

The background is a dark, abstract composition. It features a dense field of out-of-focus light points in shades of blue, green, and orange, creating a bokeh effect. Overlaid on this are faint, glowing patterns of binary code (0s and 1s) and some larger, pixelated shapes that resemble digital data or network connections. The overall aesthetic is futuristic and tech-oriented.

Data Strategy in the Age of AI: From Hype to Value

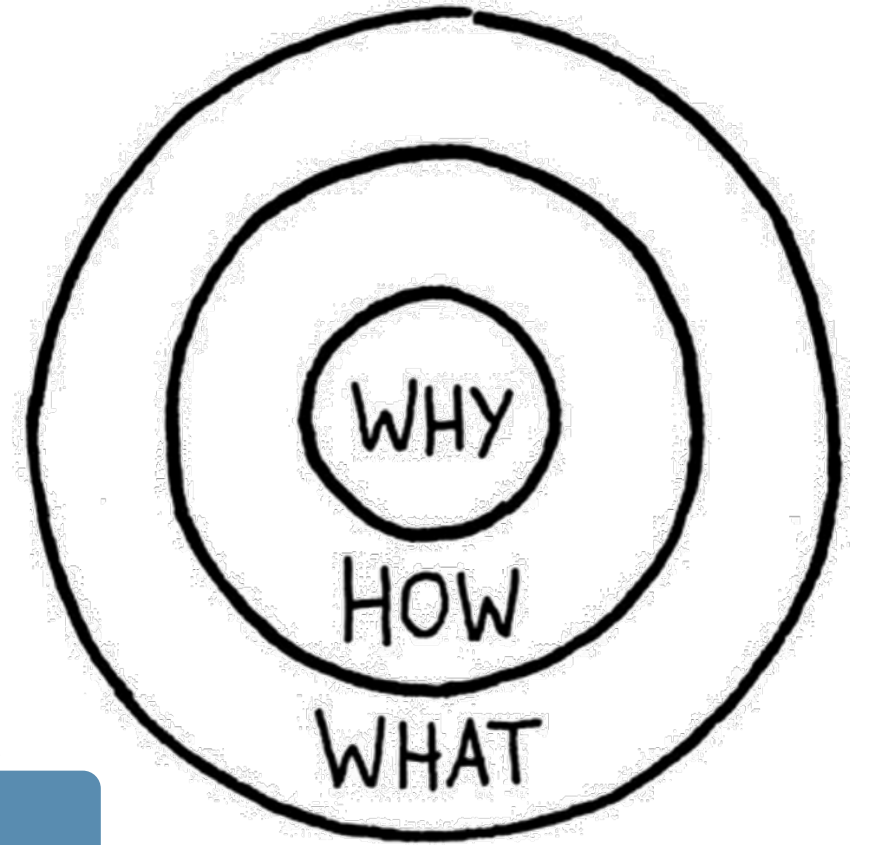
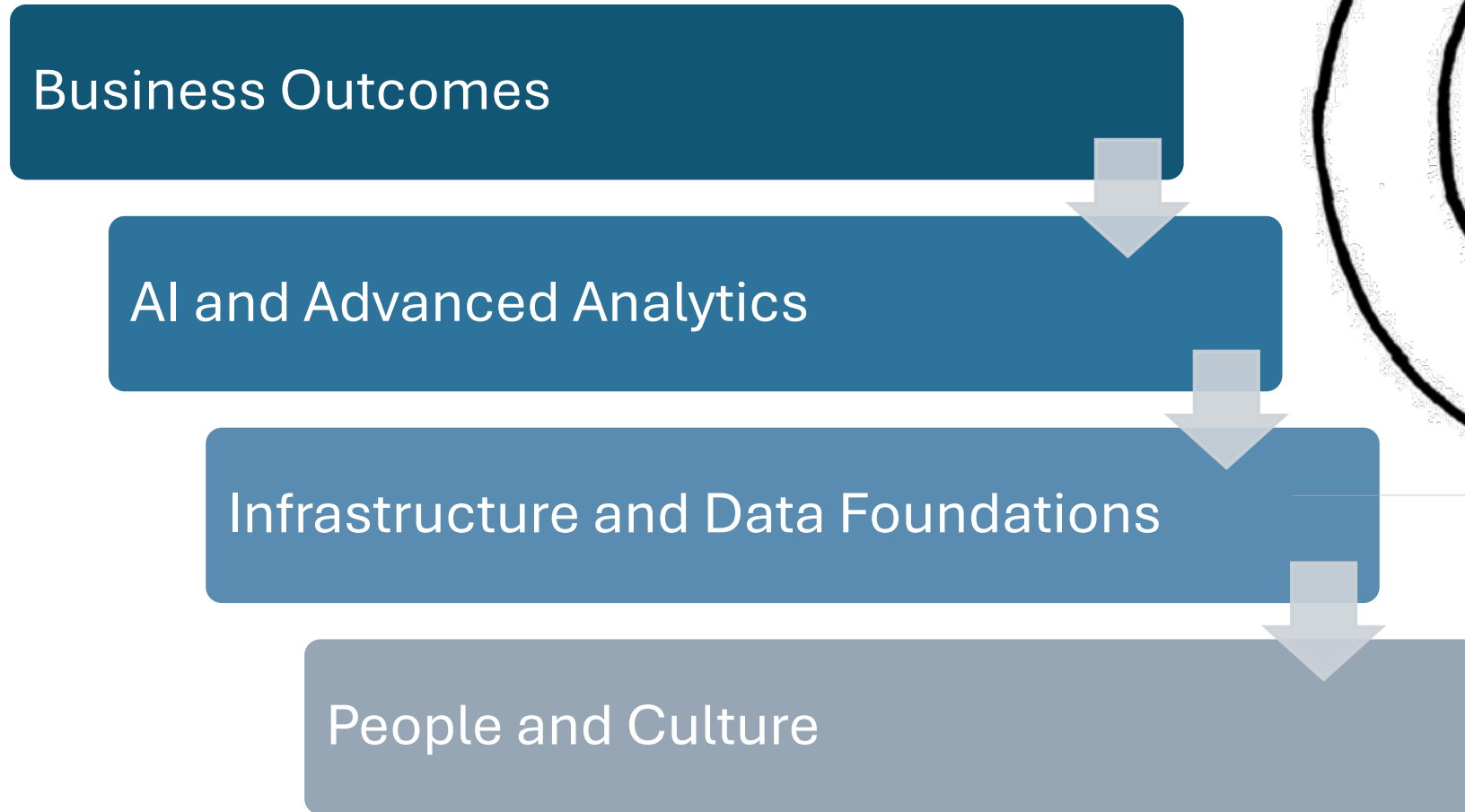
Conor Sayles – Bank of Ireland

