

# Enterprise Data Transformation

## Unlocking Value from Data in Financial Services

Delta Capita | AI Advisory & Consulting Services

2026

# Why Now | The Data Crisis Behind AI Adoption

Financial institutions are investing heavily in data infrastructure, yet most lack the quality, lineage, and governance to scale AI. In 2024, Gartner reported that around 80% of businesses fail at their first attempt to address this data problem.



By 2027, Gartner predicts  
**80% of Data & AI  
governance  
initiatives will fail**

## Key Issues ...



**Lack of Priority:** without a real or simulated crisis, Data & AI governance programs often fail to prioritise business outcomes



**Reactive Approach:** a tactical data-centric governance model is less effective than a strategic business-centric model



**One-Size-Fits-All:** the typical governance approach used today does not meet the needs of most organisations



**Outdated Practices:** several Data & AI governance practices are outdated, especially in adoption of GenAI

# Data Transformation | Lessons from the Industry

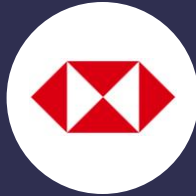
Leading banks are modernising data foundations to enable AI, real-time analytics, and regulatory traceability.



## Cloud-Native Data Platforms

**JPMorgan Chase** operates a cloud-enabled, domain-oriented enterprise data platform to replatform 550 petabytes of data and refactor ~6,000 applications, with 300+ AI use cases in production.

*Source: The Stack, JP Morgan (2023)*



## AI-Ready Data Governance & Lineage

**HSBC** Enterprise data governance with mandatory end-to-end lineage aligned to BCBS 239 and UK PRA expectations for safe AI adoption.

*Sources: Finance Derivative, HSBC Group (2024)*



## Real-Time Data Streaming & Analytics

**Goldman Sachs** describes millisecond-latency, event-driven architectures enabling 24x7 payment processing and real-time risk and fraud decisioning at global scale.

*Source: Goldman Sachs Developer Blog (2024)*



## Master Data & Customer Records

**Aviva** created a golden customer record to establish a single customer view across UK life and pensions, achieving 97–98% customer match accuracy and enabling consistent customer identification and analytics

*Source: Aviva Customer Data Management Case Study*

# Data Transformation | Key Capabilities

Modern data foundations enable AI, resilience, and regulatory compliance.

## Data Platform

Critical

Cloud-native architectures improve scalability, automation, and supervisory transparency.

**BIS and Basel Committee highlight modern data platforms as enablers of faster risk aggregation and crisis-time reporting.**

*BIS Paper 117, BCBS 239*

## Data Quality

Critical

High-quality data is essential to avoid material losses and regulatory breaches.

**ECB explicitly cites high-quality data as essential to avoid material losses during stress events.**

*ECB RDARR Guide 2024*

## Data Lineage

Critical

BCBS 239 and ECB require end-to-end, attribute-level lineage.

**Basel Committee (2026) confirms data lineage as a core capability for effective risk data aggregation.**

*BCBS 239; ECB RDARR Guide 2024*

## MDM (Master Data)

High

Consistent customer and counterparty data reduces conduct and AML risk.

**Regulators cite data fragmentation as increasing remediation cost and operational complexity.**

*BCBS 239; ECB supervisory reviews*

## Real-Time Analytics

High

Streaming analytics enables sub-second fraud detection and continuous controls.

**AI-driven detection improves fraud rates to 87–94% while reducing false positives by 40–60%.**

*JRTCSE 2025; GSC Systematic Review 2024*

## Regulatory Reporting

High

UK regulators are moving toward standardised, integrated, automated reporting.

**The UK's Future Banking Data programme targets automation and end-to-end traceability.**

*Bank of England; FCA TDC Programme*

# The Data Gap | Why Transformation Stalls

Most institutions cannot scale data initiatives due to fragmented ownership, legacy debt, and unclear business alignment.

## Client Challenges ...



**Strategy:** "Data is critical, but we can't align it to business outcomes"

Unclear ROI alignment and siloed data strategies prevent investment approval and executive sponsorship



**Architecture:** "Our legacy platforms do not support modern analytics"

Technical debt, monolithic architectures, and vendor lock-in make modernisation slow and expensive



**Governance:** "Policies are not enough to enforce data quality at scale"

Manual governance processes, inconsistent metadata, and poor lineage make compliance reactive rather than proactive

## The Gap

We need a clear data strategy tied to a business case

We cannot deliver on the full potential of data & AI

Our data foundations are not ready for AI at scale

*Without a structured data transformation programme, AI investments will continue to underperform - data is a prerequisite.*

# Unlocking Data Value | Our 5 Key Phases

Delta Capita offers end-to-end support from readiness assessment through scaled deployment and ongoing governance.



## Data Strategy & Assessment

### Approach

- Rapid maturity assessment across data management, governance, architecture

### Our Accelerators

- *Data Maturity Toolkit* i.e. 80+ assessment questions mapped to DCAM

### Client Case Studies

- Global bank: AI CoE Strategy across 7 cost centres with savings ~£1m



## Architecture & Platform Design

### Approach

- Target-state architecture, platform selection, migration planning with cost modelling

### Our Accelerators

- *Cloud Reference Guides* for lakehouse, streaming, & hybrid deployment patterns

### Client Case Studies

- Wealth manager: post-merger data lake buildout with 50bps margin uplift



## Data Quality & Remediation

### Approach

- Automated profiling, cleansing pipelines, DQ rules engine, and monitoring

### Our Accelerators

- *DQ Accelerate* i.e. pre-built profiling rules and remediation workflows for data domains

