



panintelligence

How AI Can Transform FCA Compliance in 2026

How Data-First Compliance and AI-Driven Insights Can Keep Customers Loyal and Regulators Happy

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Rising Regulatory Expectations

In 2026, the Financial Conduct Authority has continued to evolve its expectations around data, reporting, and oversight, placing greater emphasis on the ability of firms to provide timely, accurate, and fully auditable information on demand, rather than relying on periodic reporting cycles or manual processes that introduce delay and inconsistency.

At the same time, the FCA's position on artificial intelligence has become clearer, not through prescriptive rules, but through the expectation that existing regulatory principles must extend fully to AI-driven decisions.

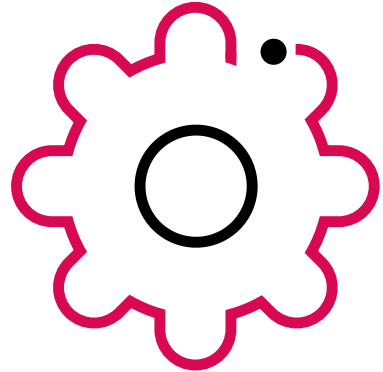


This means organisations must explain how outputs are generated, demonstrate control over the data and models that underpin them, and evidence that customer outcomes remain fair, consistent, and aligned to regulatory standards.

A Structural Challenge, Not a Tooling Problem

This combination of increased expectation and reduced prescription is significant, because it removes the ability to treat compliance as a contained function and instead requires firms to look more closely at the integrity of the systems, data models, and governance frameworks that underpin both their internal operations and the products they deliver to market.

For many organisations, this exposes a structural challenge: data is distributed across multiple systems, definitions are inconsistent, and the effort required to reconcile and validate outputs introduces both risk and delay at the point where accuracy and speed matter most.



The Implication Is Clear

Compliance is no longer defined by the ability to produce a report, but by the ability to stand behind it.

A Shift Towards Coherent, Trusted Systems

This is where the conversation begins to change, not from compliance to AI, but from fragmented tooling to coherent systems. Not from data availability to data integrity. And ultimately, not from obligation to opportunity.



At Panintelligence, we work with financial services organisations navigating this transition, helping them *bring together data, governance, and analytics into a single, trusted environment* that supports both regulatory requirements and commercial objectives.

This paper explores:

- The shift in detail
- The regulatory context
- The practical challenges
- The architectural considerations that underpin a more effective approach

The Regulatory Shift Is Forcing a Technology Decision

Financial services organisations are not struggling to produce reports. They are struggling to trust them.

Across most firms:

- Data is everywhere
- Dashboards are widely adopted
- Reporting processes are well established



Yet when a regulator, executive, or customer asks a straightforward question, the organisation often cannot produce a single, consistent answer without delay, reconciliation, or debate.

This is not a failure of effort. It is a failure of structure.

The Financial Conduct Authority has shifted its expectations. Reporting is no longer about submitting outputs at defined intervals. It is about being able to provide accurate, complete, and auditable data on demand, and to explain how that data has been derived.

This changes the nature of the problem entirely. What was once a reporting exercise is now a system-level requirement. Most organisations, however, are not architected for this.

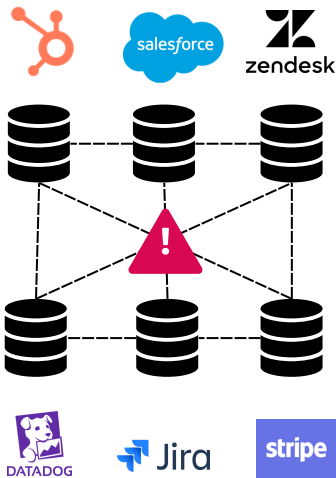
What's Possible When This Works:

Leading firms are recovering 3–4 full-time developer equivalents (£250k–£350k annually) by automating reporting.



But the real impact isn't cost. It's velocity:

- Decisions made in hours instead of days
- Regulatory responses produced in days instead of weeks
- Teams spending time on strategy instead of reconciliation.



Data sits across CRM systems, finance platforms, operational databases, and product environments, each with its own definitions, logic, and governance. Reporting tools sit on top, but they do not resolve the underlying inconsistency.

The result is predictable: data is duplicated, definitions drift, and reports diverge.

When Pressure Exposes the Problem

When pressure is applied, whether through a regulatory request or a board-level question—the organisation is forced into a manual process of extraction, reconciliation, and validation.

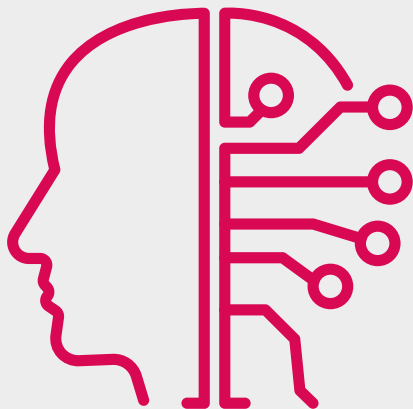
This introduces delay, increases risk, and erodes confidence in the output.

