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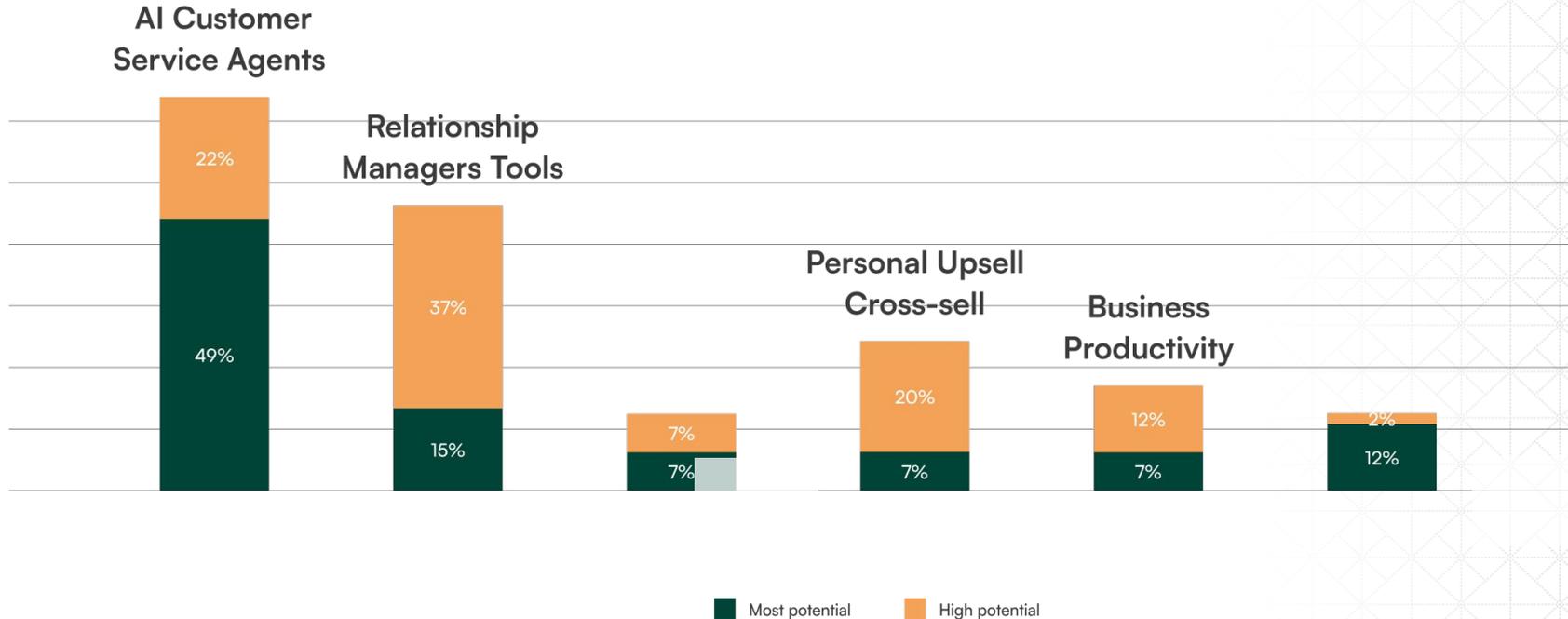


Setting Strong Foundations for Innovation: The Role of Data Governance in Enabling AI for Thrift Banks

Chamber of Thrift Banks | July 15, 2025

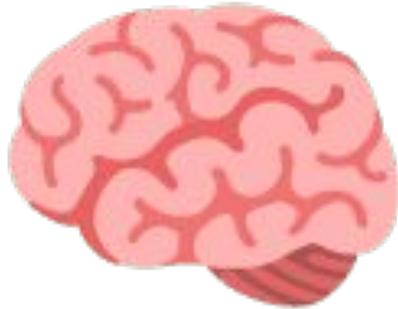


These 4 areas are coming online for the PH. Powerful for inclusivity as LLMs speak our Philippine languages.

