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BUSINESS TRIZ: SOLVING A BANKING PROBLEM

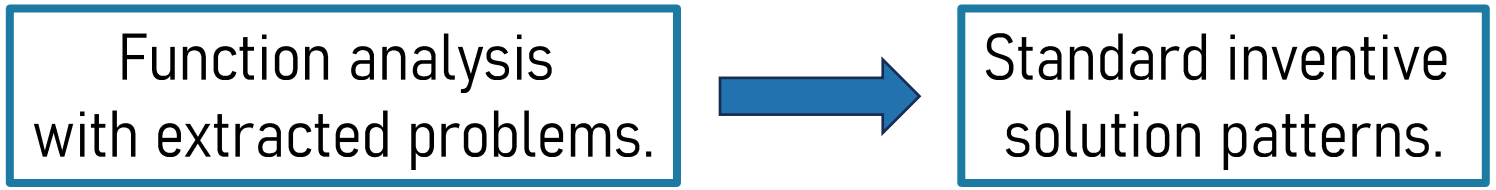
VALERY SOUCHKOV, TRIZ MASTER,
HUANG ME DONG

BUSINESS TRIZ ONLINE 2026
9 OCTOBER, 2026

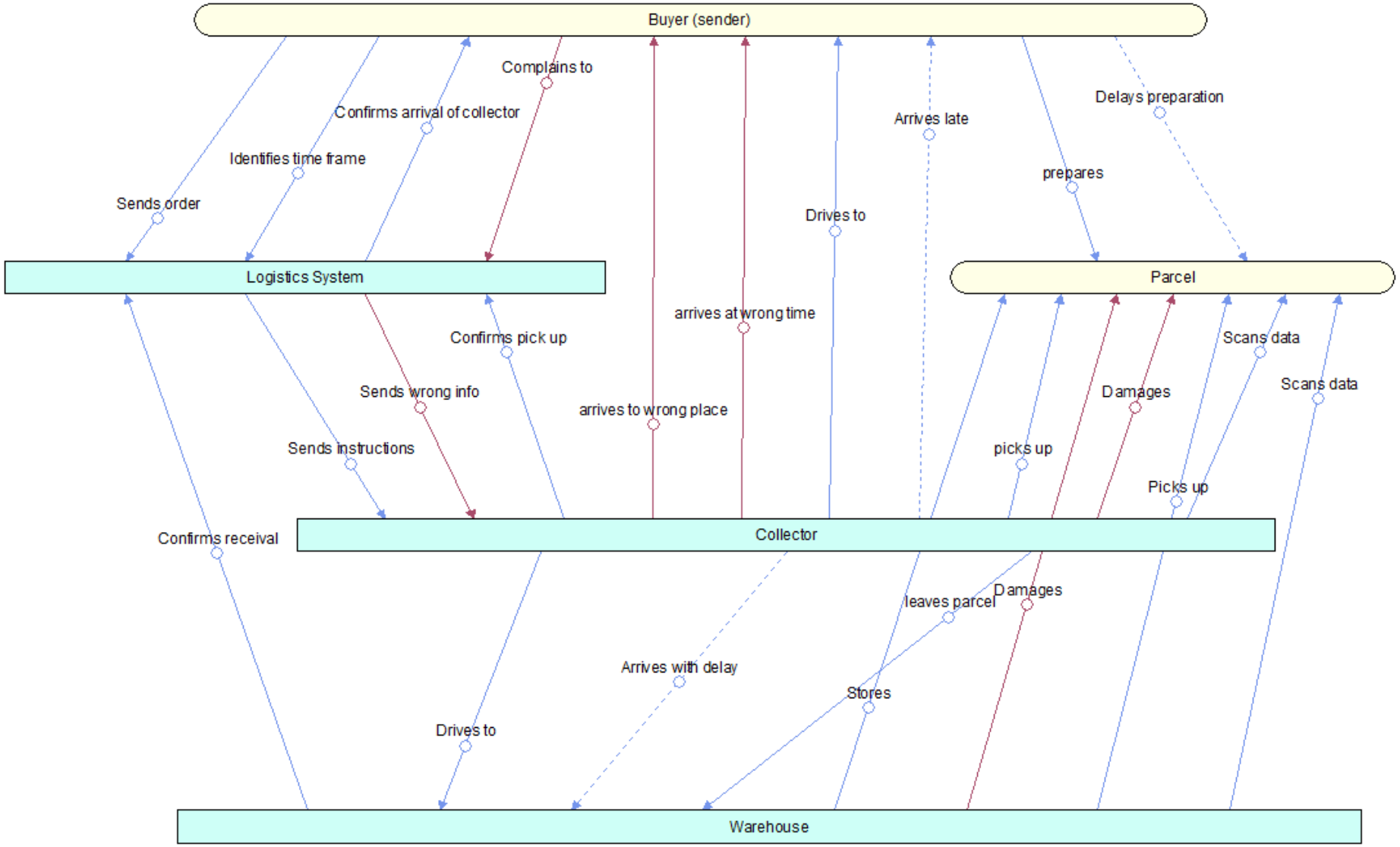


Problems, discovery and modeling

Problem solving



Function Analysis with Problems Extraction



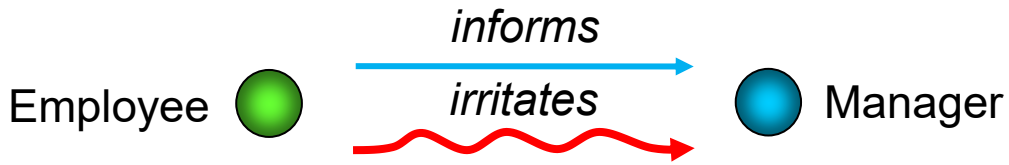
Function Analysis: Attributes of functions

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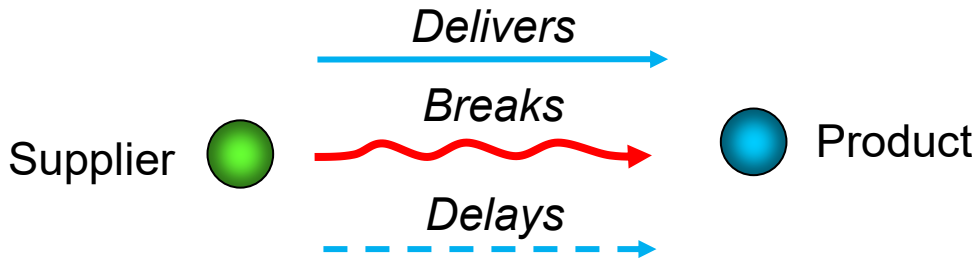