**This is not a reporting problem.
It is a coherence problem.**

AI Raises the Bar Further

The introduction of artificial intelligence only sharpens this issue. AI has the potential to accelerate analysis and automate decisions, but in regulated environments it also raises the bar: *outputs must be explainable, inputs must be traceable, and decisions must be defensible.*

If the underlying data is inconsistent or poorly governed, AI does not create clarity—it scales confusion.



A Technology Decision, Not a Reporting Decision

This is why the decision facing organisations has fundamentally changed. This is no longer about selecting a reporting tool or improving a dashboard. It is about determining whether your data, governance, and analytics architecture can support:

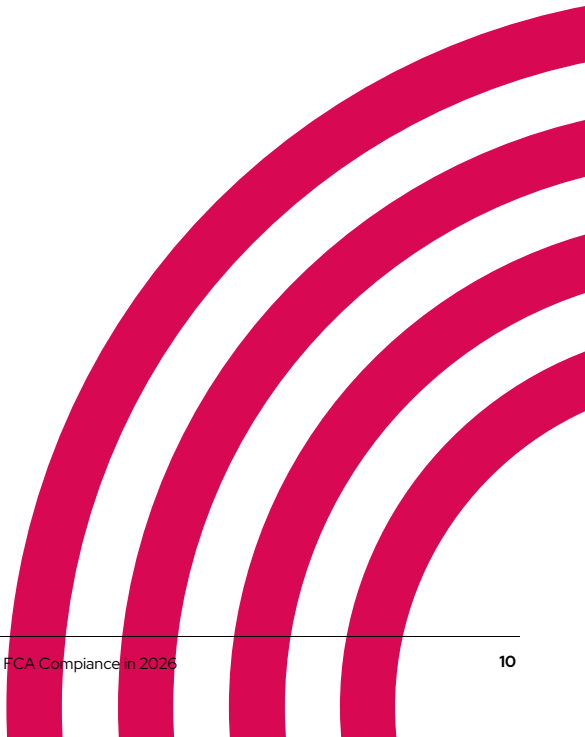
- Real-time, regulator-ready reporting
- Consistent outputs across internal and customer-facing use cases
- Explainable, controlled AI-driven decisions
- A single, trusted version of the truth



Firms that continue to treat compliance as a downstream activity will find themselves under increasing pressure. Firms that address the underlying structure will find something different:

- Compliance becomes faster
- Decisions become clearer
- Trust becomes measurable
- Reporting stops being a bottleneck.

The question is no longer whether you can produce the required reports. It is whether your organisation can produce them consistently, explain them clearly, and stand behind them with confidence.

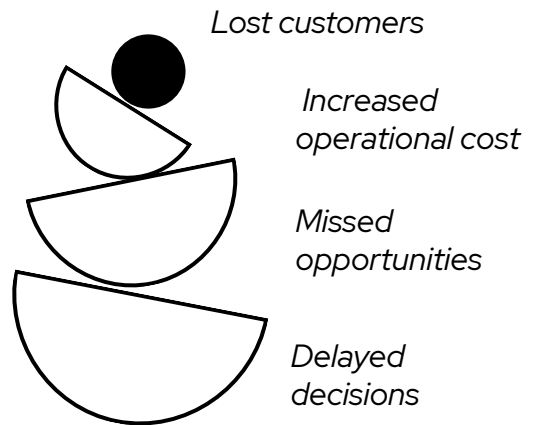


The Real Cost of Standing Still

Most organisations understand that compliance is important. Fewer understand what it is costing them.

The impact of fragmented data, manual reporting, and inconsistent governance does not sit neatly within a compliance function.

It shows up across the business, in delayed decisions, missed opportunities, increased operational cost, and ultimately, in lost customers.



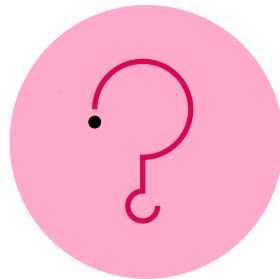
A Real Friday Evening Scenario:

A Head of Compliance spends Friday evening reconciling three conflicting versions of the same metric before submitting it to the regulator Monday morning. This shouldn't require a Friday evening. But in fragmented environments, it consistently does.

Across your organisation, how many Friday evenings is this costing?

How many team members are absorbing this burden invisibly?

How much of your planning and strategy time is being consumed by data validation rather than value creation?



The Compounding Nature of Compliance Failure

Compliance failure is rarely a single event. It is a pattern. A delay here. An inconsistency there. A report that needs to be reworked before it can be trusted. Individually, these issues appear manageable.