Introduction

- Data Management
- Data Governance
- Regulatory Reporting
- Data Visualisation
- Credit Risk Modelling
- Automated Decisions
- Talent Development



Start with Why



A Tale of Two Programmes

2021-24

Led by the data team

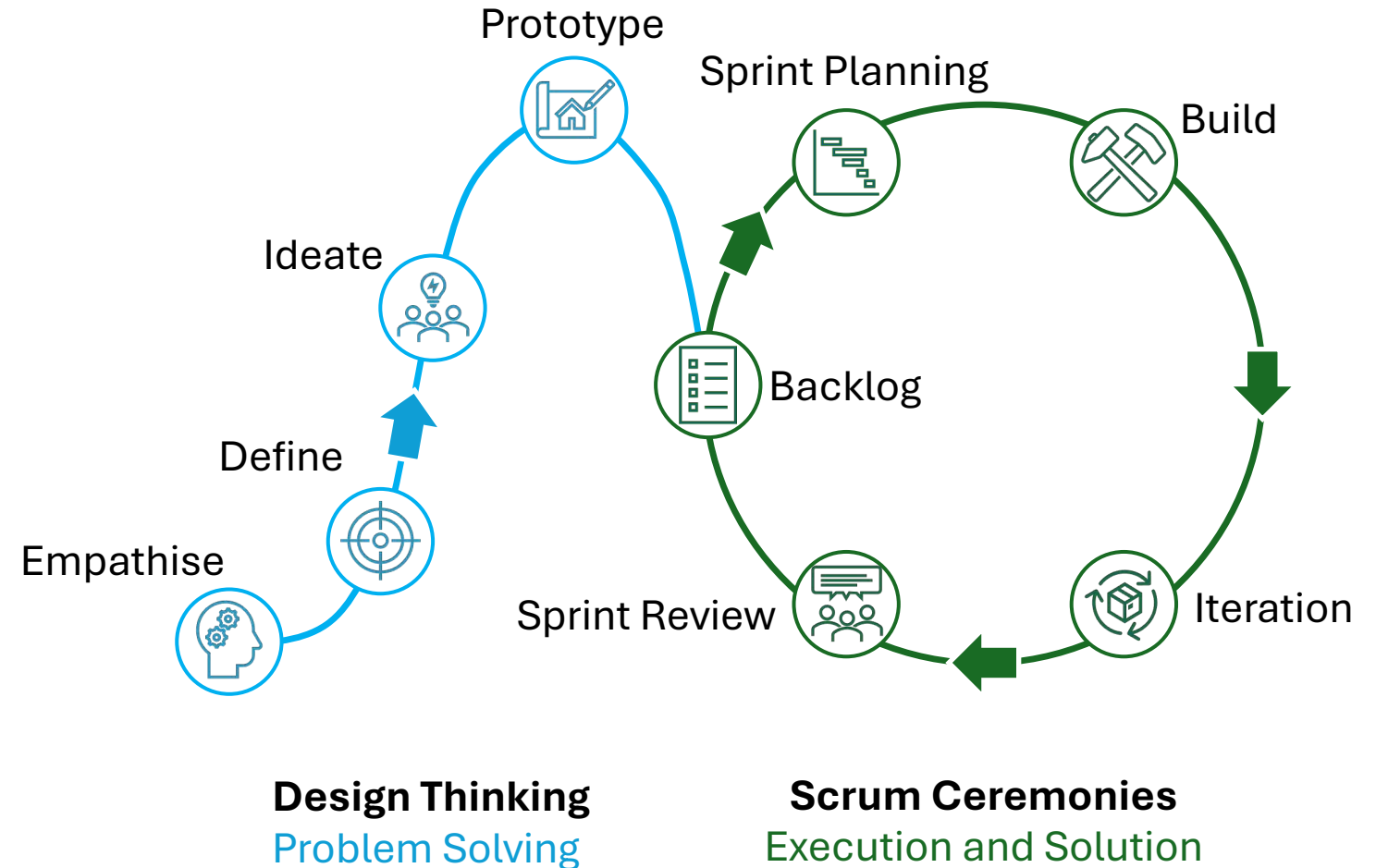
- ✓ Delivered data infrastructure, data governance and data management **foundations**
- ✓ **Closed regulatory actions**, including data lineage capture and data quality dashboards
- ✗ Had to **sell** data products to the consumers
- ✗ **Failed to fully embed** and implement new standards

2025-26

Enabled by the data team

- **Accountability** with the KRI/report owners to maintain data lineage and appropriate controls
- Improved **understanding** of the governance burden of manual processes
- Business **requirements** inform data infrastructure and data quality remediation investments
- Measurable **value** to the business

