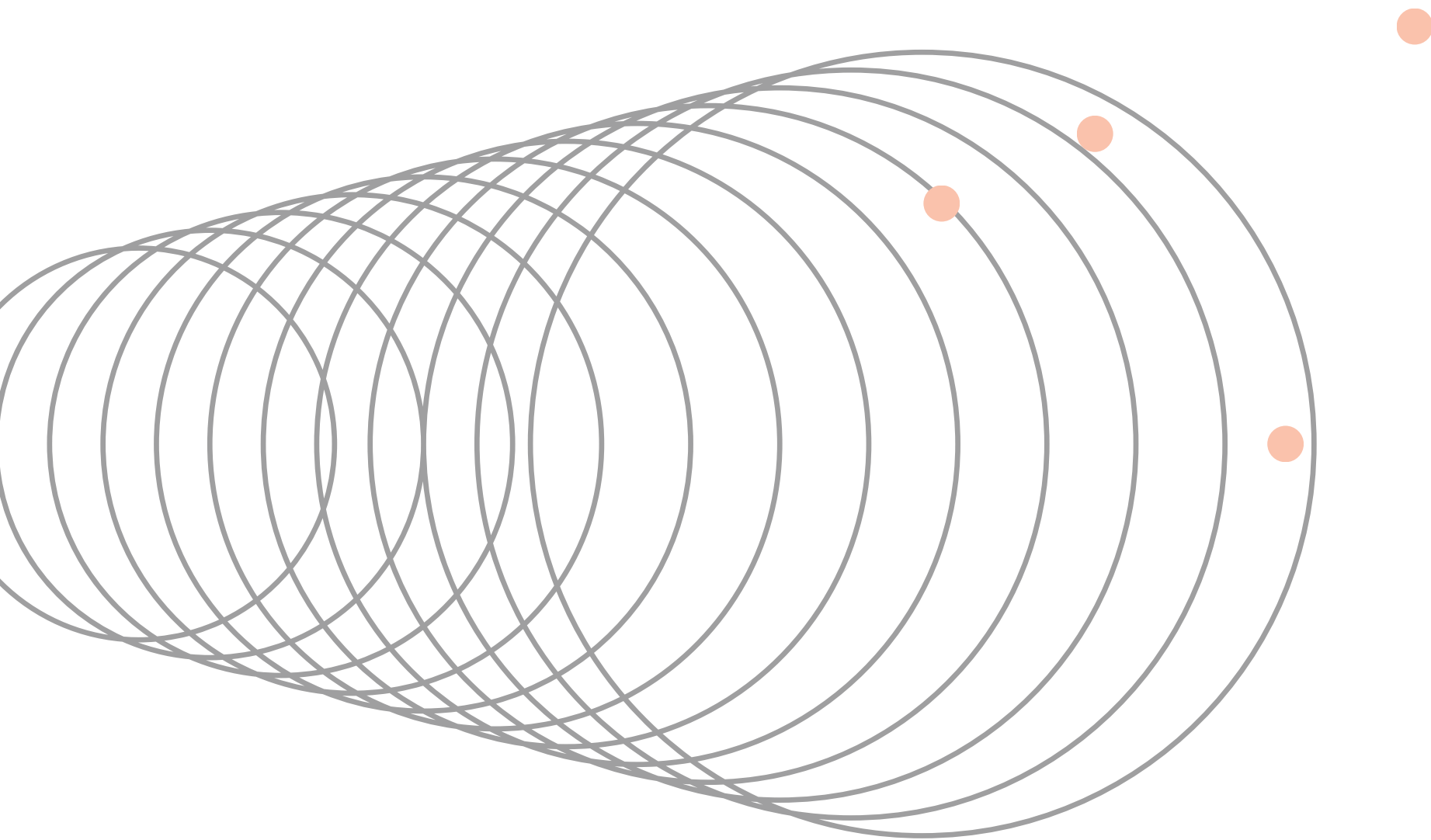


# Case study: building a **scalable** and **data-driven** platform for credit analysis

By Sofia Sergeeva



Problem Space

Approach

Impact

# About me

## Product Manager

### Strengths:

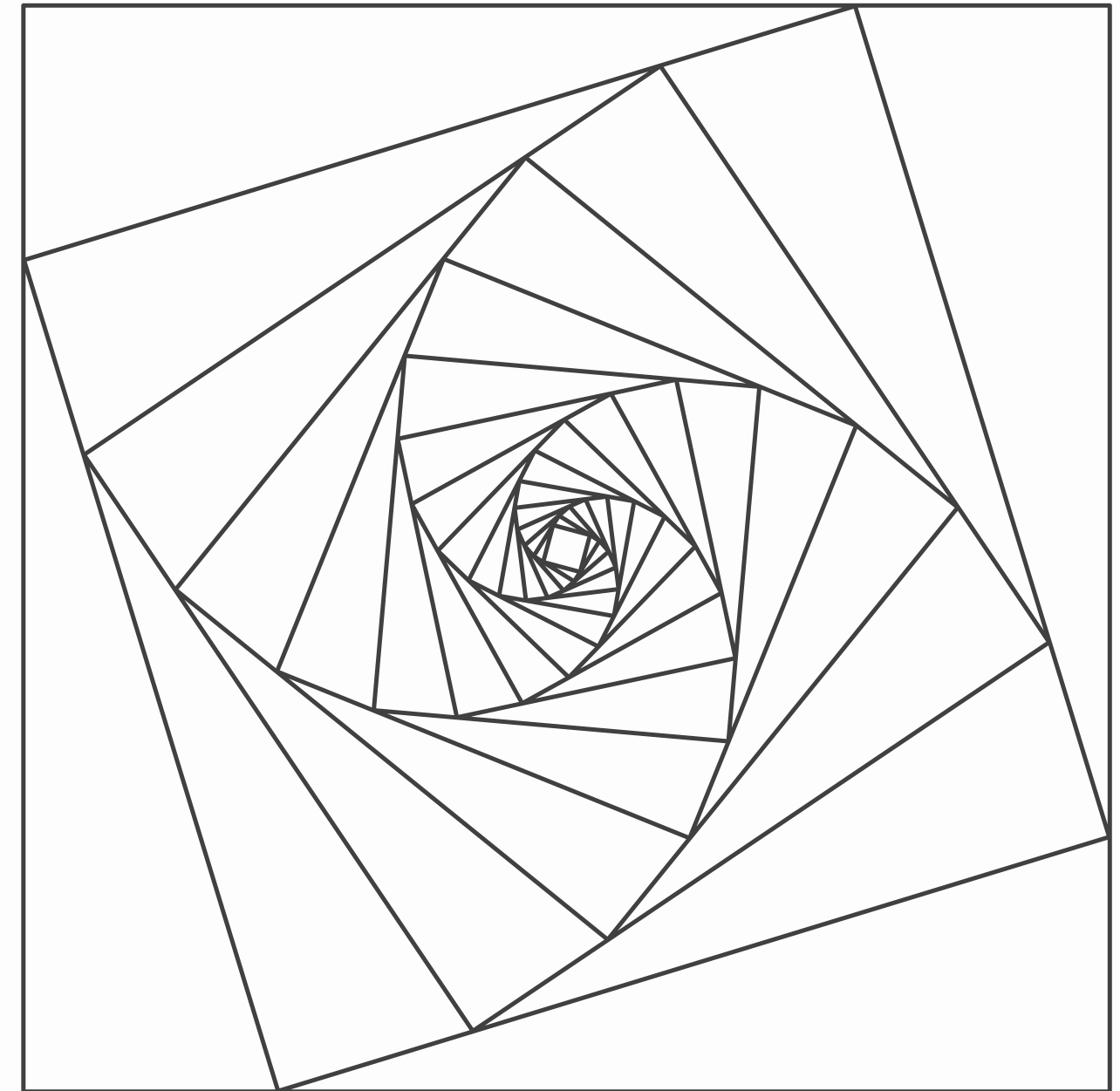
- Prioritisation
- Requirements gathering
- Business analysis
- User research
- Stakeholder management
- Product documentation
- Copilot studio

### Industries:

- Healthcare
- Financial services
- Social housing/property management



# Problem space







# Company overview

## Who they are:

- An international credit rating agency with 2000+ employees, assessing 20,000+ entities worldwide.

## What They Do:

- Evaluate companies and countries that issue securities, helping investors decide if they can meet their obligations. They also provide research, data, and tools to their customers.
- Assist investors by judging if bond and debt issuers can fulfill their commitments, making it easier for investors to make decisions.

# Problem statement

01

## Task Redundancy and Job Dissatisfaction

Employees are burdened with repetitive low-value tasks, leading to job dissatisfaction and reduced retention rates.

02

## Dependency on Legacy Tools

Reliance on legacy tools incurs operational overhead and creates performance bottlenecks.

03

## Inconsistent Analytical Approaches

The organisation employs varied methods across different analytical groups, hindering scalability and adaptability of processes.

# Value proposition

01

Access data in real-time

02

Capture analytical recommendations

03

Run models and other calculations

04

Configure apps for different types of users

05

Create reusable web-based content

06

Progress any rating through the workflow

## Success measures

- Reduce the time spent on content creation
- Improve user satisfaction
- Reduce the number of times analysts have to enter data to once
- Increase the re-use of data artefacts

# Proposed solutions

We proposed to build a platform that will address the identified challenges by providing the solutions below. The MVP focused on one group of analysts (i.e., banking, insurance, or retail) with plans to scale and adapt the platform to meet the unique and often overlapping requirements of other sectors.

