chief Digital Officer)

- **Search Term:** "AI in Compliance"
- **System Response:**
  - No exact match for her precise requirement.
  - Identified a relevant in-progress use case: AI-Powered Regulatory Compliance Tracker, which uses NLP to map regulations and trigger alerts.

AI-Powered Regulatory Compliance Tracker

Field	Description
Use Case Title	AI-Powered Regulatory Compliance Tracker
Business Function / Domain	Compliance & Risk
Problem Statement	Manual review of compliance documents leads to delayed alerts and potential non-conformance.
Objective / Value Proposition	Automate monitoring of compliance clauses using NLP.
Key KPIs	Audit Readiness %, Response Time to Non-Compliance, Alert Accuracy
Team Size	5
Expected Timeline	8 weeks
Functional Scope	Scan policies, map to regulatory changes, and trigger alerts.
Status (Production/Under Development/ Under Review)	Under Development

- **Action Taken:**
  Esther reviewed the existing entry and proposed feature enhancements for broader document coverage and integration with internal risk systems.

Stakeholder: Joseph George (Portfolio Owner)

- **Search Term**: "Credit Evaluation"
- **System Response:**
  Two use cases surfaced as strong matches:
  - Intelligent Credit Scoring Engine – in Production.
  - Early Warning System for High-Risk Borrowers – Under Review.

Intelligent Credit Scoring Engine

Field	Description
Use Case Title	Intelligent Credit Scoring Engine
Business Function / Domain	Retail Lending
Problem Statement	Traditional scoring models do not account for real-time behavior or alternative data.
Objective / Value Proposition	Improve loan approval rates while reducing default risk using ML.
Key KPIs	Loan Approval Rate, Default Rate, Customer Onboarding Time
Team Size	7
Expected Timeline	10 weeks
Functional Scope	Use ML on banking transactions, credit history, and alt-data to score applicants.
Status (Production/Under Development/ Under Review)	Production

Early Warning System for High-Risk Borrowers

Field	Description
Use Case Title	Early Warning System for High-Risk Borrowers
Business Function / Domain	Risk Management
Problem Statement	No proactive visibility into borrowers likely to default.
Objective / Value Proposition	Identify high-risk behavior trends and flag early warnings.
Key KPIs	Prediction Accuracy, Loan Recovery Rate
Team Size	4
Expected Timeline	6 weeks
Functional Scope	Monitor transactional patterns for early risk signals.
Status (Production/Under Development/ Under Review)	Under Review

- **Action Taken:** Joseph evaluated both for fit within the bank's financial inclusion roadmap and decided to initiate scaling plans for the scoring engine, while proposing enhancements to the early warning system.

Stakeholder: Alex Carter (Product Release Manager)

- **Search Term:** "Deployment Observability"
- **System Response:**
  Alex was working on a use case to automate the detection and resolution of payment exceptions (such as failed transactions, duplicate payments, suspicious reversals) across Advance Bank's digital banking systems. When he searched for "Automated Payment Exception Handling" in the Use Case Bank (UCB), he didn't find an exact match, but discovered two semantically similar entries that could be leveraged partially:

Use Case Title	Business Function / Domain	Problem Statement	Objective / Value Proposition	Key KPIs / Metrics	Status
Transaction Reconciliation Automation	Operations / Finance	High manual effort and errors during reconciliation between banking ledgers and third-party clearing systems	Automate reconciliation of internal transaction logs with external partner statements to reduce errors and manual workload	Reconciliation Time, Error Rate, Staff Productivity Index	Production
Duplicate Transaction Detector	Payments & Risk	Duplicate payments due to retry loops or system latency go undetected until reported by customers	Real-time detection of duplicate payments using rule-based logic and transaction fingerprinting	Duplicate Payment Rate, Detection Time, False Positive Rate	Under Development

- **Action Taken :**
  Alex realized that:
  - Transaction Reconciliation Automation already addressed parts of exception detection, especially ledger mismatches.
  - Duplicate Transaction Detector handled a subset of payment anomalies.

  However, neither use case addressed:
  - Comprehensive exception classification (for example, timeout, reversal, fraud-related)
  - Workflow for automated resolution routing to internal teams
  - Customer notification pipeline for failed or reversed payments

  Instead of creating a new use case from scratch, Alex raised a Use Case Reuse + Enhancement Request, aiming to:

- Extend the “Duplicate Transaction Detector” to handle additional exception types
- Integrate its output with the reconciliation workflows already automated
- Add automated notification workflows and resolution SLAs for internal handling

This approach reduces duplication, leverages validated assets, and accelerates time to implementation.

Martha wasn’t alone in her discovery journey. While she didn’t find an exact match for her search on “Sentiment Analysis,” she quickly realized the business need was unique enough to warrant a new entry—and seamlessly created a fresh use case in the Use Case Bank using the platform’s guided template. Esther, the Chief Digital Officer, found a relevant match in the form of an AI-powered compliance tracker already under development, which she chose to enhance further. Joseph, the Portfolio Owner, discovered two promising matches—an intelligent credit scoring engine already in production and an early warning system under review—both of which aligned with his team’s credit evaluation goals. Meanwhile, Alex, the Product Release Manager, searched for “Customer Feedback Analytics for Branch Services” and came across a couple of partial matches, which he evaluated for reuse potential. When those didn’t fully meet his requirements, he documented the gaps and enriched a new use case accordingly.

That’s the power of a well-structured Use Case Bank—enabling targeted search, encouraging reuse, and accelerating innovation by bridging the gap between intent and execution.

What’s Next: Discovering What Matters
Once you add a use case to or select one from the use case bank, the next step is **Use Case Discovery**. This phase involves clarifying the business problem, identifying impacted personas, defining desired outcomes, and checking for existing solutions in the internal marketplace. In short, the Use Case Bank acts as the funnel through which promising ideas are filtered, setting the stage for rigorous evaluation and refinement in Discovery.

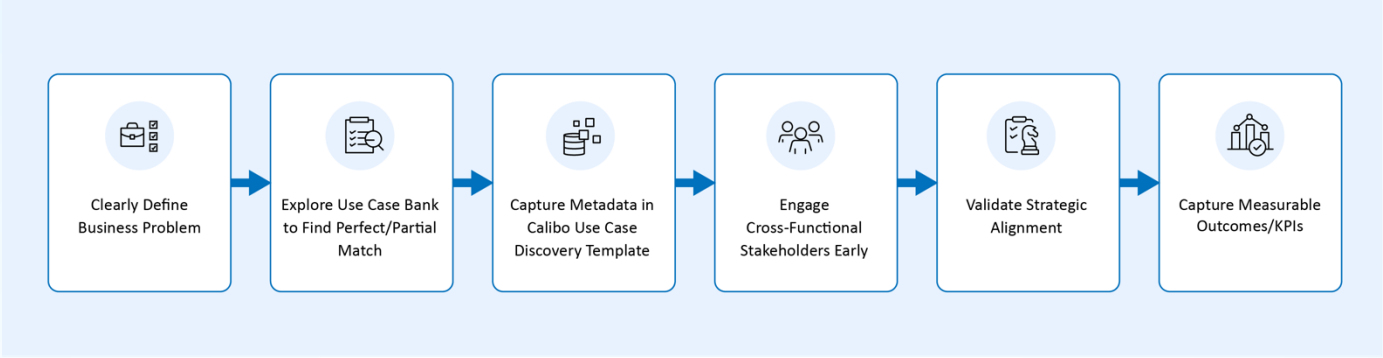
Use Case Management

The Use Case Management process is a structured set of steps that transforms ideas into prioritized, validated, and delivery-ready business use cases. It ensures every use case is aligned with business priorities, scoped for feasibility, and prepared with complete documentation for development and scaling. The process is supported by a series of interconnected stages: Discovery, Rationalization, Enrichment & Refinement, and Prioritization & Approvals.

Discovery: Turning Ideas into Validated Opportunities

The Use Case Discovery phase marks the starting point of Calibo's DBIM. Its primary purpose is to help teams identify high-impact opportunities that align with strategic business priorities. This phase ensures that all proposed use cases are tied to well-defined goals and objectives, address a validated business need, and have a clear value proposition supported by key stakeholders.

Discovery also emphasizes the importance of building upon prior knowledge by reusing existing use cases or digital assets wherever possible. This reduces redundancy, accelerates innovation, and creates a structured pipeline for further refinement.



Use Case Discovery Workflow

The table below outlines the key goals and expected outcomes that guide this phase and ensure alignment with business value, feasibility, KPIs, and strategic direction.

Goals	Outcome
• Explore the Use Case Bank, Asset Repository, and Marketplace to identify existing, reusable use cases and components • Define clear business goals, pain points, and measurable objectives as input to shape the use case • Document the initial problem statement and value proposition using the Calibo Use Case Discovery Framework • Ensure alignment between stakeholder intent and team understanding to reduce misinterpretation in later phases	• A curated backlog of relevant and high-priority use cases aligned with business goals • Clearly defined business needs and corresponding use case options with measurable value propositions • Identification of reusable components or assets to accelerate future implementation • A shortlist of validated use cases ready for entry into the Rationalization and Prioritization phases

Practitioner Guidance: How to Run a Successful Discovery Phase

The Discovery phase sets the foundation for successful innovation. The following practical guidelines are designed to help teams navigate this phase with clarity, ensuring that each use case idea is grounded in business need, aligned with strategic goals, and ready for deeper evaluation. These steps make the Discovery process repeatable, scalable, and aligned with the core principles of Calibo's DBIM.

1) **Start with the Business Problem, Not Technology**
   Before jumping to "what tool to use," clearly define the problem you're solving, for whom, and why now. Jumping straight to tools (say AI, NLP, or blockchain) without clarity on the problem often leads to mismatched solutions, bloated costs, and underwhelming outcomes. Starting with the business problem ensures that technology serves the outcome, not the other way around.

2) **Use structured prompts**
   - What is broken, inefficient, or slow?
   - Who is affected and how?
   - What is the cost of inaction?
     Example: Instead of "We want to use NLP," say "We are unable to track customer sentiment from reviews in real time, delaying product feedback cycles."

3) **Explore the Use Case Bank First**
   Always begin with a search in the Use Case Bank (UCB) using keywords related to your problem.
   - If a **perfect match** is found → reuse it or enhance it.
   - If a **partial match** is found → assess what components can be reused.
   - If **no match**, create a new entry using the UCB template.

   This reduces duplication, accelerates ideation, and reuses proven patterns.

4) **Document with the Discovery Template**
   Calibo provides a **Use Case Discovery Template** with predefined fields to help teams organize ideas and ensure all required metadata is captured:
   - Use Case Title and Industry/Domain
   - Problem Statement
   - Goals and KPIs
   - Stakeholders/Personas Involved
   - Initial Feasibility Check
   - Search outcomes from UCB, Asset Repository, Marketplace

   Use the Calibo Use Case Discovery Template during team workshops or 1:1 interviews with stakeholders.

   Download 
   Calibo_Use_Case_Discovery_Template.xls

5) **Engage Cross-Functional Stakeholders Early**
   - Include Product, Data, Engineering, Compliance, and Business teams from the beginning.
   - Gather their inputs on:
     - Pain points
     - Success metrics
     - Feasibility blockers
     - Stakeholder expectations

   This prevents misalignment later and ensures faster buy-in during prioritization.

6) **Validate Strategic Alignment**
   - Map the use case to your **portfolio themes**, **strategic initiatives**, or **OKRs**.
   - Ask: Does this use case support the enterprise business & digital goals, regulatory mandates, or growth targets?

   Example: A sentiment analysis use case directly supports "Customer-Centric Digital Banking" initiatives.

7) **Capture KPIs Early**

   Define measurable outcomes up front, such as:
   - Reduction in turnaround time
   - % improvement in accuracy or compliance
   - Customer satisfaction gains
   - Cost savings

   These KPIs will be used in the Rationalization and Prioritization phases.

Checklist for Readiness

Before advancing to Rationalization, teams must ensure all foundational details are locked in. The Discovery checklist serves as a quality gate, ensuring alignment, clarity, and shared understanding. Think of it as a pre-flight check: once all systems are green, you're ready to move ahead.

The questions and pointers provided are for guidance purposes—you are encouraged to customize this checklist to suit your organization's innovation governance, compliance, and delivery models.

Sl. No.	Item	Status (Y/N/NA)	Comments
1	Clearly defined problem statement and business need	Y	
2	Strategic alignment with business or customer goals validated	Y	
3	Business impact, benefits, and outcomes outlined	Y	
4	Key personas, stakeholders, and impacted users identified	Y	
5	KPIs and measurable success criteria defined	Y	
6	Discovery form completed and reviewed	Y	
7	Prior art check: search conducted in Use Case Bank, Asset Repository, Marketplace	Y	

PRO TIP

Start with the business pain, not the tech stack.

Clearly articulate the customer or business problem before jumping into solution mode. This helps avoid scope creep and ensures solution relevance.

Don't aim for perfection in the first round. Discovery is iterative. Some gaps are acceptable.

Discovery in Action at Advance Bank

After identifying potential ideas through the Use Case Bank, the leadership team shifted their focus to discovery—evaluating the business need, outlining expected value, and checking for alignment with strategic goals. Instead of operating in isolation, team members collaborated cross-functionally to validate their ideas, using Calibo's discovery framework to capture critical information like problem statements, business objectives, KPIs, and affected personas.

Martha Grace, the CPO, wasn't the only one getting started. Others on the leadership team were just as energized. Together, these discoveries formed the initial backlog of use cases ready for rationalization.

