

**DAMA NORTHERN
EVENT – 25TH JUNE:**

**MODERNISATION
FOR AI**

AFFINITY REPLY

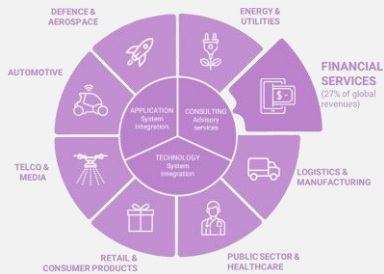
REPLY AT A GLANCE

16,000+
PEOPLE

20
COUNTRIES

44
OFFICES

€2.5 bn
REVENUE (2025)



Savvi Vijayakumaraguru

Head of Data – Financial Services



Tom Scott Coombes

Head of Data Engineering

FT FINANCIAL
TIMES

statista

**UK'S LEADING
MANAGEMENT
CONSULTANTS 2025**



AFFINITY REPLY – THE DATA & ARCHITECTURE EXPERTS

WE FOCUS ON REIMAGINING TECHNOLOGY TO ENABLE OUR CLIENTS TO
MAXIMISE INVESTMENTS IN TECHNOLOGY THROUGH DATA & ARCHITECTURE

ARCHITECTURE, DESIGN & DATA ADVISORY SPECIALISTS FOR REGULATED INSTITUTIONS

We accelerate our clients to realise new digital capabilities, drive business change, utilise insight and unlock strategic outcomes through architecture, data and AI.



OUR SERVICES



ARCHITECTURE
TRANSFORMATION



DIGITAL
ACCELERATION



DATA
ADVISORY



TECHNOLOGY
ADVISORY



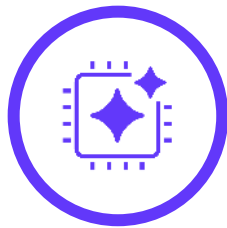
DATA DELIVERY
& ENABLEMENT



AI CENTRIC
ENTERPRISE



WHY DO SO MANY AI INITIATIVES FAIL TO REACH ENTERPRISE SCALE?



65%

Organisations regularly use GEN AI in a least 1 business unit

Source: McKinsey, 2024



30%

of GEN AI projects are expected to be abandoned after POC due to poor data, governance or cost