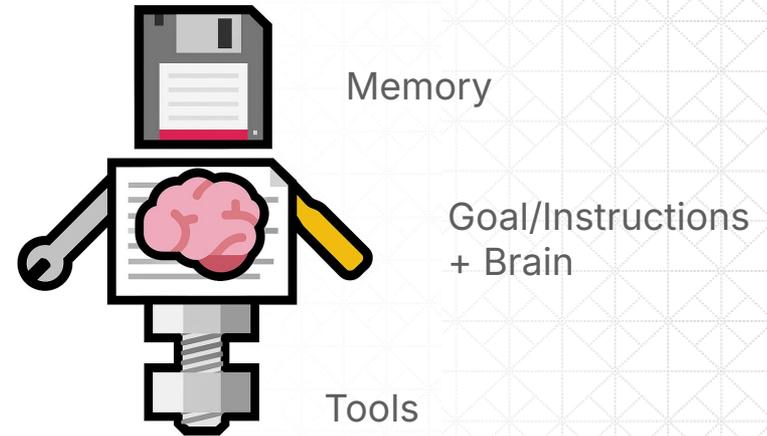




GenAI Model



Agentic AI Application



An agentic app is a powerful new type of software that uses GenAI models (brains) to power new types of semi-autonomous applications



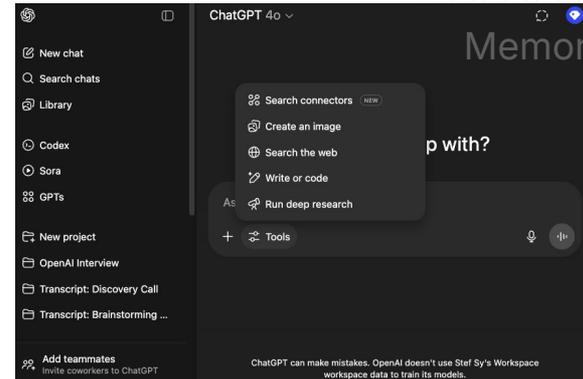
GenAI Model



GPT - 4

GPT4 is a GenAI Model

Agentic App



ChatGPT is the agentic app using GPT4 as a brain

Goal/Instructions:

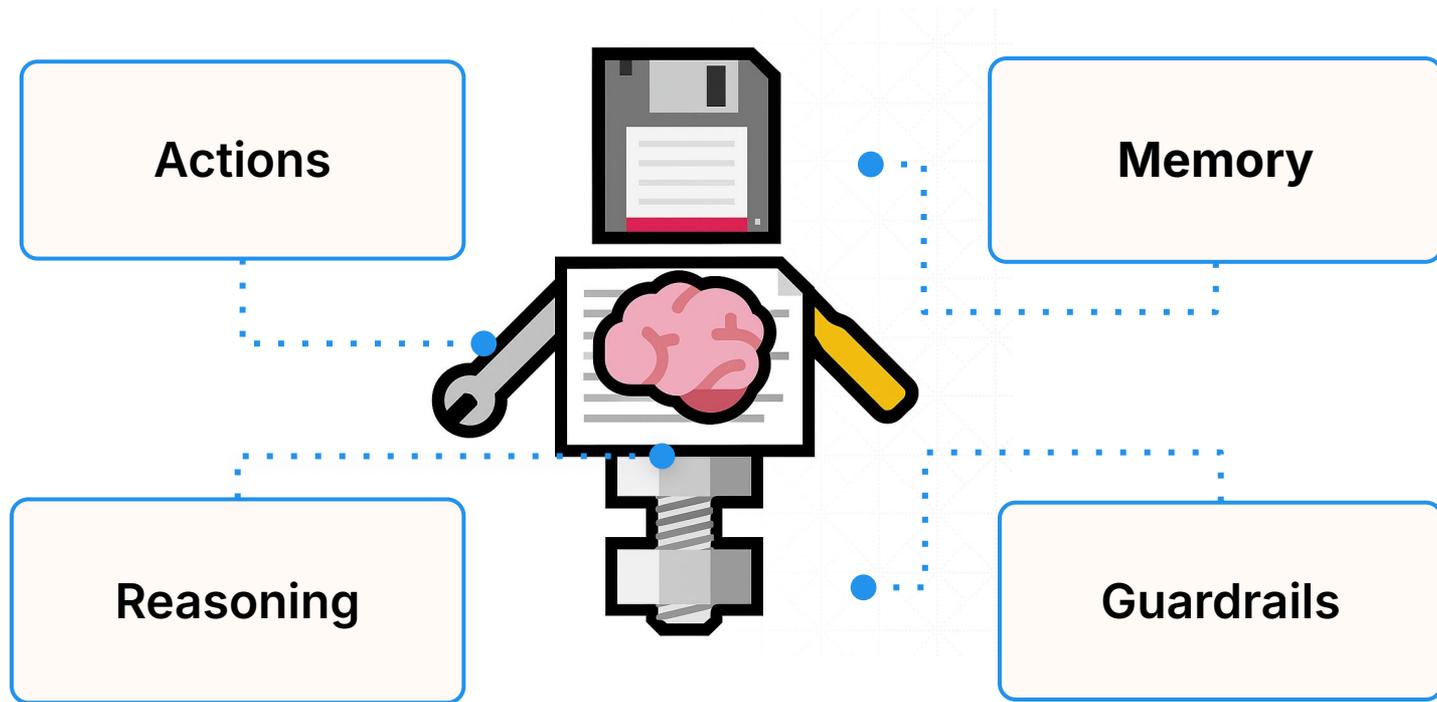
“Be an excellent assistant”