Here's a sample discovery phase entry using the template shared above.

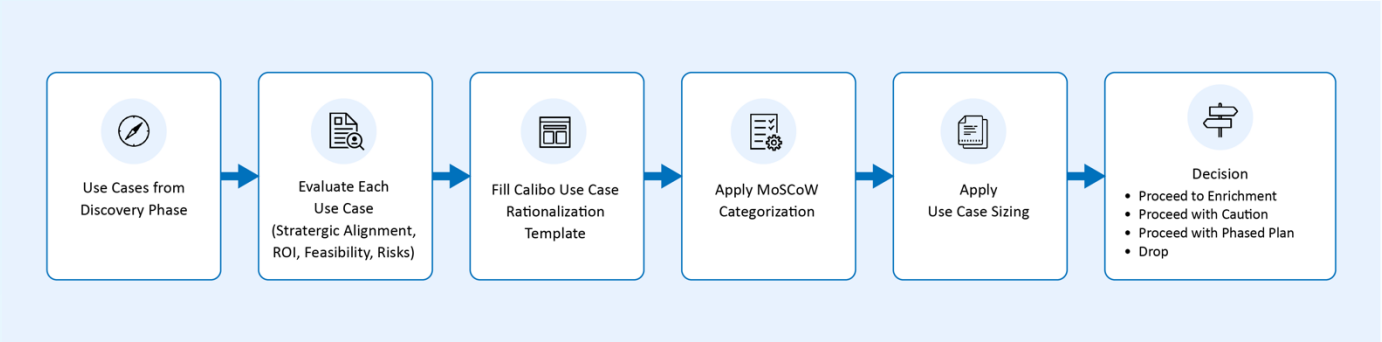
Use Case Title	Industry	Function /	Problem Description	Current Challenges	Impact on Business	Who is Affected?	Business Objective	Expected Benefits / Value	Relevant KPIs / Metrics	Strategic Alignment	Rep
Sentiment Analysis of Customer Product Reviews	Banking/Fintech	Customer Service & Experience	Inability to extract actionable insights from large volumes of customer product reviews across multiple platforms.	Manual review is time-consuming, inconsistent, and lacks scalability. Feedback loops are delayed.	Delayed product improvements, reduced customer satisfaction, loss of competitive edge.	Product Managers, Marketing Team, CX Analysts, End Customers	Automate review analysis to understand customer sentiment in real-time.	Faster feedback cycles, improved product decisions, higher customer satisfaction.	Sentiment score trends, % reduction in manual analysis time, response time to feedback.	Supports the digital feedback strategy and real-time customer insights initiative.	Yes pipe

Sample Use Case Discovery Entry

What's Next:
With problem statements clarified, KPIs defined, and similar use cases identified or captured, the Discovery phase is complete. The next step—Rationalization—will filter and score these ideas based on feasibility, value, and strategic alignment, helping teams focus only on what matters most.

Rationalization

The Rationalization phase serves as a strategic checkpoint in the DBIM journey. After identifying a set of potential use cases during Discovery, this is where organizations assess their relevance, viability, and alignment with overarching business goals. The primary objective is to determine which use cases are worth progressing and which should be paused, parked, or discarded—ensuring optimal use of resources and maximum impact from innovation efforts.



Use Case Rationalization Workflow

Goals	Outcome

• To assess and prioritize use cases based on feasibility, business value, urgency, and alignment with strategic goals.
• To perform Gap analysis to check duplicate ideas and unmet needs, referencing the Use Case Bank and Asset Repository.
• To proactively uncover potential execution risks—such as data issues, regulatory challenges, or cross-team dependencies—and defining mitigation strategies
• To ensure that each proposed use case delivers measurable business value by balancing implementation effort against potential financial gains—through clear estimation of costs, expected returns, and key ROI metrics like payback period and time-to-value.
• To help in go / no-go decision-making
	• A curated and validated set of use cases, categorized by strategic fit and feasibility.
	• Categorized use case inventory as:
	  ○ Proceed to refinement
	  ○ Reuse existing asset
	  ○ Park for future
	  ○ Discard
	• A prioritized list with impact scores, effort estimates, and business alignment indicators
	• Visibility into potential risks and blockers, with mitigation strategies defined
	• A streamlined backlog ready for the Enrichment and Prioritization phase
	• Categorization of use case into Small, Medium, Large and Complex

To streamline this assessment, Calibo provides a **Use Case Rationalization Template** that enables teams to evaluate each discovered use case across dimensions such as **strategic fit, business case strength, technical feasibility, and associated risks or constraints**. This helps quickly filter out non-starters and surface promising opportunities.
Once the initial assessment is complete, DBIM recommends applying two proven prioritization tools in sequence:

- **MoSCoW Framework**: This helps teams classify use cases based on urgency and criticality—Must-Have, Should-Have, Could-Have, or Won't-Have (for now).

- **Use Case Sizing:** A widely used estimation framework, T-Shirt Sizing helps teams assess the relative effort, resource commitment, and complexity involved in implementing a use case. In DBIM, we refer to it as **Use Case Sizing**, categorized into **Small, Medium, Large**, or **Complex**, making it easier to scope, compare, and prioritize use cases efficiently.

Key Questions for Practitioners to Consider

As teams transition from Discovery to Rationalization, it's essential to pause and ask the right questions. This checkpoint is not just about eliminating weak candidates—it's about validating that each shortlisted use case truly deserves the organization's time, budget, and resources.

DBIM recommends applying the following four-lens evaluation before moving into detailed refinement and solution design. These questions guide cross-functional alignment and help ensure that innovation efforts stay grounded in business priorities.

- **Strategic Alignment**:
  Does the use case align with our business goals and objectives?
  - Every use case should be mapped back to a clearly articulated business objective—whether it's improving customer experience, enhancing operational efficiency, driving revenue, or meeting compliance mandates.
  - Teams should ask: Will this initiative contribute meaningfully to our mission and priorities over the next 12–24 months?

- **Business Value & ROI**:
  Will the solution deliver measurable outcomes and justify the investment?
  - Evaluate the use case based on its potential to move key metrics—like revenue uplift, cost reduction, risk mitigation, or time-to-market improvements.
  - It's not enough to be interesting—it must be *impactful*. Quantify potential gains wherever possible and consider both short-term wins and long-term scalability.

- **Feasibility**:
  Do we have the data, tools, talent, and infrastructure to implement this use case effectively?
  - This includes validating technical readiness, integration effort, access to required datasets, and internal capacity (people and skills).
  - Feasibility isn't just about technology—it's about delivery confidence. If it requires months of foundational work, it may not be a near-term candidate.

PRO TIP

Use these questions in a working session with your cross-functional team—Product Owners, Architects, Compliance, Data Engineers—to ensure a well-rounded and shared understanding before advancing the use case.

- **Risks and Constraints:**
  Are there known risks—regulatory, operational, or technical—that could derail execution?
  - Think about data privacy concerns, interdependencies on legacy systems, compliance exposure, or internal resistance to change.
  - Risk doesn't mean disqualification. It means awareness and planning. This is the moment to identify mitigation strategies and flag concerns early.

Once your team gets answers to these key questions, it's time to shift from qualitative discussion to structured evaluation. This is where **Calibo's Use Case Rationalization Template** becomes a vital tool.

Download Calibo_Use_Case_Rationalization_Temp.

Rationalization Workshop

DBIM recommends organizing a Rationalization Workshop, where key stakeholders—Product Owners, Architects, data scientists, Business Analysts, and Compliance Leads—convene to evaluate the discovered use cases. The goal is not just to score or rank, but to debate, validate assumptions, and align on what's viable.

At this stage, it's perfectly normal for teams to encounter unknowns. You may not have every detail or perfect clarity on technical feasibility, ROI, or risk factors. That's okay. The goal of this exercise is not to eliminate all uncertainty, but to surface the most promising use cases and identify where further exploration is needed. Calibo's Rationalization Template provides a lightweight but structured format to document and compare use cases across four core dimensions:

- Strategic Fit
- Business Case & Outcome
- Feasibility
- Risks and Constraints

You can include use cases found in the Use Case Bank, new entries created during Discovery, or even variations of existing use cases. The idea is to foster a shared understanding of which use cases are worthy of deeper investment—and which should be set aside or deferred.

Advance Bank: From Evaluation to Action

Leveraging Calibo's Use Case Rationalization Template, the Advance Bank team conducted a structured assessment workshop to evaluate their shortlisted use cases from the Discovery phase. Through collaborative discussions and expert input, each use case was mapped against critical dimensions such as strategic alignment, business case strength, feasibility, and associated risks.

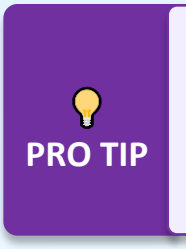
This rationalization exercise helped the team filter out non-viable ideas and create a curated, high-potential list of use cases ready for further prioritization. While some use cases showed strong feasibility and alignment, others surfaced regulatory concerns, integration challenges, or value uncertainties.

Now equipped with this rationalized inventory, the team was ready to apply the MoSCoW prioritization model and Use Case Sizing (Calibo's adaptation of the widely used T-Shirt Sizing method) to further classify these use cases by urgency and implementation effort.

Here's the curated list:

Use Case Title	Strategic Fit	Business Case	Feasibility	Risks & Constraints
Sentiment Analysis of Customer Product Reviews	High alignment with customer experience goals and digital feedback strategy.	Strong potential to improve product feedback cycles and customer satisfaction.	High Data from app/web and proven NLP tools available.	Data privacy concerns and integration with product dashboards.
Real-Time Fraud Detection using Behavioral Signals	Aligned with financial compliance and risk strategy.	Could significantly reduce fraud and build customer trust.	Medium – Requires integration with transaction systems and ML models.	False positives, data latency, compliance checks required.
Social Media Sentiment Trends	Moderate – Supports marketing and brand sentiment initiatives.	Improves customer engagement and competitive awareness.	High – Feasible using text analysis models and social APIs.	Noise in data, requires constant retraining and moderation.
Credit Scoring Engine using Alternative Data	High – Enables financial inclusion for new borrowers.	Captures new customer segments and improves loan targeting.	Medium – Requires third-party data and new risk models.	Model explainability, bias risks, regulatory validation.
Early Warning System for High-Risk Borrowers	High – Supports proactive credit risk management.	Allows timely interventions and reduces NPA risk.	Medium – Historical behavior and account activity data available.	False alarms, high dependency on behavioral scoring accuracy.

Automated Regulatory Compliance Tracker	High – Aligns with compliance automation goals.	Reduces manual effort and audit preparation time.	High – Feasible with integration to policy and audit data.	Needs continuous updates, high sensitivity to regulation changes.
Audit Trail for CI/CD Deployment	Moderate – Supports IT governance and operational transparency.	Improves traceability and speeds up incident resolution.	High – Logs, deployment metadata already accessible.	Storage overhead and cross-platform traceability complexity.



It's often helpful to begin by having each stakeholder fill in the template independently and then converge in a group discussion to reconcile perspectives and finalize the recommendation. Use this phase to clarify—not necessarily to finalize—what's feasible and valuable. That clarity becomes the foundation for the next step: applying MoSCoW prioritization and Use Case Sizing to determine how and when these ideas should move forward.

MoSCoW and Use Case Sizing (T-Shirt Sizing)

Once the core set of use cases has passed initial strategic evaluation through the Rationalization Template, it's time to refine the pipeline further.

Calibo's Digital Business Innovation Methodology (DBIM) recommends a **two-step decision support model** to help teams:

- Eliminate non-starters early, and
- Estimate implementation effort realistically.

To achieve this, we apply two battle-tested frameworks—**MoSCoW prioritization** and **Use Case Sizing** (a more formalized version of T-Shirt Sizing).

Why These Two Frameworks?

- **MoSCoW** helps filter ideas based on urgency and necessity. It separates business-critical use cases from those that are optional or deferrable.

- **Use Case Sizing** helps you estimate the level of effort and resource commitment required. It accounts for time, people, tools, and complexity.

Together, they help you align impact with feasibility, ensuring you pursue only what is both valuable and executable within your capacity.

MoSCoW Prioritization: Making the First Cut
MoSCoW (Must, Should, Could, Won't) is used to prioritize use cases based on their business impact and urgency.

Priority	Meaning	Action
Must-Have	**Critical to business or compliance**. Cannot move forward without this.	Prioritize immediately for enrichment.
Should-Have	Important but not mission-critical. Should be included **if time and resources permit**.	Include if resources allow.
Could-Have	Nice-to-have. Offers marginal value or targets a niche scenario. Can be considered **only if there's extra time and/or budget**.	Consider only if bandwidth permits.
Won't-Have	Not viable at present. Either due to timing, alignment, or value concerns.	Archive or revisit in future cycles.

When to Use MoSCow:
Use MoSCoW right after rationalization to map business urgency against readiness. It's especially helpful when you have 10–15 candidates and need to focus on 5–6 high-value winners.

Use Case Sizing (Effort Estimation): Gauging Readiness

The Use Case Sizing (adapted from the well-known T-Shirt Sizing framework) provides a structured way to classify use cases based on implementation effort, team size, integration complexity, and delivery timelines.

The following table acts as a practical guide to help teams align scope and expectations. It maps use cases into four categories—Small, Medium, Large, and Complex—with each category describing the characteristics, features, resource needs, and expected time to delivery. This classification helps stakeholders better plan for development capacity, sequencing, and dependencies in upcoming releases.