01

Access data in real-time

02

Capture analytical recommendations

03

Run models and other calculations

04

Configure apps for different types of users

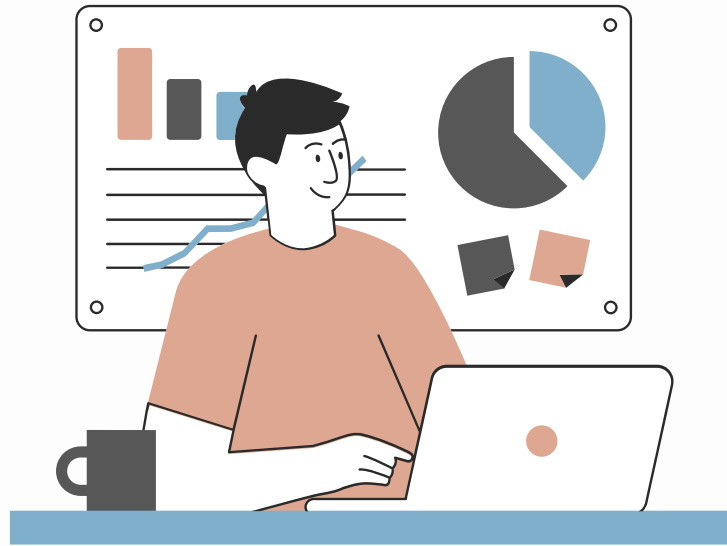
05

Create reusable web-based content

06

Progress any rating through the workflow

# Platform users and consumers



## Primary users: Analysts and Operational staff

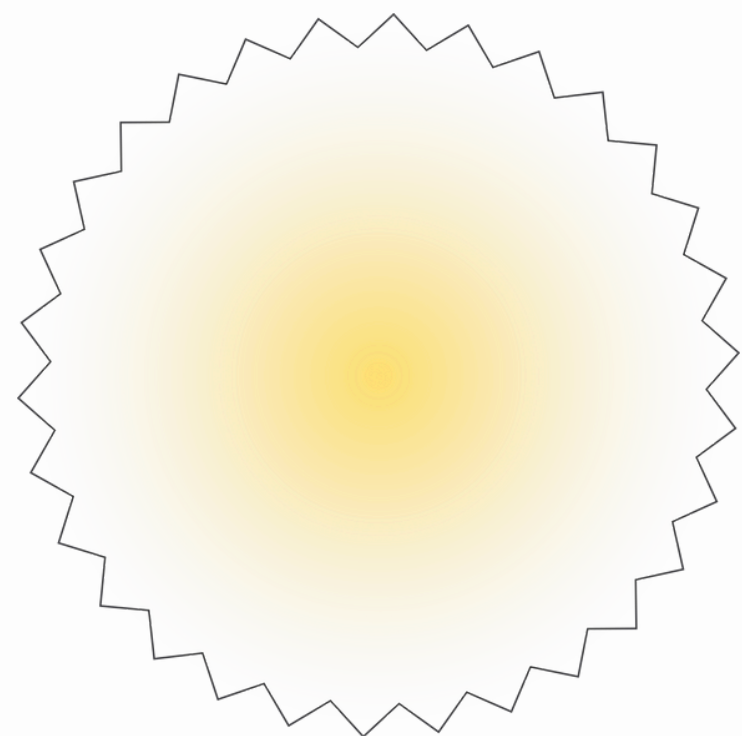
- **Role:** Use the platform directly to perform analyses, create models, generate insights, and format reports.
- **Platform needs:** Tools that streamline workflows, automate repetitive tasks, and ensure data accuracy and consistency.



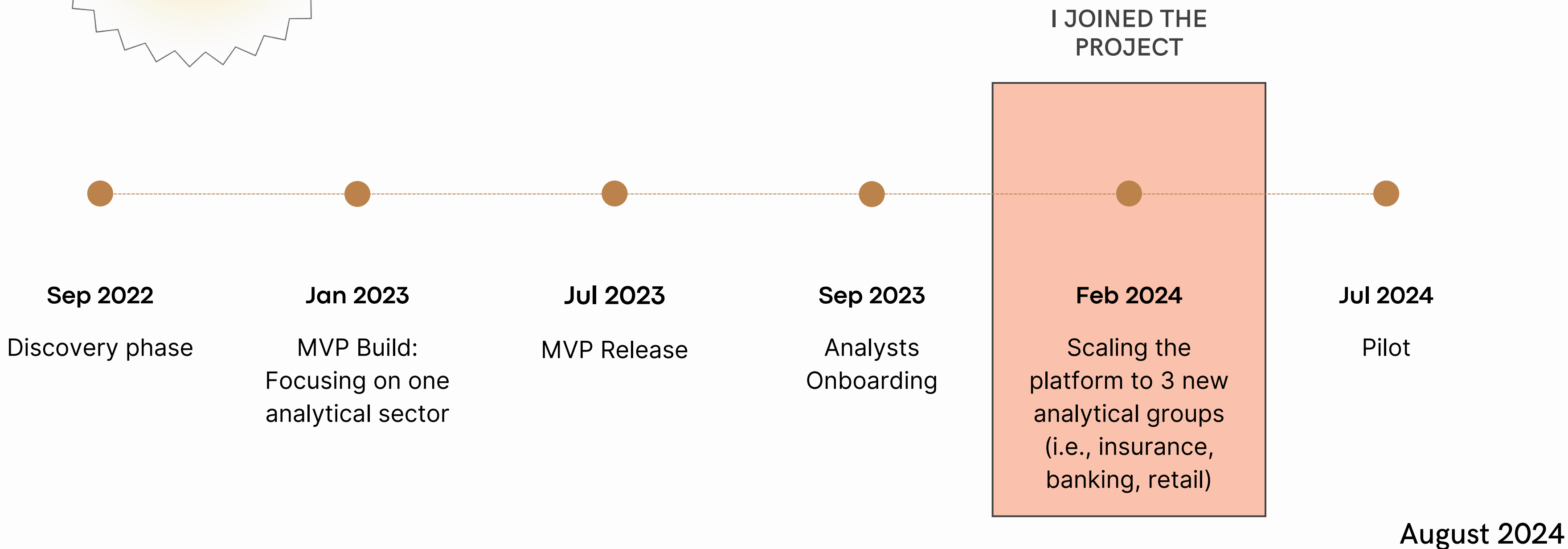
## Consumers: Issuers, Customers, and Regulatory Bodies

- **Role:** Do not use the platform directly but rely on the analyses produced by primary users to make decisions, meet compliance requirements, or assess opportunities.
- **Platform considerations:** Outputs must be delivered in clear formats that meet the regulatory requirements.