Tools:

upload file, web search, generate image



In order to build a great GenAI app, we now need to manage the information it puts into it's memory





Garbage In, Garbage Out



Short Term Memory is what you put into the prompt

Short term memory exists in the **context window** of the model

- ChatGPT can keep about 11,000 words in mind at one time. Beyond that, it gets confused

TRY: Uploading a short document and asking questions.
Now try uploading a document of over 100 pages.



Reference Memory is what you ask it to look up

- ChatGPT is not Google Search by default, it will not look outside of what it knows
- Your company's data will not be visible to ChatGPT unless you build a connector

TRY: Activate "Search the Web" on ChatGPT and search.
Or you can try activating a Connector



Long Term Memory is what it knows

- All large language models contain a great deal of knowledge baked in
- Your data enters OpenAI's long term memory every few months as a droplet

TRY: Ask ChatGPT "Until what date is your knowledge current"



Bankers must be stricter with memory management compared to retailers and other industries

- ◆ You need to manage what the GenAI app knows to reduce hallucinations
- ◆ Bankers must handle policy issues with ambiguous policies → KYC for example

Which is why high quality data governance is of the utmost importance



👉 Show of hands.

Have you met them in your data governance journey?



The Police

"Did you check with compliance?"



The Soloists

"I just need my data on a spreadsheet"



The Specialists

"Isn't that an IT problem?"



The Documenters

"Let me add that to the manual..."



From risk mitigation to value creation

The State of Data Governance

Organizations estimate that they **lose millions per year** struggling with data management challenges

>50%
of data is **dark**

(Splunk, 2019)

58%
of orgs believe that **complexity**
of data footprint limits value of
realizing data

(Veritas, 2020)



Reimagining Data Governance

Governance is miscast as a compliance exercise rather than as a strategic business enabler.

While pure compliance constraints potential, ignoring it exposes you to preventable risks.

Checks regulatory boxes
but limits value creation

Pure
Compliance-focused

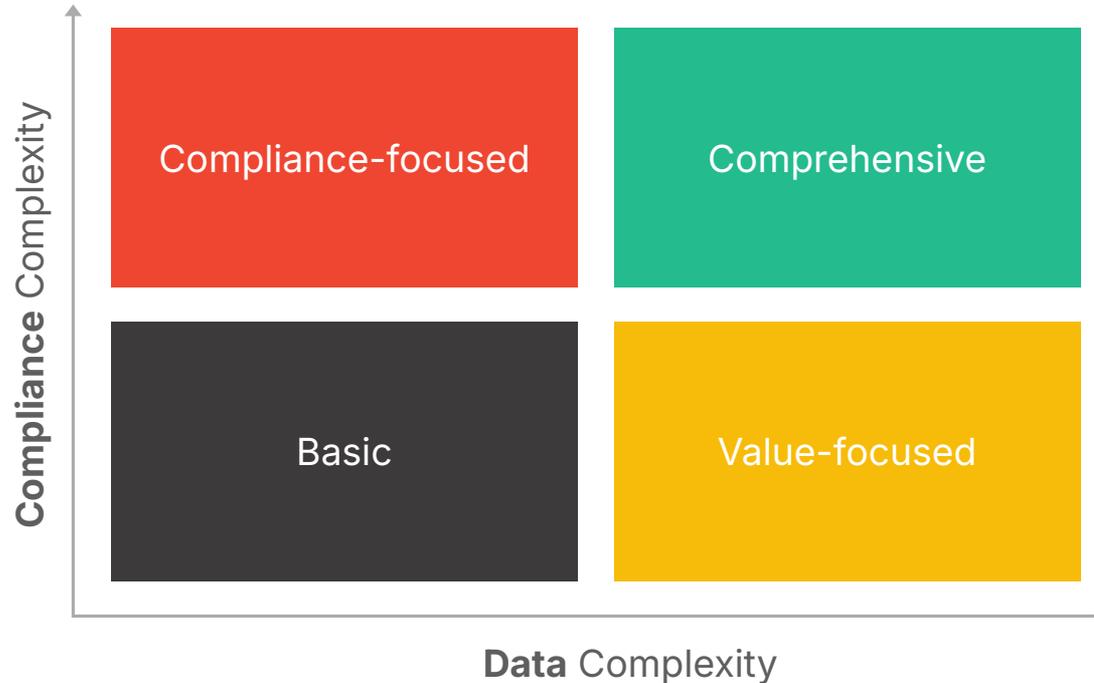
Pure
Value-focused

Drives innovation
but ignores critical risks



To turn **The Police** into allies, the goal is to find where guardrails meet innovation.

