

# Scaling up your data management programs: an innovative approach for your financial institution

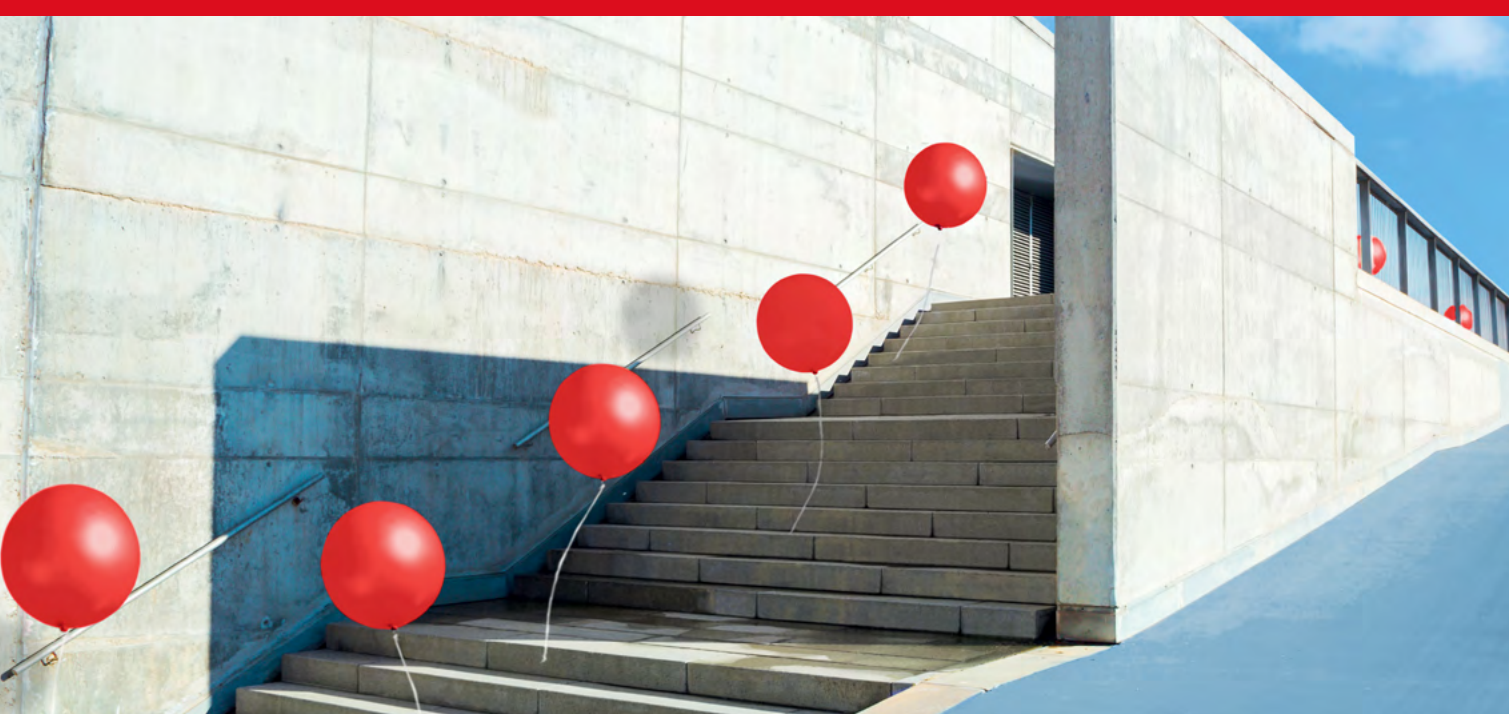
**Boost the maturity of your data organisation in just a few weeks**

## *Challenges*

In a Forrester study commissioned by Sopra Steria, 72% of the 760 financial institution executives surveyed considered their ability to innovate to be their top priority, which undoubtedly requires a strong data program. Over a quarter said their organisation still struggles to share and flow data between their internal systems and processes, and a third continue to struggle to create data interoperability with their partners. These numbers have an undeniable impact on the quality of the customer journey.