Design and Delivery



AI Use Cases in Banking



Credit risk: potential to improve decisioning and capital models



Data Infrastructure: GitHub-Copilot SQL coding assistant



Customer: aggregate product data to create a single view



Marketing: personalised campaigns, sentiment analysis

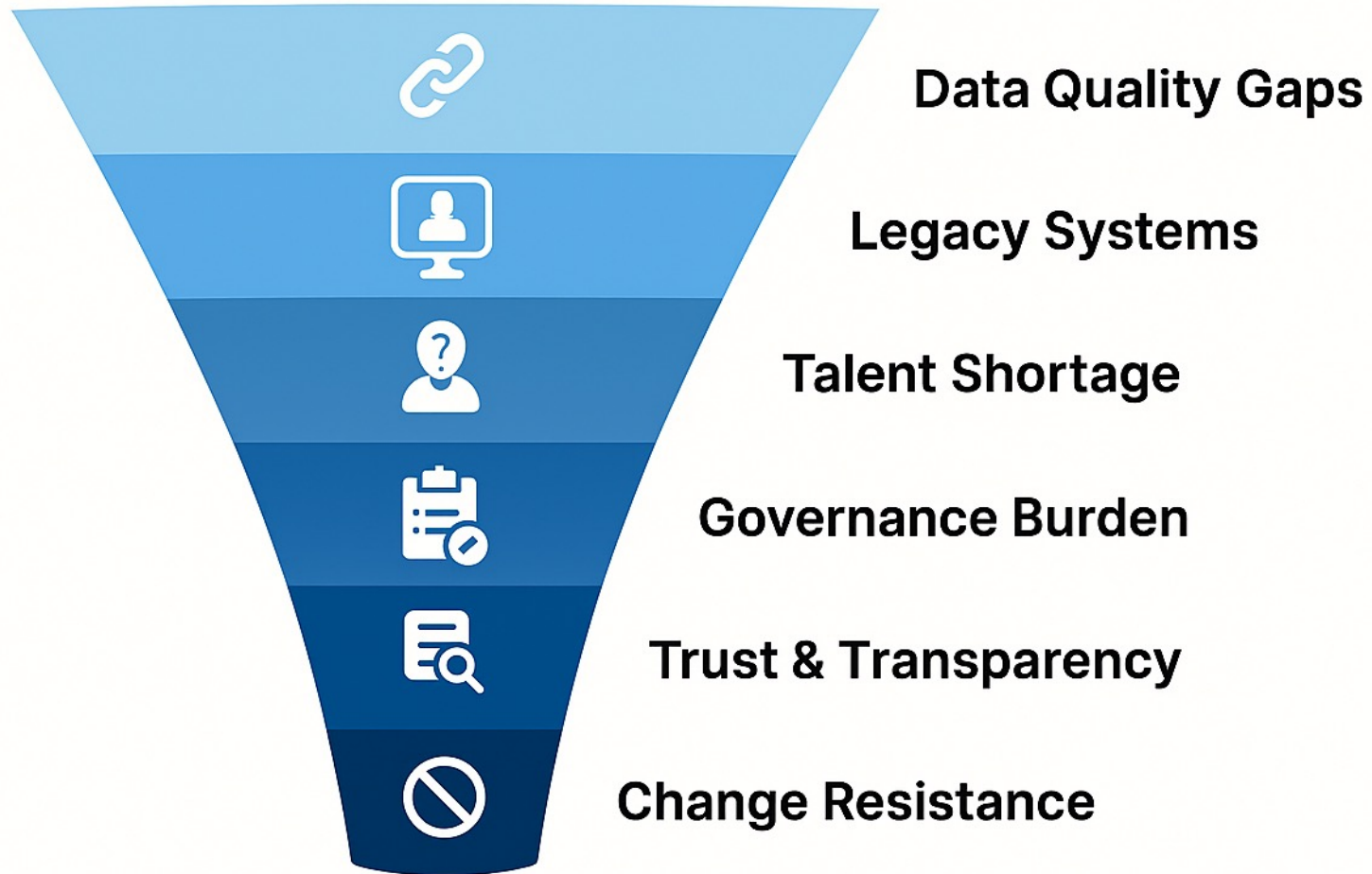


Data Lineage: extract information from code and business specs