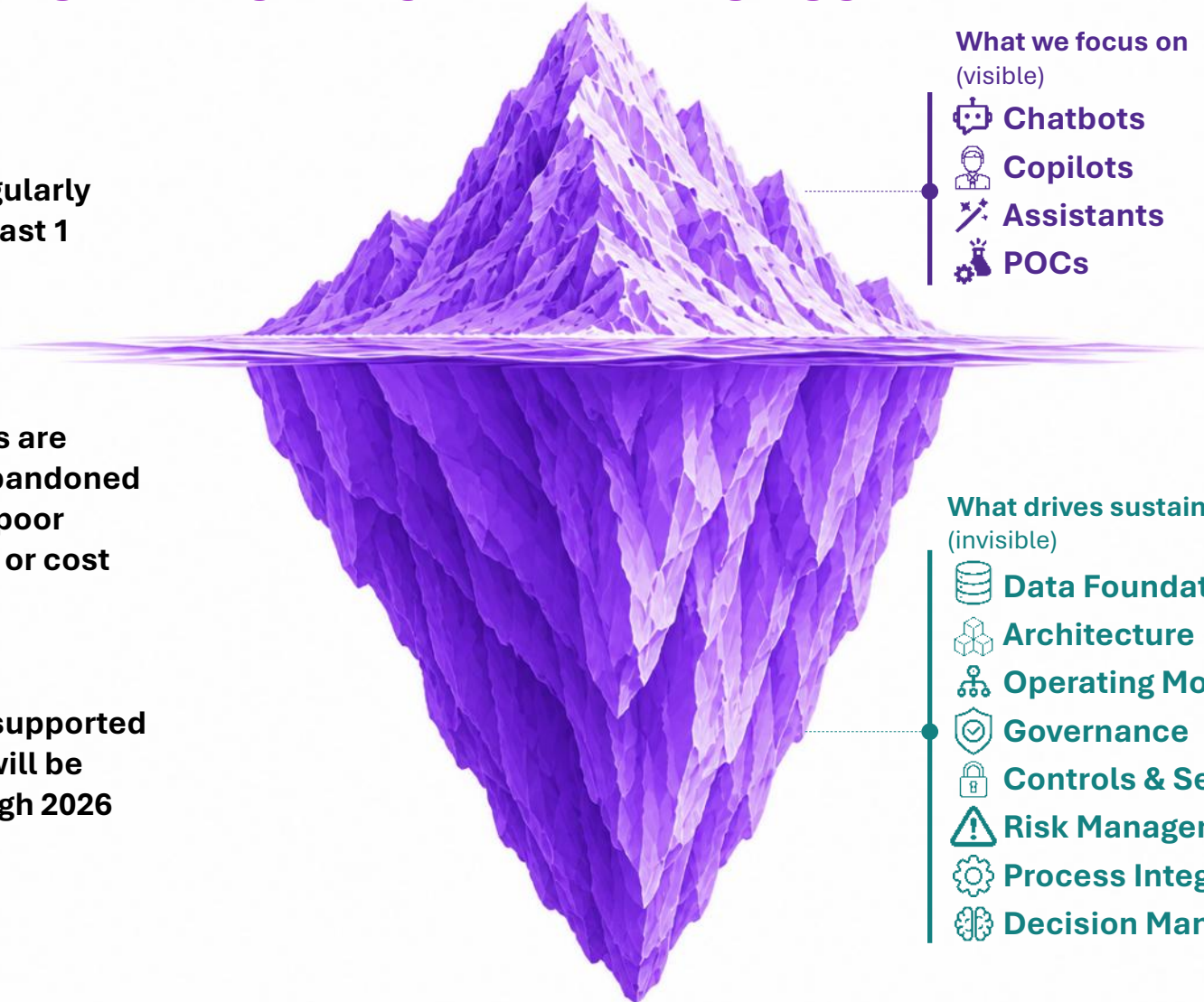
Source: Gartner, 2024



60%

Of AI projects unsupported by AI ready data will be abandoned through 2026

Source: Gartner, 2025



What we focus on (visible)

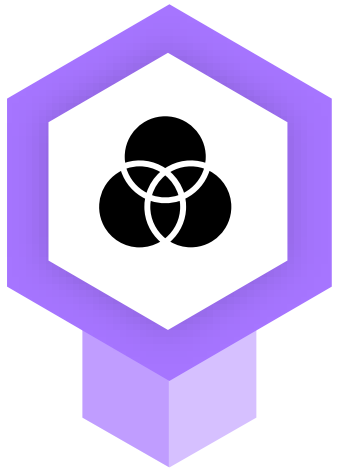
- Chatbots
- Copilots
- Assistants
- POCs

What drives sustainable value (invisible)

- Data Foundations
- Architecture
- Operating Model
- Governance
- Controls & Security
- Risk Management
- Process Integration
- Decision Management

Where We Believe Data Teams Need to Focus

Data platform modernisation to fuel AI



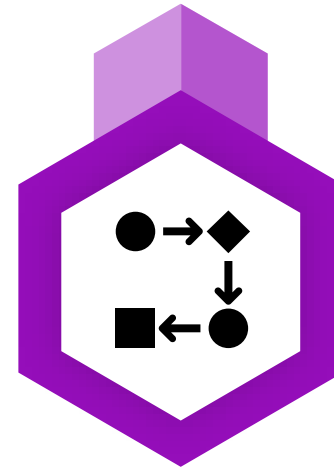
Scaling Data Products

Data Platform
Modernisation



Upskilling & New
Ways of Working

AI Ready Data via
Semantic Layers

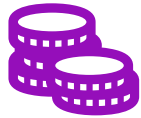


AI Observability





**Regulatory
Compliance**



**Direct Revenue
Impacts**



**Real-Time
Decisioning**



**Enabling AI
Optionality &
Technology**



Key Challenges



AI is driving renewed focus on Data Foundations as Enterprises recognise the importance of data for scalable AI adoption

[1] Gartner – 85% of Big Data projects

[2] International Data Corporation: IDC FutureScape: Worldwide Data and Analytics 2025 Predictions

[3] MuleSoft's 2025 Connectivity Benchmark Report

6 Key Challenges Driving Data Platform Modernisation



Data Locked in System-of-Record Silos

Core banking, CRM, risk platforms, and actuarial systems each own their data. Extraction is manual, fragile, and rarely governed.

#1 cited blocker across FS CDO Surveys
Median request-to-delivery: 3-8 weeks



Net Negative Impact of External Data Sharing Ecosystem

Organisations share their data due to regulatory requirements but are unable to glean competitive advantage from others' data

16m customers engaged in UK Open Banking



Repeated, Undiscoverable Data Work

Teams rebuild the same KPI definitions. 'Customer 360' is rebuilt 7–12 times across a typical Tier-1 bank. No shared catalog, no reuse.

Average 40-60% duplicated analytical effort



Spiralling Platform Costs with No ROI Clarity

Data warehouses grow without governance. Storage and compute bills increase & business value is hard to attribute to specific datasets.