Useful (Positive)		
Insufficient/Ineffective (Positive)		
Excessive (Positive)		
Poorly controllable/Ineffective (Positive)		
Harmful		
Missing/Neutral		

According to its result of a function can be a *positive* or a *negative* effect. There are might be several functions provided by the same interaction:

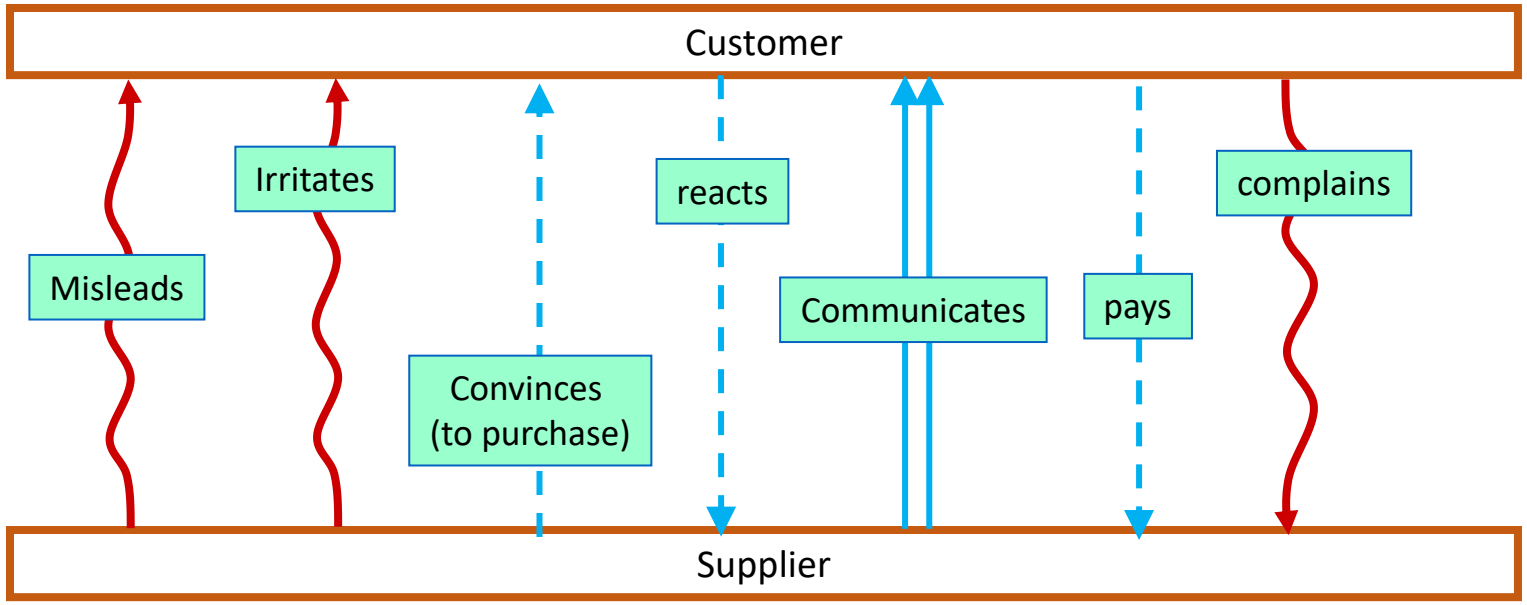
- An employee informs manager but at the same time irritates manager. Two functions must be mentioned.