Collectively, they erode confidence in the organisation's ability to operate at scale. And in financial services, confidence is everything.

When reporting is slow or inconsistent, decision-making slows with it:

- Leadership teams hesitate
- Operational teams spend more time validating data than acting on it
- Customer-facing teams struggle to provide clear, consistent answers

This creates friction at every level of the organisation. It also creates cost.

The Hidden Cost and Risk of Manual Reporting

Manual reporting processes require significant time and effort, often involving multiple teams working across disconnected systems to extract, reconcile, and validate data.

In many firms, this duplication of effort is invisible, but it is substantial, consuming hundreds of hours that could otherwise be spent on higher-value activities.

More importantly, it introduces risk. When data is handled manually, error likelihood increases.

When definitions are inconsistent, misinterpretation likelihood increases.

And when reporting processes are slow, the organisation has less time to identify and correct issues before they become visible externally.

When Compliance Risk Becomes Commercial Risk

This is where compliance risk becomes commercial risk.

Customers rely on accurate, timely information to run their own operations, meet their own regulatory obligations, and make informed decisions.

When that information is delayed, inconsistent, or difficult to access, it impacts their experience directly.



And customers do not separate compliance from service.

If reporting fails, the service has failed.

The Impact on Customer Retention and Growth

This is reflected in switching behaviour. Customers will move. Not always immediately, but progressively, as trust erodes and alternatives become more attractive.



This creates a compounding effect:

- Increased operational cost
- Reduced efficiency
- Lower customer retention
- Slower growth

all driven by the inability to deliver consistent, trusted reporting.

The True Cost of Doing Nothing

The cost of standing still is not limited to compliance penalties or regulatory scrutiny. It is felt across the entire organisation, in the form of inefficiency, lost trust, and missed opportunity. And it increases over time.

As regulatory expectations continue to rise and as competitors invest in more coherent, data-driven approaches, the gap becomes more pronounced.

In 2026, the cost of doing nothing is no longer neutral. It is measurable. It is compounding, and it is already impacting performance.

Why Traditional BI and Point Solutions Fall Short

Most organisations already have reporting tools. Many have several. Dashboards are in place, data warehouses have been built, and in some cases, additional layers of analytics or AI have been introduced with the expectation that they will improve visibility and accelerate decision-making.

And yet, the core problem remains:

Insight exists, but decisions are still slow, inconsistent, and often contested.

The Challenge Across Teams

BI Team

You've deployed dashboards, but data definitions still diverge by department. You spend time reconciling versions before reports can be trusted.

Compliance

Reports are produced on time, but you can't fully explain inconsistencies without escalating to multiple data owners. Regulatory scrutiny requires deeper digging than your current tools support.

CFO

Numbers are available, but decision-making still pauses to validate underlying data. You need confidence, not just visibility.

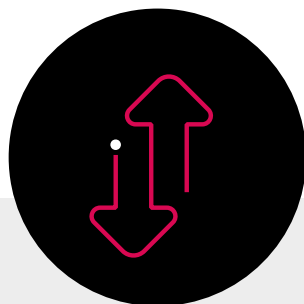
Fragmented Data Drives Inconsistency

This distinction matters.

Dashboards are built on top of multiple data sources, each with its own structure, logic, and definitions. Even where a data warehouse has been introduced, the process of ingesting, transforming, and modelling data introduces additional layers of complexity, often resulting in delays between when data is generated and when it becomes available for reporting.

Different teams rely on different versions of the same metric.

Reports produced for internal use do not always align with those shared externally. Time is spent reconciling numbers rather than acting on them.



A Limitation of Approach, Not Tools

This is not a failure of the tools themselves. It is a limitation of how they are applied.

Traditional BI tools are typically deployed as a layer on top of existing systems, rather than as part of a governed, integrated architecture.

They depend on the quality, consistency, and accessibility of the underlying data, but they do not enforce it.

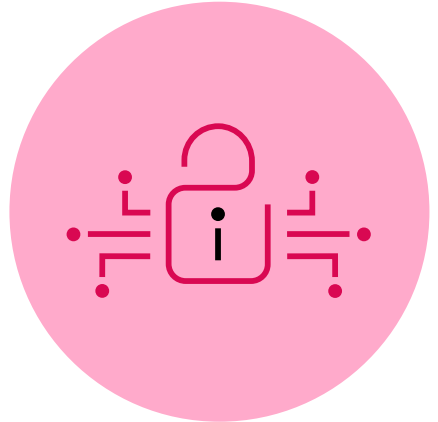
As a result, they often inherit the very problems they are intended to solve.

Complexity Increases in Regulated Environments

In regulated environments, these issues are amplified. It is not enough to present a number.

You must be able to explain:

- Where it came from
- How it was calculated
- Whether it is consistent across every context in which it is used



This is where point solutions begin to break down.