~35% of spend goes on unused/duplicated data



Regulatory Firefighting

BCBS 239, GDPR, Consumer Duty, & DORA create data lineage mandates that legacy architectures can't satisfy without manual heroics.

Regulatory Data Risk remains top-5 board concern



AI Initiatives Blocked by Data Quality & Context

GenAI and ML pilots stall when the underlying data isn't trustworthy, consistent, or accessible. Most FS AI projects die in the data prep phase

70-80% of AI project time spent on data wrangling



Key Trends in Data



Technological Advancements are acting as a major driver for Data Platform Modernisation

Wider Trends Impacting Data Teams

AI Reshaping Enterprise Architectures



Moving from Retrospective Insight to Decision Intelligence



Data Products are No Longer Slideware



Boundary of Analytical & Operational Data Blurring





Trust, Visibility & Discoverability



**Data Products with Measurable
RoI**



Code First Architecture



**Integrated Governance & Data
Quality**

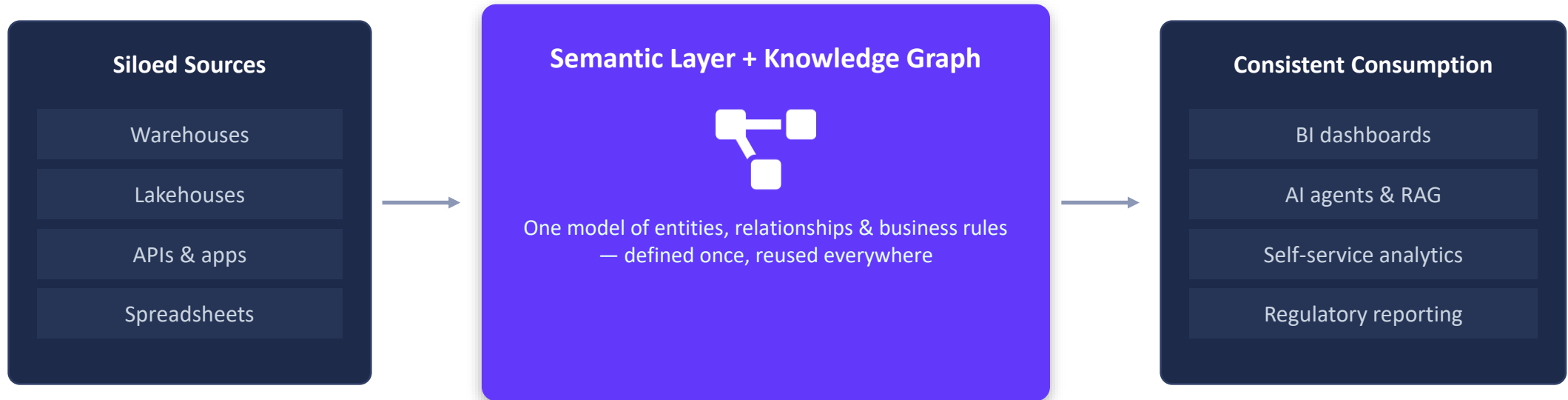


**Genuine Self-Serve Capability for
Decision Intelligence**



**Semantic Layer & Knowledge
Graphs**





One Source of Truth

Eliminates conflicting metric definitions across teams, tools and reports.



Context for AI

Gives LLMs and agents grounded business meaning, cutting hallucination risk.



Governance at Scale

Embeds lineage, ownership and access rules directly into the data model.



Faster Time-to-Insight

Relationships are modelled once, reused everywhere — no repeated joins.





Semantic Layer

A translation layer between raw data and the people or systems using it. It defines business terms once, what relationships, filters and logic apply.

In short: one definition of a metric, everywhere it's used.



Knowledge Graph

A network model of entities (customers, products, accounts, regulations) and the relationships between them, stored so those connections can be queried and traversed directly

In short: the map of how everything in the business connects.



Technology Options: Build vs Buy

Data Product & Marketplace Stack



Considerations for Technology Selection from our Experience

- Reply have designed and delivered full-stack Data Platforms across multiple clients adopting a layered architecture approach to serve Data Products across FS Institutions
- Selecting the right technology is a process that is unique by organisations and driven both business and technical considerations
- A multitude of technology options available in terms of build versus buy and care must be taken to ensure interoperability with existing technology & data landscapes
- Additionally, in certain jurisdictions & enterprises – architectural principles will limit Technology options in terms of Data Sovereignty & Data Risk Postures
- We adopt industry standards and best practices including emerging patterns including Open Semantic Interface (OSI) for AI to ensure technology decisions are future proofed as well as proven.