The sweet spot is finding where the your organization is based on the complexity of compliance and data.

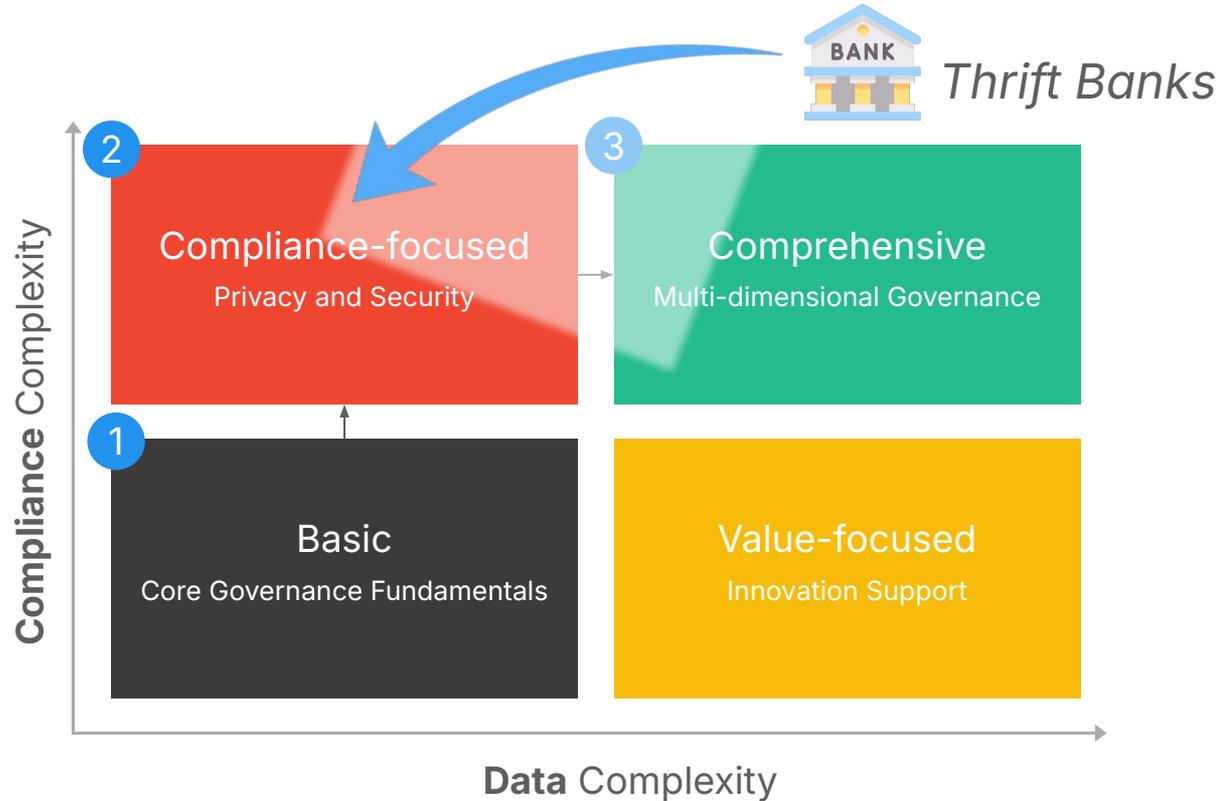




Reimagining Data Governance

Your governance focus will be different depending on your organization's complexity.

For example, banking which is regulated and has lots of business units is compliance-focused





Governance is often measured with **traditional metrics**, which fails to capture business impact.

When measured only by **activities**, it's true business value remains invisible to decision-makers.

Risk

Are we experiencing fewer data-related incidents?

Efficiency

Are we spending less on data management and operations?

Value

Are our key business metrics improving with better data?

Progress

Are we hitting our governance milestones and adoption targets?