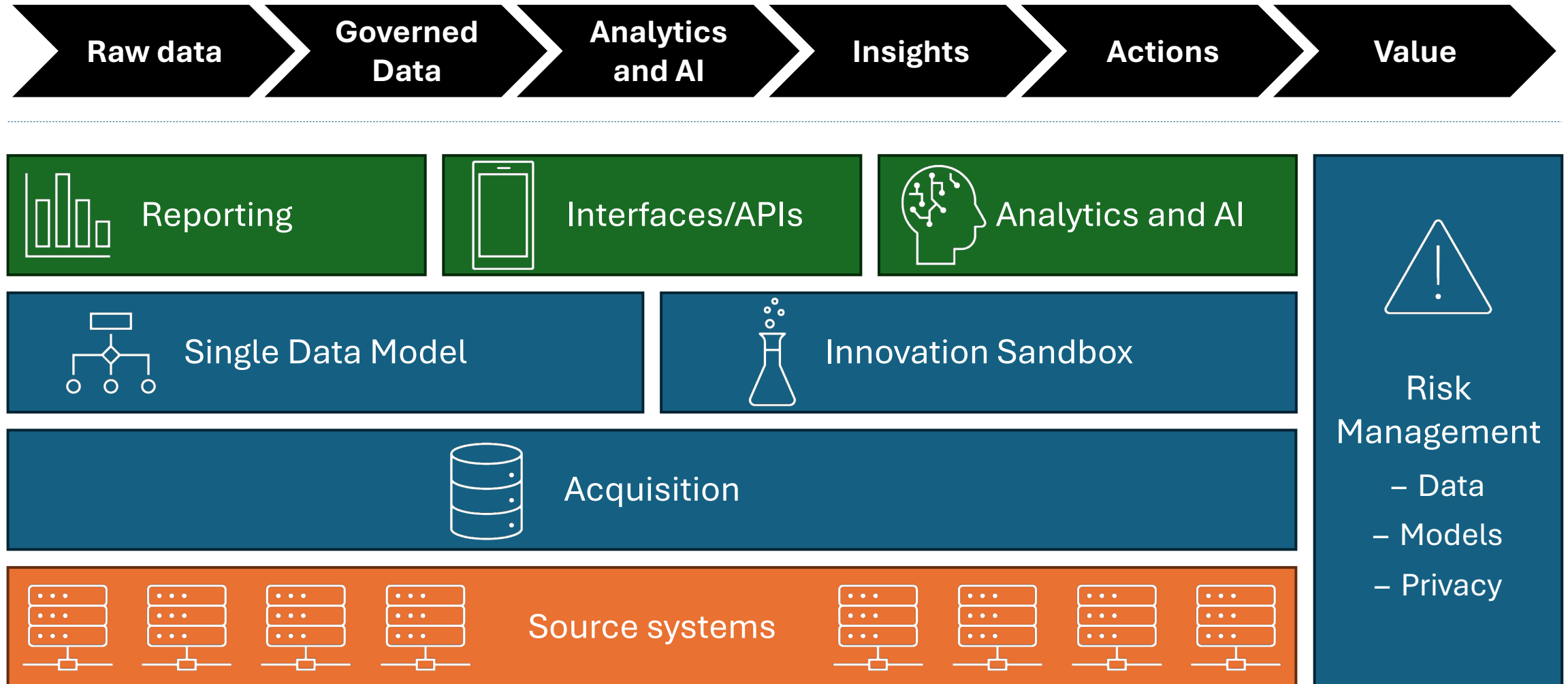


Financial Crime: detect suspicious transactions

Challenges in AI Enablement

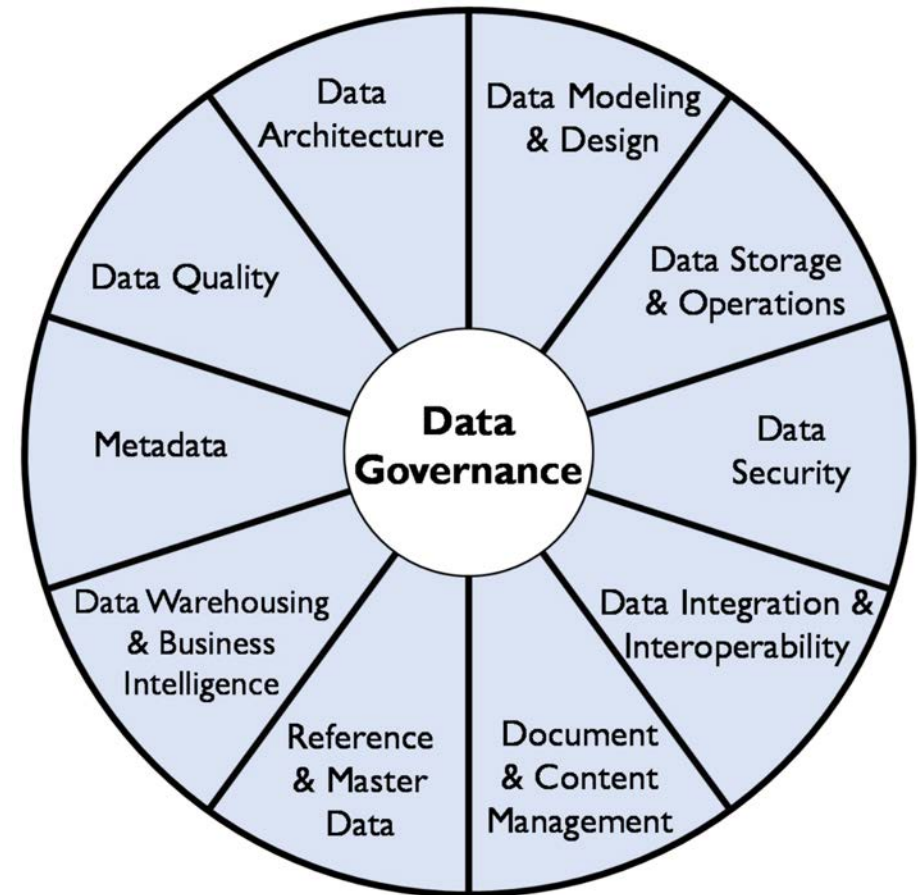


Infrastructure and AI Readiness



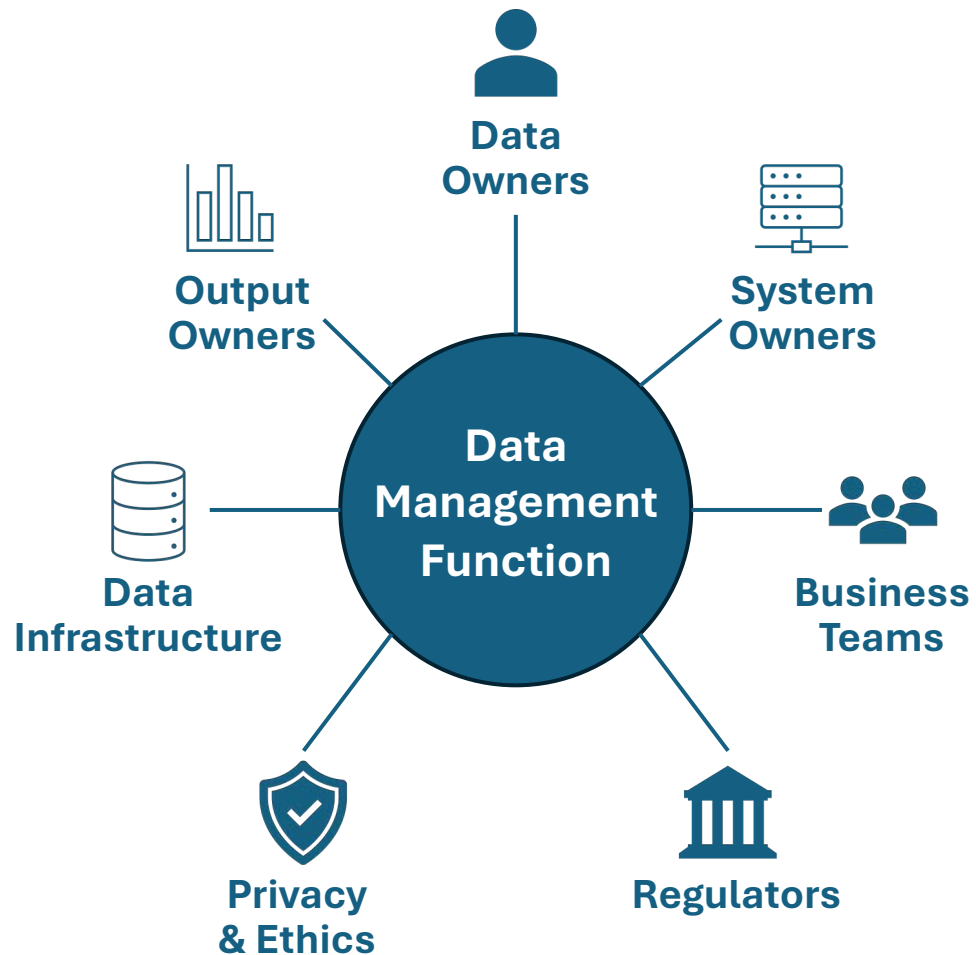
Data Management and Governance

1. **Data ownership** – accountability and expertise
2. **Data quality** – build trust in data assets
3. **Data lineage** – root cause analysis
4. **Manual processes** – manage risk, identify opportunities
5. **Data governance** – monitor risk and manage stakeholders



The DAMA-DMBOK2 Data Management Framework
(The DAMA Wheel)

People and Culture



Data Management Function - the enabler ensuring that data delivers value to the business

