DATA | AI | CLOUD | CYBERSECURITY

DIGITAL EDGE

Issue009

Special Report...

TOP 10 CIOs in BANKING & FINANCE

UK, Ireland & Europe

Exclusive Interview

WENDY REDSHAW

Chief Digital Information Officer, Retail, NatWest Group

KIRAN MAHIL

Chief Information Officer Retail Products, Nationwide

STEWART ALLAN

Chief Digital and Information Officer, Weatherbys

Also in this issue: **RIZWAN FAROOQUI & RICHARD HENRY** - *Chasing the Golden Record*
GURO BERGAN & COLIN BURKE - **STATE OF THE NATION** - *Plus all our Regular Features*

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editorsnotes

The line between technology and data leadership is no longer just blurred. It has been removed completely. Some would say forever.

For years, the two lived in separate offices. CIO's ran infrastructure, operations and delivery. Data leaders guarded governance, quality and insight. Tidy, sensible, and in some cases a little confusion over reporting lines, but generally this was how it worked. That is now thoroughly obsolete.
Why? Well, evidence points firmly at AI.

Boards no longer treat data as a specialist hobby running alongside the business. They treat it as the bedrock beneath every customer experience, every operational fix, every AI ambition. And responsibility for that bedrock is sliding steadily towards the CIO's desk.
That shift sits at the heart of this issue.

Our cover feature celebrates the Digital Edge Top 10 CIOs in Banking & Finance 2026, recognising the leaders shaping one of the world's most complex, most regulated, and least forgiving industries. Topping the list is Wendy Redshaw, Chief Digital Information Officer for Retail Banking at NatWest, who speaks with rare clarity about leadership, trust and building places where people actually succeed.

Joining her in the top three are Kiran Mahil of Nationwide Building Society and Stewart Allan of Weatherbys Private Bank. Both prove that great technology leadership is as much about judgment and people as it is about platforms.

The convergence theme runs throughout. Kyle Winterbottom, CEO of Orbition Group and sponsor of this year's programme, examines the changing bond between CIOs, data leaders and AI: success hinges less on the technology than on the data feeding it. Rizwan Farouqui and the team at BluestoneX show how AI accelerates data management and delivers measurable outcomes. Honeycomb explores observability in systems that grow more tangled by the quarter. And the latest State of the Nation report from Women in Data® remains essential reading for anyone serious about talent and the future workforce.

The CIO's role is expanding. The rules are being rewritten.

As always, thank you for reading Digital Edge. Enjoy the issue.

James Pepper
Editor-in-Chief

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FRONT COVER:

Wendy Redshaw
Chief Digital Information Officer, Retail, NatWest Group

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DIGITAL EDGE

contents

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TOP 10 CIO'S IN BANKING & FINANCE

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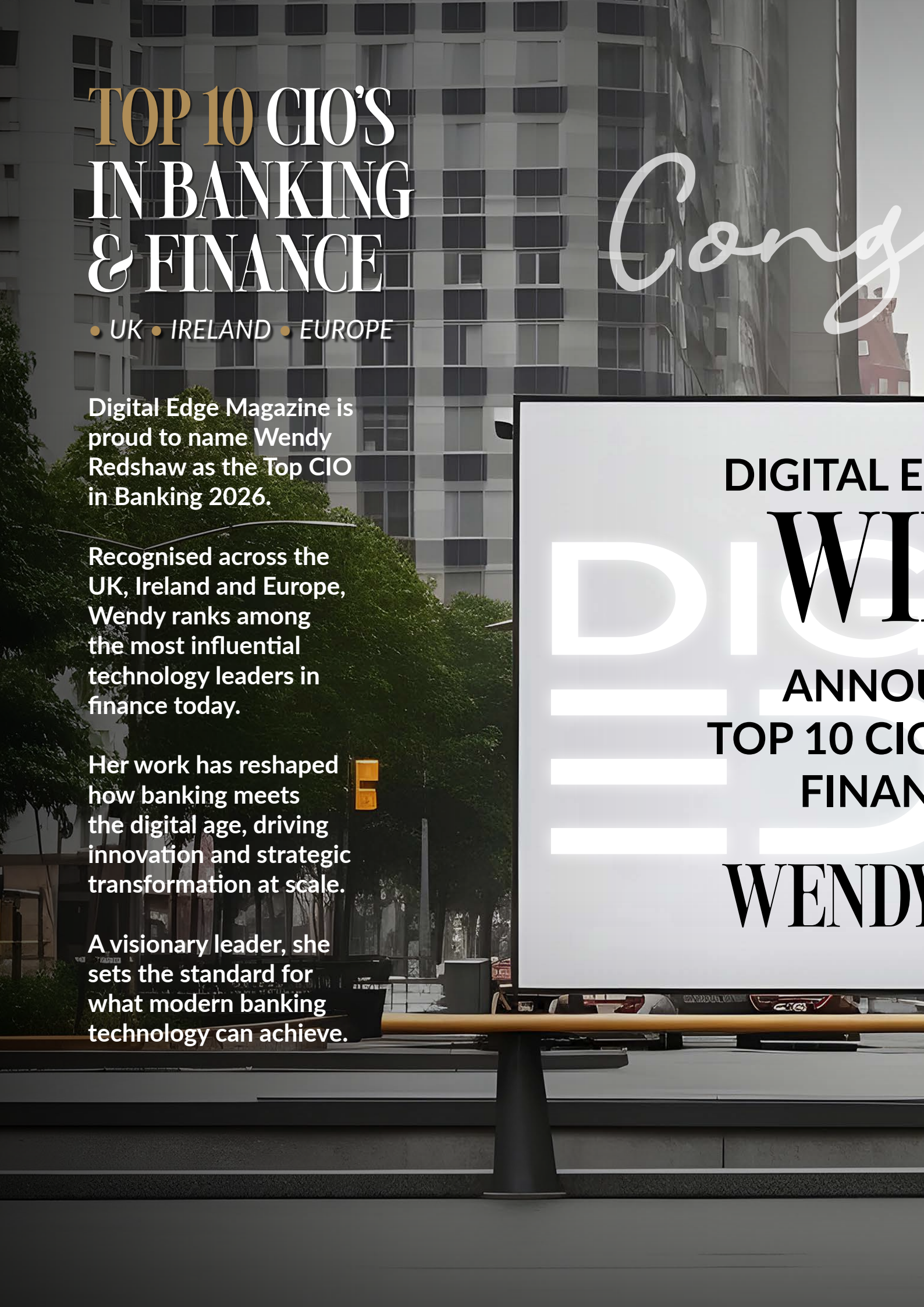
Digital Edge Magazine is proud to name Wendy Redshaw as the Top CIO in Banking 2026.

Recognised across the UK, Ireland and Europe, Wendy ranks among the most influential technology leaders in finance today.

Her work has reshaped how banking meets the digital age, driving innovation and strategic transformation at scale.

A visionary leader, she sets the standard for what modern banking technology can achieve.



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Next: exclusive interview with Wendy...

Wendy Redshaw

Chief Digital Information Officer, Retail, NatWest Group

Trust, Transformation, Technology & Beyond

As she prepares to step down from one of the most demanding roles in banking, Wendy Redshaw reflects on eight years of transforming NatWest's retail technology from the inside out.

