

APPENDIX G: STAKEHOLDER REQUIREMENTS SUMMARY

Requirement Category	Specific Requirement	Priority	Source	Target Metric
Security	Multi-factor authentication for sensitive queries	Critical	Survey (100%), Interviews (15/15)	100% implementation
	PII detection across 18 entity types	Critical	Interviews (14/15), Survey (59.4% account number concern)	>98% recall
	Real-time input sanitisation	Critical	Survey (48% developers), Interviews (P11, P15)	Pre-processing validation
	Post-generation validation	Critical	Interviews (P11, P12, P15)	Redundant detection layer
	AES-256 encryption at rest/transit	Critical	Survey (64% developers), Interviews (P09, P14)	Industry standard
	Rate limiting (100 requests/hour/user)	High	Interviews (P08, P15)	Abuse prevention
Performance	Audit logging with SHA-256 hashing	High	Survey (44.4% compliance), Interviews (P02, P08)	Tamper-evident trails
	Median response time <1.5 seconds	High	Survey (mean=4.39), Interviews (consensus)	50th percentile
	95th percentile latency <2.0 seconds	High	Interviews (P06, P11)	95th percentile
	Support 200 concurrent users	High	Interviews (P14)	No degradation
Accuracy	99.5% uptime during business hours	High	Survey (89.7% ≥4), Interviews (P10)	Monthly measurement
	Hallucination rate <3%	Critical	Survey (mean=4.42), Interviews (P06, P11)	Operational testing
	F1 score >0.90	Critical	Interviews (P11, P12)	Financial query benchmark
	Confidence scoring for escalation	Critical	Interviews (P04, P11, P12)	<85% threshold
Transparency	Source citation for regulatory queries	High	Survey (44.4%), Interviews (P02, P03)	100% compliance responses
	Real-time PII detection indicators	High	Survey (56% staff), Interviews (P01, P08)	User-visible notifications

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	Data handling explanations	High	Survey (55.6%), Interviews (P01, P02)	Explicit messaging
	Source attribution in responses	High	Interviews (P02, P09)	GDPR/regulation citations
	Security dashboard (administrators)	High	Interviews (P06, P08)	Aggregate statistics
	Complete audit trails	Critical	Survey (44.4%), Interviews (P02, P08, P13)	Regulatory reporting
Fairness	Multilingual support* (5 Nordic languages)	Medium	Survey (70.5%), Interviews (P02, P12)	English, Swedish, Finnish, Norwegian, Danish
	Bias monitoring across languages	Medium	Survey (52.3%), Interviews (P11, P15)	<5% F1 score variance
	Cultural financial terminology recognition	Medium	Survey (34.4%), Interviews (P03, P07)	Context-appropriate responses
Usability	Professional, context-appropriate tone	High	Interviews (P01, P13)	Adaptive messaging
	Response length 150–200 tokens (standard)	Medium	Interviews (P13)	Optimal engagement
	Multi-turn conversation support	Medium	Survey (mean=3.9), Interviews (P12)	5 previous interactions
	Human agent escalation	Critical	Survey (mean=4.01), Interviews (14/15)	Seamless handoff
Compliance	GDPR Article 5 data minimisation	Critical	Survey (55.6%), Interviews (P01, P02)	Processing necessity validation
	GDPR Article 17 right to erasure	Critical	Interviews (P02)	Automated deletion protocols
	EU AI Act Article 13 transparency	Critical	Interviews (P02)	Output interpretation support
	EU AI Act Article 14 human oversight	Critical	Interviews (P02, P04)	High-risk decision review

Notes:

Priority levels: *Critical* - non-negotiable for deployment; *High* - strongly recommended before production; *Medium* - desirable for competitive positioning.

Source notation: Survey percentages indicate proportion of n=77 respondents; Interview fractions indicate participant consensus (e.g., 15/15 = unanimous).

Target metrics specify measurable success criteria derived from stakeholder expectations and regulatory requirements.

* Only English language used for the proof of concept.