Data Owner – accountable for data quality and usage within a domain

System Owner – responsible for the technical systems that capture, store and process data

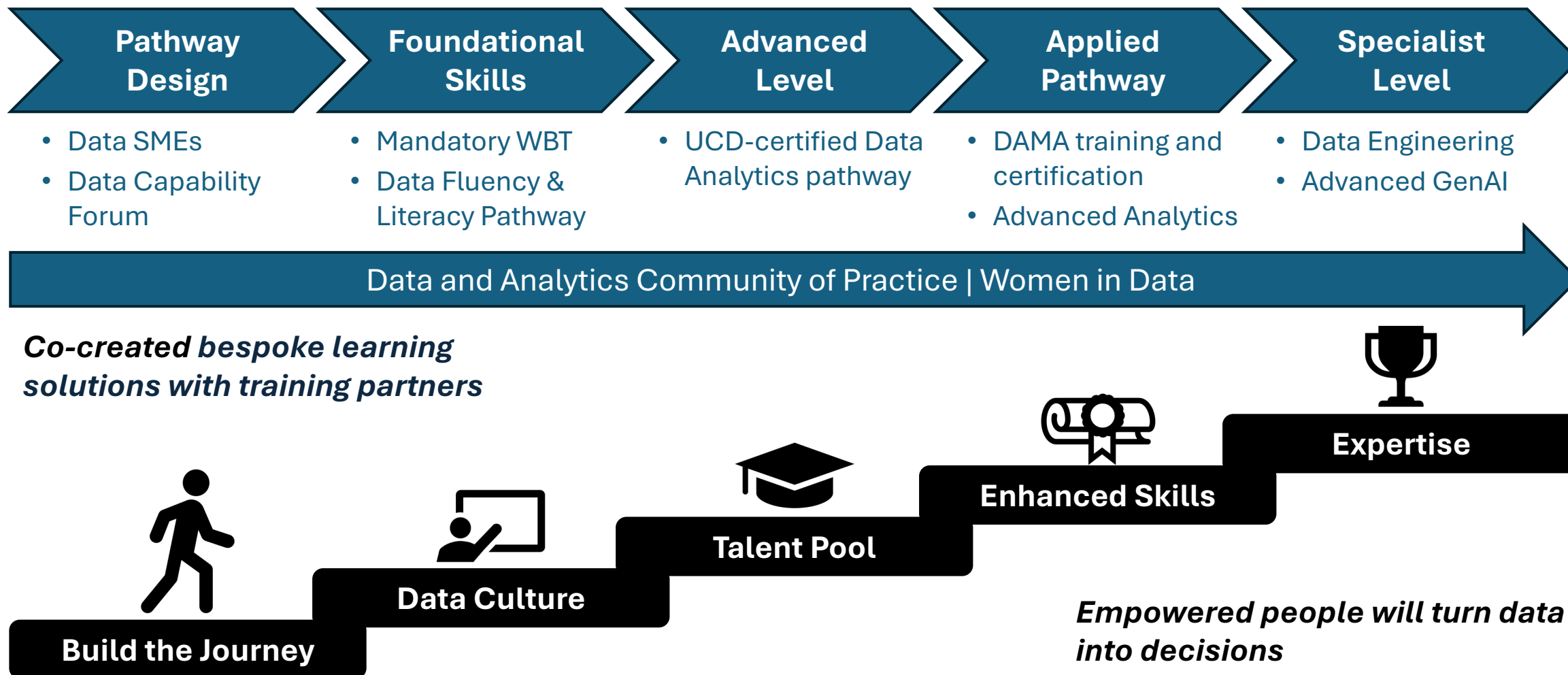
Business Teams – consumers and contributors of data for operations and decision-making

Output Owner – responsible for reports, dashboards, and insights delivered to stakeholders

Data Infrastructure – platforms and tools enabling data storage, movement, and access

Regulators – external entities requiring compliance (e.g., BCBS239, GDPR)

Enabling Value through Capability



Conclusion

Business Outcomes

Data Strategy must be anchored in business outcomes

AI and Advanced Analytics

Start pragmatically, iteratively, with trust and oversight

Infrastructure and Data Foundations

AI is powerful but only as good as your data management

People and Culture

Culture, people, and delivery approach are non-negotiable



Thank You

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