Adding more tools, whether for reporting, data preparation, or AI, can create the appearance of progress, but *without a coherent approach to data governance and architecture, each additional layer increases complexity.*

AI Exposes the Problem, It Doesn't Solve It

This is particularly evident when organisations attempt to introduce artificial intelligence into fragmented environments.

AI models rely on data that is:

- Consistent
- Complete
- Well-governed

When these conditions are not met, the outputs become difficult to trust, and even more difficult to defend, especially when decisions must be explained to regulators or customers.

In this context, AI does not simplify the problem. It exposes it.



If your current approach relies on layering tools on top of fragmented data, you are not solving the problem. You are managing it.

And as regulatory expectations continue to rise, that approach becomes progressively harder to sustain.

What Good Looks Like in 2026

By 2026, the gap between organisations that can respond with confidence and those that cannot is no longer subtle. It is visible in:

- How quickly questions are answered
- How consistently metrics align
- How confidently decisions are made

High performing firms are not necessarily those with the most data or the most tools.

They are the ones where data, reporting, and decision making operate as a coherent system.

1. A Single, Governed Source of Truth

Leading organisations have moved beyond fragmented reporting environments towards a model where data is accessed and used consistently across the business.



- Data is defined once and used consistently
- Metrics align across internal and external reporting
- Governance is applied at the point of access, not retrospectively.



When a number is presented, whether to a regulator, a customer, or an executive team, it does not need to be questioned. It is already trusted.

2. Real Time, Audit-Ready Reporting

In high-performing environments, reporting is no longer a process that is triggered periodically. It is a capability that is always available.

Organisations are able to produce regulator-ready outputs on demand, access current data without delay or manual intervention, and provide clear audit trails for every metric and report. This removes the need for last-minute reconciliation and significantly reduces risk.



3. Alignment Between Operational and Customer Reporting

One of the clearest indicators of maturity is consistency between what the organisation sees internally and what it shares externally.

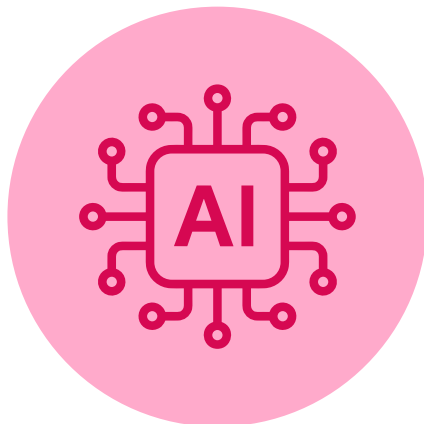
In high-performing organisations, the same underlying data and definitions are used to support internal decision-making, power customer-facing dashboards, and generate regulatory reports.

This creates alignment, reduces duplication, and reinforces trust.

4. AI That Is Embedded, Not Bolted On

Artificial intelligence is most effective when applied within a controlled, governed environment.

Leading firms are embedding AI directly into their reporting and operational workflows, where it can identify anomalies before they become issues, highlight trends and risks in real time, and support faster, more informed decision-making.



Crucially, outputs are explainable, inputs are governed, and decisions can be defended.

5. Compliance as a Capability, Not a Constraint

In high-performing organisations, compliance becomes embedded within products and operations, supported by real-time, trusted data, and becomes a driver of customer confidence and retention.



Customers rely on the organisation's reporting not just for information, but for their own compliance and decision making.

The Outcome: How It Feels to Operate This Way

When these elements come together, the experience shifts fundamentally.

- Reporting becomes faster and more reliable
- Decisions are made with greater clarity
- Operational friction disappears
- Customer trust is strengthened

And critically, the organisation is able to respond to regulatory, operational, and customer demands with confidence, without needing to pause, reconcile, or question the underlying data.

This is what defines the difference in 2026—not access to insight, but the ability to rely on it, and for organisations that have not yet reached this point, the contrast is becoming increasingly difficult to ignore.

How Leading Firms Are Solving This

The gap between aspiration and reality is well understood.

The question is how leading organisations are closing it, not through incremental improvements to existing reporting processes, and not by adding further layers of tooling, but by addressing the problem at its source, reshaping how data is accessed, governed, and used across the organisation.

1. From Manual Reporting to Automated, Continuous Output

In high-performing organisations, reporting is automated. Reports are generated on demand or on schedule, built on consistent, governed datasets, and delivered without manual intervention. This removes variability and ensures consistency regardless of who runs reports, when they are run, or how often they are required.

2. From Retrospective Analysis to Real Time Visibility

Leading firms are shifting towards real-time visibility, where data is available as events occur and decisions can be made with an up-to-date understanding. This enables faster response to emerging risks, earlier identification of anomalies, and more timely decision-making across teams.