The world is how we shape it

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**It is easy to conceptualise the use of one's data. However, it quickly becomes more complex when you go from theory to reality. Some difficulties faced by our clients in the financial institutions:**



### **Organisational problems**

- Difficulty in organising the project (who does what)
- Very different representations according to business areas
- IT department as a point of failure
- Difficulty of communication and understanding between IT and business



### **Technical and operational problems**

- Difficulty with physical storage
- Siloed data, multiple sources, difficult to synchronise with operational systems
- Mapping and visualisation of data sources and flows
- Volumes are too large



### **Legal and compliance issues**

- Constantly changing regulatory constraints
- Continuous access by the right people at the right time

**The proven recipe for managing any exponential complexity is to break the problem down into manageable pieces that can be executed independently and coordinated efficiently. In the data world, this takes the form of more decentralised architectures, first through data hubs, and more recently through data meshes, where specialised roles can focus on what they do best.**

**While everyone agrees that decentralisation is the way forward, the organisational impact of such a change should not be underestimated.**

**Based on our experience and to answer these challenges, Sopra Steria has teamed up with the start-up Digazu to offer you a high-value solution that we can integrate tomorrow.**



### Partner of choice

Our purpose is to help you test and measure the impact of decentralisation on your organisation's roles and processes, in a timely manner (less than 3 months), without having to worry about the technical and operational technologies nor the legal and compliance issues.

We will help you get the first results and learnings before investing (potentially significant amounts of energy, time and money) in your target architecture, technologies and production use case implementation.

To do this, we will select and implement one of your data-driven use cases.

- With your people and their roles,
- by applying the new processes for a few weeks,
- on a ready-to-use data platform (Digazu) designed for decentralisation.

During the implementation of your use case, Digazu will manage the complexity of the architecture (data mesh) and technologies (collection, streaming, transformation, distribution), while ensuring proper data governance (GDPR, data lineage). You will not have to worry about the technical aspects and you can focus on what you want to measure: the people and processes in your organisation.

There are many friction points in data projects where efficiency is lost: Who does what and when? What are the real responsibilities of each role? How do they interact with each other? What kind of control makes sense? With our approach, the different roles (management, data consumers, governance, engineering) involved in your use case can start working immediately and together, we will answer the above questions on the spot.

You will benefit from the lessons learned. So, with a limited investment and time, you will already know how capable and ready your organisation is to move in this direction. You will also be able to reframe the data projects already underway in your organisation.

### Use-cases

Many business use cases are within reach when you apply the right principles to your data program. Firstly, it relies on the ability to get data from many disconnected sources, feeding it into powerful business intelligence or data science environments. Here are some examples, among many others:



#### Operations

- Fraud Detection: Detect fraudulent activity and suspicious behaviour patterns to drastically reduce fraud-related costs.
- Customer Journey : Transform your company's customer interactions into a consistent and satisfying experience.



#### Marketing

- Personalised marketing: Deliver the right message to the right customer.
- Customer Segmentation: Optimise your go-to-market and your marketing campaigns.
- Lifetime Value Prediction: Ensure you focus your sales efforts on the prospects that will bring you long-term profitability.



#### Risk and Compliance

- Credit Risk Analysis: Get more accurate estimates of your customers' true credit risk by leveraging external, siloed data sources.
- Compliance Reporting and Auditing: Streamline your processes to create the necessary reports and monitor policy compliance in a highly efficient manner.



#### Finance

- Profitability Analysis: Improve the granularity of your reports to better understand profitability by product.
- Treasury Management: Dynamically optimise your treasury with cash-flow forecasting techniques.

**Contact us and start your project tomorrow!**  
**[offers.bnl@soprasteria.com](mailto:offers.bnl@soprasteria.com)**



### **What is the scale up program?**

Sopra Steria Scale up is a fast track for clients to gain access to the startup-environment - and help large organisations benefit from open innovation and collaboration.

1. New business opportunity : Insight and access to new tech, ideas and knowhow.
2. Change in mindset : Learn from startups explorative growth and fast-paced mindset.
3. Strategic brand positioning : Strengthen your position as an innovative organisation within the ecosystem.

Sopra Steria Scale up aims to be the preferred partner for Catalyzing Open Innovation. Open innovation is defined as a situation where an organization doesn't just rely on their own internal knowledge, and resources for innovation but also uses multiple external sources (such as clients, partners, start-ups etc.) to drive innovation.

Sopra Steria Scale up wants to help you accelerate innovation and solve real problems that create value for our clients to explore new business opportunities.

Sopra Steria Scale up can help you turn innovation into reality, whether you are looking for methods, innovative solutions or need help building a culture of innovation over time. We support you from idea to reality.

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