NatWest

» **WENDY REDSHAW** - *Chief Digital Information Officer, Retail, NatWest Group*

There's a version of this story that writes itself: a senior technology leader at one of the UK's biggest banks; a decade of digital transformation; cloud migrations; legacy modernisation; 19 million customers; and 96% of their needs now met through digital channels. Tick, tick, tick.

Wendy Redshaw isn't interested in that version.

"What I'm most proud of isn't any single piece of technology or programme," she says. "It's how we've brought everything together to create something that feels cohesive and genuinely impactful for our customers."

I interrupt briefly to add a line that is often true of these types of interviews: "The technology is often the easier part."

It's a line we both return to more than once, not as a throwaway expression of humility, but as a conviction she has spent the better part of her career building evidence for. As CDIO of NatWest Retail Banking, Redshaw has led a wide-ranging transformation spanning the full customer and technology landscape, from the mobile app millions rely on for everyday banking to the evolution of the underlying platforms that now enable real-time, always-on, and increasingly personalised services.

What I'm most proud of isn't any single piece of technology or programme, It's how we've brought everything together to create something that feels cohesive and genuinely impactful for our customers.

She has navigated regulatory pressure, the seismic shift to public cloud, and the cultural change that all of the above requires.

She has also consistently put people at the centre of it all. Leading by example, with a real openness that I have witnessed in person, she creates a sense of trust that can be felt throughout the room as she speaks: honestly, often excitedly, and always with an ability to convey her message to all levels of expertise, often through an analogy about gardening, cars, or some other laypersons terms.

That tension, between the relentless demands of enterprise technology and the fundamentally human work of leadership, is where this conversation keeps landing. And it's what makes Redshaw's perspective worth listening to, particularly now, as the industry grapples with AI's arrival in the enterprise, the ongoing challenge of legacy modernisation, and the question of what kind of leaders the next era of banking technology actually needs.

"One of the biggest lessons in being a leader is that you don't get to decide whether you're a role model, or whether you influence or positively impact someone. Others make that decision about you for themselves, often when you're not even aware of it."

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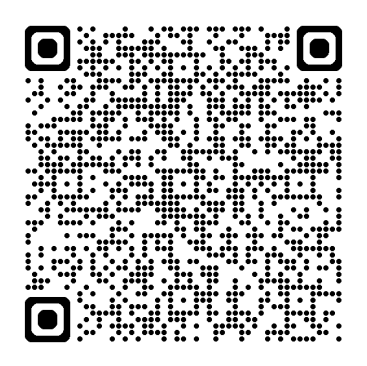

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REIMAGINING BANKING IN THE AGE OF AI

A PERSPECTIVE ON DRIVING INTELLIGENT AND SCALABLE CHANGE

The Shift Toward Intelligent Banking

Banking today stands at a defining inflection point. Rapidly evolving customer expectations, increasing regulatory complexity and the accelerating adoption of AI are fundamentally reshaping how financial institutions operate and compete.

What was once a journey of digital transformation has now evolved into a broader mandate; building intelligent, adaptive enterprises capable of continuous innovation, resilience and customer-centricity.

For one of the leading banks in the UK, this shift has been approached not merely as a technology evolution, but as a strategic enterprise transformation - one that integrates business priorities, technology modernization and operational excellence.

Enabling this journey has been a long-standing strategic collaboration with Infosys, spanning over 23 years, a relationship built on delivery excellence and one that is continuously evolving alongside the bank's transformation priorities.

DRIVING TRANSFORMATION THROUGH STRATEGIC COLLABORATION

Over the course of this multi-decade engagement, Infosys' collaboration with the bank has evolved significantly, moving beyond traditional delivery models to a more integrated, co-creation-led approach.

This evolution reflects a broader shift in the banking industry, where sustained transformation requires deep collaboration, shared accountability and continuous alignment between strategy and execution.

A defining characteristic of this transformation journey has been the successful delivery of complex, enterprise-wide programs spanning multiple domains and stakeholders.

Executing transformation at this scale required precision, resilience and seamless coordination across the organization. Through strong governance, industrialized delivery frameworks and rapid mobilization, Infosys helped enable a smooth transition while maintaining operational continuity and customer confidence.

REIMAGINING CUSTOMER ENGAGEMENT THROUGH AI AND CLOUD

As banking transitions towards more experience-led models, customer engagement has emerged as a key transformation pillar.

Working as a strategic partner in modernizing the contact center ecosystem using AWS Connect, Infosys has supported the shift towards:

Intelligent, AI-driven customer interactions

Enhanced automation across service channels

Greater personalization at scale

This transformation goes beyond operational efficiency. It reflects a deeper industry trend where customer experience is increasingly powered by data, AI and real-time insights, enabling more proactive, responsive and context-aware engagement. Infosys brings additional depth to this space through Infosys Topaz and Infosys Cobalt, its AI and cloud platforms designed to accelerate enterprise intelligence and cloud-led transformation.

ACCELERATING LEGACY MODERNIZATION THROUGH AI

While customer-facing transformation is critical, long-term agility ultimately depends on modernizing the technology foundations underneath the enterprise.

For many banks, this remains one of the industry's most complex challenges, navigating decades of interconnected legacy systems while continuing to deliver operational stability.

To address this, Infosys has adopted an AI-led legacy modernization approach, in collaboration with AWS, it's a shift away from traditional approaches to legacy transformation. It combines AI-enabled engineering powered by Kiro, contextual system understanding and accelerated delivery methodologies to simplify deeply interconnected environments and unlock faster, more confident transformation.

Infosys further strengthens this modernization capability through Infosys Topaz Fabric — its AI-powered application modernization platform designed to help enterprises systematically deconstruct, reimagine and re-engineer legacy landscapes at scale.

FROM TRANSFORMATION PROGRAMS TO CONTINUOUS EVOLUTION

Taken together, these initiatives represent something larger than individual technology programs.

They reflect the evolution of a long-term partnership built on trust, co-creation and a shared belief that the future of banking will be shaped by organizations capable of continuously learning, adapting and innovating at scale.

As the industry moves towards AI-first operations and increasingly intelligent enterprises, the ability to modernize continuously while balancing resilience, customer experience and operational excellence will become a defining competitive advantage.

With strong foundations already in place, Bank and Infosys are demonstrating how sustained transformation partnerships can move beyond modernization alone, helping create the foundations for the next era of intelligent banking.

Discover Infosys >

Jay Nair highlights:

"AI is fundamentally changing how we approach legacy transformation, enabling us to understand, simplify and modernize systems in ways that were not previously possible."

As a strategic partner, Infosys would like to extend congratulations to **Wendy Redshaw**, the CDIO for NatWest Group's Retail Bank, for being named the leading **CIO in banking and financial services in the UK and Europe** by **Digital Edge Magazine in 2026.**

HOW YOU SHOW UP

Ask Wendy Redshaw about her leadership philosophy, and she doesn't reach for a framework. She talks about behaviour.

"Leadership is about how you show up," she says, "and the behaviours you choose."