- A supplier supplies products, but it can break them during shipment or delay delivery. Three functions must be mentioned



Example: Customer-Supplier Functions/Problems



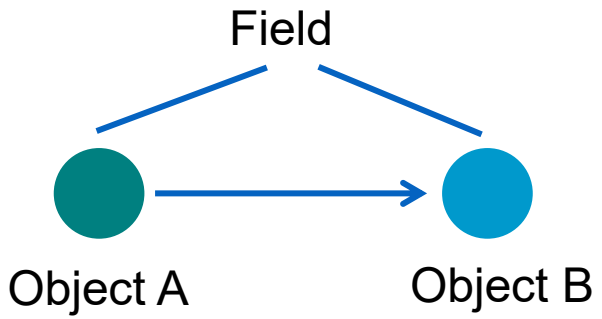
Object-Field Model

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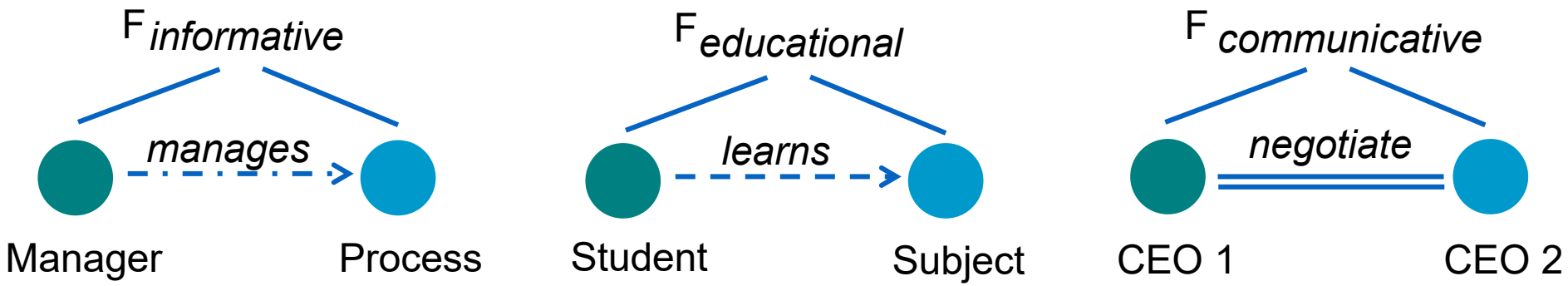
In classical TRIZ, a single functional interaction model is known as "*Su-Field*" which is a shortcut for "***Su**bstance-**Field***".

Su-Field is a model of a basic system to impement a function, which consists of two components (substances) and a field between them.

"Su-Field" model is also known "*Object-Field*" model in Business TRIZ



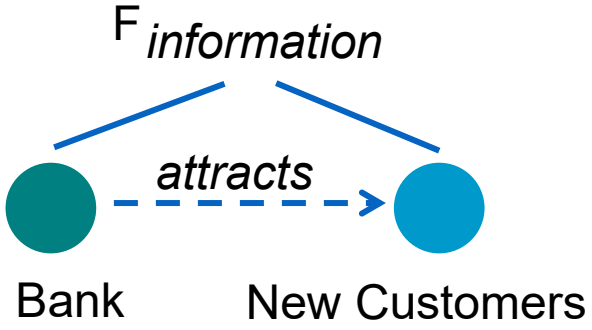
Examples


F informative
manages
Manager
Process
F educational
learns
Student
Subject
F communicative
negotiate
CEO 1
CEO 2