### Client Case Studies

- Global bank: used LLMs to identify duplicate records saving £500k+ in IT costs



## Governance & Reg Alignment

### Approach

- Enterprise data catalogue, automated lineage, policies and BCBS 239 alignment

### Our Accelerators

- *Governance Toolkit* i.e. metadata standards, stewardship models, RACI

### Client Case Studies

- Payments: aligned 130 policies with AI-enabled compliance tooling



## Migration & Scaled Delivery

### Approach

- Production-grade data migration, reconciliations and BAU transition

### Our Accelerators

- *DCD Migrate* i.e. ETL templates, reconciliations, rollbacks frameworks

### Client Case Studies

- Bank: migrated legacy to cloud with automated processes saving £100k

# Proven Results | Client Case Studies

Delta Capita serves multiple financial services clients for consulting services around their Data maturity

## Case Studies

### Treasury Migration UK Retail Bank

Supported a UK retail bank's treasury operations in migrating open trades and positions from a legacy system to a new stack, driven by audit findings.

**Audit-aligned oversight**

### Index Portfolio Transformation FMI Provider

Transformed operational and strategic management of 300+ individual indexes in partnership with the client's data services division, across four core business priorities.

**5-year transformation**

### Wealth Replatforming & Customer Analytics UK Wealth Manager

Post-merger/rebrand engagement to simplify and standardise fee structures across a fragmented IT infrastructure, enabling the client to raise fees.

**Delivered a 50bps margin uplift**

### Mortgage Remediation UK Retail Bank

Remediation of 2,600+ mortgage accounts (residential & buy-to-let) where repayments weren't increased following an ECB global rate adjustment.

**2600+ accounts remediated**

### Regulatory Reporting Automation UK Retail Bank

Vendor assessment and process redesign to upgrade and automate the bank's regulatory reporting, de-risking a heavily manual process.

**Scalable cloud solution**

## Our Solutions

- **Establish data scope:** Identified total scope of data for remediation
- **Bulk remediation:** Identified 855 transactions via Bulk-remediation working closely with Treasury Ops and Front Office
- **Calculation Logic:** Determined calculation logic in Python in partnership with data SMEs. Validation scripts used evidence of controls to SLT
- **Improved accuracy:** reduced manual interventions across trade lifecycle

- **Elimination of manual, resource-intensive processes:** which historically constrained scalability and introduced operational risk.
- **Acceleration of launching new indexes:** enabling the client to respond to market demands and innovation opportunities.
- **Standardisation of index definition language:** Ensuring consistency, transparency, and ease of governance across global index families.

- **Discovery:** Connected to and reviewed existing data & Created custom datafiles (e.g. new prices, account grouping).
- **Validation:** wrote data quality controls to help fix inaccuracies or exclude client subsets & set-up data cleaning rules.
- **Modelled:** Integrated datasets from multiple sources & Developed complex joining and fee calculation logic using python.

- **Clear Customer Communication:** Engaged directly with affected customers to explain the error and provide clarity throughout the remediation process.
- **Financial Assessment Support:** Assisted in completing the Standard Financial Statement (SFS) to capture their financial position accurately.
- **Tailored Repayment Solutions:** Designed and implemented Alternative Repayment Arrangements (ARA) aligned to customer needs

- **Vendor Selection:** Delta Capita identified a vendor to meet client requirements.
- **Target State:** Documenting the As-Is and therefore the expected To-Be processes.
- **Data Mapping:** Extracted data points to be included into a new tool ready for the vendor.
- **BAU prep & go-live:** Prepared business teams and report owners with go-live arrangements

## Client Benefits

- ✓ Successful delivery of recalculated interest rate accruals, cashflow and valuation calculations
- ✓ Data validation would not have been possible to perform manually, given the data volumes and tight timelines
- ✓ Significant savings through improved data accuracy for Treasury Ops, ALM and Financial Control
- ✓ Automated MI built using Python

- ✓ Successfully onboarded the entire initial scope population into a Python-based application.
- ✓ Streamlined, single-user interface reduced manual workflows.
- ✓ Seamless integration with existing databases
- ✓ Redefinition of global index methodologies significantly reduced the risk of errors

- ✓ Margin improvement equivalent to a 50bps was achieved in trial subset of clients representing 2% of AUM.
- ✓ Initial bottom-line impact of £1MM.
- ✓ New logic was enhanced in stages to ultimately cover the whole client base.
- ✓ Increased revenue and margin for the client across entire client base.

- ✓ Rebuilt customer trust through clear, consistent communication.
- ✓ Ensured compliance by adhering to regulatory guidelines
- ✓ Reduced future risk via process improvements
- ✓ Provided fair repayment options with tailored ARAs.
- ✓ Delivered transparency through complete audit records.

- ✓ Successful onboarding of a new vendor
- ✓ Creation of a new tool to obtain data and pass across to the vendor tool in a new format.
- ✓ The centralising and collection of data into a new, secure data location.
- ✓ A scalable cloud-based tool, with governance & controls workflows

# Recommended Next Steps

1

## Data Maturity Assessment

Benchmark your current maturity across data management, governance, quality, architecture, and analytics

2

## Architecture & Platform Review

Assess your current data landscape, identify consolidation opportunities, and design a target-state architecture

3

## Data Quality Health Check

Profile critical data domains, quantify quality issues, and develop a prioritised remediation roadmap with KPIs

4

## Transformation Roadmap & Business Case

Design a phased delivery plan using our accelerators to move from assessment to scaled deployment with clear ROI

Let's discuss how Delta Capita can accelerate your data transformation journey. Get in touch: [deltacapita.com/get-in-touch](https://deltacapita.com/get-in-touch)