It sounds simple. It isn't. Redshaw has been thinking about this since the early stages of her career, navigating an industry that, for much of its history, equated technical seniority with authority, and authority with the need to have all the answers. She rejected that model early, not as an ideological position, but because it didn't work.

"One of the biggest lessons in being a leader is that you don't get to decide whether you're a role model. You just are one. That changes how you think about every interaction."

What followed from that realisation was a set of commitments that now define her leadership identity: radical candour, authenticity, and a genuine investment in the growth of the people around her. These aren't soft concepts at Redshaw's level. In an organisation as large and complex as NatWest, where decisions made in technology functions have direct consequences for millions of retail customers, how a leader behaves under pressure matters. How they communicate, how they handle failure, and how they respond when things go wrong shape organisational culture in ways that no strategy document can.

"Being open and clear really matters," she says. "And authenticity is vital to building the trust you need to truly lead at this level."

She is careful to distinguish between growth and performance. Leadership, she argues, stretches you, but it shouldn't require you to become someone you're not.

This isn't abstract. For Redshaw, it has practical consequences for how NatWest Retail Banking recruits, develops, and retains technology talent. In a competitive market where experienced technologists have no shortage of options, culture is a real variable. The kind of environment you create, whether people feel safe to speak up, to fail, and to learn, determines who stays and who leaves, and, by extension, what you can build.

"Some of the most formative experiences have come when things didn't go smoothly. I've spent time challenging the status quo and surfacing assumptions that need to be addressed."

TRUST AS INFRASTRUCTURE

If there's a single concept that runs through everything Redshaw talks about, it's trust. Not trust in the abstract, motivational-poster sense. Trust is something operational, as hard to build as a core banking system and far easier to destroy.

“Trust is hard won and easily lost.”

She means this at every level: the trust of customers, regulators, colleagues, and the trust that defines the relationship between NatWest and its technology partners. Each of these is distinct in its nature but connected in its consequence. Lose one, and the others weaken.

For retail banking, customer trust is existential. The relationship between a bank and its customers is built on a promise that is, at its core, a technology promise: your money will be where you expect it to be. The system will work. When you need access, you’ll have it. When something goes wrong, it will be fixed. The digital transformation of retail banking has raised the bar for what it takes to fulfil that promise, and the stakes for what it costs when it falls short.


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Redshaw describes trust as something you build through four things: “tending, consistency, clarity, and authenticity.” It’s a formulation worth unpacking. Tending suggests ongoing effort, and the recognition that trust doesn’t maintain itself. Consistency is the operational reality. You can’t be a different bank on different days. Clarity means people know what to expect from you. And authenticity is the thread that holds the rest together, because it is the quality that makes the other three credible.

In practical terms, trust is the foundation on which every other transformation initiative runs. NatWest serves 19 million customers. The decisions Redshaw and her teams make about system architecture, cloud migration, data governance, and AI deployment are not made in isolation. They are made with that number in mind, and with the understanding that each of those customers has, on some level, extended a form of trust that the bank must continuously earn.

“When you design and engineer things well, great experiences and strong security go hand in hand.”

That statement cuts against a persistent industry assumption: the idea that security and convenience are inherently in tension, and that you trade one for the other. Redshaw doesn’t accept the trade-off, and her teams have spent years working to solve for both.

“Ultimately, the biggest shift has been in mindset. There’s now a much stronger sense that everyone, wherever they sit, is connected to delivering value for customers.”

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THE ART OF DOING BOTH

One of the most persistent myths in enterprise technology is that transformation and stability are opposing forces. You can either modernise aggressively or run a reliable operation, but not both simultaneously. This tension is not theoretical. It is a daily operational reality.

Redshaw has a clear view on it.

“Historically, organisations felt they had to choose between running the bank and transforming it. What we’ve leaned into is doing both - maintaining critical systems while continuously renewing and modernising them.”

This is harder than it sounds. Legacy modernisation in banking is genuinely one of the most complex challenges in enterprise technology. These aren’t outdated software packages you can swap out over a weekend. They are deeply embedded, often interdependent systems that carry the full weight of regulatory obligation, customer data, and operational continuity. Every change carries risk. Every migration requires sequencing. And the business needs to keep running and developing while you’re doing it.

“Legacy platforms don’t disappear overnight,” she says. “So we carefully manage how services are transitioned and, ultimately, retired.”

The approach she describes is methodical rather than transformational in the big-bang sense. The direction of travel is clear; the pace is deliberate.

“You need a clear direction of travel, but you don’t want to lock yourself into the wrong solution too early.”

This is wisdom that is easy to state and genuinely difficult to operationalise amid heightened expectations for pace and vendors pitching “silver bullets”.

The discipline it requires, the ability to hold firm to a strategic direction while remaining genuinely flexible in execution, is a form of organisational maturity that many enterprises are still working towards.

What does that look like in practice? Redshaw points to NatWest’s decision to move the mobile middle tier to the public cloud as one of the defining moments of

the retail technology transformation. At the time, it was a pioneering move for a bank of NatWest's scale and regulatory profile. The mobile channel had become a primary touchpoint for customers: the place where the relationship happened, where trust was built or broken, and where the experience of digital-native challengers was increasingly setting expectations.

Moving that tier to public cloud was not simply a technical decision. It was a signal about the direction of travel, and it required building confidence within the team, with regulators, and across the most senior levels of the organisation.

It worked. And it set a template for how subsequent transformation decisions would be made: with technical rigour, commercial discipline, and a clear line back to the customer outcome that justified the risk.

"I'm most proud that we've made meaningful progress across multiple dimensions: technology, operations, customer experience, and culture. We've brought them together in a way that delivers at scale, safely and consistently."

WHAT CUSTOMERS ACTUALLY WANT

Serving retail customers at NatWest's scale is no one-size-fits-all task. The range in demographics alone means that what is useful or convenient for one customer may not be right for another. That said, the majority of the customer base has now adapted well to the new, technology-based future of banking, with expectations rising all the time.

"Customer expectations have absolutely moved on, and rightly so."

The arrival and rapid growth of challenger banks, nimble, digital-native, and unburdened by legacy infrastructure, has done something important to the market, not just by taking share, but by shifting the reference point for what "good" means. When a customer can open an account in minutes, receive real-time spending notifications, and get instant customer service via in-app chat, the experience of a traditional bank that requires them to visit a branch to update their address starts to feel like a deliberate inconvenience.

I don't pretend otherwise. A NatWest customer myself since childhood, I interject briefly with a reminder of the importance of the trust and security that a traditional bank like NatWest exudes. I then share a more pointed and personal recent interaction with a well-known challenger bank I had been recommended for my business banking, only for it to freeze my account after receiving an international transaction, leaving me unable to access my funds for days. In short, when I needed the security and support of a traditional bank, it just wasn't there. To compound matters, the only route to resolving the issue was via an AI chatbot. Not a human in sight.

It's an anecdote that illustrates a real dynamic: challenger banks have raised the bar on digital experience while sometimes under-delivering on the trust, resilience, and customer service that established institutions, with all their regulatory weight and operational complexity, are built to provide. The future of

What I've tried to do is reframe that, moving from 'we can't do this' to 'how might we?'

retail banking isn't challenger versus incumbent. It's a hybrid, where seamless digital experience and the backstop of institutional trust coexist in the same product.