Use this table in tandem with prioritization frameworks (like MoSCoW) to make informed, balanced decisions during use case planning:

Size	Definition	Scope & Technical Complexity	Typical Delivery Time	Resource Commitment	Example
Small	Standard skills and pre-built components. Simple design for basic automation tasks Rule-based with minimal intelligence.	Predefined static workflows Limited rule-based logic Basic text and keyword matching Minimal integration with external systems	< 4 weeks	<12 Person business weeks per use case	Customer Support FAQ Feedback Collection Form

Medium	Skilled developers, custom scripting, API integrations. Moderately intelligent solutions with some dynamic decision-making.	Basic workflows Minimal integration with internal/external systems Integration with APIs or databases	4-8 weeks	12-16 Person business weeks per use case	Customer Order Tracking Dashboard Internal Expense Tracker
Large	Highly skilled manpower, advanced integrations, AI-driven. Sophisticated capabilities for seamless, personalized user interactions.	Advanced learning capabilities for intent analysis Integration with multiple complex systems (e.g., CRMs, ERPs) API integrations and data transformation within the workflow Personalized responses based on user data and behavior Multi-lingual conversational bots with personalized responses and aligned with the department solutions accordingly Scalable to support high volumes of conversations simultaneously Proactive messaging and advanced automation workflows Detailed analytics and insights Workflow leading to payment integration Requirement of multi-channel support such	9-15 weeks	16-24 Person business weeks per use case	Omnichannel Retail Management System Real-Time Sentiment Analysis Dashboard Smart Inventory Recorder System

		as RCS, SMS, email, Live Agent Functions seamlessly and effectively in complex, changing requirements			
Complex	Most resource-intensive and technically demanding. Multi-layered architecture, high compliance, and orchestration across teams.	Multi-system orchestration Real-time analytics and compliance Global governance High availability and scaling	16+ weeks	24+ Person business weeks per use case	Global Financial Compliance Monitoring Cross-Border Transaction Reconciliation AI-Powered Credit Scoring Engine

Applying the Logic: Which Use Cases to Proceed With?

Once you've scored and classified use cases based on **MoSCoW prioritization** (Must-Have, Should-Have, Could-Have, Won't-Have) and evaluated their **implementation complexity** (Small, Medium, Complex), you need a structured approach to decide which use cases are worth pursuing further.

The following decision matrix combines these two dimensions—**business value** (via MoSCoW) and **execution effort** (via sizing)—to guide whether a use case should be enriched, cautiously advanced, phased, or dropped.

MoSCoW Priority	Use Case Sizing	Recommendation
Must/Should-Have	Small/Medium/Large	Proceed to Enrichment
Could-Have	Small/Medium	Proceed with caution
Could/Won't-Have	Complex	Drop
Must-Have	Complex	Enrich with a phased plan

Advance Bank Applying the Framework

In the Rationalization Workshop at Advance Bank, Rajeev Sinha (Portfolio Owner) invited key stakeholders—including Priya (PO), Manisha (Architect), and Vikram (Data Engineer)—to review the top shortlisted use cases using Calibo's MoSCoW + Use Case Sizing model.

Here's how the team evaluated each one:

Use Case	MoSCoW Priority	Use Case Size	Recommendation
Sentiment Analysis of Customer Product Reviews	Must-Have	Large	✅ Enrich
Real-Time Fraud Detection using Behavioral Signals	Must-Have	Complex	✅ Enrich with a phased plan

Social Media Sentiment Trends	Could-Have	Medium	⚠ Proceed with caution
Early Warning System for High-Risk Borrowers	Must-Have	Large	✅ Enrich
Audit Trail for CI/CD Deployments	Should-Have	Medium	✅ Enrich
Credit Scoring Engine using Alternative Data	Should-Have	Large	✅ Enrich
Automated Regulatory Compliance Tracker	Could-Have	Complex	❌ Drop

Outcome: A Curated Set of Prioritized Use Cases

a) After applying these filters:
- ✅ **5 Use Cases** were marked for enrichment.
- ⚠ **1 Use Case** was allowed to proceed with caution.
- ❌ **1 Use Case** was dropped due to complexity and limited near-term value.

b) This combination of **value-driven prioritization and realistic planning** gave the team confidence to proceed with a balanced portfolio, maximizing both impact and delivery efficiency.

PRO TIP

Balance ambition with feasibility: Not every great idea is ready to move forward.

First perform rationalization by assessing each use case in terms of strategic fit, business case, feasibility, and risks & constraints to eliminate non-starters, and then sequentially apply MoSCoW and Use Case Sizing to further filter the remaining use cases.

Checklist for Readiness

This checklist acts as both a **validation checkpoint** and a **quality assurance filter** for the Rationalization phase. Use it to ensure that each use case has been reviewed for strategic alignment, feasibility, and priority before proceeding to Enrichment. These questions are intended as guidance and **can be tailored** to suit the specific context of your organization or use case.

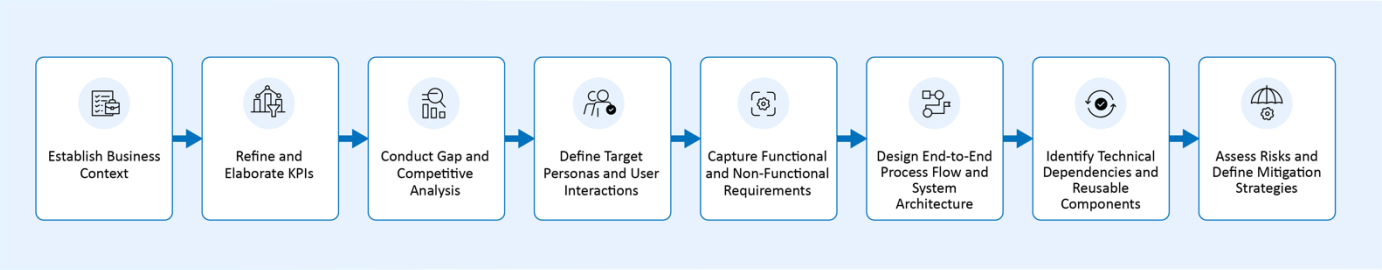
Once the checklist items are completed and approvals are in place, the use case is considered **ready to move forward** in the DBIM journey.

Sl. No.	Item	Status (Y/N/NA)	Comments
1	Strategic alignment with business goals and enterprise priorities	Y	
2	Duplicate/redundant ideas identified and resolved	Y	
3	Input gathered from business, technical, and compliance stakeholders	Y	
4	MoSCoW prioritization applied and reviewed	Y	
5	Use Case Sizing (T-shirt sizing) applied	Y	
6	Required systems, APIs, or data integrations identified	Y	
7	Data availability validated	Y	
8	Final rationalization status recorded (Enrich / Drop / Reuse / Park)	Y	
9	Handoff to Enrichment phase initiated	Y	

After categorizing and scoring use cases based on business impact and feasibility, those that pass the go/no-go decision are ready for the Enrichment phase. This next step transforms abstract ideas into structured blueprints, complete with requirements, personas, and process flows.

Enrichment & Refinement

The Use Case Enrichment phase translates a validated idea or business asset into a comprehensive and actionable blueprint. This stage bridges the gap between high-level ideation and development readiness by defining the complete scope of business, functional, and technical requirements. It ensures the solution is feasible, user-centric, and aligned with organizational strategy and architectural principles.



Enrichment and Refinement Workflow

The objective is not just to document a use case in more detail—but to make it execution-ready. This ensures that implementation teams (developers, data engineers, architects, QA, etc.) receive well-scoped, validated, and context-rich inputs—minimizing ambiguity and rework during development.

This phase is also where cross-functional collaboration hits its stride. Product owners, data engineers, solution architects, and business analysts work together to define how the solution will work, what needs to be built, who will benefit, and why it matters.

By the end of this phase, the use case should be fully reviewed by all stakeholders and ready for handover to implementation teams.

Goals	Outcome
• Clearly define the business problem, target outcomes, and measurable KPIs. • Establish the functional and non-functional requirements, covering performance, usability, scalability, and compliance. • Identify user personas, user interactions, and critical workflow touchpoints. • Design the end-to-end process flow, including data flow, integrations, and system interfaces. • Document technical dependencies, APIs, and reusable components from the Asset Repository. • Conduct gap analysis to strengthen problem definition using both internal inefficiencies and competitive insights. • Assess potential risks, assumptions, and constraints, and develop mitigation strategies. • Drive stakeholder alignment through workshops or reviews to validate scope and completeness.	• A comprehensive solution blueprint, including architecture, process workflows, and integration points. • Fully documented functional and non-functional specifications, mapped to business objectives. • Defined data structures, APIs, and system interfaces ready for handoff. • Embedded scalability, security, integration, and compliance considerations in design. • Validated problem statements, opportunity areas, and value hypotheses. • Formal stakeholder sign-off, ensuring the use case is ready for development. • A comprehensive documentation package that enables a smooth transition to the design and build stages.

Practical Guidance for Enrichment

Here's a step-by-step approach to help teams effectively enrich their use cases using the example of the **Customer Sentiment Analysis Use Case**

✅ **Step 1:** Start with Business Context

- Clearly articulate the **problem you're solving**. Use real-world pain points.
- Tie the solution to strategic business initiatives.
- Define **target outcomes**: What will change if this use case succeeds?
  For example,
  - **Business Problem**: "Our product managers lack real-time insight into customer feedback across app and website channels. This delays fixes and erodes customer satisfaction."
  - **Strategic Alignment**: "Supports our Digital Customer Experience Strategy and Product Optimization Roadmap."
  - **Target Outcome***:* "Near real-time sentiment dashboard to empower faster, data-driven decisions."

✅ **Step 2:** Identify Measurable KPIs

Use a combination of leading (predictive) and lagging (performance) indicators.
For example,

KPI	Target
Customer Sentiment Accuracy	≥ 90%
Negative Feedback Turnaround Time	< 24 hours
Product Improvement Cycle Time	< 2 weeks
NPS (Net Promoter Score)	+10% YoY

✅ **Step 3:** Conduct Gap & Competitive Benchmarking

- Identify what's broken or missing in the current system.
- Compare against peer organizations or industry benchmarks.
- Ask: "What are others doing that we aren't?"

For example,
Current Gap: "Manual review of app store and web reviews is inconsistent and slow."
Benchmark: "Peers are using ML pipelines for real-time sentiment scoring and live product feedback loops."

✅ **Step 4:** Define Personas and Interactions

- Who uses the system? What do they do?
- Capture roles from product, data, engineering, compliance, and operations.

For example,

Persona	Role	Interaction
Product Manager	Decision Maker	Monitors sentiment dashboard, prioritizes fixes
Data Engineer	Builder	Sets up the ingestion pipeline and data cleaning
Data Scientist	Analyst	Trains sentiment model, tunes classifiers

CX Analyst	Reviewer	Interprets sentiment trends
Front-End Developer	Developer	Builds the review insights dashboard

✅ **Step 5:** Capture Functional and Non-Functional Requirements
Document **what** the system **must do** and **how** it should **perform**.

Examples: Functional requirements

- Ingest reviews daily from app store, website, and CRM
- Apply NLP-based sentiment classifier
- Push results to real-time dashboard
- Trigger alerts if sentiment dips below threshold

Examples: Non-functional requirements

- Latency: ≤ 5 seconds per batch
- Availability: 99.9%
- Compliant with GDPR and the bank's internal data policies

✅ **Step 6:** Design Process Flow & Architecture

- Sketch the data flow and system interactions.
- Use diagrams or swim lanes to show who does what and where the data moves.

Example:

1. Extract customer reviews →
2. Clean & preprocess data →
3. Apply ML model (for example, Random Forest or SVC supported in Calibo Digital Innovation Sandbox) →
4. Score sentiment →
5. Store in analytics DB →
6. Visualize via dashboard →
7. Alert if sentiment drops

✅ **Step 7:** Identify Technical Dependencies

- What systems, APIs, platforms, or frameworks are needed?
- Are assets available in the Asset Repository?

Example:

- **Data Ingestion**: Python pipelines via Calibo Innovation Sandbox
- **ML Models**: Pre-trained classifiers (Random Forest, Support Vector Classifier)
- **Storage**: PostgreSQL or Amazon S3
- **Dashboard**: React-based UI
- **CI/CD**: Jenkins for automation
- **Secrets Management**: AWS Secrets Manager

✅ **Step 8:** Define Risks and Mitigations

- Be honest about potential blockers.
- Offer mitigation steps upfront.

Example:

Risk	Mitigation
Low-quality reviews or noise	Apply filtering + relevance scoring
Model bias or drift	Regular model retraining + fairness audit
Regulatory exposure (PII)	Anonymize reviews, enforce data masking

Customer Sentiment Analysis is no longer just an idea now. It has become a well-scoped use case, with stakeholders, systems, outcomes, and risks clearly mapped. This enriched blueprint can now flow into the Design and Build phases with minimal friction.

Download 

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Checklist for Readiness

In the Enrichment phase, the checklist acts as a critical quality gate to ensure that all foundational elements of a use case are fully fleshed out before it moves forward into the Design phase. Each item in the checklist serves a specific purpose to validate completeness, feasibility, and alignment with business goals.