3. From Isolated Use Cases to Integrated Workflows

Rather than existing as a separate activity, reporting becomes part of how the business operates day to day. This includes embedding dashboards within internal systems, providing customer-facing reporting directly within products, and aligning regulatory, operational, and customer reporting on the same data foundation.

4. From Reactive Compliance to Proactive Management

With a unified, governed data environment and real-time visibility, compliance moves from a reactive activity to a proactive capability. Organisations are able to detect anomalies before they result in reporting issues, monitor data quality continuously, and identify potential compliance risks early.

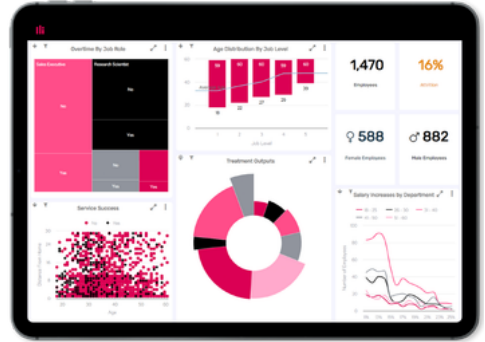
5. From Reporting as a Cost to Reporting as a Differentiator

Leading firms are rethinking the role of reporting within their business. Reporting is no longer viewed solely as a requirement. It becomes an asset. When organisations are able to provide accurate, timely, and accessible data; transparent and auditable reporting; and customer-facing insight that supports decision-making, they create value beyond compliance.

Introducing the Panintelligence Approach

If the challenge is coherence, then the solution is not another layer of tooling.

It is a different way of structuring how data, governance, and analytics work together.



Rather than treating reporting, analytics, and AI as separate capabilities, Panintelligence is designed to operate as a **single, governed layer** that sits across an organisation's existing data environment, enabling consistent, real-time access to trusted data without the need to move or replicate it.

Data in Place, Not Moved

At the core of the approach is a simple principle: data should remain where it is. Instead of extracting data into separate reporting systems or warehouses, Panintelligence connects directly to source systems, allowing queries to be executed in place, against live data.

This means no duplication of sensitive datasets, no lag between data creation and reporting, and no divergence between operational and reported figures. The result is a single, consistent view of the business, built on current data, not a copy of it.

Governance by Design, Not After the Fact

Governance is embedded into the way data is accessed and presented, through a semantic layer that defines metrics consistently, role-based access controls that enforce permissions, and centralised logic that ensures alignment across use cases.

This ensures that every output is built on the same definitions and governed in the same way. Trust is not added. It is built in.

One Platform Across Internal, Customer, and Regulatory Use Cases

The same underlying data and governance model is used to power internal dashboards and decision-making, deliver embedded analytics within customer products, and generate audit-ready regulatory reports.

This removes duplication, reduces inconsistency, and ensures that all stakeholders are working from the same version of the truth.

AI That Is Grounded, Explainable, and Controlled

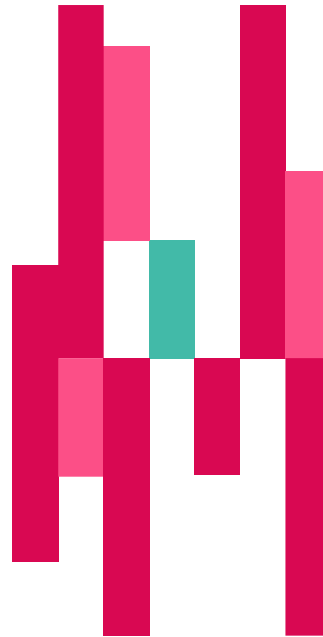
Artificial intelligence within Panintelligence is embedded directly into the reporting and analytics layer. This allows AI to summarise data and highlight key insights, identify trends and anomalies, and support faster, more informed decisions.

Crucially, all AI outputs are grounded in the governed data already available within the platform, which means no reliance on external or unverified data sources, full alignment with existing permissions and access controls, and outputs that can be explained and traced back to source data.

The Result: Coherence, Control, and Confidence

- ☑ Data is aligned
- ☑ Definitions are consistent
- ☑ Outputs are trusted
- ☑ Governance is enforced
- ☑ Access is managed
- ☑ Decisions are explainable
- ☑ Reports can be produced on demand
- ☑ Answers can be defended
- ☑ The organisation can operate without hesitation

This is what enables financial services firms to move beyond fragmented reporting and reactive compliance—not by adding more tools, *but by establishing a foundation where data, governance, and analytics operate as a single, trusted system.*



Six Use Cases and User Stories in Financial Services

1. Regulatory Reporting and FCA Readiness

A compliance team must produce accurate, audit-ready regulatory reports on demand, without relying on manual data consolidation.

Panintelligence ensures direct query across source systems (data is current), governed definitions (consistency across all outputs), automated reporting (reduced manual effort), and full data lineage (auditability).