For NatWest, that hybrid is what the transformation is pointing towards.

"Customer expectations now demand a balance of seamless digital experiences with the security of traditional banking."

This is not marketing language. It is an architectural constraint. Building an experience that feels as frictionless as a fintech experience, while maintaining the operational resilience, data governance, and fraud protection of a regulated institution, requires the entire technology stack to work in the same direction.

The numbers tell part of the story: 96% of customer needs are now met through digital channels. That is a fundamental shift in how millions of people interact with their bank, and it has happened over a relatively short timeframe. Behind that number is a redesign of the digital estate, a rethinking of how products are presented and accessed, and a cultural shift in how NatWest thinks about the customer experience.

"What I've tried to do is reframe that, moving from 'we can't do this' to 'how might we?'"

That reframing is deceptively powerful. In large organisations, "we can't" is often a category error. It conflates genuine technical or regulatory constraints with institutional inertia, risk aversion, or a simple lack of imagination. By insisting on "how might we?" as the default question, Redshaw has pushed her teams to distinguish between the two and to spend their energy on the latter, rather than treating it as the former.

OPERATIONAL RESILIENCE, REBUILT

There's a version of "operational resilience" that reads like a compliance checklist: incident response plans, recovery time objectives, and business continuity documentation. Wendy Redshaw recognises the need for those things, but is less interested in that version.

"Operational resilience is about being relentlessly focused on the detail while never losing sight of the customer impact."

The two things are in productive tension. Detail without customer impact produces technically correct decisions that miss the point. Customer impact without detail produces ambition that collapses on contact with operational reality. The skill, the thing Redshaw has spent years building into the culture of her teams, is holding both simultaneously.

One of the most significant cultural shifts she describes is the move away from a blame culture. In financial services, where regulatory scrutiny is intense and the consequences of failure can be severe, blame cultures emerge naturally. They are, in one sense, rational: accountability matters, and in a regulated environment, being able to demonstrate that accountability is a real requirement.

Building the Foundations:

How NatWest is Turning Data and AI into Better Banking

NatWest and Accenture are on a shared mission to reinvent banking by harnessing Data and AI-powered transformation to understand and serve evolving customer needs better and faster than ever before. Nina Raphael, Senior Managing Director at Accenture, chats with Mei Clark, NatWest's Head of Technology for Retail Data, Bank of APIs & Digital Accessibility, to share perspectives on how that ambition is becoming reality.

Nina: It's great to sit down with you Mei, and hear about the work you're driving for the NatWest Group.

Mei: Thank you, Nina. Yes, it's an exciting time and we're very proud of what we've created for our customers. Our latest offerings in Retail Banking, in particular are more connected across Mobile, Branch and Telephony channels than ever before, and I'm looking forward to building on that momentum.

Our Retail Bank's Technology team is focused on turning strong technical foundations into better customer outcomes, by making it easier to connect systems, move data securely and create more joined-up experiences. My role brings together the capabilities that enable this, including data, APIs, and accessibility.

This matters because data is no longer a by-product of banking, and APIs are no longer background plumbing; they are strategic products and enablers of our wider ambition. That's well understood across the Bank, which is why we have brought accountability for these capabilities together, so we can move faster, simplify delivery and create better, connected experiences for our customers.

Across Accenture, we clearly see the significant and widespread uplift in AI adoption taking place – however, we also see only 3% of UK organisations being truly ready for advanced, Agentic AI – and that's largely down to the data foundations you mention. What's exciting you most in this latest wave of innovation, and do you think that the NatWest Group is ready?

What excites me most is how quickly customer expectations are changing and how technology, especially AI, is making more seamless, personalised experiences possible. The real opportunity is combining trusted data, strong controls, open connectivity and inclusive design to create experiences that genuinely understand a customer's situation and respond in real time.

NatWest has been clear that our focus is on building these foundations, and how we'll use our partnership with Accenture and AWS to rapidly enable this: simplifying the tech estate, creating a more connected customer view, and publishing data products to enable AI deployments in ways that improve service rather than simply adding noise.

Amongst all this future promise, what do you look back on as some of your proudest achievements as a Technology leader?

Well, that has to be successfully welcoming over 1 million Sainsbury's Bank customers and their credit cards, loans and savings products into NatWest last year. I led our technology teams that delivered not only a seamless and on-time migration, but one that was personalised, flexible and responsive to customers' current and future needs.

Delivering that scale of change at pace, whilst maintaining continuity and confidence across all our customers is exactly the kind of work that proves whether a bank can combine ambition with operational discipline. I'm hugely proud of our teams who made it possible, which has enabled us to go on to launch new propositions in partnership with Nectar.

Absolutely, that was a great success and one we were proud to have played a part in delivering with you. It's certainly lining up to be an interesting time in our industry. As we head into H2 2026, what are some of your biggest priorities to get right for customers?

A major priority is making sure our data is accurate, well-governed, strategically stored, discoverable and reusable, while ensuring the experiences we build from it are inclusive by design. AI can only deliver meaningful value when it is built on trusted data, strong connectivity and accessibility — and that is what enables truly personalised and effective experiences for every customer.

Responsible Data and AI considerations like that are so important. To wrap us up, can you share some advice for fellow industry leaders?

I firmly believe the key to making things happen is having the right people, structure, capabilities and motivation in place. For us, where technology delivery depends on our specialists across engineering, data, risk and customer teams, collaboration is not a soft skill; it's a critical skill.

Thanks Mei, it's been great talking with you and we'll absolutely be there with you, reinventing what's possible for NatWest's customers and colleagues.

Mei Clark
Head of Technology for Retail Data, Bank of APIs & Digital Accessibility, NatWest

