

WORKED EXAMPLE (ILLUSTRATIVE)

Data strategy for a mid-size retail bank

From vision to scorecard, one level at a time

THE SO WHAT OF THIS DECK

See how a defence-led bank closes supervisory findings while protecting capacity for growth, and test your own offence and defence split against it.

THE SITUATION

A regional retail bank with around 1.8 million customers, a branch network being consolidated and a rising share of digital activity. A supervisory review has flagged weaknesses in risk data aggregation and reporting, while margin pressure means growth must come from deeper relationships with existing customers rather than costly acquisition. The strategy must close the regulatory gap fast without letting control work crowd out growth.

What we decided at each level, and so what

Level	What we decided, and why	So what for the data strategy
Vision	Leadership put trust alongside choice in the vision, because the supervisory review had made trust a regulatory issue as well as a customer one.	Report risk data remediation to the board as part of the customer strategy, not as a separate compliance project.
Mission	The mission commits to growth through existing households and small businesses, and names sound, transparent risk management as a promise to them.	Build the customer and product foundation once, so it serves both relationship growth and regulatory risk aggregation.
Strategic choices	Leadership chose to grow primary relationships within the region rather than compete on headline rates, and ruled out customer-facing models without explainability.	Make explainability and bias testing an entry criterion for every credit and next-best-action model before it is built, not after.
Themes	Regulatory confidence leads because it carries a deadline and a capital consequence; relationships, lending and simplification follow on the same foundation.	Sequence critical data element work first and protect capacity for the customer view, so control work does not crowd out growth.
Strategy map	The map shows ownership of critical data (L1) beneath risk aggregation and credit decisions, and customer trust (C3) feeding the relationship outcome (C1).	Because trust drives relationship depth on the map, track regulatory and customer outcomes on the same scorecard.

What we decided at each level, and so what (continued)

Level	What we decided, and why	So what for the data strategy
Data objectives	Four defensive objectives on lineage, reporting, ownership and credit data sit alongside two offensive ones on the customer view and next-best action, matching the 35 per cent offence posture.	Ring-fence a third of data capacity for the customer view and next-best action, so growth work is never paused by remediation.
Scorecard	Cost-to-income, product holding and open findings are the lag measures; critical data element coverage, golden record matching and model validation are the leads.	Share the lead measures with the supervisor monthly, because they evidence controls in operation before findings formally close.
Portfolio	Automated regulatory reporting and life-event next-best action scored highest on value; servicing automation targeting is the most feasible quick win.	Build Customer 360 first, because it feeds four of the seven use cases across offence and defence.
Roadmap	H1 fixes governance, the highest-risk returns and the customer view; H2 certifies reporting and credit decisioning; H3 moves to real-time events and continuous reporting.	Keep the next-best-action pilot in H1 despite the remediation load, so the board sees growth value from the same investment.

The cascade: vision to choices

Leadership chose to grow primary relationships within the region rather than compete on headline rates, and ruled out customer-facing models without explainability.

Vision	To be the bank our region's households and small businesses choose first, and trust most, for the financial decisions that matter.
Mission	We help households and small businesses in our region save, borrow and grow, through simple digital service, local expertise and sound, transparent risk management.
Winning aspiration	Be the most trusted and most relevant primary bank in the region, with a clean bill of regulatory health.
Where to play	Mass-affluent households and young families who can make us their primary bank; Small businesses and sole traders, served through relationship managers backed by digital; Our home region only: digital-first, with a smaller, advice-led branch network
How to win	Know each customer as one relationship across products, and act on life events in time; Fast, fair and explainable lending decisions, including for small businesses; Risk and regulatory reporting that is right first time, freeing capital and management attention for growth
Capabilities	Single customer view across core banking, cards, lending and CRM; Risk data aggregation with lineage from source system to regulatory return; Next-best-action and pricing analytics within fair-treatment guardrails; Digital onboarding and straight-through credit decisioning; Data governance with a named owner for every critical data element
We will not	We will not compete on headline rates for single-product, rate-chasing customers; We will not expand beyond the region or into corporate and investment banking; We will not deploy customer-facing models without explainability and bias testing
SO WHAT	Make explainability and bias testing an entry criterion for every credit and next-best-action model before it is built, not after.

Strategic themes

Regulatory confidence leads because it carries a deadline and a capital consequence; relationships, lending and simplification follow on the same foundation.

T1 Regulatory confidence

Close the risk data findings and make every return right first time.

T2 Primary relationships

Deepen relationships so more customers bring us their salary, savings and borrowing.

T3 Fast, fair lending

Decide credit faster and more consistently for households and small businesses.