A problem

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Bank poorly attracts new customers



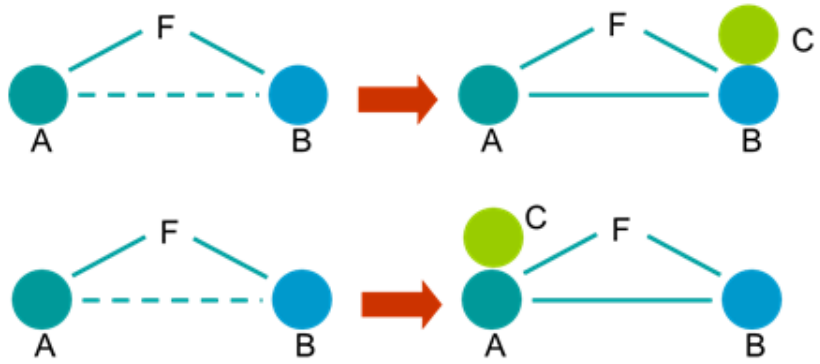

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STANDARD INVENTIVE
SOLUTION PATTERNS
Standard Inventive Solution Patterns for
Business and Management Applications
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ICG Training & Consulting, Enschede, The Netherlands

5 Groups of problems:

- Improving insufficient effect of interaction
- Improving excessive effect of interaction
- Improving poorly controllable effect of interaction
- Removing negative interaction
- Organizing and improving detection or measurement

GROUPS:

- **Group 1: Improving insufficient effect of an interaction**
  - Standard 1-1: Transition to internal complex model
  - Standard 1-2: Transition to external complex model
  - Standard 1-3: Introducing intermediary
  - Standard 1-4: Using existing resource
  - Standard 1-5: Using modified or new environment
  - Standard 1-6: Transition to dual model
  - Standard 1-7: Transition to periodic action
  - Standard 1-8: Introducing selective protection
  - Standard 1-9: Introducing selective amplification
  - Standard 1-10: Segmentation of objects and processes
  - Standard 1-11: Increasing the degree of segmentation
  - Standard 1-12: Dynamization of objects and processes
  - Standard 1-13: Increasing the degree of dynamics
  - Standard 1-14: Transition to bi- and poly-systems
  - Standard 1-15: Increasing differences in bi- and poly-systems
  - Standard 1-16: Paradigm change
- **Group 2: Improving excessive effect of an interaction**
  - Standard 2-1: Introducing filtering
  - Standard 2-2: Modified environment
  - Standard 2-3: Action maximizing
  - Standard 2-4: Removing excess of action
- **Group 3: Improving poorly controllable effect of an interaction**
  - Standard 3-1: Introducing intermediary
  - Standard 3-2: Transition to external complex model
  - Standard 3-3: Replacing paradigm
  - Standard 3-4: Outsourcing to supersystem
  - Standard 3-5: Transition to chain model
  - Standard 3-6: Self control
- **Group 4: Eliminating negative effect of an interaction**
  - Standard 4-1: Introducing intermediary
  - Standard 4-2: Introducing modified intermediary
  - Standard 4-3: Neutralizing
  - Standard 4-4: Distraction by a new field
  - Standard 4-5: Introducing antipodal action
  - Standard 4-6: Modified object in advance
  - Standard 4-7: Withdrawing effect
  - Standard 4-8: Periodic action
  - Standard 4-9: High speed
  - Standard 4-10: Paradigm change
- **Group 5: Organizing or improving measurement and detection**
  - Standard 5-1: Problem change
  - Standard 5-2: Using a copy
  - Standard 5-3: Successive detection
  - Standard 5-4: Indirect resource measurement
  - Standard 5-5: Transition to a dual model
  - Standard 5-6: Transition to bi- and poly-systems
  - Standard 5-7: Measuring derivative

1-2	**If there is an insufficient (ineffective) result of interaction between two objects A and B, then attach a new (foreign) object C to one of the two given objects A and B, which possesses the property that helps to provide (boost, amplify) the desired result (effect) of the interaction.**  Explanation: A new object should be something material or immaterial that has a property to "amplify" the effect of an interaction without changing other conditions or introducing additional fields of flows to the system. In this case, type of interaction (usually, a main process which provides the interaction) does not change. However, this additive is not added inside of the existing objects; instead, it forms a *composite* with an existing object.	*Example: If a customer (A) poorly understands how to use a service (B), the customer should be provided with step-by-step instructions (C) printed (or digital) he can check any time when dealing with the service.*