"Traditional" Metrics

No. of Data Quality Rules Implemented

No. of Data Sources Catalogued

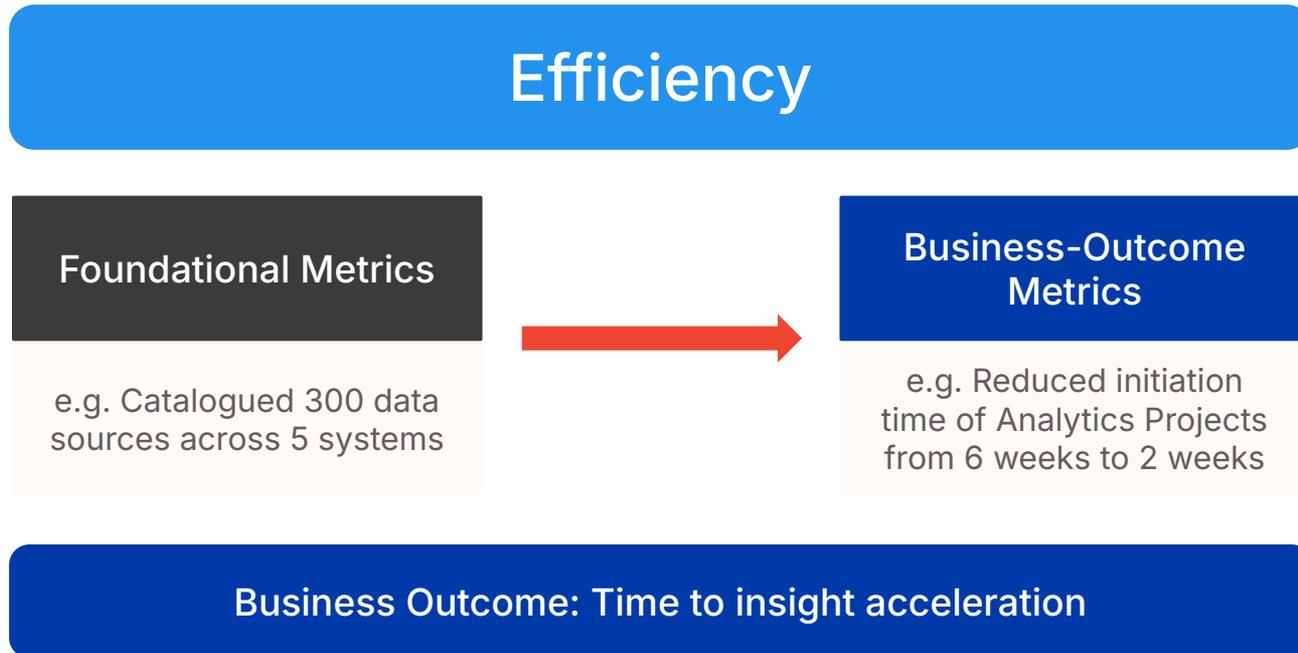
Data Completeness Percentage

Percentage of Data Stewards Trained



The Foundations

“Foundational” metrics are actually leading indicators to help operational management determine business value.





To win **The Soloists** as collaborators, translate metrics into tangible business wins and secure **continued investment**.

Risk

Are we experiencing fewer data-related incidents?

Efficiency

Are we spending less on data management and operations?

Value

Are our key business metrics improving with better data?

Progress

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"Foundational" Metrics

No. of Data Quality Rules Implemented

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Data Completeness Percentage

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Business-Outcome Metrics

Cost Reduction and Customer Satisfaction

Time to Insight Acceleration

Time to Market Acceleration

ROI Increase



The Foundations

Governance is perceived as a roadblock to innovation.