T4 Simpler bank

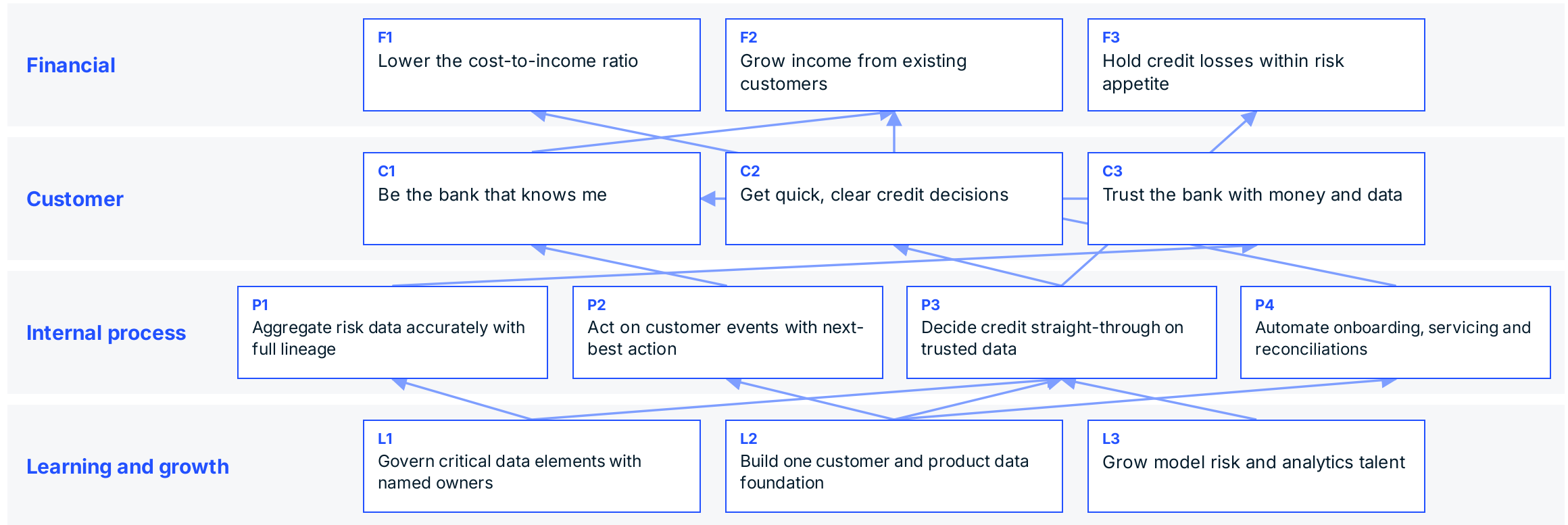
Lower cost-to-serve by digitising and automating routine work.

SO WHAT

Sequence critical data element work first and protect capacity for the customer view, so control work does not crowd out growth.

Strategy map: cause and effect on one page

Illustrative. Arrows run from cause to effect; learning and growth enables process, process serves customers, customers drive the financials.



SO WHAT

Because trust drives relationship depth on the map, track regulatory and customer outcomes on the same scorecard.

Posture: 35% offence, 65% defence

Supervisory findings carry a deadline and a capital consequence, so most effort goes first to lineage, quality and control; the same customer and product foundation powers growth, so a protected third of capacity goes to relationship and lending analytics.

Defence objectives

- D1 Put lineage and quality controls on every critical regulatory data element
- D2 Produce risk and regulatory reports from one reconciled data source
- D3 Assign accountable owners and stewards to every critical data domain
- D5 Feed credit decisions with consistent, explainable data and monitored models

Offence objectives

- D4 Build a governed single customer view across all products and channels
- D6 Deliver next-best-action signals to digital, branch and contact-centre colleagues

Data objectives, traced to the strategy map

ID	Data objective	Serves	Type
D1	Put lineage and quality controls on every critical regulatory data element	P1, L1	Defence
D2	Produce risk and regulatory reports from one reconciled data source	P1, C3	Defence
D3	Assign accountable owners and stewards to every critical data domain	L1	Defence
D4	Build a governed single customer view across all products and channels	L2, P2, P4	Offence
D5	Feed credit decisions with consistent, explainable data and monitored models	P3, F3	Defence
D6	Deliver next-best-action signals to digital, branch and contact-centre colleagues	P2, C1	Offence

SO WHAT

Ring-fence a third of data capacity for the customer view and next-best action, so growth work is never paused by remediation.

Data strategy scorecard

Illustrative baselines and targets.

Perspective	Objective	Measure	Type	Baseline to target	Initiative	Owner
Value	Run a simpler, cheaper bank	Cost-to-income ratio	Lag	62% to 56%	Onboarding and servicing automation	CFO
Value	Deepen primary relationships	Customers with a primary current account plus one other product	Lag	31% to 38%	Next-best-action pilot	Retail banking director
Value	Close supervisory findings	Open supervisory findings on risk data	Lag	7 to 0	Risk data aggregation remediation	CRO
Stakeholder	Faster credit answers for small businesses	Small-business lending decisions made within 48 hours	Lag	40% to 80%	Credit decisioning data feed	Chief credit officer
Stakeholder	Business users trust and self-serve	Monthly active users of certified reports and dashboards	Lead	120 to 600	Certified reporting layer	CDO

SO WHAT

Share the lead measures with the supervisor monthly, because they evidence controls in operation before findings formally close.