Result: *Reports produced in hours, not days; consistent outputs across all submissions; reduced regulatory risk.*

2. Customer-Facing Compliance Reporting

A SaaS platform serving regulated customers needs to provide reporting that those customers can rely on for their own compliance obligations. Panintelligence provides embedded dashboards within the SaaS product, multi-tenant architecture, and shared data models ensuring consistency.

Result: *Reduced support overhead; increased customer satisfaction and retention; compliance becomes part of the customer experience.*

3. Executive Decision-Making and Board Reporting

Leadership teams require a clear, consistent view of performance across the business, without delays or conflicting information. Panintelligence delivers a single governed data layer, real-time dashboards, consistent metric definitions, and AI-driven summaries.

Result: *Faster decision-making; reduced time spent validating data; increased confidence at board level.*

4. Operational Monitoring and Risk Management

Operational teams need real-time visibility of key metrics and early warning indicators. Panintelligence provides real-time dashboards, AI-driven anomaly detection, threshold-based alerts, and drill-down capabilities.

Result: *Earlier identification of risks; reduced operational disruption; improved service delivery.*

5. Multi-Entity and Multi-Jurisdiction Reporting

An organisation operates across multiple entities or jurisdictions with different reporting requirements. Panintelligence delivers centralised governance applied across all entities, configurable reporting, reusable data models, and multi-tenant architecture.

Result: *Reduced duplication of effort; consistent reporting across jurisdictions; faster expansion into new markets.*

6. AI-Assisted Insight and Narrative Generation

Business users need to understand not just what is happening, but why, without requiring deep analytical expertise. Panintelligence provides AI-generated summaries of dashboards and reports, contextual explanations, integration within existing workflows, and outputs aligned to user permissions.

Result: *Faster understanding of key insights; reduced dependency on analysts; improved decision-making across teams.*

Buyer's Checklist

How to Evaluate a Compliance and AI Platform

How do you determine whether your current approach, or any potential solution, is capable of delivering this in practice?

This is not a typical technology selection. It is a decision about how your organisation will manage data, deliver insight, and evidence decisions under scrutiny.



- Data Architecture
- Governance and Control
- AI Capability
- Operational Fit
- Scalability
- Commercial Impact
- Implementation and Time to Value

1. Data Architecture – Where Does Your Data Live and How Is It Used?

Key Questions:

Does the platform move or replicate your data into a separate environment? Can it query data directly from source systems in real time? How does it handle multiple data sources with different structures? Does it introduce latency?

What Good Looks Like:

Data remains in place, reducing duplication and risk; real-time access to current data; consistent handling of multiple sources; no latency.

2. Governance and Control – Can You Trust the Output?

Key Questions:

Is there a central semantic layer defining metrics consistently? Are permissions enforced at the data and query level? Can you trace every output back to its source? How are changes to logic managed?

What Good Looks Like:

Governance applied by design, not retrospectively; consistent definitions across all use cases; full auditability.

3. AI Capability - Is It Useful and Defensible?

Key Questions:

Are AI outputs grounded in your governed data? Can insights be explained and traced back to source? Does AI respect user permissions? Is there a risk of generating unverified outputs?

What Good Looks Like:

AI embedded within governed data environment; outputs that are explainable and auditable; no reliance on external or uncontrolled data.

4. Operational Fit - Will It Work in Your Environment?

Key Questions:

Can the platform integrate with your existing systems? Does it support both internal and customer-facing use cases? Can it be embedded within your products? How easily can teams adopt it?

What Good Looks Like:

Seamless integration with existing data and systems; support for multiple use cases; high adoption across users.

5. Scalability – Will It Grow With You?

Key Questions:

Can the platform support multiple business units or customers? Does it scale across jurisdictions? Can data models and dashboards be reused? Does growth increase complexity or maintain consistency?

What Good Looks Like:

Multi-tenant or scalable architecture; reusable components; consistent governance as complexity increases.

6. Commercial Impact – Does It Deliver Measurable Value?

Key Questions:

Will this reduce the time and cost of reporting? Can it improve customer retention? Does it support faster decision-making? Can it create new revenue opportunities?

What Good Looks Like:

Clear reduction in operational overhead; improved consistency and speed; tangible impact on customer engagement.

7. Implementation and Time to Value – How Quickly Can You Realise Benefits?

Key Questions:

How long does implementation typically take? What level of effort is required from internal teams? Are there quick wins that demonstrate early value? How is success measured?

What Good Looks Like:

Structured onboarding approach; early delivery of value within weeks, not months; clear success criteria.

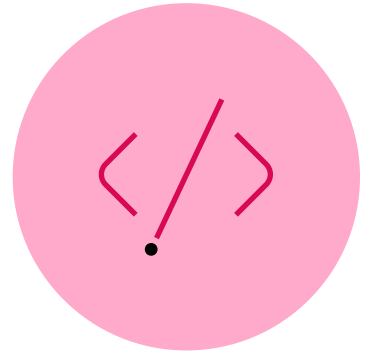
Build vs Buy vs Partner: Making the Strategic Decision

At some point, every organisation faces the same question:

Should we build this ourselves, buy a platform, or work with a partner?