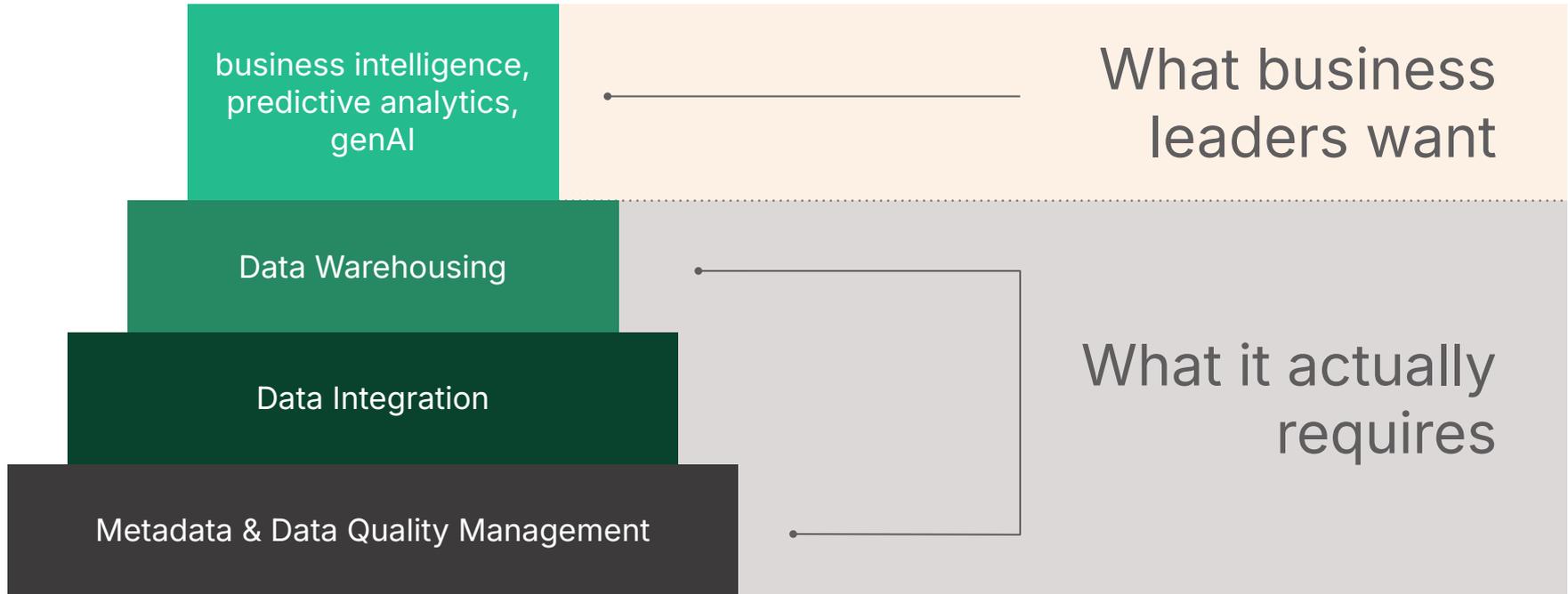
Executives demand **advanced and specialized capabilities**, and not compliance requirements that create bottlenecks.

business intelligence,
predictive analytics,
genAI

What business
leaders want



Advanced capabilities are built on solid data governance **foundations**.

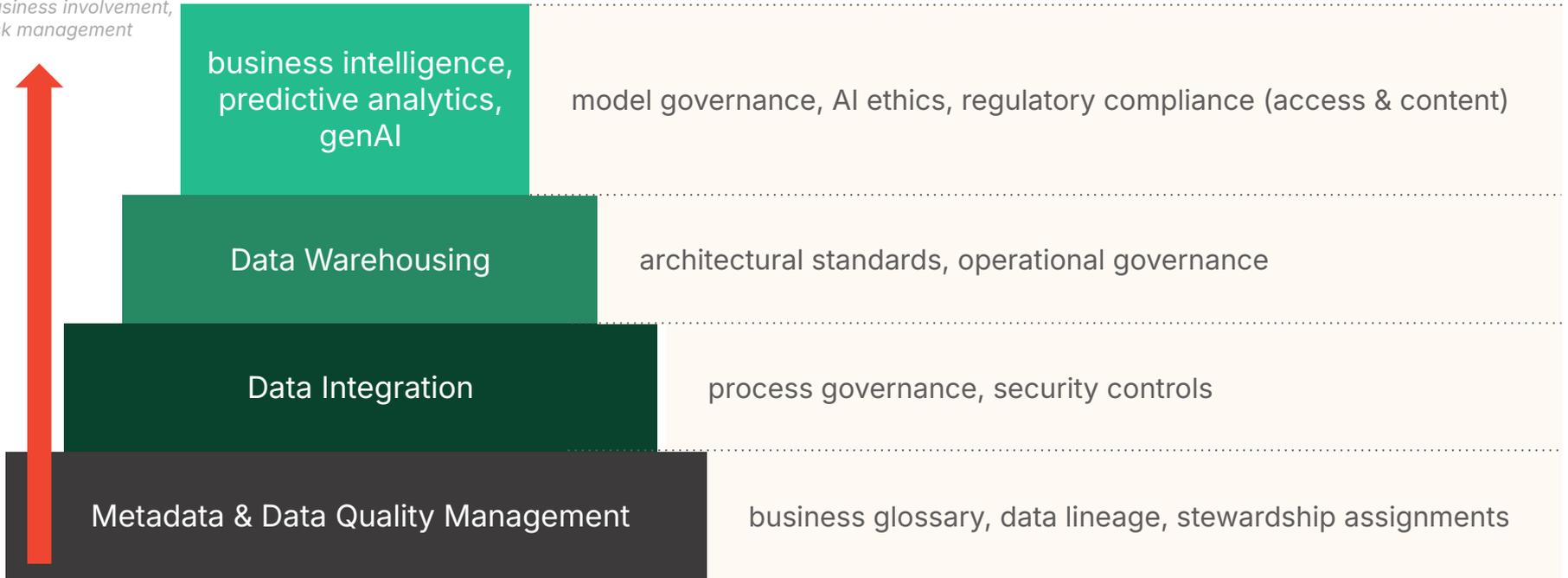




The Foundations

To engage **The Specialists**, collaborate on required data capabilities to deliver trusted insights and competitive advantage.