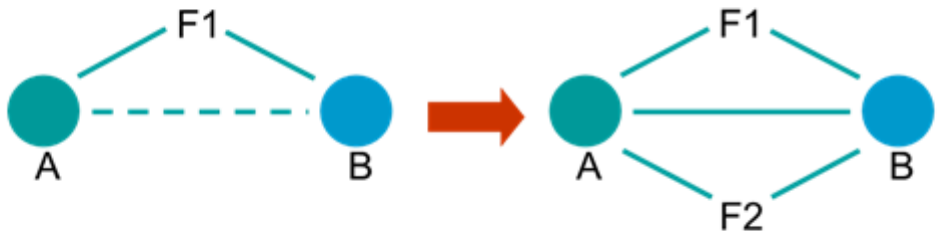
WINNING IDEA:

Partner with local figures, niche creators, or trusted business owners to advocate for banking digital tools or customer service.

1-3	**If there is an insufficient (ineffective) result of interaction between two objects A and B and there is no direct interaction between A and B, then introduce a new (foreign) object between two given objects A and B, which possesses the property that helps to achieve the desired result (effect) of the interaction.**  Explanation. In this case, the effect of interaction is provided by a field or some other type of flow between two objects while the objects A and B are not in direct contact. A new material or immaterial object should be introduced between the two given objects which has an ability to "amplify" the effect of the field / flow without changing the existing conditions or introduction of other fields / flows to the system.	*Example: A third party - experienced marketing and sales agency (C) can be hired to deliver promotional information with a higher effectiveness from a company (A) to potential customers (B).*

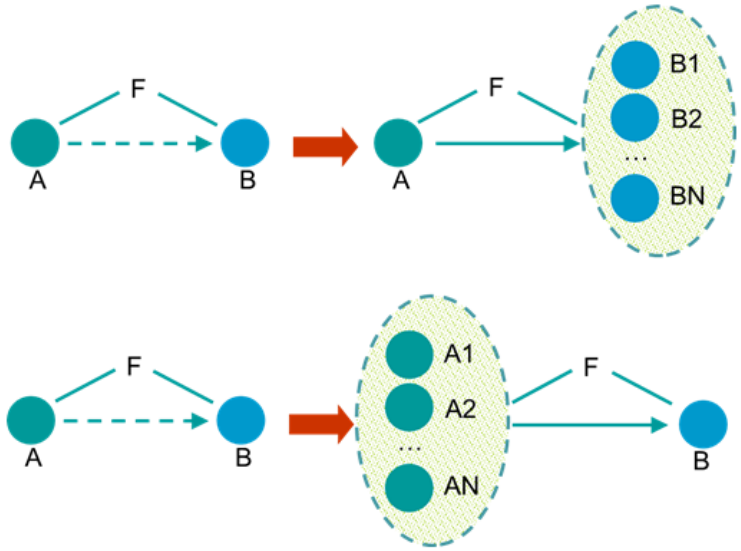
WINNING IDEA:

The bank hires a popular celebrity who shows the benefits from the use of banking services.

1-6	**If there is an insufficient (ineffective) result of interaction between two objects A and B, analyze if it is possible to achieve the desired effect of the interaction by introducing a new field between the objects.**  Note: It is important that a new field is added without introduction of a new object into the system. Introduction of a new field can require modification of at least one of objects A or B.	*Example: To increase attention of potential customers (A) towards a new product (B), an appealing design of the product is made to create emotional field (F2) in addition to already existing visual field (F1) between a potential customer and the product.*

WINNING IDEA:

In addition to traditional information about banking services, add emotional dimension: personal human outcomes. Focus on what the money achieves — such as purchasing a first home, starting a local business, or securing a family's future.

1-14	**If there is an insufficient (ineffective) result of interaction between two objects A and B, consider creating bi- or poly-system. Either several actions producing objects, or a number of the objects which receive the action can be increased. This can also mean transition to networking structures.**  Explanation: The "mono-bi-poly" transition is one of the general trends of systems evolution. It means that to improve effectiveness, one object is a system is replaced by two identical (or similar) objects: a *bi-system*. Further evolution of a system often leads to replacing two identical or similar objects with many identical or similar objects: a *poly-system*.	*To avoid loss of information and reduce misinterpretation during verbal negotiations between representatives (A, B) of two companies, a company sends two (or more) representatives to the negotiations instead of one.*

WINNING IDEA:

Bank creates a joint venture with a marketplace where the high-priced products are sold through installment plans for the customers of the marketplace.

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THANK YOU!



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