Nina Raphael
Senior Managing Director, Accenture

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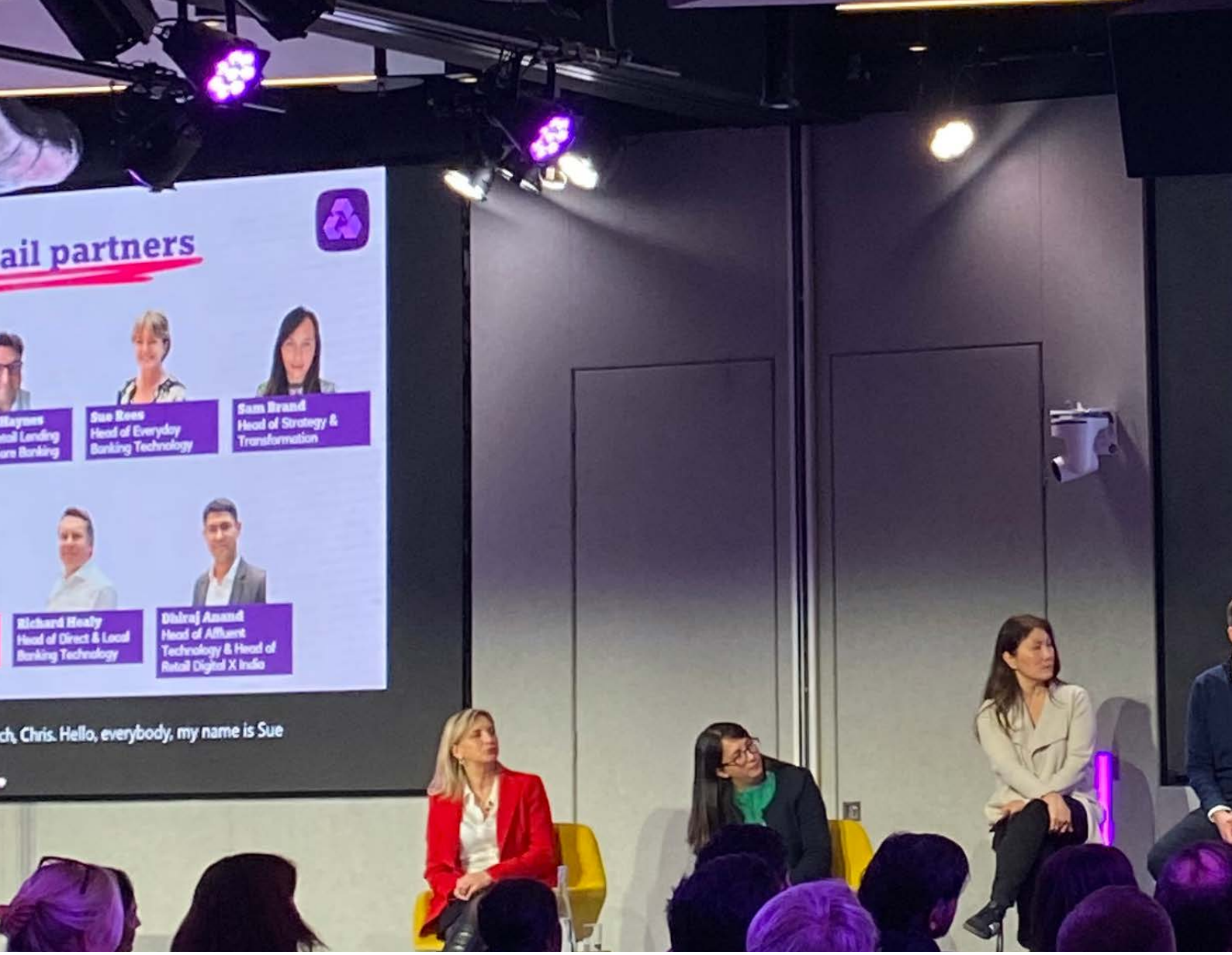


But blame cultures have a cost that is not always visible on the balance sheet. They suppress information. They create incentives to hide problems rather than surface them. They punish the candour that makes organisations resilient.

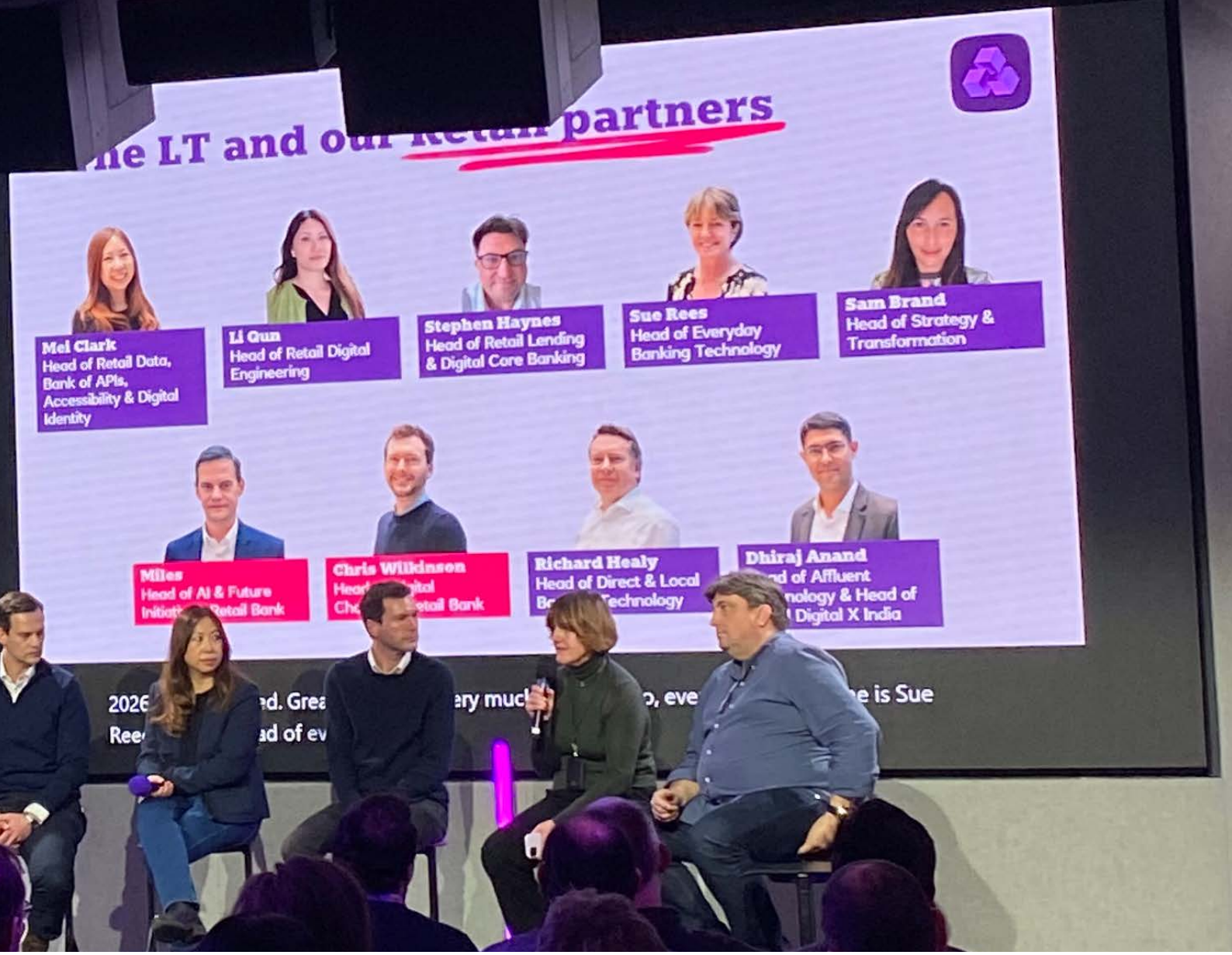
“One of the most important shifts we’ve made is moving away from a blame culture.”

What replaced it? A culture built on shared ownership: the idea that outcomes belong to the organisation, not to individuals, and that the job of leadership is to create the conditions under which problems get surfaced, addressed, and learned from rather than concealed and repeated.

“We design our platforms to be highly monitored and, increasingly, self-healing.”

This is a technical statement with a cultural dimension. Self-healing systems require teams that are willing to build and share the feedback loops that make them work. In a blame culture, those feedback loops get suppressed. People don’t instrument things they’re afraid to see fail. The move to self-healing architecture is, at one level, a cloud-era engineering approach. At another, it’s a cultural declaration: we expect things to go wrong, we design for it, and we use every incident as data rather than as a verdict.