Sl. No.	Item	Status (Y/N/NA)	Comments
1	Business problem clearly defined	Y	
2	Target outcomes and goals articulated	Y	
3	KPIs identified	Y	
4	Functional and non-functional requirements captured	Y	
5	Personas and roles identified	Y	
6	Process flow diagram created	Y	
7	Data flow and system interfaces outlined	Y	
8	Gap analysis completed	Y	
9	Risk mitigation strategies defined	Y	
10	Enrichment documentation completed	Y	
11	Stakeholder sign-off received	Y	
12	Approved for Design phase	Y	

PRO TIP

1) Clarity drives execution. Don't just list features—tie them to **business outcomes, KPIs, and user personas**. The more precise you are with **functional and non-functional requirements**, the less friction you'll face in design and development.
2) Don't delay discovery of edge cases or system constraints—build them into your enrichment.
3) Use real user journeys and example data flows to validate assumptions with stakeholders.

Advance Bank: Enriching the Top Use Cases

With the Rationalization phase complete, Priya Sharma (Product Owner) and Manisha Verma (Solution Architect) brought together key stakeholders from product, data, and compliance for a series of enrichment workshops.

There were lively discussions—differing views on priorities, feasibility, and KPIs—but this collaborative deep dive helped align everyone. Using Calibo's Use Case Enrichment Template, the team transformed five shortlisted ideas into fully detailed, implementation-ready blueprints.

Here's how they enriched each high-potential use case:

Use Case Title	Use Case ID	Enriched By	Date	Business Function / Domain	Business Problem	Objectives & Value Proposition	Target Outcomes	Key KPIs / Metrics	Strategic Alignment	Current Gap	Competitive Benchmark	User Personas and Interactions	Functional Requirements	Non-Functional Requirements	Process Flow & System Architecture	Technical Dependencies
Sentiment Analysis of Customer Product Reviews	UC-001	Priya Sharma	13-May-25	Customer Experience / Product Management	Inability to analyze large volumes of customer reviews leads to delayed product improvements and missed insights.	Automate sentiment analysis to provide real-time insights for product teams, improving customer satisfaction and responsiveness.	Faster feedback cycles, higher CSAT scores, improved product-market fit.	• Sentiment accuracy ≥ 90% CSAT uplift ≥ 15% • Manual analysis reduction ≥70%	Aligns with customer-centricity and real-time feedback strategy.	Manual processing is slow and inconsistent.	Leading fintechs use ML-based sentiment dashboards.	Product Manager- consumes sentiment reports Data Engineer - maintains pipeline CX Analyst- interprets trends.	Automated review scraper, NLP engine, dashboard visualizer.	Accuracy ≥ 90%, latency < 5 sec, scalable to 1M+ reviews/month.	Ingestion → NLP Sentiment Engine → Visualization Dashboard	Python, NLP Libraries (spaCy, NLTK), React.js dashboard, SQL DB
Real-Time Fraud Detection using Behavioral Signals	UC-002	Priya Sharma	13-May-25	Fraud Management / Risk & Compliance	Delayed fraud detection causes financial loss and customer distrust.	Use behavioral analytics and ML to flag anomalies in real-time, preventing fraud before it impacts customers.	Reduced fraud losses, real-time alerting, improved compliance.	• Detection Accuracy ≥ 95%, • False Positives < 5% • Response Time < 500ms	Supports fraud prevention roadmap and regulatory readiness.	Rule-based system misses dynamic fraud patterns.	Top banks use streaming AI platforms for fraud detection.	Fraud Analyst- reviews flagged alerts Data Scientist -builds models Compliance Officer- audits cases.	Real-time ingestion engine, ML scoring engine, alert dashboard.	Uptime ≥ 99.9%, latency < 1 sec, fault-tolerant streaming.	Stream Processor → ML Model → Alert System	Kafka, Spark Streaming, Python (sklearn), Kibana
Credit Scoring Engine using Alternative Data	UC-003	Priya Sharma	13-May-25	Credit Risk / Loan Underwriting	Traditional scoring models exclude borrowers without credit history.	Use alternative data like utility bills and mobile usage to assess creditworthiness.	Greater financial inclusion, higher loan disbursement rates.	•Approval Rate ↑ 25% •NPA < 3% •Model Accuracy ≥ 88%	Enables digital lending and expands customer base.	Lack of inclusive scoring models.	Fintechs use telco and utility data for inclusive lending.	Credit Officer -validates scores Data Scientist- designs scoring model.	Alt data ingestion, feature engineering, risk scoring model.	Explainability, FICO compliance, bias mitigation.	Data Collector → Scoring Engine → Credit Decision API	Python, XGBoost, Flask API, MongoDB
Automated Regulatory Compliance Tracker	UC-004	Priya Sharma	13-May-25	Risk and Governance / Legal	Manual compliance checks are time-consuming and error-prone.	Automate regulation mapping and compliance validation workflows.	Reduced audit effort, faster compliance validation.	• Audit Prep Time ↓ 50% • Compliance Gaps ↓	Streamlines internal audits and boosts regulatory readiness.	Scattered documents and ad hoc validation steps.	Peers use NLP for compliance document tagging.	Compliance Manager- configures rules Legal Analyst- reviews outputs.	Rule-based tagging, compliance rule engine, alerting module.	Traceability, access logs, audit trails.	Doc Parser → Rule Evaluator → Compliance Dashboard	Python, spaCy, Elasticsearch, PostgreSQL
Early Warning System for High-Risk Borrowers	UC-005	Priya Sharma	13-May-25	Credit Risk / Loan Servicing	Late detection of high-risk borrowers leads to increased NPAs.	Use behavioral patterns to flag borrowers likely to default.	Timely interventions, reduced NPA rates.	• Default Prediction Accuracy ≥ 90% • NPA ↓	Aligns with credit risk mitigation strategy.	Static monitoring rules miss behavioral red flags.	CreditTech startups use behavioral AI scoring.	Loan Officer- monitors alerts Data Analyst- tracks risk indicators.	Behavioral scoring engine, alert triggers, account tracker.	Scalability, alert sensitivity tuning, GDPR compliance.	Behavior Data Ingestion → Scoring → Alert Engine	Python, scikit-learn, Airflow, PostgreSQL

Once a use case is fully enriched, the next step is to prioritize it among other candidates. In the Prioritization & Approval phase, teams apply structured scoring models to rank use cases and finalize which ones are ready to enter development.

Prioritization and Approval

The Use Case Prioritization & Approval phase is a critical decision-making checkpoint that determines which enriched use cases move forward into implementation. It converts a curated list of enriched use cases into a ranked and approved execution roadmap. It ensures alignment across business, technical, and governance stakeholders by evaluating feasibility, value, and readiness using standardized scoring frameworks.

This is where organizational aspirations become tangible—translating possibilities into approved projects with clear timelines, committed resources, and leadership buy-in.

At this stage, DBIM recommends that stakeholders apply structured prioritization techniques such as **ICE (Impact–Confidence–Ease)** or the **Weighted Scoring Model (WSM)** to assess each use case objectively and consistently. The outcome is a high-confidence, resource-aligned roadmap that supports effective portfolio planning and agile delivery execution. The team aligns on top priorities and completes the management phase of the DBIM methodology—ready to move into development with clear timelines, expectations, and delivery plans.

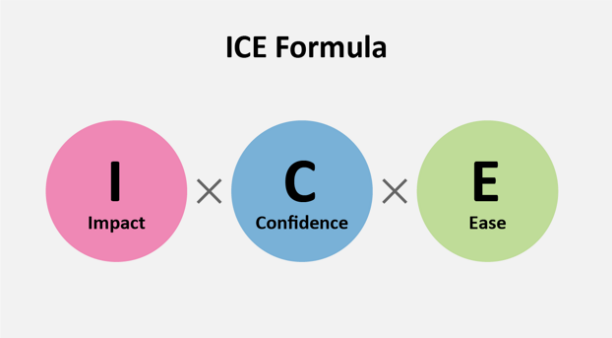
Goals	Outcome
• Transform a pool of enriched use cases into a ranked, approved delivery roadmap that reflects organizational priorities and time-to-value expectations. • Apply hybrid framework to objectively assess and rank each use case. Integrate multiple prioritization techniques such as MoSCoW, Value vs. Effort Matrix, ICE and WSM to validate prioritization outcomes. Roadmap Planning ○ Map top-ranked use cases into a release-aligned roadmap, with estimates for effort, capacity, and budget. ○ Define standard delivery timelines (for example, ~8 weeks per use case or shorter for reusable assets). • Reference: Agile Use Case Implementation Roadmap Template  Agile_Use_Case_Implementation_Roadı • Secure Stakeholder Sign-Off ○ Review prioritization outcomes with cross-functional stakeholders. ○ Present scorecards, business cases, risks, and delivery plans for final evaluation. • Obtain formal approval from the governance board to initiate development.	• A clearly prioritized list of use cases, ready for development. • A ranked backlog of use cases with the top-scoring MVPs ready for execution • A high-level, resource-aligned delivery roadmap • Full stakeholder alignment and governance approval, enabling confident execution

Proven Prioritization Techniques: ICE and WSM

To bring objectivity to this decision-making phase, DBIM recommends applying one of the following frameworks:

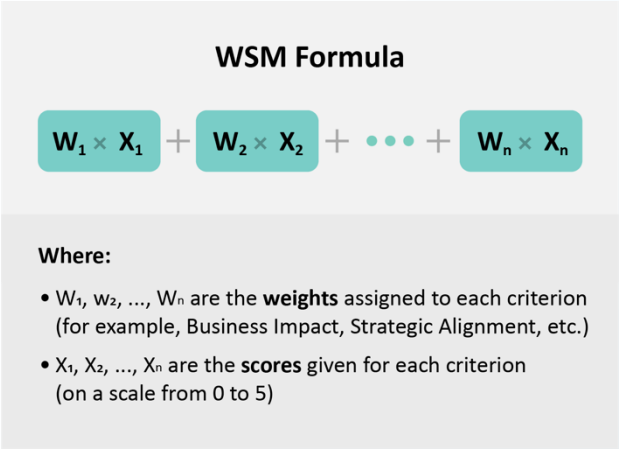
- **ICE Scoring (Impact–Confidence–Ease)**
  The ICE scoring model is a quick and intuitive prioritization technique used to evaluate ideas based on three factors: **Impact**, **Confidence**, and **Ease**. Each factor is scored on a scale from 1 to 10, and the formula (Impact × Confidence × Ease) produces a composite score.

Factor	Description	Scale
Impact	Potential business value	1–10
Confidence	How sure are we of success?	1–10
Ease	Simplicity of execution (low effort = high ease)	1–10



This method is especially useful in early-stage evaluations where speed and simplicity are key. ICE helps teams rapidly surface high-potential use cases with minimal effort. It's ideal for hackathons, MVP selection, or shortlisting from a large pool of options.

- **Weighted Scoring Model (WSM)**
  As compared to the ICE scoring, WSM is a structured and more detailed scoring system that ranks use cases based on multiple business and technical criteria, **each with an assigned weight**. Stakeholders score each use case (typically on a scale of 1 to 5) against each criterion (for example, business impact, tech readiness, customer value), and the weighted total determines its rank. WSM promotes cross-functional consensus and forces trade-off conversations that surface strategic priorities. It is well-suited for organizations with complex portfolios and competing demands. Unlike ICE, WSM offers a nuanced, transparent, and traceable prioritization process.



When to Use ICE and When to Use WSM

Choosing between ICE and WSM depends on the context, time available, and depth of analysis needed. While **ICE** is a fast and intuitive method to prioritize at a high level, **WSM** offers a more detailed, criteria-based approach ideal for strategic decision-making. You don't always have to pick one—many teams use **ICE for initial screening** and **WSM for final approval**. The goal is to move forward with high-confidence, stakeholder-aligned decisions.

Use Scenario	Recommendation
You need a quick, high-level comparison across many use cases.	Use **ICE**
You need to evaluate across multiple strategic criteria or compare nuanced business trade-offs.	Use **WSM**

Use Scenario	Recommendation
You want to combine both for a balanced approach.	Use **both**—ICE for initial filtering, WSM for deeper evaluation

Calibo's Automated Prioritization Template

To help you streamline this process, Calibo provides an **Automated Prioritization Template** that allows teams to score and rank use cases using both ICE and WSM models.

- **For ICE**: Enter scores (1–10) for **Impact**, **Confidence**, and **Ease**.
- **For WSM**: Enter scores (1–5) across criteria. The template auto-calculates the **weighted score**.

PRO TIP

This is a collaborative, strategic activity—**conduct a prioritization workshop** with product owners, architects, engineering leads, and other stakeholders to discuss each use case and finalize scores with consensus.

ICE Template (with placeholder values)

Use Case Title	MoSCoW	Impact (1–10)	Confidence (1–10)	Ease (1-10)	ICE Score (I x C x E)	Priority
[Use Case A]	Must-Have	8	9	7	504	1
[Use Case B]	Should-Have	7	7	5	245	3
[Use Case C]	Must-Have	9	8	6	432	2

How to Use the ICE Template in Practice

ICE is especially effective early in prioritization when you need a high-level view of what to move forward quickly, what to re-evaluate, and what to drop.

1. **Collaborative Scoring**: Bring together stakeholders—product owners, architects, engineering leads—in a prioritization workshop. Discuss each use case in context and score collaboratively to reflect a shared perspective.
2. **Be Honest and Realistic**: Avoid the temptation to inflate scores. A moderate but accurate ICE score is more useful than a falsely high one.
3. **Normalize Across Use Cases**: If multiple teams are scoring different use cases, ensure scoring is normalized across the board using consistent rubric or shared facilitation.
4. **Use the Calibo ICE Template**: Simply input your scores (1–10 for each factor) into the ICE scoring columns in the template. The sheet will automatically calculate ICE scores and rank use cases by priority.