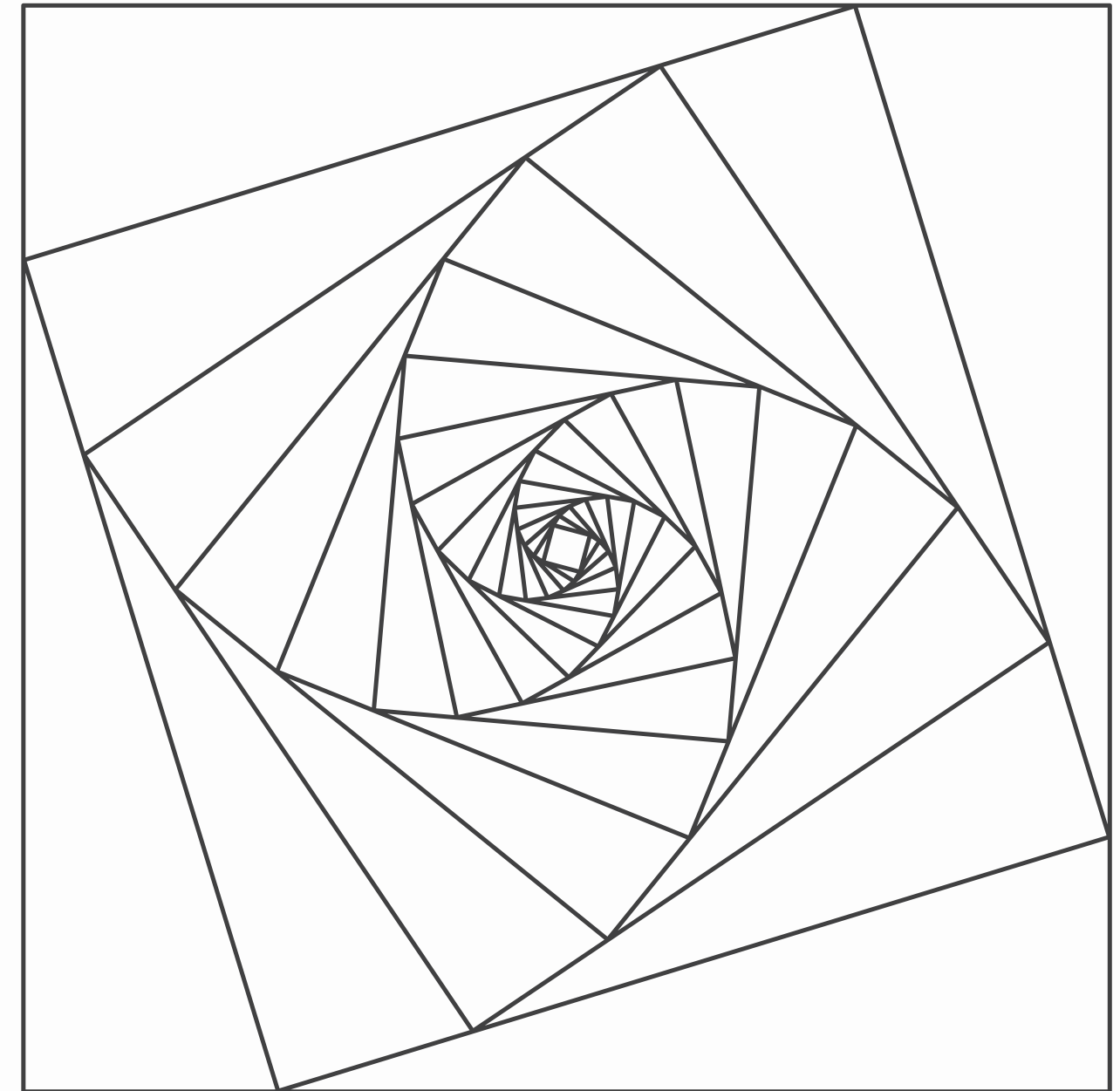




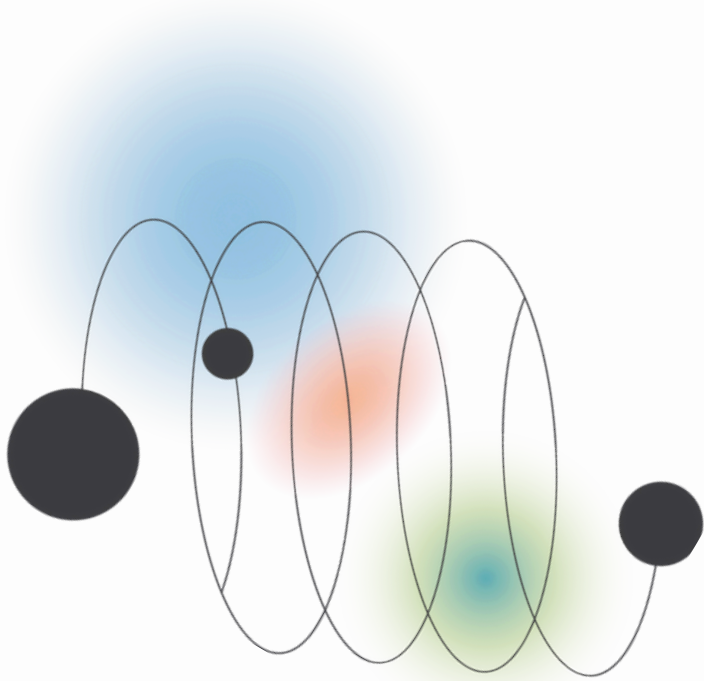
# Timeline



# Approach



# Scaling the product to cover three more analytical groups



01

## Discovery

Participated in strategy workshop & conducted user research.