The regulatory dimension matters here too. NatWest operates under some of the most demanding technology resilience



requirements in the industry, and the regulatory environment has continued to intensify. Operational resilience is not a nice-to-have. It is a condition of operating. Redshaw's approach has been to treat that constraint not as a ceiling but as a design parameter, building resilience into the architecture from the start rather than retrofitting it as an afterthought.

"It's clarity of intent, flexibility in execution, and a relentless focus on delivering value safely."

That formulation — clarity of intent and flexibility of execution — comes up more than once. It's a principle that applies from system architecture to team culture to partner relationships. The intent is fixed: serve customers well, maintain their trust, and keep the bank running. How you get there needs to adapt constantly.

"Operational resilience, for me, is about being relentlessly focused on the detail while never losing sight of the customer impact."

THE PARTNER QUESTION

NatWest doesn't build everything itself. No bank at this scale does. The technology ecosystem is a network of strategic partnerships: cloud providers, software vendors, system integrators, and specialised technology firms whose capabilities are woven into the architecture of the bank's operations.

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AI everywhere, trust n

The key paradoxes shaping the payments

Q: AI has become a central theme in payments. How is its role evolving across the industry?

The role of AI in payments is rapidly expanding beyond experimentation and isolated use cases. What is emerging now is a broader transformation of the operating model itself.

AI is increasingly being embedded into core payment processes, from fraud detection and transaction routing to compliance and customer interactions. As a result, the conversation is shifting from technology deployment to business transformation. The focus is no longer on implementing AI tools but on redesigning workflows, decision-making frameworks and operational processes around intelligence and automation.

Recent HCLTech research among more than 600 payments leaders across the US, UK, Ireland and Europe highlights this shift. AI adoption is now nearly universal across payments operations, indicating that technology has moved from innovation labs into day-to-day business functions.

Q: As AI becomes more deeply integrated into payment operations, what challenges are coming into focus?

The next phase of the AI journey is less about capability and more about trust.

While organizations continue to expand AI adoption, concerns around privacy, explainability, governance and accountability remain significant. HCLTech's research found that a large majority of payments executives remain concerned about AI-related risks, even as adoption accelerates.

This is particularly important in payments, where every decision carries financial, regulatory and customer implications. A fast decision is valuable, but a trusted decision is essential.

As AI becomes responsible for a growing number of operational decisions, governance frameworks, transparent decision-making processes and clear accountability structures will become critical differentiators.

Trust is increasingly emerging as the foundation upon which AI scale will depend.

nowhere:
industry

Q: What does the rise of autonomous payments mean for the industry?

Autonomous operations are becoming an important direction of travel for the payments industry.

Organizations are already charting their autonomy journey in areas such as fraud management, intelligent routing and compliance, where measurable business outcomes can be achieved through faster and more consistent decision-making.

However, the long-term objective is unlikely to be complete autonomy without oversight. Instead, the industry is moving toward a model of responsible autonomy, where AI systems execute routine decisions at scale while operating within clearly defined guardrails.

The HCLTech research indicates strong interest in autonomous operations, but it also highlights ongoing concerns around privacy, integration and bias. This suggests that organizations recognize the opportunity, while also understanding the importance of establishing the right controls before scaling autonomous capabilities.

Q: Where does the concept of 'human in the loop' fit into this future?

As AI takes on a larger operational role, human guidance becomes more important, not less.

The concept of human in the loop is about maintaining accountability, oversight and governance throughout the decision-making process.

Humans continue to play a critical role in defining policies, managing exceptions, monitoring outcomes and intervening when situations require contextual judgment. This becomes especially important in payments environments where regulatory compliance, customer trust and financial risk are closely intertwined.

The future of payments is likely to be defined by collaboration between human expertise and machine intelligence rather than the replacement of one by the other.

Scan to get more insights on the report

» **WENDY REDSHAW** - *Chief Digital Information Officer, Retail, NatWest Group*

You need partners who are genuinely invested in the outcomes you're trying to achieve, and who are on the journey with you.

Redshaw is precise about what she is looking for in those relationships, and it starts with a concept that might surprise people more accustomed to thinking about technology procurement in transactional terms.

"The first quality I look for, both in internal teams and strategic partners, is shared ownership."

Not delivery capability. Not price. Not features. Shared ownership. The willingness to be invested in the outcome, not just the contract. This distinction matters more than it might appear to. In complex technology transformations, multi-year, multi-system, multi-partner programmes, the moments of greatest risk are rarely the ones that appear on the project plan. They are the edge cases, the unexpected dependencies, the regulatory questions that emerge halfway through a migration, and the incidents that require everyone in the room to think rather than contract-manage. In those moments, the quality of the partnership is revealed.

"You need partners who are genuinely invested in the outcomes you're trying to achieve, and who are on the journey with you."

This is a deliberate move away from the transactional model that has dominated enterprise technology procurement for decades, in which the statement of work, the milestones, and the exit clause define the relationship. Redshaw's model is relational rather than transactional, and it requires something from NatWest as much as from the partner: clarity of intent, openness about challenges, and a willingness to share the context that makes partnership meaningful.

It also changes how performance is measured. In a transactional model, success is delivery against specification. In a shared-ownership model, success is measured by outcomes: customer experience, system resilience, and cultural impact. The specification is a means, not an end.

"For me, one of the biggest shifts has been moving away from viewing technology providers as suppliers, and instead building true partnerships. In a banking environment, where scale, security, and trust are critical, success can't be driven by contracts alone."

THE MINDSET SHIFT THAT ACTUALLY MATTERED

Ask most CIOs what drove their digital transformation, and you'll hear about technology: cloud platforms, API architecture, microservices, DevOps. The tools are real, and the decisions matter. But Redshaw is unusually consistent in pointing elsewhere.

"Yes, digital transformation includes these things, but the biggest shift has been in mindset. There's now a much stronger sense that everyone, wherever they sit, is connected to delivering value for customers."

That sentence is worth pausing on. In a large enterprise, the psychological distance between an engineer building a microservice and the customer whose money is moving through that service is