WSM Template (with placeholder values)

In this template, we have considered the following commonly used WSM criteria with example weights out of 100. You may revise these weights based on stakeholder consensus or portfolio-level priorities (for example, if your organization is data-first, you might assign more weight to Data Availability or Technology Readiness).

Criterion	Weight (%)	Description
Business Impact (BI)	25	Potential to drive revenue, reduce cost, or increase efficiency
Strategic Alignment (SA)	20	Fit with organizational goals, strategic priorities, and key initiatives
Technology Readiness (TR)	15	Maturity and availability of technologies required
Data Availability (DA)	10	Availability and quality of data needed for execution
Customer Experience (CX)	10	Ability to improve customer satisfaction, engagement, or retention
Ease of Implementation (EOI)	10	Relative effort, complexity, and resourcing required
Cost Efficiency (CE)	10	Cost-effectiveness relative to potential value and ROI
Total	100	Represents the sum of all individual criteria weights, ensuring a balanced evaluation framework.

In Calibo's Automated Prioritization Template, you only need to score each use case against each criterion on a 0–5 scale, where:

Score	Interpretation
0	Does not meet the criterion at all / Not applicable
1	Very poor alignment or contribution to the criterion
2	Limited alignment; some relevance, but weak or underdeveloped
3	Moderate alignment; acceptable but not exceptional
4	Strong alignment; meets the criterion effectively
5	Excellent alignment; fully satisfies the criterion with high strategic value

The template automatically calculates the WSM score using the predefined weightage and the scores you provide.

Use Case Title	BI (25%)	SA (20%)	TR (15%)	DA (10%)	CX (10%)	EOI (10%)	CE (10%)	WSM Score
[Use Case A]	4	5	4	3	5	4	5	430
[Use Case B]	5	4	5	5	4	3	4	450
[Use Case C]	3	3	2	2	3	2	3	270
[Use Case D]	2	4	3	3	2	3	4	310
Your Use Case Here	x	X	x	x	x	x	x	(auto)

How to Use the WSM Template in Practice

1. **Customize the criteria and weights** based on what matters most to your organization.
2. In your **Prioritization Meeting**, gather stakeholders (product, engineering, architecture, governance).
3. Review each **enriched use case**, and **score each criterion** using a 0–5 scale.
4. **Discuss differences** in scoring to ensure consensus and shared understanding.
5. Let the **template auto-calculate the WSM score** for each use case.
6. **Sort use cases by final WSM score** to finalize your delivery roadmap.

Checklist: Prioritization and Approval Readiness

The prioritization and approval checklist ensures that only high-value enriched use cases move forward to the design and development stages. It confirms that Scoring models have been applied (e.g., ICE or WSM) to evaluate each enriched use case. Use cases are ranked according to their final priority score, and Status is updated to "Approved" ensuring stakeholder readiness for downstream execution.

Sl. No.	Item	Status (Y/N/NA)	Comments
1	Scoring models (ICE and/or WSM) applied to all enriched use cases	Y	
2	Use cases ranked based on final scores	Y	
3	Stakeholders reviewed and validated prioritization outcomes	Y	
4	Status updated to “Approved”	Y	
5	Roadmap planning initiated for top use cases	Y	

Note: This checklist is a suggested template. You can customize it based on your governance model and prioritization framework.

Always sanity-check your top priorities against business timelines, resource capacity, and quick wins. Balance value, urgency, and feasibility to build a roadmap that's both ambitious and achievable.

Advance Bank Illustration: Prioritizing Enriched Use Cases

After enriching nine high-potential use cases, the leadership team at Advance Bank—Joseph George (Portfolio Owner), Martha Grace (CPO), and Priya Sharma (Product Owner)—convened to identify which ones should advance to development.

They adopted a structured approach using both **ICE** and **WSM** scoring techniques to rank the use cases by value, feasibility, and effort.

ICE-Based Prioritization

Using the ICE scoring framework, the team collaboratively scored each use case for **Impact**, **Confidence**, and **Ease of implementation**.

Use Case Title	MoSCoW	Use Case Size	Impact (1–10)	Confidence (1–10)	Ease (1–10)	ICE Score	Rank
Credit Scoring Engine Using Alternative Data	Must-Have	Large	8	8	7	448	1
Real-Time Fraud Detection Using Behavioral Signals	Must-Have	Complex	9	8	6	432	2
Social Media Sentiment Trends	Could-Have	Medium	7	7	7	343	4
Early Warning System for High-Risk Borrowers	Must-Have	Large	9	7	6	378	3
Audit Trail for CI/CD Deployments	Should-Have	Medium	6	7	6	252	7
AML (Anti-Money Laundering)	Must-Have	Complex	8	7	6	336	5
Sentiment Analysis of Customer Reviews	**Must-Have**	**Large**	**8**	**8**	**5**	**320**	**6**
Robo-Advisors (Financial Planning)	Should-Have	Medium	6	6	6	216	8

Despite ranking **#6** by ICE alone, the **Sentiment Analysis** use case was identified as a **must-have with high value** but slightly lower ease of implementation, which affected its ICE rank.

WSM-Based Prioritization

To account for broader strategic considerations, the team used the Weighted Scoring Model (WSM).

Use Case Title	BI	SA	TR	DA	CX	EOI	CE	WSM Score	Rank
Real-Time Fraud Detection Using Behavioral Signals	5	5	5	5	5	5	5	500	1
Sentiment Analysis of Customer Reviews	5	5	5	5	5	5	4	**480**	**2**
Credit Scoring Engine Using Alternative Data	4	4	4	4	4	4	4	400	3
AML (Anti-Money Laundering)	3	3	2	2	3	2	2	255	4
Automated KYC	3	3	1	1	2	1	3	220	6
Market Sentiment Analysis	2	2	2	2	1	2	2	190	7
Robo-Advisors	2	2	1	2	1	1	1	170	8
Smart Portfolio Management	2	2	1	2	2	1	1	165	9

🎯 Key Insight

While the **ICE method** initially placed the *Sentiment Analysis of Customer Product Reviews* lower due to implementation effort, the **WSM model captured its strong strategic alignment, high business impact, and customer experience value**—elevating it to **#2 overall**.

The team agreed: **This use case combines strategic value with proven feasibility** and was therefore selected as **Advance Bank's top-priority MVP** for development.

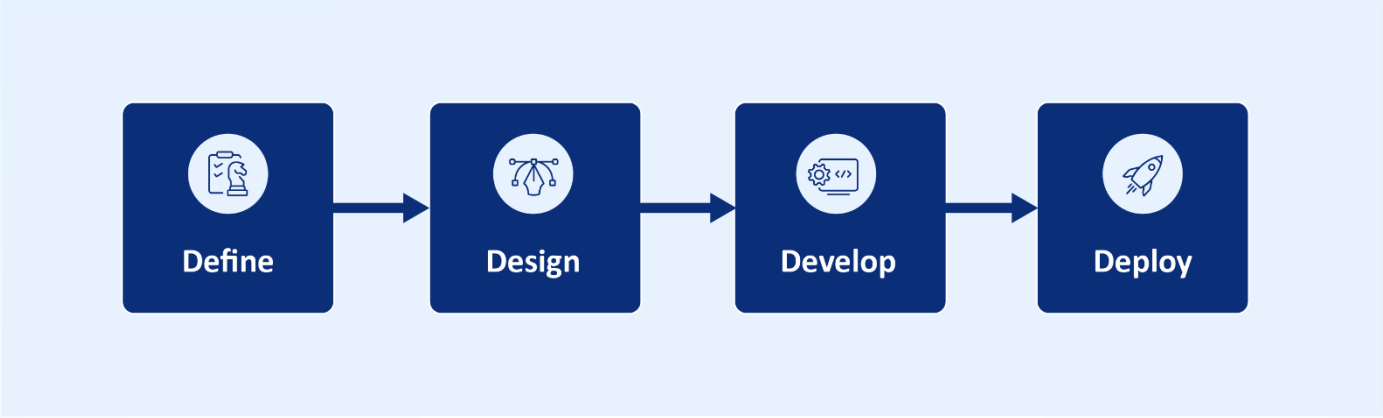
Use Case Development Orchestration

The **Development and Orchestration** phase is where enriched use case blueprints are transformed into fully deployable digital solutions. This phase includes three critical stages:

1. **Solution Design & Prototyping**
2. **Use Case Development**
3. **Use Case Deployment**

Powered by Calibo's **Digital Innovation Sandbox**, this traditionally complex and time-intensive phase is radically simplified. The Sandbox automates routine tasks, enforces standardization, and accelerates delivery by providing an integrated environment for business, engineering, and data teams.

Development follows a structured four-phase workflow within the Sandbox:



Structured Four-Phase Use Case Development Workflow in Sandbox

In this unified environment, teams can:

- **Define and manage business requirements** for the use case and its associated features.
- **Upload and organize design artifacts**, including wireframes, microcopies, and architecture diagrams for cross-functional collaboration.
- **Develop and manage source code** using pre-integrated repositories and toolchains.
- **Deploy applications** across environments using Docker, Kubernetes, or OpenShift, with automated infrastructure provisioning powered by Terraform.
- **Build and orchestrate data pipelines** to ingest, transform, and validate data from disparate sources—enabling high-quality, analytics-ready outputs that serve as a **Single Source of Truth (SSOT)** for your applications.
- **Create and track agile artifacts** such as epics, stories, and features from within the Sandbox.
- **Manage documentation** via seamless integration with tools like Confluence.
- **Plan releases and manage release trains** to deliver enhancements in an iterative, agile-driven cadence.

With over 100 pre-integrated, best-in-class tools covering front-end, back-end, DevOps, and data technologies, the Sandbox enables teams to move from idea to market-ready solution in **weeks—not months**.

The result? Faster time to value, reduced costs, empowered teams, and a competitive edge in delivering digital innovation at scale.

Since the use case has already been verified and aligned with stakeholders, the Development Orchestration phase will have the developers and architects working together to come up with the solutioned MVP in alignment with the requirements shown by the Product Owner. Within this overall orchestration, engineering leaders, Developers, architects, QA, and testers will all play a part in separate stages, to release the use case in a timely and efficient manner.

Goals	Outcome
• Coordinate the entire lifecycle of use case execution across definition, design, development, and deployment. • Ensure cross-functional collaboration between business, product, UX, engineering, and DevOps teams. • Promote reuse of assets and architectural consistency across use cases and portfolios. • Enable automated tracking, validation, and deployment through toolchain integrations. • Support feature-level execution to deliver incremental value with measurable outcomes.	• Accelerated Time-to-Value, i.e., through rapid rollout of use cases through streamlined development and deployment cycles. • Cross-functional Alignment: Unified workflows that bring business, design, and engineering teams onto a shared platform. • Operational Efficiency • Continuous feedback and test automation integrated into CI/CD pipelines. • Real-time dashboards for monitoring status, dependencies, risks, and stakeholder alignment.

Before You Begin: Initial Setup for Use Case Development in Calibo Digital Innovation Sandbox

Before diving into the **Design and Prototype** phase, ensure the foundational setup within the **Calibo Digital Innovation Sandbox** is complete. The following initial tasks establish the governance, access, and tool integrations required for streamlined and secure collaborative development:

1. **Sandbox Tenant Provisioned**
   Calibo provisions the Sandbox environment. The Administrator completes the initial configuration, including SSO setup, importing users from Active Directory, activating user accounts, and defining general settings.

2. **User Roles Assigned**
   The Administrator allocates system-defined roles to users based on their responsibilities and the required access levels in the configured tools. If additional granularity is needed, custom roles can be configured and assigned.

3. **Teams Created**
   The Administrator creates teams and associates them with the use cases. These teams comprise users collaborating on specific use case initiatives.

4. **Tool Integrations Established**
   Connection details for required tools—such as Jira, Confluence, GitLab, GitHub, Bitbucket, Jenkins, SonarQube, Qualys, Databricks, Snowflake, and Qlik Sense, among others—are configured. All integrations are tested and validated from within the Sandbox interface.

5. **Policy Template Created**
   The Administrator creates a policy template for the portfolio or use case being developed. By enforcing a policy template on a use case or portfolio in Calibo's Digital Innovation Sandbox, you can make only standardized tools, technologies, and deployment workflow available to teams, and thus, ensure adherence to organizational policies, prevent addition of unwanted tools to your tech stack, and enhance security and compliance standards.

6. **Workflow Templates Configured**
   The Administrator creates workflow templates defining the approval process for critical actions (such as portfolio creation, use case creation, feature creation, and technology deployment) in Sandbox.

7. **Portfolio Created**
   The Portfolio Owner creates a portfolio in Sandbox to organize use cases by business theme or customer segment.

8. **Use Case Created and Configured**
   The Product Owner creates a use case in Sandbox and, in collaboration with the Solution Architect, creates features within the use case. Within each feature, the required phases—**Define, Design, Develop,** and **Deploy** are added.

   The relevant policy template is applied to restrict tool access and enforce standardized practices throughout the development cycle.

   Relevant workflow templates are attached to the use case to enforce gated approvals aligned with enterprise governance.

   The Product Owner creates epics, features, stories, and tasks in the integrated Agile board, all from within the Sandbox interface.

With these steps completed, the Sandbox is ready for collaborative use case development. Let's now dive into the **Use Case Design and Prototype** phase.