**Outcomes:** alignment, success measures, understanding of stakeholder expectations.

02

## Roadmap

Collaborated with tech leads in creating the post-MVP roadmap.

**Outcomes:** defined milestones and targets.

03

## Get to market

Defined risks and dependencies, prioritised to stay on track.

**Outcomes:** successfully prepared the product for a larger market release.

04

## Build & measure

Demoed features, embedded feedback loops, conducted UAT, included feedback into sprint plans.

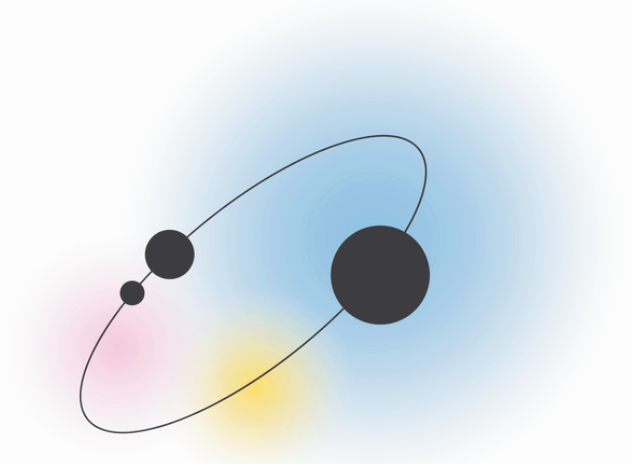
**Outcomes:** iterative improvements in functionality and UI, higher user satisfaction, and stakeholder approval.

05

## Define new scope

Collaborating on a plan to scale the product to even more users while dedicating more time to performance enhancement and maintenance.

# Product strategy



## Metrics Definition

Established specific metrics for evaluating our product goals that were identified during the discovery phase.

## Quarterly Prioritisation

Every quarter, we focused on three to four primary product goals, assessing our performance by measuring Objectives and Key Results alongside other relevant metrics.

## Roadmap Prioritisation

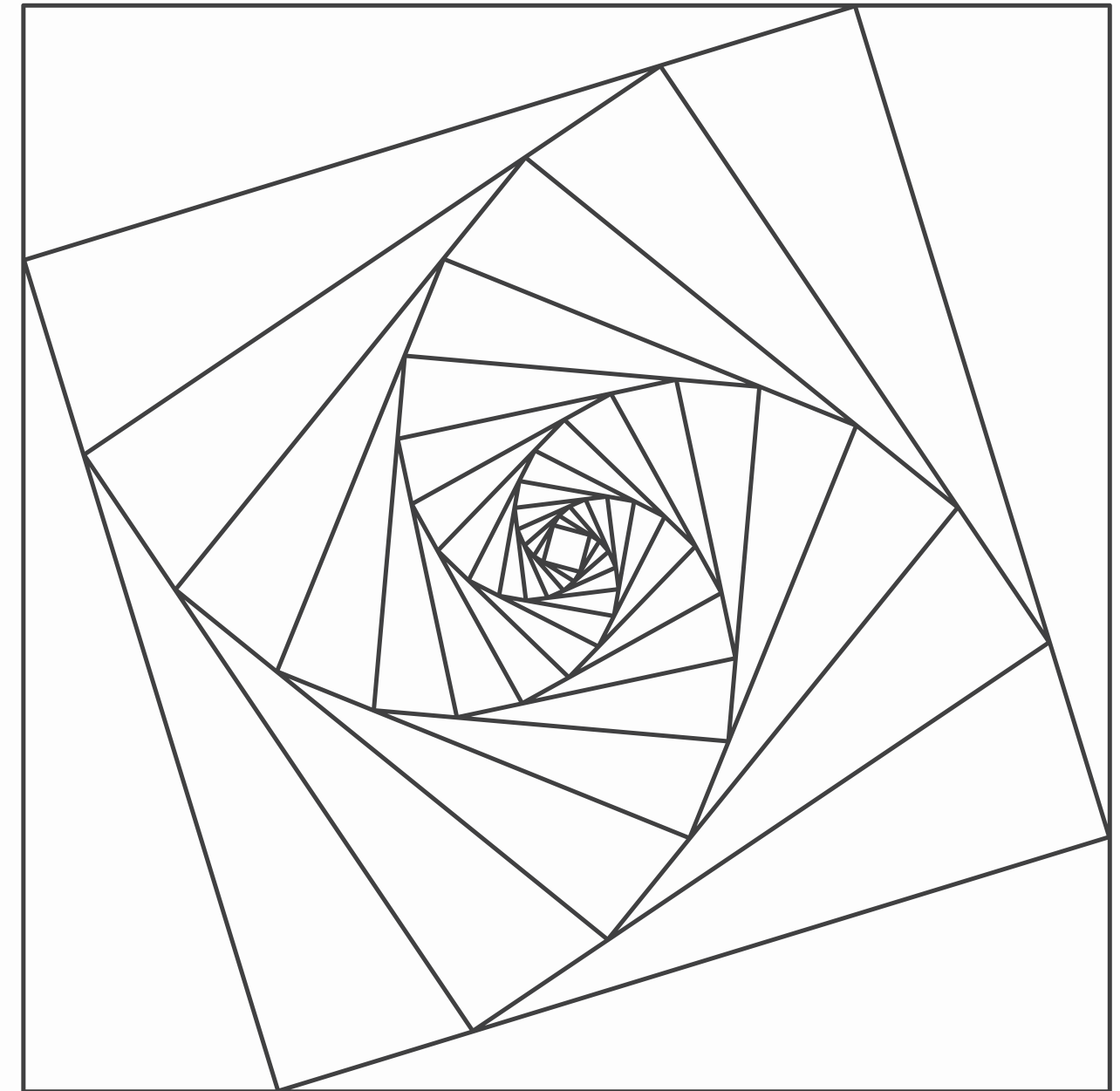
Aligned our roadmap items with product goals, considering factors like value, release milestones, effort required, and feasibility.

