

Co-Innovation Day 2023

July 13, 2023

Dedagroup e Fondazione Bruno Kessler: il co-innovation lab come esperienza virtuosa di collaborazione tra ricerca e impresa. Dai casi d'uso per il mondo finanziario, della moda e della pubblica amministrazione alla roadmap evolutiva futura.

Trento, July 13, 2023 – Co-Innovation Day 2023 was held today, an event organized by [Dedagroup](#), an aggregation hub for Italian excellence in Software and As a Service Solutions, the natural interlocutor of Companies, Financial Institutions and Public Services in the evolution of their IT and digital strategies, and Fondazione Bruno Kessler (FBK), an international research center based in Trento and working in the fields of science, technology and human sciences.

At the center of the meeting, the projects and future developments of the **Co-Innovation Lab**, a laboratory started in 2016 with a joint investment of the two organizations and dedicated to enabling the creation of innovative software solutions and contributing to the development of new skills and methodologies following an Open Innovation approach, in a constant osmosis between the results of research, the pragmatism of the company and the needs of the market. In the lab, the Digital Hub is developed, an Open Source platform that fosters interoperability of data and services, overcomes application silos and offers advanced data processing and data visualization capabilities.

Today, Dedagroup and FBK, aware of the importance of working as a system and pooling knowledge and expertise to generate widespread economic and social value, share what has been developed in these years of collaboration and the future evolutionary roadmap with the tech community, business development specialists, customers and partners.

Indeed, the continuous contribution and exchange within the Co-Innovation Lab will also foster the evolution of the Digital Hub, whose development points toward Data Mesh architectures, Data & AI Engineering, Distributed and Composable Systems, and new opportunities for experimentation. This enhances the possibility of building new modular applications capable of integrating Artificial Intelligence and Advanced Analytics to give life to next-generation digital services aimed at the Financial, Fashiontech and Public Administration markets. One goal above all: to concretely help companies and public bodies to create, feed and manage their digital context and enhance the existing data and relationships assets. A virtuous integration between research and the market to respond to contemporary challenges, and thus achieve a more open, inclusive and sustainable society.

“For Fondazione Bruno Kessler, and in particular for those involved in digital transformation at FBK, the Co-Innovation Lab plays a very significant role,” said Marco Pistore, director of FBK’s [Digital Society](#) Centre. “This is not only because of the opportunities for contamination and bringing research closer to the problems of society and businesses, but also because it facilitates the creation of a critical mass of people and skills around the solutions developed by research, a necessary condition to support the adoption of these solutions. If we think about the potential offered by artificial intelligence, and the role that research can have in developing this potential, the Co-Innovation Lab is key to allow this potential to transfer to society and the market.”

Making innovation tangible by transforming it into useful applications for companies, institutions and citizens requires openness, circularity of skills and knowledge, and the creation of opportunities. We do this thanks to the Co-Innovation Lab launched in 2016 with Fondazione Bruno Kessler.” – emphasized Roberto Loro, Director Technology & Innovation at Dedagroup – “Today’s event concretely demonstrated our approach. We shared some results, innovative applications, perspectives and our vision for the future. Our commitment is to enhance this approach by further expanding the ecosystem to startups, customers and those who would like to collaborate, focusing in particular on the development potential offered by artificial intelligence.”

The collaborative model and data-driven approach underlying the Digital Hub has enabled the development of data-driven solutions and tools, particularly in the Public Administration and Finance sectors.

- Public Services

The Digital Hub fosters data interoperability among public administrations and creates a connection between the applications of Deda Next, the Group company committed to supporting the digital transformation of public administration and utilities, locally generated data, and national platforms. This has enabled Deda Next and FBK to be at the forefront of the development of international projects, based on replicability and usability, that have sustainability, the fight against climate change, and the creation of shared services at their core, such as Air Break, USAGE, and Interlink. An approach that has enabled the generation of the Deda Next proximity index, which is discussed in the recent scientific paper signed by professionals and researchers from the company and FBK: a tool that supports administrations in concretely planning their transition to a 15-minute city model, capable of improving citizens’ quality of life and preserving the environment. The know-how acquired through the implementation of these projects is finally embodied in the continuous development of Ca.Re. – Realized Change Index – with which Deda Next from 2019 measures the degree of digital evolution of local authorities, to provide Administrations with an operational tool to assess the results achieved, compare themselves with other authorities and understand on which areas to intervene to improve their level of digitization. The Ca.Re. index is the basis for the annual Digital Maturity Survey of Capital Municipalities, in which each year the Company takes a snapshot of CAP digitization progress.

- Finance

The Digital Hub is also behind the AIAA project-Applications of Artificial Intelligence and Advanced Analytics, which supports financial institutions in better responding to new business needs.

Dedagroup Business Solution, a Dedagroup company that responds to the innovation needs of financial institutions and businesses, together with FBK and with the financial support of the Autonomous Province of Trento, has developed, with a view to predictive analytics, intelligent applications that, by interacting with the Digital Hub framework and exploiting the full potential of frontier technologies (AI, Machine Learning and predictive analytics), enable banks, companies and insurance companies to streamline and optimize their services and costs for the end user.

In particular, the following have been developed:

- - An Intelligent Migration Machine, intended for financial institutions and enterprises and developed to improve migration, merger and onboarding processes, across all economic sectors. Through the optimization of data analysis steps and the semi-automatic generation of code writing, the time and cost of an M&A process is dramatically reduced.
 - A Simulation Environment that applies different trend scenarios on data from companies and financial institutions to generate realistic forecasting situations, built taking into account the macroeconomic environment, sectoral spillover and the peculiarities of individual companies. The environment enables, for example, banks to assess the financial risk of their customers, insurance companies to assess the profitability of their customer portfolio, and enterprises to assess their business plan.
 - A Platform based on the creation of intelligent apps that make it possible to process: financial forecasts and stress tests within credit disbursement and monitoring processes; predictive analysis of debtors' payment behaviors for the purpose of early warning; and monitoring of people's vital parameters to create indicators about their lifestyle and thus personalize the services offered to them by insurance companies in total privacy.

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