Use Case Design and Prototype

The **Design and Prototype** phase transforms an enriched, prioritized use case into a structured solution blueprint and early-stage prototype by leveraging the self-service capabilities of Calibo's Digital Innovation Sandbox. This stage is crucial for aligning stakeholders, validating assumptions, and establishing readiness for development.

A solution architect has thoroughly designed the MVP solution for the use case prioritized by the business. The architect uploads prototypes, architecture diagrams, technical designs, and research documents created in Figma, Sketch, Invision, Miro, Google Docs, or any other source. Uploaded design artifacts go through a structured review process before progressing further in the development life cycle. Each design artifact requires approval from designated reviewers based on the assigned workflow template. This helps you validate ideas early, streamline handoffs between teams, and reduce downstream rework.

Once the MVP architecture and supporting research documents are uploaded and approved, the use case is considered design-complete. The approved design artifacts, user stories, technical specifications, and UI prototypes now serve as the single source of truth for engineering teams.

Goals	Outcome
Feature Setup & Collaboration • Define user stories and requirements tied to MVP features. Within the integrated Agile board, the user stories and requirements tied to the MVP features have been defined. • As a configuration admin, set up integration points for the product, development, and deployment teams within Calibo's Digital Innovation Sandbox (JIRA, Confluence, GitLab, GitHub, Jenkins, SonarQube, JFrog, etc.) • Enable workflow-based approval processes with iterative refinement from stakeholders. • Maintain centralized documentation in Confluence for visibility and traceability. Design & Prototyping • Upload and manage design files to improve alignment across UI/UX, product, and development teams. • Provide access to early-stage prototypes for concept validation and stakeholder review. • Enable collaborative design discussions, version control, and change tracking. Technology & Repository Enablement • Provision technologies and frameworks like Angular, React, Node.js, SonarQube, and Cucumber. • Create and integrate dedicated code repositories (e.g., GitHub, GitLab) for version-controlled development. • Lay the groundwork for seamless handoff to engineering teams.	• Well-defined and approved user stories and business requirements • Integrated tooling environment with JIRA, Confluence, Git, and development technologies and frameworks • Accessible design assets and ideation artifacts for cross-team collaboration • Configured technology stack aligned with solution design requirements • Ready-to-develop code repositories with version control in place • Finalized MVP solution

The next step in the DBIM lifecycle is **Use Case Development**.

Checklist for Readiness

Use this checklist to validate that your use case is fully prepared to enter the Development phase. Gather your team—Product Owner, Solution Architect, Developers, and other stakeholders—and collaboratively review each item. Discuss each point, confirm completion, and update the status accordingly.

If **at least 9 out of the 10 items** are marked as **Completed**, your use case is ready to move forward. If not, complete the pending tasks to avoid downstream rework, delays, or misalignment during development.

Sl. No.	Item	Status (Not Started/In Progress/ Completed)	Comments
1	MVP solution design finalized and approved	Not Started	
2	User stories and features defined in Jira	Not Started	

3	UI/UX design uploaded to Sandbox	Not Started	
4	Approval workflows set up	Not Started	
5	Integration points configured	Not Started	
6	Prototypes created for concept validation	Not Started	
7	Front-end/back-end tech stack selected	Not Started	
8	Repository structure established	Not Started	
9	Version control and access set up	Not Started	
10	Design artifacts approved by all stakeholders	Not Started	

PRO TIP

- Align your architecture with enterprise standards and reusable components from the asset repository. This ensures faster handoffs, lower rework, and consistent delivery across teams.
- Use rapid prototyping tools (like Figma or Sketch) to create visual, interactive mockups that bring your use case to life. Validate with real users and stakeholders before committing engineering time.

Advance Bank: Design and Setup for Sentiment Analysis Use Case

Advance Bank was ready to move forward with one of its highest-priority digital initiatives: building a real-time **Sentiment Analysis engine** for customer product reviews. Before starting development, the team needed to ensure that the Sandbox environment was fully set up and the use case was design-complete. Here's how they did it:

Use Case Title: Sentiment Analysis of Customer Product Reviews

Purpose: Detect and categorize sentiment (Positive, Neutral, Negative) from user-generated product reviews to uncover trends and feedback loops. The purpose is to visualize, structure, and validate the solution before development begins. It ensures all stakeholders—from product managers to developers—are aligned on what to build and how.

Step	Personas Involved	Description (Who Does What)
Strategic Oversight	• Portfolio Owner (Joseph George) • Product Owner (Maria Lopez)	Provided vision and prioritized the Sentiment Analysis Engine use case. Guided the team through the DBIM-aligned setup and execution strategy.
Sandbox Environment Setup	Tenant Administrator (James Parker)	Completes initial configuration of the Calibo Digital Innovation Sandbox, including: • SSO integration • User account activation • Platform settings
Tool Integration Configuration	Tenant Administrator	Configured and tested connection details for Jira, GitHub, Confluence, Jenkins, SonarQube, MongoDB, Databricks, and Snowflake—enabling seamless access from within the Sandbox.

User Role Assignment	Tenant Administrator	Assigned system-defined roles (Product Owner, Developer, Architect, QA, Data Scientist, etc.). Created and mapped custom roles if needed for specialized users.
Technical Governance Setup	• Tenant Administrator • Compliance Lead (Amrita Singh) • Product Owner	Created a **policy template** to enforce approved tools, deployment modes (Kubernetes, Docker), and security controls. Configured **workflow templates** for artifact approval.
Portfolio and Use Case Creation	• Portfolio Owner • Product Owner	• Portfolio Owner created the **Customer Experience Innovation** portfolio. • Product Owner created the **Sentiment Analysis Engine** use case and selected the phases: Define → Design → Develop → Deploy.
Policy Template Enforcement	Product Owner	Applied a pre-approved policy template to the use case to ensure conformance with the bank's enterprise technology stack and DevOps standards.
User Story and Feature Setup	Product Owner	Created user stories and features in Jira, linking them to business objectives and KPIs. Broke the use case into modular features for development. 1. Review Ingestion & Preprocessing 2. Sentiment Scoring Engine 3. Sentiment Analytics Dashboard 4. Alerting & Notifications 5. Data Storage & Access API 6. Model Performance Monitoring
Solution Architecture Design	Solution Architect (Helena Chan)	Designed a microservices-ready architecture: • **Frontend**: React, for dynamic visualizations. • **Backend**: Node.js, powering real-time data flow. • **Pipeline**: Ingest → Preprocess → Score → Aggregate → Visualize. • **Storage**: MongoDB for flexibility in handling varied review formats. • **APIs**: Connecting data sources, analytics modules, and the dashboard.
Design Artifact Upload and Review	• Solution Architect • Reviewers	Uploaded wireframes, diagrams, and technical specs (from Figma, Miro, Docs, etc.) to each feature in the Sandbox. Reviewers validated and approved using the configured workflow.
Prototype Development	• Front-End Developer (Anthony Hanks) • UX Designer (Anna Young)	• Designed UI screens including trend charts, word clouds, and filter panels. • Uploaded interactive mockups for early validation and design walkthroughs.
Readiness Review and Sign-Off	Product Release Manager (Alex Carter), All Stakeholders	Conducted a formal readiness review. Ensured that the checklist items were complete. Secured stakeholder sign-off to proceed to the Development phase.

By defining the solution architecture and uploading approved prototypes, the team ensured that development could proceed without ambiguity.

> **What's Next:**
> With the MVP design finalized, user stories defined, and artifacts approved, the use case is ready for execution. The outputs from this phase—validated requirements, tech stack selections, and integration points—form the foundation for development in the Calibo Digital Innovation Sandbox. A seamless handoff ensures alignment, with version-controlled repos, configured toolchains, and traceable documentation in place.

Use Case Development

With the MVP design finalized and all pre-development checkpoints completed, the use case enters the **Development** phase in Calibo's Sandbox. This is where actual implementation begins—application code is developed, data pipelines are built, and analytics models are engineered to create a robust, data-driven solution.

Application Development
Developers begin by selecting the required tools and technologies—such as Angular, React, Node.js, Cucumber, and SonarQube—from the pre-approved tech stack defined in the policy template applied to the use case. Based on these selections, dedicated source code repositories are automatically created in the configured version control system (such as GitHub, GitLab, or Bitbucket). This automation offloads repetitive setup tasks, allowing developers to focus entirely on writing and testing code.

All development activities are fully traceable, with Jira used to track epics and user stories and Confluence providing access to technical documentation and design artifacts. This integrated setup ensures alignment between development, design, and business goals.

Data Engineering and Pipeline Development
In parallel, data engineers configure pipelines to ingest data from disparate sources using tools like Databricks, or Snowflake. They execute ETL (Extract, Transform, Load) jobs, apply data quality rules, and ensure that the resulting datasets are reliable, clean, and analytics-ready.

Data analysts further enhance these datasets by performing operations such as join, union, aggregation, filtering, and enrichment. They apply domain-specific rules and business logic to prepare structured data models, which are then handed over to data scientists.

Machine Learning and Analytics
Data scientists use integrated tools like JupyterLab to apply machine learning algorithms (like Random Forest Classifier) and build custom models for specific use case requirements. They run analytics pipelines to perform feature engineering, model training, evaluation, and versioning. Once validated, the models are made available to Business Analysts or BI developers to consume and visualize insights through dashboards or embedded APIs.

Thanks to the structured setup from earlier phases—including a refined backlog of user stories, approved design artifacts, and pre-configured DevOps toolchains—development proceeds with clarity and minimal friction. Product Owners, Developers, QA leads, and Engineering Managers collaborate through agile sprints to ensure steady progress and incremental value delivery.

While developers focus on building the current use case, Product Owners can begin preparing the next prioritized use case—enabling continuous delivery across the portfolio.

Goals	Outcome
• Enable seamless setup of development environments through predefined policy templates, platform configurations, and data pipeline workflow. • Automate the creation of dedicated source code repositories (GitHub, GitLab, etc.). • Ensure traceability and collaboration through Jira and Confluence • Facilitate developers to begin coding and test code directly in the self-service platform. • Provide direct access and management of source code within the self-service platform • Support iterative analysis and agile refinement, empowering developers to raise design discrepancies during sprints for validation and updates.	• All foundational artifacts—architecture, UI/UX, and data models—are finalized, accessible and ready for development. • Development frameworks, tools, and platforms (e.g., Angular, Node.js, GitHub, SonarQube). • Development repository created like source code/stories, environments configured, and policy template applied to the product being developed. • Connections established with project tracking tools like JIRA and documentation tools like Confluence. • Developed and tested use case on Sandbox environments (Dev to QA)

Once development activities are complete and the solution passes QA and quality gates, the use case is ready to transition into the **Deployment** phase.

Checklist for Readiness

The Use Case Development Checklist plays a critical role in translating approved designs into robust, scalable, and deployment-ready solutions. It provides a structured validation framework to ensure all technical, operational, and collaborative elements are properly set up before the build progresses to the deployment stage.

Sl. No.	Item	Status (Not Started/In Progress/ Completed)	Comments
1	Tech stack selected based on the solution design	Not Started	
2	GitHub/GitLab repositories auto-created for frontend and backend technologies and data pipelines	Not Started	
3	CI/CD tools configured (for example, Jenkins, GitHub Actions)	Not Started	
4	JIRA board set up for user stories and connection to JIRA established via Calibo Sandbox	Not Started	
5	Connection to Confluence established via Calibo Sandbox	Not Started	
6	Finalized UI/UX and data models uploaded	Not Started	
7	Use case developed and tested in the Sandbox environment (Dev → QA)	Not Started	
8	Code quality checks (for example, SonarQube) run	Not Started	

	through automated CI/CD pipeline		
9	Feedback captured and resolved through sprint cycles	Not Started	
10	Version control implemented	Not Started	
11	The use case marked 'Ready for Deployment' in Calibo Sandbox	Not Started	

PRO TIP

Integrate your JIRA, Git, and Confluence early. Linking user stories, code commits, and documentation in real time boosts traceability and simplifies future audits or handoffs.

Advance Bank Bringing Sentiment Analysis Engine to Life

With the MVP designs approved, architecture finalized, and all pre-development checkpoints complete, Advance Bank was ready to move into the Development phase, transforming vision into working code, backed by version control, automated CI/CD pipelines, and seamless tool integration in Calibo Sandbox.

This wasn't just about writing code—it was about creating an execution-ready, collaborative environment where cross-functional teams could build, test, and iterate without bottlenecks.

Use Case: Sentiment Analysis of Customer Product Reviews

Goal: Automatically classify customer feedback—positive, negative, or neutral—and visualize these sentiment trends through real-time dashboards to improve product experience and responsiveness.

Step	Personas Involved	Description
Environment Setup	• Product Owner • Developers • DevOps Engineer	Selected the approved tech stack (React, Python/FastAPI, Azure NLP, PostgreSQL) based on the policy template.
Repo Creation	• DevOps Engineer • Developer Leads • Platform Engineer	GitHub repositories were auto-created for frontend, backend, and pipeline components.
Frontend Development	• Front-End Developers • UI/UX Designers	Built an interactive dashboard to display sentiment trends. Implemented filters for product, time range, and sentiment category. Integrated design changes from Figma and adhered to component-level guidelines defined in the MVP.
Backend Development	• Back-End Developers • Solution Architect	Developed RESTful APIs to expose sentiment scores. Created endpoints for dashboard queries, feedback submission, and system health. Implemented pagination, sorting, and basic auth middleware.
Data Pipeline Setup	• Data Analysts • Data Engineers	Performed joins with product metadata. Applied aggregation, filtering, and domain-specific rules. Prepared structured, clean data for use in dashboards and modeling.
Modeling & Analytics	• Data Scientists	Used JupyterLab to apply predefined ML algorithms like Random Forest. Conducted feature engineering, model evaluation, and versioning. Updated model weights based on feedback loops. Delivered outputs for consumption in dashboards.