## Stakeholder Communication

Continuously shared the product vision and roadmap, securing consensus from key Subject Matter Experts (SMEs) and users.

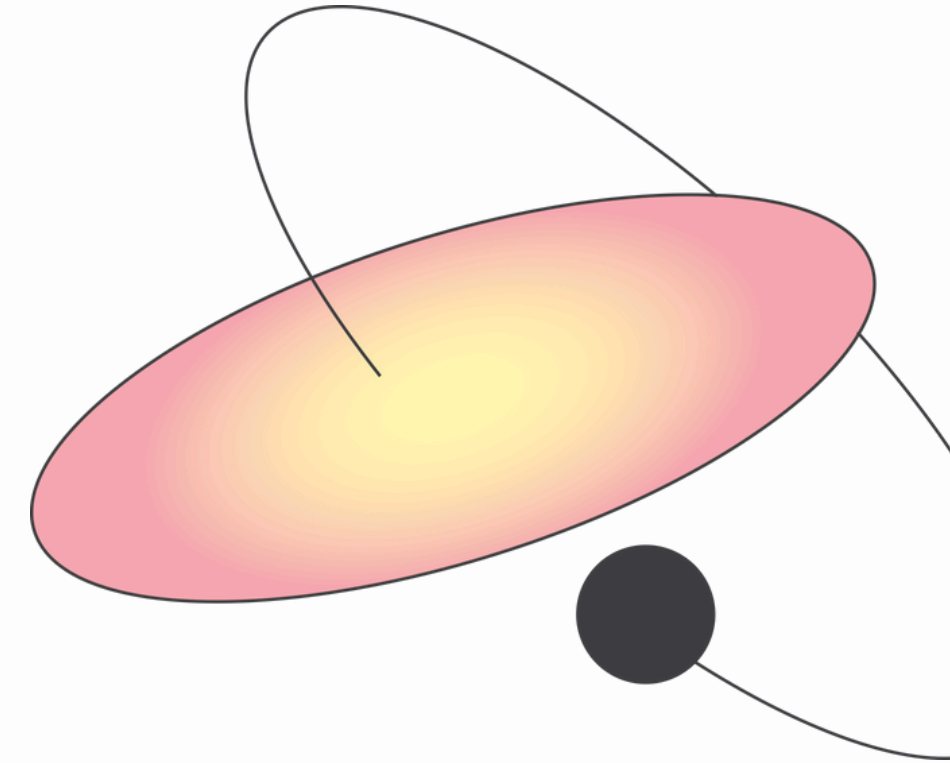


# Impact



August 2024

# Measuring impact



## User feedback:

- In-app surveys
- In-person usability testing, UAT

## Metrics:

- Before and after timed studies
- Clearly defined goals

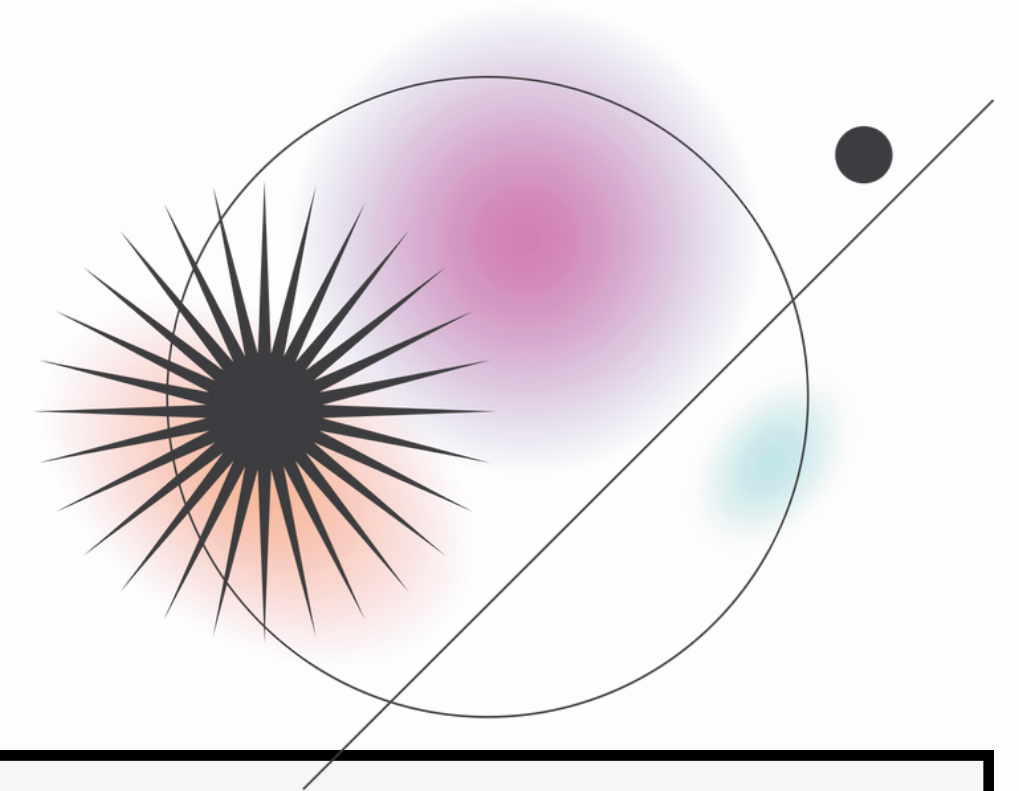
## Client satisfaction:







- Positive testimonies
- Demo engagement
- Contract extensions by the client

## Success measures

- Reduce the time spent on content creation
- Improve user satisfaction
- Reduce the number of times analysts have to enter data to once
- Increase the re-use of data artefacts

# Our success so far

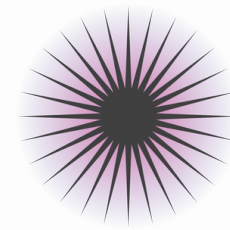
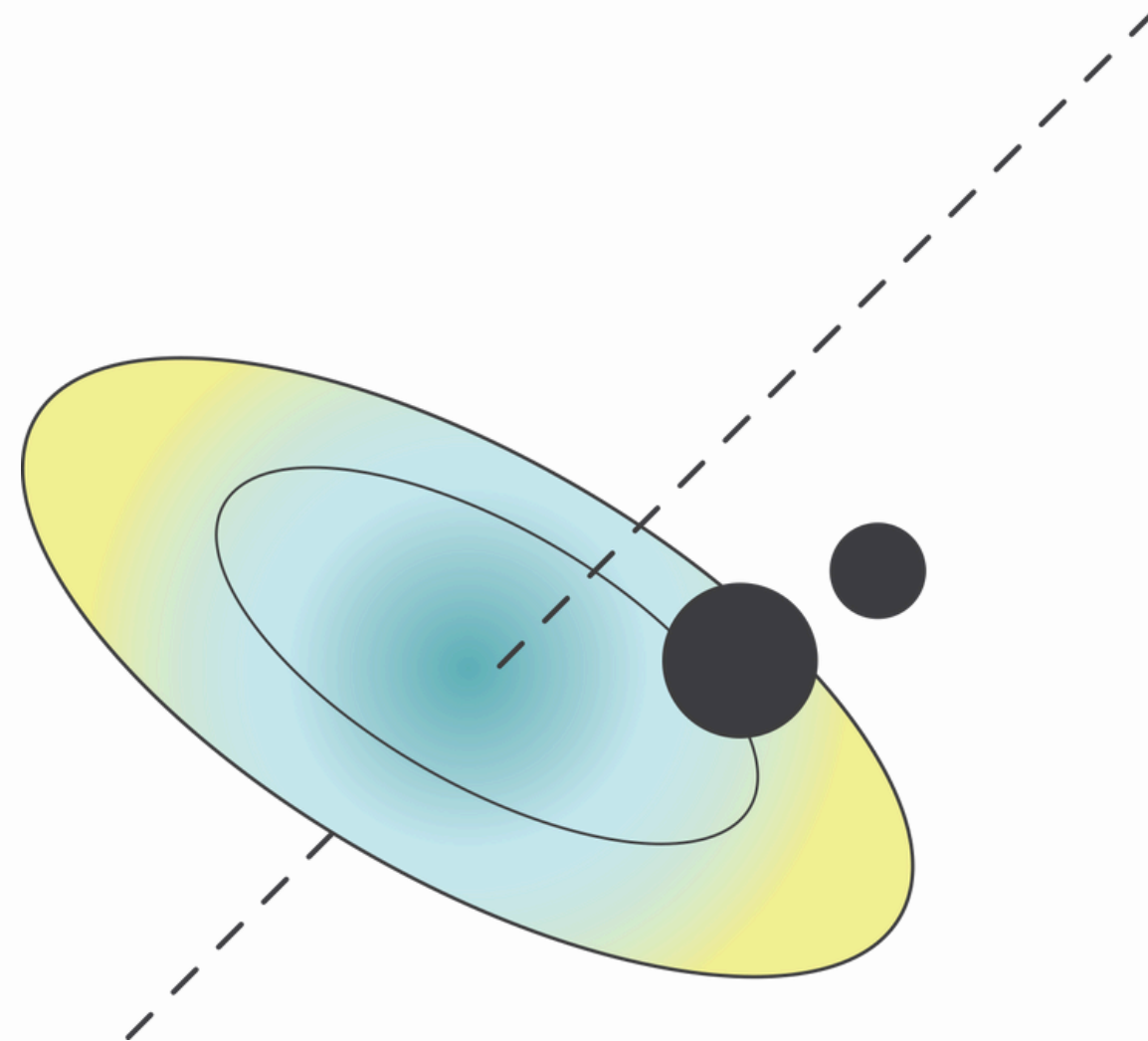