On the surface, this appears to be a familiar technology decision. In practice, it is not.

You are defining how your organisation will govern its data, deliver insight, support regulatory compliance, and enable AI-driven decision-making. This is a strategic decision that impacts multiple functions.



The Case for Building Internally

For many organisations with strong engineering capability, the instinct is to build.

However, building a fully governed, scalable reporting and analytics environment introduces challenges that are often underestimated.

Building requires:

- Designing and maintaining data models across multiple systems
- Implementing consistent governance and access control
- Managing performance and scalability
- Ensuring auditability across all outputs
- Integrating governed AI capabilities



Each component is complex in isolation. Combined, they create a level of ongoing effort that extends far beyond initial delivery.

Common Challenges:

- **Time to value is long** - Months or years before delivering consistent outcomes
- **Governance becomes fragmented** - Different teams implement logic differently
- **Key person dependency emerges** - Knowledge sits with individuals
- **AI introduces additional risk** - Ensuring explainability and control adds complexity

In regulated environments, these challenges are amplified.

The Case for Buying a Platform

Buying a platform can accelerate delivery and reduce internal burden—if the platform is designed to operate effectively in regulated financial services environments.

Platforms solve for:

- Faster time to value
- Reduced engineering overhead
- Access to established capabilities and best practices
- Vendor-supported development



However, if the platform requires data movement, applies governance inconsistently, operates separately from operational systems, or introduces additional complexity, then the underlying problems remain—they are simply relocated.

The Case for Partnering

Increasingly, organisations are adopting a hybrid approach: buying a platform while working with a partner who understands the regulatory environment, architectural challenges, and practical realities of implementation.

This combines the speed and capability of a platform with the guidance and experience required to apply it effectively.

The Practical Trade-Off

Approach	What You Get	Trade-Off
Build	Full control and customisation	Time, complexity, and ongoing effort
Buy	Speed and pre-built capability	Only works if aligned to your architecture and governance
Partner	Balanced approach with expertise and delivery support	Less direct control than building

The Key Question

The question is not simply: *'Can we build this?'*

It is:

“Can we build and sustain this, at scale, under regulatory scrutiny, while continuing to deliver value to the business?”

For most organisations, that is where the answer becomes clearer.

Implementation in Practice: From Strategy to Delivery

At this point, the direction is clear. The challenge is *how to deliver it in a way that is practical, controlled, and capable of demonstrating value quickly.*

Because in financial services, implementation is where many initiatives succeed or fail.



A Phased, Outcome-Led Approach

Successful organisations do not attempt to solve everything at once. They prioritise, define clear use cases, establish measurable success criteria, and deliver in phases.

Stage 1: Establish the Foundation

Connect to core data sources (finance, CRM, operational systems), define key metrics and apply consistent logic, and configure roles, permissions, and access controls. The objective: create a trusted, governed baseline. Not a perfect model, but one that is consistent, controlled, and ready to support reporting.

Stage 2: Deliver a High-Value Use Case

Focus on a specific use case that delivers immediate value—often a regulatory report, a board-level dashboard, or a customer-facing reporting requirement. The key is that it is visible, measurable, and aligned to a real business need. This creates momentum and demonstrates that the approach works.

Stage 3: Automate and Scale

Schedule reports and dashboards, reuse data models and definitions across use cases, and expand access to additional teams and users. At this stage, organisations begin to see reduction in manual effort, increased consistency, and broader adoption.

Stage 4: Extend Across the Organisation

With a proven foundation in place, the model can be extended to additional regulatory or operational reporting, customer-facing dashboards embedded within products, and AI-driven insights. Because governance and data consistency are already established, expansion reinforces coherence rather than introducing fragmentation.

Time to Value: Weeks, Not Months

A structured, use-case-led approach enables initial value to be delivered within weeks, early wins that build stakeholder confidence, and continuous delivery rather than delayed release.

This is critical because demonstrating value early reduces resistance, accelerates adoption, and ensures momentum.

What Success Looks Like

Successful implementations share common characteristics:

- A clear starting point aligned to a real business need
- Early delivery of visible, measurable value
- Consistent governance applied across all outputs
- Progressive expansion without increasing complexity



The result is not a one-off project. It is a capability that grows with the organisation.

Quantifying the Impact: From Effort to Value

Beyond operational improvements, organisations are increasingly modelling the financial impact of reporting transformation using structured ROI frameworks.

The pattern is consistent: 30-40% of developer and data team capacity is consumed by reporting, data preparation, and reconciliation.