TATA CONSULTANCY SERVICES

Business isn't a sprint, it's a marathon

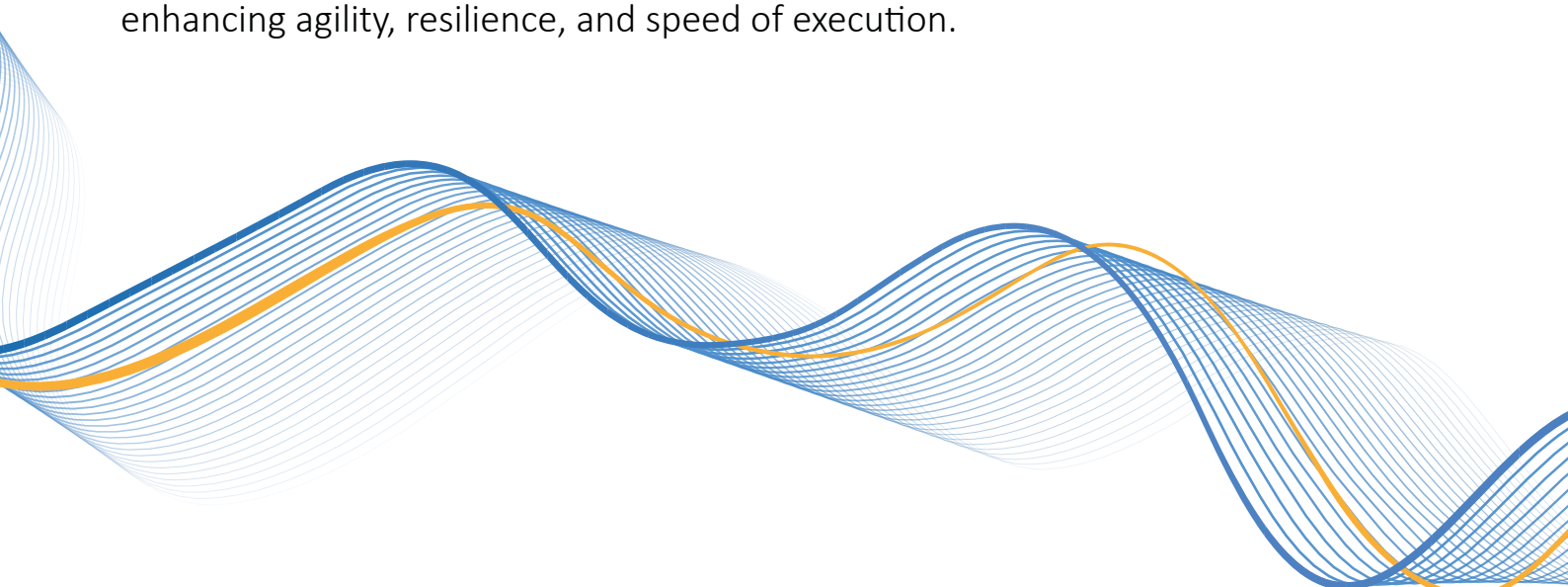
TATA CONSULTANCY SERVICES

Engineering the future of intelligent banking

The global financial services industry stands at an inflection point. Rapid advances in artificial intelligence, evolving customer expectations, and increasing regulatory complexity are reshaping how institutions operate, compete, and grow. In this era of accelerated change, technology is no longer a support function, it is the foundation of enterprise transformation.

For more than five decades, Tata Consultancy Services (TCS) has been at the forefront of this transformation, helping enterprises navigate disruption and unlock sustained value. With a clear ambition to become the world's leading AI-led technology services company, TCS is reimagining how businesses harness technology, bringing together infrastructure, data, and intelligence into a unified, scalable ecosystem.

At the core of this approach is a full-stack AI strategy that spans everything from compute and cloud infrastructure to intelligent applications and decision systems. By embedding AI into enterprise workflows, TCS enables organisations like NatWest to move beyond experimentation and into large-scale, real-world adoption: enhancing agility, resilience, and speed of execution.



This industry-led approach is particularly critical in banking, where institutions must balance innovation with trust, security, and regulatory compliance. TCS brings deep domain expertise and a proven global delivery model to help financial institutions modernise their core systems, streamline operations, and design customer-centric experiences. The focus is not just on digitization, but on creating intelligent, adaptive enterprises that can respond dynamically to market shifts.

Through its partnerships across the banking ecosystem, TCS has demonstrated how technology can drive meaningful business outcomes. By integrating advanced analytics, automation, and AI-driven insights, it is enabling institutions to enhance operational efficiency, improve risk management, and deliver personalized services at scale.

A key differentiator in TCS's approach is its emphasis on being "client zero," embedding innovations within its own operations before deploying them at scale. This ensures that solutions are not only cutting-edge but also practical, secure, and enterprise-ready.

As the industry moves toward an AI-first future, the role of technology partners is evolving. Organisations are no longer looking for service providers, they are seeking strategic collaborators who can co-create solutions, accelerate transformation, and deliver measurable impact.

TCS continues to invest in building AI fluency at scale, developing industry-specific solutions, and fostering a culture of continuous innovation. By combining deep industry knowledge with advanced technology capabilities, it is helping financial institutions transition from digital adoption to intelligent transformation.

In a world where change is constant, the ability to adapt, innovate, and scale will define success. TCS is enabling enterprises to do just that – engineering the future of intelligent banking with them.

considerable. The meetings, the layers of management, and the abstraction of technology work from its human consequences are structural features of large organisations. Over time, they tend to produce people who optimise for their local objective rather than the systemic one.

Getting everyone in a technology organisation genuinely connected to customer outcomes is harder than any cloud migration. It requires a consistent narrative, repeated in every context. It requires leadership behaviour that models the connection: leaders who talk about customers in technical meetings, who use customer data to orient technology decisions, and who refuse to accept "we can't" as a response without first asking what the customer impact of that constraint actually is.

It also required the shift in ways of working that NatWest undertook over the past several years: the move to agile, design thinking, and cross-functional teams that brought business and technology closer together. This wasn't just a process change. It was an identity change, a renegotiation of what it means to be a technology professional in a bank.

"The shift to agile ways of working and design thinking brought about a much stronger integration of the business and technology functions."

That integration is still in progress, as it is in most large enterprises. But the trajectory is clear: the old model, in which technology was a service function responding to business requirements, is giving way to a model in which technology and business are co-creators, jointly accountable for outcomes. For that to work, technologists need to understand the business deeply, and the business needs to understand technology well enough to make meaningful decisions about it.

We want learning to feel encouraged, not mandated, a place where people feel safe to experiment.

Redshaw has invested in building that mutual fluency, partly through hiring and team design, and partly through the culture of continuous learning she has embedded in the team's development.

"We've made a deliberate investment in continuous learning, so development becomes part of everyday work rather than something separate."

The emphasis on "part of everyday work" is key. In an organisation moving as fast as NatWest's retail technology function, separate learning programmes struggle to compete with the urgency of the work. The only learning that sticks is the kind that is integrated, happens in the context of the challenge, is applied immediately, and is supported by a culture that encourages experimentation rather than penalises it.

"We want learning to feel encouraged, not mandated, a place where people feel safe to experiment."

That phrase, "safe to experiment", lands differently in a regulated bank than it might in a software start-up. Safety to experiment is not the same as permission to fail recklessly. It means creating the conditions in which people are willing to try things, challenge assumptions, and bring their best thinking to hard problems, without the constant fear that a mistake will define them.

"People want banking to be seamless, intuitive, and increasingly personalised, but they also expect it to be safe and trustworthy. For us, the key is recognising that these aren't competing priorities."

AI, ETHICS, AND THE QUESTION YOU HAVE TO ASK

No conversation about enterprise technology leadership in 2026 gets to avoid the subject of AI. Redshaw doesn't try.

She approaches it with the same combination of intellectual seriousness and practical caution that characterises her leadership more broadly. She is not sceptical of AI's potential. She is sceptical of the shortcuts: the adoption of capability without the critical thinking that should precede it.

"The biggest piece of advice I'd give is to really hold on to critical thinking."

In the context of AI, this means something specific. The arrival of generative AI and increasingly capable AI systems in the enterprise has created commercial, competitive, and reputational pressure to deploy quickly and demonstrate relevance. That pressure is real. But it can shortcut the questions that matter most: not what this technology can do, but what it should do, for whom, under what conditions, and with what safeguards.