-  **01** Access data in real-time
-  **02** Capture analytical recommendations
-  **03** Run models and other calculations
-  **04** Configure app for different types of users
-  **05** Create reusable web-based content
-  **06** Progress any rating through the workflow

## North Star

- Enable all entities in all sectors to be rated through the platform
  - Currently 1 sector coverage, goal is to expand to 3 sectors by the end of 2024

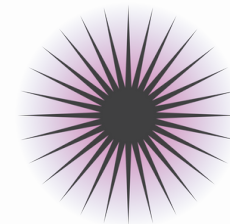
# Key achievements



9.2/10 average rating from survey feedback



85% of content needed for pilot group available (requires no preparation time)



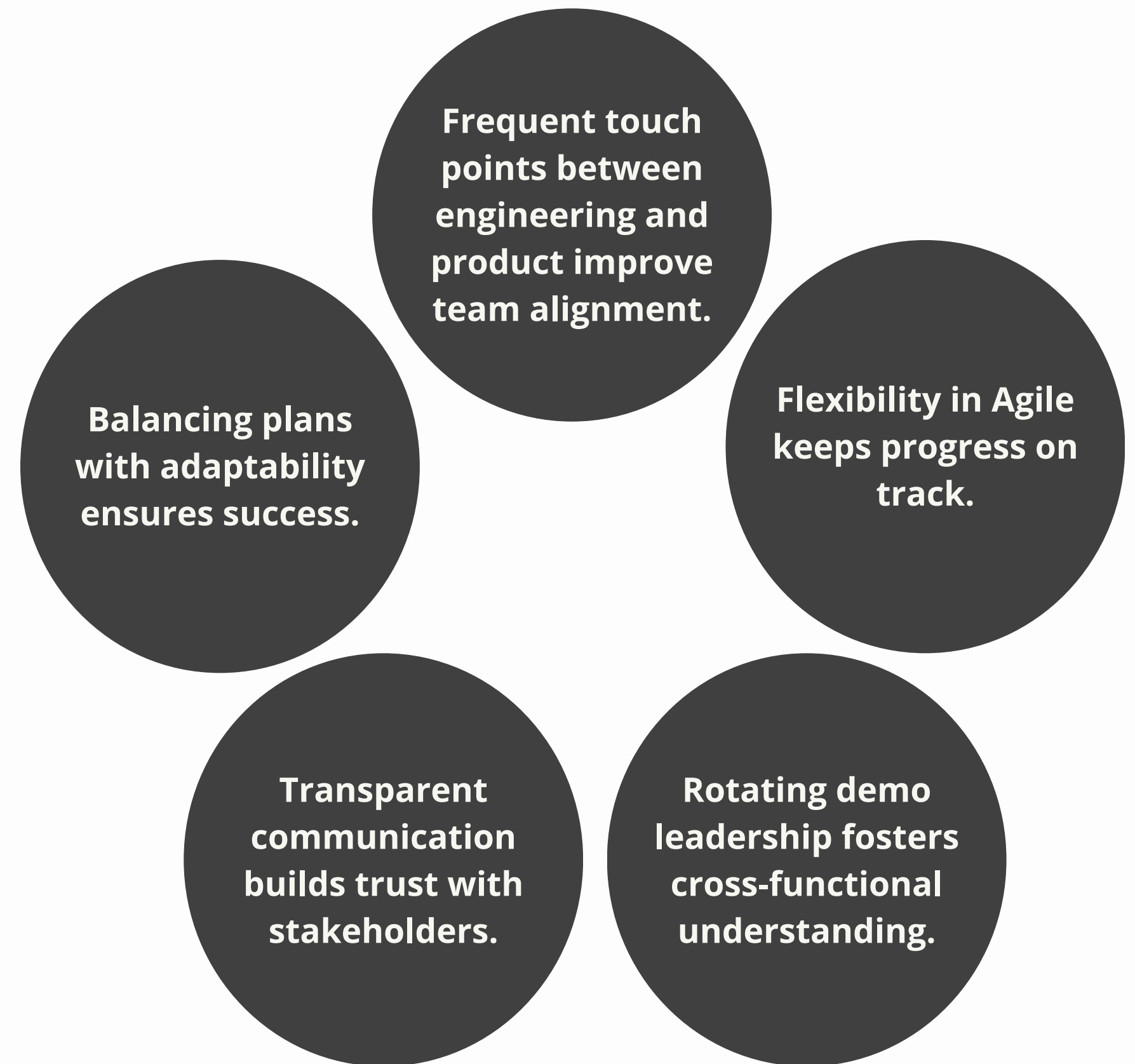
Standardised approach built for operational users to create all possible types of content (62% faster, one time creation)



# Lessons learned

During this project, I learned the importance of frequent touchpoints between engineers and the product team. By ensuring that designers, analysts, and product managers attended technical standups and demos, we brought greater visibility and alignment to our workflows. Rotating demo leadership fostered cross-functional understanding and trust.

Adopting Agile practices was also critical. While having a roadmap and vision is essential, being flexible and prioritising progress ensured we avoided bottlenecks and kept the team moving forward. Finally, clear communication and transparency with stakeholders—especially around challenges and dependencies—helped build trust and allowed us to deliver meaningful outcomes.



**Thank you.**

**Get in touch.**