Sprint Demo & Feedback Loop	• Product Owner • QA Lead • Front-End & Back-End Developers • Data Scientist • Business Analyst	• Mid-sprint, a demo revealed a gap—the dashboard was charting data but not aligning with the KPIs defined during design. The **product manager** quickly updated the Figma file, realigning the visual expectations. • At the same time, the **QA team** flagged that the sentiment model wasn't handling sarcasm in reviews effectively. The backend lead requested updated model weights and scheduled an update. • Meanwhile, the **business analyst** made sure that all changes—design tweaks, new model inputs, and test logs—were updated in Confluence and reflected in JIRA tickets.
Testing & QA	• QA Lead • Developers • Product Owner	Functional, integration, and data quality testing performed. SonarQube code quality thresholds enforced. All stories marked as Done in Jira.
End-of-Sprint Readiness	• Product Owner • DevOps Engineer • Product Release Manager	All code and artifacts reviewed. CI/CD pipelines validated. Artifacts versioned and tagged. The use case marked "Ready for Deployment."

By the end of the sprint, the use case was no longer a plan. It was a product taking shape—tested, traceable, and team-aligned. The use case is now ready to transition to the **Deploy** phase.

Use Case Deployment

In the Deployment phase, the solution is transitioned from staging environments to production. This phase ensures a secure, structured, and automated release across environments such as Dev, QA, UAT, and Production, using modern deployment modes and DevOps tooling integrated into Calibo Sandbox.

Deployment is fully automated using CI/CD pipelines orchestrated through Jenkins, with artifact management via JFrog, static code analysis through SonarQube, and vulnerability scanning using Qualys. Infrastructure provisioning is handled via Terraform, while the application components are containerized using Docker and deployed to scalable environments such as Kubernetes or OpenShift, across AWS or Azure.

Calibo Sandbox provides real-time visibility into pipeline status, logs, artifact URLs, and deployment outputs—empowering development and operations teams to troubleshoot quickly and deploy confidently.
By this stage, all code has been validated, tested, and approved. With infrastructure standardized and compliance guardrails enforced, deployment becomes a streamlined, low-risk process.

Goals	Outcome
• Standardize deployments through predefined CI/CD pipelines and environment stages. • Support flexible and agile, multi-stage deployment workflows (Dev, QA, UAT, Demo, Prod). • Enable automated and efficient delivery through integrated CI/CD pipelines and provide real-time visibility and control over deployment activities. • Support continuous delivery and rapid troubleshooting to reduce time-to-market.	• Deployment pipeline established using Jenkins, JFrog, SonarQube, Qualys, and integrated secrets management. • Secure and consistent deployment across Docker, Kubernetes, or OpenShift environments. • Live application URLs generated post-deployment; accessible and verified. • Deployment workflows enriched with rollback capabilities and version traceability. • Use Case/MVP developed and deployed using platform-native CI/CD.

Deployment Readiness Checklist

The Use Case Deployment Checklist ensures that the transition from development to live environments is secure, scalable, and production-ready. This checklist provides a structured deployment framework that validates automation workflows, infrastructure provisioning, and operational readiness while minimizing downtime and reducing risk.

Sl. No.	Item	Status (Started/Not Started/Completed)	Comments
1	CI/CD pipeline configuration validated (Jenkins, JFrog, SonarQube, Qualys)	Not Started	
2	Infrastructure setup via Terraform competed (Dev, QA, UAT, Prod)	Not Started	
3	Application deployed to Docker Container mode or Kubernetes, or OpenShift clusters from Sandbox	Not Started	
4	Automated deployment pipeline executed (build, test, deploy)	Not Started	
5	Real-time logs and error reports reviewed via Jenkins dashboard	Not Started	
6	Post-deployment quality checks performed (SonarQube, Qualys)	Not Started	
7	Live application URLs generated and validated	Not Started	
8	Stakeholder approval obtained post UAT deployment	Not Started	
9	Production readiness confirmed	Not Started	

PRO TIP

- Always simulate a full deployment in UAT with live monitoring enabled. Catching issues here saves hours in production firefighting.
- Maintain rollback scripts and tagged versions in Git for instant disaster recovery.

Advance Bank Deploying Sentiment Analysis Engine

After 9 weeks of focused development, collaboration, and sprint testing, the Advance Bank team had built a powerful sentiment analysis engine. It could analyze thousands of open-ended customer reviews and classify feedback in real-time. But delivering value meant more than just building it—it was time to deploy the solution to live environments.

Use Case: Sentiment Analysis of Customer Product Reviews
Goal: Deploy the validated, fully tested solution to production environments with speed, security, and reliability.

Step	Personas Involved	Description
Environment Setup	DevOps Engineer, Platform Engineer	Configured Dev, QA, UAT, and Prod environments in clicks
CI/CD Integration	DevOps Engineer, QA Lead, Backend Developer	Jenkins pipelines orchestrated the CI/CD lifecycle. Integrated tools included: • JFrog for managing and storing build artifacts • SonarQube for ensuring code quality gates • Qualys for automated security scans
Secrets Management	DevOps Engineer, Platform Security Lead	Validated secure secrets injection for all environments using integrated vaults (e.g., AWS Secrets Manager or Azure Key Vault). Ensured no credentials were hardcoded or exposed in logs.
Pipeline Execution	DevOps Engineer	Simply clicked **Deploy**. The backend and frontend components were neatly packaged into Docker containers. Jenkins pushed them straight to the configured Kubernetes cluster. If something failed, the system could bounce back within minutes. Each build passed through automated stages: Initialization, Build, Unit Tests, SonarQube Scan, Build Container Image, Publish Container Image, and Deploy.
Monitoring & Logs	QA Lead, DevOps Engineer, Product Owner	Real-time logs and error traces monitored via Jenkins dashboard and Calibo observability tools. Issues were resolved before promotion to the next environment.
Live Verification		Post-deployment smoke testing and UI validation were performed. API responses,

		visual layout, and data accuracy were verified. Live URLs were shared for stakeholder validation.
Release Confirmation	Product Release Manager, Product Owner, QA Lead	Final sign-off on the production deployment was obtained. Change log, build ID, and deployment summary were documented in Confluence. Stakeholders confirmed readiness for business usage.

What's Next:
With the sentiment analysis engine successfully deployed to UAT and Production, Advance Bank reached a key milestone. The live dashboard—fed by real-time feedback from e-commerce and app store channels—was now accessible to business leaders and customer-facing teams.

But deployment was just the beginning. The system began delivering live insights, highlighting sentiment trends and early signs of customer dissatisfaction. These real-world outputs now feed directly into the Business Validation & Refinement phase.

Business Validation and Refinement

The Business Validation & Refinement phase ensures that the deployed solution delivers its intended business value. It is where real-world performance is measured against original goals, and feedback from actual users guides the next round of improvements.

After deployment, use cases are monitored for KPI achievement, user adoption, and operational impact. Feedback is collected from stakeholders, and refinement opportunities are logged. This phase ensures continuous value delivery by aligning deployed solutions with evolving business needs and strategic goals.

The following table outlines the key goals and expected outcomes that guide this phase.

Goals	Outcome
Confirm that the use case delivers measurable value (for example, ROI, customer satisfaction)	**Validated KPIs** – Performance measured against targets (for example, CSAT, response time)
Capture quantitative and qualitative feedback from users and business teams	**Feedback Repository** – Documented user pain points and suggestions
Assess adoption, usability, and technical performance	**Usability Insights** – Identification of defects, usability gaps, or areas for improvement
Log enhancement ideas for future sprints or releases	**Refinement Backlog** – Prioritized list of action items ready for development
Decide whether the use case should be scaled, improved, or sunset	**Go/No-Go Decision** – Clear recommendation based on validation outcomes

Finalize documentation and compliance artifacts	**Updated SOPs & Knowledge Base** – Ready for broader rollout or transition to production support

Validation Checklist

This checklist ensures that real-world feedback, system telemetry, and stakeholder inputs are formally assessed before scaling or enhancing the use case further.

Sl. No.	Item	Status (Y/N/NA)	Comments
1	Post-deployment monitoring activated (logs, telemetry, error alerts)	Y	
2	KPIs tracked and compared against baseline targets	Y	
3	Feedback collected from end users and business stakeholders	Y	
4	Usability issues or defects identified and logged	Y	
5	Business outcomes validated with key stakeholders	Y	
6	Enhancement opportunities logged in backlog	Y	
7	Compliance and regulatory validation completed (if applicable)	N	
8	Refinement plan created and prioritized	N	
9	Ownership confirmed for ongoing monitoring and updates	N	
10	Use case marked as “Validated” or “Ready for Scaling”	N	

PRO TIP

Don’t just validate against technical success—**validate against real business impact**. Use a combination of quantitative metrics (KPIs) and qualitative feedback from users to assess adoption, satisfaction, and value realization.

Advance Bank: Business Validation of Sentiment Analysis Engine

After successful deployment across web and mobile platforms, Advance Bank moved into validation mode to confirm whether the Sentiment Analysis Engine was delivering on its promise.

Martha Grace (CPO), Product Owner Maria Lopez, and Portfolio Owner Joseph George initiated the validation using Calibo’s DBIM framework. They aligned on three core goals:

- Ensure the deployed solution improved customer feedback visibility.
- Validate whether the target KPIs (such as CSAT improvement, review response time) were being met.
- Collect feedback from end users—Product Managers, Support Teams, and Analysts.

Validation Summary

General Information	
Field	**Value**
Use Case Title	Sentiment Analysis of Customer Product Reviews
Use Case ID	SA001
Deployment Environment	UAT, Production
Date of Validation	[Insert Date]
Validated By	[Insert Names]

KPI Tracking				
KPI / Metric	**Target**	**Actual**	**Variance**	**Status**
CSAT	≥ 85%	87%	+2%	✅ Met
Review Response Time	≤ 1 hr	1.2 hrs	-0.2 hrs	❌ Not Met

Stakeholder Feedback		
Stakeholder	**Role**	**Feedback Summary**
Product Manager	Business Owner	Loved the sentiment heatmaps; requested export option
Data Analyst	End User	Happy with insights; suggested better filter granularity
Compliance Officer	Governance & Risk	Recommended PII masking enhancements
Customer Support Lead	Operational Stakeholder	Reported improved follow-up speed on negative feedback

Refinement Actions			
Action Item	**Owner**	**Status**	**Comments**
Add emotion detection layer	Data Scientist	Done	Implemented in latest pipeline
Add PII masking for review content	Backend Developer	Done	Aligned with GDPR
Update UX for mobile dashboard	UI/UX Designer	Done	Enhanced layout and filters
Integrate sentiment triggers with live chat	Backend Developer	Done	Triggers for chat escalation

Productization Readiness		
Criteria	**Status**	**Remarks**
Solution stable in production	Yes	No critical issues reported
KPIs consistently met	Yes	CSAT target met
Feedback loop implemented	Yes	User feedback integrated
Compliance validation completed	Yes	GDPR alignment confirmed
Scalable design confirmed	Yes	Supports multiple product categories

Final Recommendation

☑ Proceed to Productization/Scaling
☐ Further Refinement Required
☐ Archive / Reassess Business Fit

All enhancement actions were logged in **Jira** under the refinement backlog and scheduled for the next sprint cycle.

> **What's Next:**
> This phase concluded with a green light to **scale and productize** the Sentiment Analysis Engine. What began as a high-potential idea is now a validated, data-driven capability—ready to be reused, expanded, and monetized across the enterprise.

Productization, Scaling, and Reuse

This initiative focuses on transforming validated use cases into scalable, reusable business assets, enabling broader adoption and long-term value creation. At this stage, solutions that have demonstrated business value and technical robustness are packaged, documented, and made ready for broader adoption across portfolios, teams, and business units.

By establishing a structured framework for scaling, it ensures that successful solutions evolve into deployable products that can be leveraged across teams and business units. Continuous validation guarantees product-market fit, while built-in compliance measures uphold regulatory and internal governance standards. The result is a portfolio of deployable digital products that are not only effective in their initial context but can also be adapted and reused to solve similar problems across the organization.

Once a use case has been successfully deployed and validated in production, it becomes more than a project—it becomes an asset. These assets, including workflows, data pipelines, ML models, APIs, dashboards, and documentation, are published to the Calibo Marketplace, where they can be discovered, reused, and adapted by other teams. This accelerates innovation, reduces duplication of effort, and ensures consistent delivery standards across the enterprise.

Product Owners and business stakeholders use this phase to monitor real-world impact, track extended usage metrics, and refine product-market fit. As adoption grows, continuous improvement efforts can further elevate the solution's value, enabling future enhancements, variants, or even bundled solutions based on evolving needs.

Ultimately, this phase transforms individual success stories into strategic, shareable capabilities—fueling enterprise-wide innovation and unlocking exponential value through reuse, optimization, and scalability.

Goals	Outcome
• CI/CD pipeline configured with Dev, QA, UAT, and Prod stages • Tools for code quality, secrets, and artifact management integrated • Pilot deployment completed and user feedback collected • Design/UI updated based on pilot results • Training materials and documentation prepared • Monitoring and telemetry enabled • KPIs and usage metrics defined and tracked • Enhancement backlog created from feedback • Iterative improvement plan documented	• Converts successful solutions into deployable products that can be adopted across teams and business units. • Establishes a structured framework for scaling use cases efficiently. • Ensures product-market fit through validation and continuous improvements. • Maintains compliance with industry regulations and internal governance policies. • Enhances the organization's ability to reuse and optimize assets for broader impact.