*governance complexities,
business involvement,
risk management*





Data Governance is your foundation for **trusted GenAI**

Else, you run the risk of hallucinations, bias, IP issues, compliance risks, inconsistent experiences.

	foundational processes	results
GenAI	<ul style="list-style-type: none">- model governance, AI ethics, regulatory compliance, refresh cycles	guardrails and quality content
Data Warehousing	<ul style="list-style-type: none">- content versioning, validity tracking- access control & audit logging	updated content for relevance and currency of GenAI outputs
Data Integration	<ul style="list-style-type: none">- source validation, content filtering, lineage tracking	reduce bias, brand protection
Metadata & Data Quality Management	<ul style="list-style-type: none">- source control & provenance tracking- quality standards- PII detection and sensitivity classification	reduced hallucinations, reliable response quality, protection of sensitive data



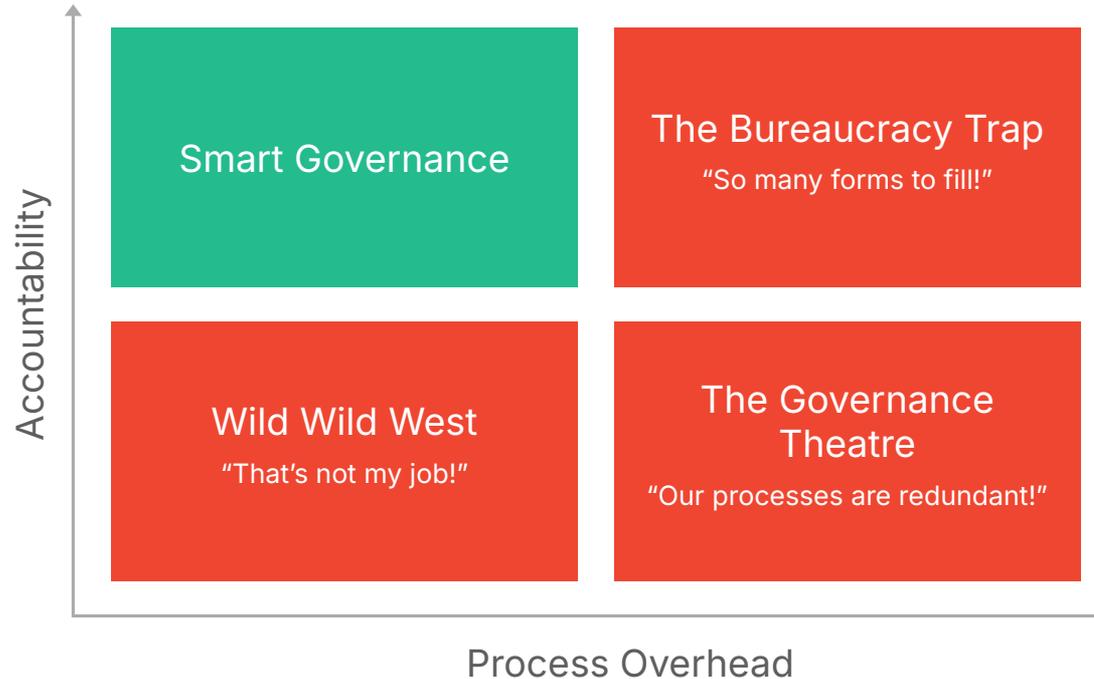
Governance is misconceived as bureaucratic processes.

This results in the trap of pushing organizations between performative processes or risky neglect.





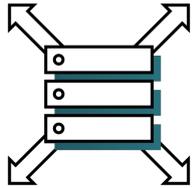
To rally **The Documenters**, you need to build in accountability within streamlined processes.





The Foundations

Smart governance is right-sized, efficient, and people-focused.



Right-sized Governance

Self-serve for low risk, Add approval workflows for medium risk, and Create multiple checkpoints for high risk



Process Efficiency

Automate where possible, and apply exception-based management



Clear **People** Roles

Provide role clarity with pre-defined roles and decision authority levels



Even perfect frameworks fail without people.

Success Blockers



The Police

"Did you check with compliance?"



The Soloists

"I just need my data on a spreadsheet"



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The Documenters

"Let me add that to the manual..."



Turn your skeptics into allies...

Allies



The Police
"Compliance by design"



The Soloists
"I need solutions, not spreadsheets"



The Specialists
"Shared challenges require shared ownership"



The Documenters
"Documentation enables scale not bureaucracy"



... and nurture your success drivers into champions.