When this is addressed, the impact is immediate and measurable.



30-40%

of capacity spent on reporting, data preparation, and reconciliation

Example ROI Profile (Based on Financial Services Benchmark)

Using a representative model:

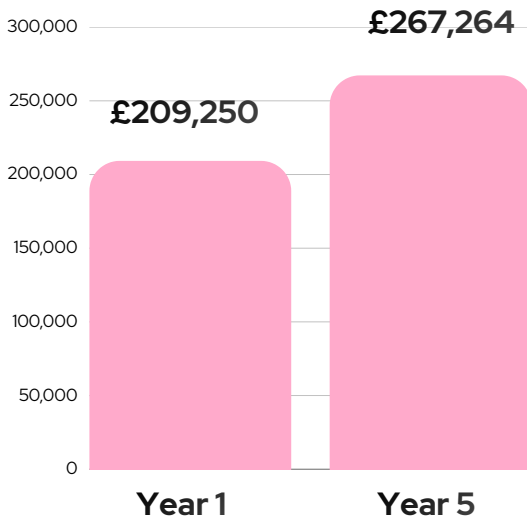
- 13 developers in scope
- £70,000 average fully loaded cost per developer
- 40% of time spent on BI and reporting
- 75% reduction in reporting effort achievable

This results in **£273,000** annual productivity recovered in Year 1- equivalent to approximately 3.9 full-time developers.

Five-Year Financial Impact

Metric	Value
Total Benefits	£1,449,394
Total Costs	£223,750
Net Benefit	£1,225,644
ROI	547%
Net Present Value (NPV)	£970,457

Return Profile



Year 1 net benefit: £209,250 with payback achieved within the first year.

By Year 5, annual net benefit reaches £267,264.

What This Means in Practice

Time that was previously spent extracting data, reconciling reports, and validating outputs is redirected towards product development, customer experience, and revenue-generating initiatives.

**Not just reducing cost, but
increasing organisational
velocity.**

Your Next Steps - From Insight to Action

If there is one consistent theme throughout this guide, it is that the challenge facing financial services organisations today is not a lack of data, and it is not a lack of tooling. It is a lack of coherence in how that data is brought together, governed, and ultimately used to support decisions that must stand up under scrutiny.

That is not a small issue to resolve, and it is not one that can be addressed through incremental change alone. What has shifted is not just regulatory expectation, but the level of accountability that sits behind it.



Organisations are now expected not only to produce accurate outputs, but to explain them, defend them, and do so consistently across every context in which they are used.

Start with Clarity, Not Assumption

The most effective starting point is not to look at tools, but to step back and ask a more fundamental question about how coherent your current environment actually is.

Where does your data sit today? How consistently is it defined across the organisation? How long does it take to produce something you would confidently stand behind in front of a regulator? How often are teams spending time validating outputs, rather than acting on them?

Define What 'Good' Looks Like for You

There is no single model that applies to every organisation, but there are consistent outcomes that matter:

- The ability to produce regulator-ready outputs on demand
- Consistency between what is seen internally
- What is shared externally
- A reduction in manual effort and an increase in confidence

These must be defined clearly and be measurable.

Focus on What Matters First

One of the most common mistakes is organisations trying to solve everything at once. A far more effective approach is to start with a single, high-impact use case—something that is visible, that matters to the business, and that can demonstrate value quickly.

Prove the model, then scale it.

Think Structurally, Not Tactically

This is a structural decision, not a tooling decision. It is about how data is accessed, how it is governed, and how consistently it is used across the organisation.

Technology is an enabler of that. But without the right structure, it will not solve the problem.

Move with Intent, Not Perfection

The organisations making the most progress are not those that have everything figured out at the outset. They are the ones that establish a clear foundation, move with intent, and build from there.

A Practical Next Step

The most effective starting point is a focused, structured engagement that allows you to assess your current position and demonstrate what is possible in a controlled way.

This typically involves:

1

Identifying a high-impact use case

2

Connecting to a small number of relevant data sources

3

Establishing governance and consistency at the point of access

4

Delivering a working output that can be tested, validated, and used

In a matter of weeks, this provides a clear view of how your data behaves in practice, evidence of what can be achieved with a governed approach, and a tangible outcome that can be shared internally.

Ready to Move Forward?

Book a demo today to see how leading financial services firms are moving from fragmented reporting to governed, real-time intelligence.

In 30 minutes, we'll assess your environment and outline a focused path forward tailored to your specific challenges.



If this resonates with your current challenges, the next step is a conversation. Not about products or features, but about your environment, your constraints, and the outcomes you are looking to achieve.

From there, we can explore where the greatest impact sits within your organisation, define a focused starting point, and outline a practical path forward that delivers value quickly.

Because at this stage, the question is no longer whether this approach works. It is whether your organisation is ready to take advantage of it.

[Book a Free Demo](#)