Checklist for Readiness

This checklist plays a critical role in ensuring that a successfully developed use case transforms into a robust, scalable, and maintainable business-grade product. Each checklist item validates a foundational aspect needed to support enterprise-wide adoption, long-term usability, and consistent value realization.

Sl. No.	Item	Status (Y/N/NA)	Comments
1	Solution architecture updated for scalability (multi-region/multi-tenant support)	Not Started	
2	CI/CD pipeline hardened for Dev, QA, UAT, and Production environments	Not Started	
3	Monitoring and telemetry integrated (for example, Prometheus, Azure Monitor)	Not Started	
4	Product documentation prepared (user guides, API docs, admin SOPs)	Not Started	
5	Training materials created for business and technical users	Not Started	
6	Compliance and governance requirements validated (for example, GDPR, HIPAA)	Not Started	
7	Support model defined (ownership, SLAs, support	Not Started	
8	Pilot deployment completed, and feedback	Not Started	
9	Enhancement backlog created from pilot	Not Started	
10	Usage KPIs and metrics identified and tracked	Not Started	
11	Product ownership assigned and roadmap created	Not Started	
12	Code and version control established with rollback options	Not Started	

PRO TIP

- Treat feedback from the pilot rollout as your north star—refine features, update UI, and prepare training assets before scaling.
- Tag assets (APIs, workflows, dashboards) in your asset repository to make them discoverable and reusable—productization isn't complete until reuse is effortless.

Productization and Scaling at Advance Bank

After weeks of focused development, rigorous testing, and successful deployment, the e-commerce team at Advance Bank had delivered a powerful Sentiment Analysis Engine. Capable of interpreting open-ended product reviews in real time, the solution provided instant visibility into how customers felt, why they felt that way, and what needed improvement.

But for Patrick and his team, this was just the beginning. The vision extended beyond a single product line—the goal was to productize the use case and make it reusable across teams, business functions, and geographies. Calibo's Digital Business Innovation Methodology (DBIM) offered the structured path forward.

Key Activities

Component	Description
CI/CD & Infrastructure	The engineering team extended CI/CD pipelines to support enterprise-wide rollout. Jenkins orchestrated deployments across Dev, QA, UAT, and Production environments, with Docker and Kubernetes running on AWS. Infrastructure was provisioned and versioned using Terraform for consistency.
Pilot Deployment & Feedback	A controlled pilot was launched in two product categories—electronics and apparel. Product managers analyzed weekly sentiment trends; customer support teams used insights to accelerate issue resolution. Key feedback included: • "We need better filters." • "Can we track sentiment over time?" • "What's the impact on CSAT?" This feedback shaped the next iteration.
Design/UI Enhancements	Designers revisited the dashboard based on feedback. Enhancements included: • Clearer trend visualizations • Enhanced keyword clouds • Filters by geography, sentiment, and time These refinements significantly improved usability and executive reporting.
Training & Documentation	To drive adoption, Patrick's team created enablement assets: • Walkthrough videos • User manuals • Quick-start onboarding kits These resources helped onboard new teams rapidly and reduced dependency on support.
Monitoring & Telemetry	Using Azure Monitor and Grafana, full telemetry was integrated. Every interaction—from clicks to sentiment tags—was logged and visualized. Metrics tracked included: • Weekly usage • Positive vs. negative sentiment ratio • Volume of insights generated • CSAT impact What was once guesswork now became measurable business value.
Compliance	To support broader adoption, the solution was hardened with GDPR-compliant data masking, role-based access controls, and audit logs. This ensured enterprise readiness across internal and external user groups.
KPIs Tracked	Core performance indicators included: • Weekly user activity • Sentiment distribution trends • Volume of insights generated • Impact on Net Promoter Score (NPS)
Backlog & Iteration Plan	Feedback didn't end with deployment. The team built a product backlog with new features such as: • Emotion detection • Multilingual support • Cross-category sentiment comparison

	A sprint roadmap was created to guide continuous improvement and support broader reuse scenarios.

Reusability in DBIM: Build Once, Scale Thereafter

In Calibo's Digital Business Innovation Methodology (DBIM), **reusability is not a byproduct—it is a core design principle**. Calibo's Digital Innovation Sandbox, along with its Internal and Global Marketplaces, empowers teams to build high-value components once and reuse them across use cases. This allows teams to focus on building value instead of reinventing foundational components. This drastically accelerates innovation, reduces duplication, and institutionalizes best practices.

Why Reusability Matters

Reusability significantly reduces time-to-market by eliminating the need to recreate commonly used elements. Instead of starting from scratch for every new use case, teams can leverage and adapt validated assets with minimal customization. Reusability enables organizations to:

- Reduce redundant efforts and shorten development cycles.
- Ensure consistent practices across teams and products.
- Enable rapid rollout of similar solutions across functions and geographies.
- Enable collaborative innovation by making proven assets accessible across portfolios
- Maintain compliance and architectural consistency through reusable policy enforcement.

How Calibo's DBIM and Sandbox Promote Reuse

DBIM and Calibo's Digital Innovation Sandbox provide the infrastructure and governance to design once and reuse often. From automation templates to data pipelines and from validated business assets to production-ready solutions, DBIM enables teams to preserve and replicate their best work—ensuring consistency, saving time, and maximizing return on effort across the use case lifecycle. Here's how:

Reusable Templates

- **Policy Templates**: Define standardized tools, technology stacks, machine configuration options, and deployment stages and modes. Create once and apply across multiple use cases.

- **Workflow Templates**: Define approval processes and ensure transparency, compliance, and structured decision-making before critical actions are executed across various stages of use case development. Define a template once and reuse it for consistent governance across use cases.

- **Source Code Branch Templates**: Enforce branching strategies (for example, Dev → QA → Prod) that can be inherited by multiple features.

Reusable Data Pipelines

- Import pre-built data pipeline templates with integration logic, transformation steps, and data lake configurations. For example, A sentiment analysis pipeline for app store reviews can be reused—with minimal updates—for e-commerce product reviews.
- This saves time on setup and reduces configuration errors during ingestion, transformation, and output stages.

Reusable Deployment Environments

Shared Deployment Stages:
Enable cloud resources provisioned in one deployment stage (for example, a Kubernetes cluster or an S3 bucket) to be shared across multiple features in the same use case.

Other developers on the team can use the shared stage without duplicating infrastructure-streamlining resource management, and enabling team-wide collaboration.

Internal Marketplace: Reuse Across Teams and Products

An Internal Marketplace serves as a secure, tenant-specific vault where validated assets are stored, versioned, and governed. These include APIs, ML models, dashboards, and datasets. Each asset in the Marketplace is tagged with metadata for discoverability and access is controlled by role.

For example, the customer sentiment scoring API and dashboard components developed for the Sentiment Analysis Engine were published to the Internal Marketplace and reused by the customer support team in a product feedback tracking system—without any rework.

Global Marketplace: Cross-Tenant, Cross-Industry Reuse

This is where production-validated business assets can be stored and shared across clients and ecosystems. Every asset undergoes rigorous asset analysis to ensure:

- Shareability
- Scalability
- Reusability

This promotes cross-industry innovation, reduces redundancy across organizations, and accelerates time-to-market for enterprise solutions.

By embedding reusability across the use case lifecycle and the tooling ecosystem, DBIM:

- Turns artifacts into strategic enterprise assets
- Facilitates scalable collaborative innovation
- Powers a marketplace-driven development culture

It’s not just about building faster—it’s about building smarter. Reusability turns one success into many.

Central Repository Components

Use Case Bank

It's a centralized hub in Calibo's Digital Business Innovation Methodology (DBIM) that helps teams capture, organize, and track business use cases from across the organization.

Each use case is logged with key details like goals, KPIs, timelines, team size, and feasibility—making it easy to sort, filter, and search. You can tag use cases, track their status, and avoid duplicate efforts by seeing what's already been proposed.

Goals	Outcome
• To act as the single source of truth for all discovered or proposed use cases. • Enables advanced search, discovery, and tagging, helping teams avoid duplication and leverage existing solutions or components. • Feeds directly into the Use Case Management lifecycle, supporting seamless transition into discovery, rationalization, prioritization, and development stages.	• Establishes a centralized intake and curation hub for all discovered and proposed use cases. • Supports data-driven decisions by standardizing metadata (e.g., goals, KPIs, complexity, feasibility). • Facilitates reuse of proven use case components, workflows, or templates. • Establishes a transparent and structured path from ideation to execution.

Tagging Guidelines

Tagging helps categorize and filter use cases easily.

- What to tag?
  - Business Function (for example, Finance, HR, Sales)
  - Technology Enabler (for example, NLP, AI, API)
  - Status (for example, Draft, Submitted, Under Review, Approved, Rejected, In-Progress, Delivered)
  - Priority Level (for example, High, Medium, Low)

Tag Category	Description	Example Tags	Usage Example
Business Function	Department or function the use case supports.	Finance, HR, Procurement, Sales, Customer Support	A vendor onboarding use case would be tagged with **Procurement**.
KPI Tags	Outcome-based performance indicators.	Cost Reduction, Cycle Time, Compliance, Revenue Uplift	For a use case reducing invoice approval time, use tags: **Cycle Time**, **Compliance**.
Technology Enabler	Key technologies required to enable the use case.	AI/ML, Cloud, API Integration, OCR, Chatbot, RPA	Use **OCR**, **RPA**, **Workflow Automation** for a document scanning workflow.
Persona Involvement	Key roles contributing to or impacted by the use case.	Product Owner, Developer, Data Engineer, UX Designer	Use **UX Designer**, **QA Engineer**, **Legal Officer** for a contract approval system.

Tag Category	Description	Example Tags	Usage Example
Use Case Type	Indicates whether it is an application, feature, or data-driven solution.	App, Feature, Dashboard, Report, API, ML Model	Tag **Dashboard**, **ML Model** for a fraud analytics use case.
Urgency/Priority	Indicates business urgency or impact.	Critical, High, Medium, Low	A compliance-driven case could be tagged **Critical**.
Feasibility Score	Optional calculated tag based on business and technical evaluation.	Feasible, Complex, Needs Discovery, Blocked	Automatically generated based on scoring rubric.

Internal Marketplace

Calibo's Digital Business Innovation Methodology (DBIM) proposes to create a tenant-specific repository or flag within the use case bank for storing, managing, and governing validated business assets derived from use case execution. It serves as a structured vault for reusable components—such as data models, ML algorithms, dashboards, APIs, and more—that are elevated from isolated project deliverables to strategic, reusable enterprise assets.

Each asset is enriched with metadata to enhance discoverability, searchability, and traceability. The repository supports role-based access controls, versioning, and audit logging, enabling secure collaboration across teams while preserving compliance. This underpins DBIM's goals of accelerated delivery, reduced duplication, and standardized execution.

Goals	Outcome
• Establish a secure, tenant-specific repository for asset storage, governance, and reuse • Transform validated components (for example, data models, ML models, APIs) into reusable, shareable, and scalable business assets • Enable intelligent search and classification using metadata, tags, and asset lineage • Support persona-based access, traceability, and compliance via audit trails	• Efficient search and retrieval of reusable assets, including dashboards, APIs, workflows, and datasets • Rich metadata attached to each asset to support governance, versioning, and traceability • Audit logging and access controls mapped to user personas to ensure secure collaboration • Problem statements and value propositions linked to each asset for contextual understanding • Support for market and SWOT analysis to validate business viability and positioning • Full technical and functional documentation to ease adoption and reduce onboarding effort • Defined user journeys and integration points for faster implementation • Cross-team and cross-tenant scalability of assets across geographies and business units

Global Marketplace

The Global Marketplace extends the principles of reuse and scalability beyond organizational boundaries. Managed by Calibo, this publicly viewable environment is where production-validated business assets can be shared across customers, partners, and ecosystems.

All assets published to the Global Marketplace undergo a rigorous asset analysis to ensure they are scalable, secure, compliant, and broadly reusable. This promotes cross-industry collaboration, drives faster time-to-market, and enables ecosystem-wide innovation. With built-in audit trails and persona-based access, the Global Marketplace maintains the high standards of governance required for enterprise use.

Goals	Outcome
• Establish a unified repository within the Calibo platform for sharing validated business assets across organizations. • Minimize duplication of effort, accelerate solution delivery, and encourage adoption of proven best practices. • Make assets universally accessible within the Calibo ecosystem, outside individual client environments, for cross-tenant utility.	• Enables access to reusable and scalable business assets, including data models, ML models, dashboards, APIs, and applications. • Ensures only production-validated assets enter the marketplace through a rigorous asset analysis process. • Facilitates collaboration between SI partners and Calibo to assess shareability, reusability, and scalability. • Provides a structured repository outside individual client tenants, making assets universally accessible within the Calibo ecosystem. • Encourages innovation and efficiency by reducing redundancy and promoting best practices across industries. • Supports governance and compliance by maintaining audit logs and persona-driven access control.

Appendix

A.1 Acronyms

Acronym(s)	Full Form
UCB	Use Case Bank
BI	Business Impact
SA	Strategic Alignment
TR	Technology Readiness
DA	Data Availability
CX	Customer Experience Impact
EOI	Ease of Implementation
CE	Cost Efficiency
WSM	Weighted Scoring Model