Allies



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"Compliance by design"



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"Shared challenges require shared ownership"



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"Documentation enables scale not bureaucracy"

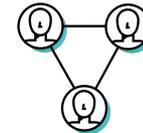
Champions



Executive Sponsors
"Governance is a strategic capability"



Data Product Owners
"Creating solutions with trusted data"



Cross-functional Councils
"Data Quality is a shared responsibility"



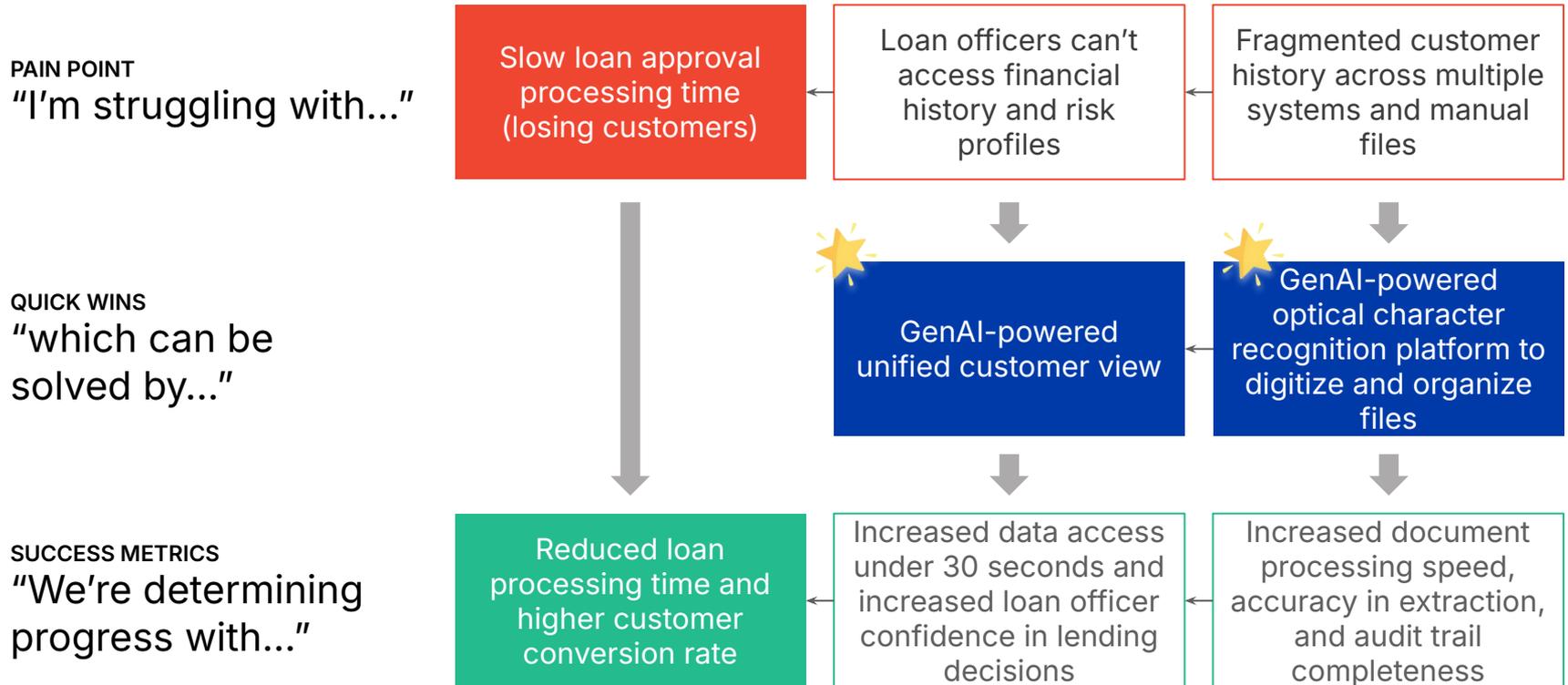
Data Stewards
"Enabling action through clear standards"



Your DG Use Case

Start with a winning use case

Look for problems where the pain is highest BUT the answer is most visible





Summary

Succeed with AI by aligning your DG towards business goals.

Identify where DG can shine
and build up your processes,
people, and technology

1. Know where you are.

Map your data, compliance complexity, current pain points, and risks.

2. Govern with purpose.

Show your team what investing in data governance unlocks for the organization.

3. Find your winning use case.

Look for painful problems with clear wins that also build on your data governance foundations.

Thank you!



**Thinking
Machines**
Data Science

Data Stories
stories.thinkingmachin.es

Press
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