Data strategy scorecard (continued)

Illustrative baselines and targets.

Perspective	Objective	Measure	Type	Baseline to target	Initiative	Owner
Data operations	Critical data under control	Critical data elements with lineage, owner and quality rule	Lead	22% to 100%	Risk data aggregation remediation	CDO
Data operations	Returns right first time	Manual adjustments to regulatory returns per quarter	Lag	46 to 5	Certified reporting layer	Head of regulatory reporting
Data operations	One record per customer	Customer records resolved to a single golden record	Lead	78% to 97%	Single customer view build	Head of data management
Capability	Ownership in place	Data domains with a named owner and steward	Lead	3 of 9 to 9 of 9	Data governance council and policy	CDO
Capability	Models under control	Production models with documented validation and monitoring	Lead	55% to 100%	Model risk management framework	CRO

Prioritised use cases

Use case	Theme	Value	Feasibility	Decision it improves
Concentration and large exposure monitoring	T1	4	4	Are we within limits by sector and connected party, today?
Attrition early warning	T2	4	4	Which valuable relationships are at risk, and who should call them?
Early arrears intervention	T3	4	4	Which borrowers need a proactive, affordable repayment conversation?
Automated regulatory risk reporting	T1	5	3	Are our capital and liquidity positions reported correctly and on time?
Life-event next-best action	T2	5	3	What should we offer or tell this customer now, and through which channel?
Straight-through small-business credit	T3	5	3	Can we approve, decline or refer this application within minutes?
Servicing automation targeting	T4	3	5	Which servicing journeys should we automate next for the largest saving?

SO WHAT Build Customer 360 first, because it feeds four of the seven use cases across offence and defence.

Build once, use many: data products by use case

Automated regulatory reporting and life-event next-best action scored highest on value; servicing automation targeting is the most feasible quick win.

	Customer 360	Product and account master	Regulatory risk data set	Credit risk feature store	Customer event stream	Process and cost ledger
Automated regulatory risk reporting						
Concentration and large exposure monitoring						
Life-event next-best action						
Attrition early warning						
Straight-through small-business credit						
Early arrears intervention						
Servicing automation targeting						
	used by 4	used by 2	used by 2	used by 2	used by 4	used by 2

SO WHAT Build Customer 360 first, because it feeds four of the seven use cases across offence and defence.

Roadmap

H1 fixes governance, the highest-risk returns and the customer view; H2 certifies reporting and credit decisioning; H3 moves to real-time events and continuous reporting.

Horizon 1: 0-6 months

- Data governance council and policy: owners for nine domains, critical data elements defined
- Risk data aggregation remediation: lineage and quality rules on the highest-risk returns
- Single customer view build: matching and golden record for retail customers
- Next-best-action pilot on two life events in the mobile app

Horizon 2: 6-18 months

- Certified reporting layer replacing spreadsheet-based regulatory and management reporting
- Credit decisioning data feed for small-business lending, with explainable scorecards
- Model risk management framework covering every production model
- Onboarding and servicing automation for the ten highest-volume journeys

Horizon 3: 18-36 months

- Real-time customer event stream powering next-best action in branch, contact centre and digital
- Continuous regulatory reporting with automated reconciliations and attestations
- Early arrears intervention scaled to all unsecured and small-business lending

SO WHAT

Keep the next-best-action pilot in H1 despite the remediation load, so the board sees growth value from the same investment.

The first 100 days

Weeks 1-2: Mandate and regulatory baseline

- Board-approved data strategy mandate tied to the supervisory remediation plan
- Open findings mapped to critical data elements and accountable owners
- Baselines for cost-to-income, product holding and return adjustments

Weeks 3-6: Control foundations

- Data governance council running, with policy and escalation route
- Critical data elements catalogued for capital and liquidity returns
- Customer matching rules agreed across core banking, cards and CRM

Weeks 7-10: First wins on both fronts

- Lineage and quality rules live on the first two regulatory returns
- Customer 360 beta supporting the next-best-action pilot
- Use-case portfolio scored and sequenced

Weeks 11-14: Prove to supervisor and board

- Evidence pack for the supervisor showing controls in operation
- Pilot uplift in product holding measured against a control group
- Funded next-horizon plan and a monthly data strategy scorecard

SO WHAT

Leave day 100 with an approved roadmap, a funded first tranche, live forums and two quick wins in delivery.

Build yours

- Strategy Cascade and Scorecard Workbook: the templates behind this example
- Scorecard Measures Library: measures and definition cards
- Strategy Workshop Kit: the three workshops that produce it

scikiq.org/data-strategy