"Effective technology leadership isn't about doing something simply because you can. It's about asking whether you should, and how you should."

For a retail bank, this question has immediate practical weight. AI in financial services touches things that matter deeply: fraud detection, customer communication, and data analysis, to name a few. The difference between AI that serves customers well and AI that introduces systemic bias, creates opacity in consequential decisions, or erodes the trust the bank has spent years building is, in many cases, the quality of the questions asked before deployment.

Preparing teams for an AI-driven future, Redshaw argues, requires focusing on three things: critical thinking, ethics, and the responsible use of technology. The first is the capacity to evaluate AI outputs rather than simply accepting them. The second is the framework that makes evaluation meaningful: the values and principles against which you assess what responsible use looks like. The third is the operational practice that connects principle to execution.

"Preparing for the future requires continuous curiosity, learning, and critical thought."

This is not a conservative position. It is a responsible one. Redshaw's enthusiasm for what AI can do in retail banking is genuine: the potential to personalise at scale, detect fraud more effectively, and remove friction from customer experiences. But enthusiasm deployed without rigour produces regret. The organisations that will do AI well in banking are the ones that combine genuine capability with genuine discipline. Wendy Redshaw is building both.

"For me, preparing for the future is as much about people as it is about platforms, if not more so. Technology will continue to evolve rapidly, but it's the skills, mindset, and leadership of our teams that determine whether we can use it effectively and responsibly."

WHAT LEGACY ACTUALLY MEANS

As Redshaw prepares to step down from her role, the question of legacy is not abstract. She has been at NatWest long enough to have shaped the culture in ways that will outlast her tenure.

"If an organisation becomes dependent on one individual, then something hasn't quite worked."

It is a pointed self-assessment from someone who has spent eight years in a role of considerable individual influence. The test of leadership, in her view, is not what you built while you were there. It is what continues to grow after you leave.

"I've always believed my role is to create the conditions for others to flourish."

This is her fundamental operating principle, the thing she describes as her purpose, not just as a leader but as a human being. It shapes how she thinks about team development, succession, partnership, and the culture she has tried to create.

The legacy she is working to leave is structural: platforms that are resilient and capable of continuing to evolve; teams with the skills, mindset, and confidence to navigate what comes next; partnerships built on shared ownership rather than transactional delivery; and a culture that knows how to learn, how to fail well, and how to keep the customer at the centre of every decision.

"TRANSFORMATION IS AS MUCH ABOUT PEOPLE AND CULTURE AS IT IS ABOUT PLATFORMS AND ARCHITECTURE."

She says this not as a closing sentiment, but as a practical conclusion drawn from eight years of experience. The platforms she has helped build are impressive. The architecture decisions have been consequential. But at the core of NatWest's progress is its culture. Built deliberately over years by Redshaw and her colleagues, it underwrites everything from AI adoption to regulatory change, and the trust of 19 million customers.

"Staying grounded in purpose, why you're doing something and who it's for, really helps teams navigate change and stay connected to outcomes that matter."

Purpose, in this context, is not a values statement on a wall. It is the daily practice of asking whether the decisions being made, about technology, people, and priorities, are the ones that serve the customer and earn their trust. It is the question at the beginning of every meeting, and the check at the end of every sprint.

And it is a harder discipline to maintain than any cloud architecture.

THE ADVICE THAT MATTERS

What does Wendy Redshaw tell the next generation of technology leaders?

She doesn't tell them to learn the most cutting-edge tools, though she would expect that as table stakes. She doesn't tell them to network aggressively or build their personal brands, though these things matter. She tells them to think.

"Ask, 'What might we be missing?' and 'What assumptions are we making?' Really hold on to critical thinking."

In a world that rewards speed, values decisiveness, and increasingly augments human judgement with machine capabilities, the discipline of stopping to ask hard questions is becoming a distinguishing skill. Not the absence of action, but the quality of thought that precedes it.

She tells them to embrace small, diverse teams. "The power of small, collaborative, diverse teams" is something she returns to with conviction, as a practical observation about where the best thinking tends to come from. Large, homogeneous teams optimise for agreement. Small, diverse teams generate friction, surface assumptions, and produce better decisions.

She tells them to stay curious. The rate of technology change is not slowing, and the leaders who will navigate the next decade are not necessarily the ones most expert in the current toolkit. They are the ones who have built the habit of learning, and who find the arrival of the unfamiliar energising rather than threatening.

And she tells them that the human dimension is not optional. It is not a soft skill that rounds out a technical profile. The central challenge of technology leadership, now and for the foreseeable future, is not technical. It is human: building trust, culture, relationships, and a shared purpose that allow organisations to do hard things together — even if that hard thing is, in fact, building and leading a "digital human" workforce.

That, in the end, is what a legacy looks like.

"I am being very thoughtful about where my skills and experience can make the biggest difference next. This may be the end of a chapter at NatWest, but it's certainly not the end of the book."

Wendy Redshaw has served as CDIO of NatWest Retail Banking since 2017. She was named the leading CIO in banking and financial services in the UK and Europe by Digital Edge Magazine in 2026.

Global Tech Briefing Q2 2026

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1. AI infrastructure becomes the new global arms race

The AI boom is no longer about models alone. The battle is now over chips, power, data centres and sovereign compute capacity, with Big Tech expected to invest over $650bn into AI infrastructure during 2026.

IMPLICATION:
Infrastructure has become geopolitical leverage.

2. Anthropic, OpenAI and hyperscalers reset cloud economics

Anthropic's reported $200bn Google Cloud commitment has changed the scale of enterprise cloud demand overnight, pushing AI-native workloads into historic territory.

IMPLICATION:
Cloud is no longer consumption-led. It is AI-capacity-led.

3. Compute sovereignty becomes a boardroom issue

Governments and enterprises are increasingly demanding regional AI hosting, sovereign data infrastructure, and localised compute resilience amid geopolitical tensions and regulatory pressures.

IMPLICATION:
Where your AI runs now matters as much as what it does.

4. Multi-cloud replaces "cloud-first" strategy

Enterprises across APAC, Europe and North America are shifting toward hybrid and multi-cloud environments to support AI workloads, resilience and governance requirements.

IMPLICATION:
The future architecture is distributed, not centralised.

5. AI agents move from experimentation to operations

Agentic AI is rapidly entering enterprise workflows, cybersecurity operations and automation platforms, shifting AI from assistant to autonomous operator.

IMPLICATION:
The UI is disappearing. Workflows are becoming autonomous.

6. Cybersecurity spending surges alongside AI adoption

As AI adoption accelerates, so do AI-enabled attacks, phishing, identity abuse, and supply chain vulnerabilities. Global cybersecurity spending is forecast to exceed $230bn in 2026.

IMPLICATION:
Every AI investment now carries a security multiplier.

DIGITAL EDGE

7. The data centre economy reshapes global energy demand

AI infrastructure expansion is placing unprecedented pressure on global energy grids, semiconductor supply chains and cooling infrastructure.

IMPLICATION:
The next bottleneck in AI may not be software. It may be electricity.

8. Enterprise AI finally enters production reality

The vast majority of enterprises now report live AI initiatives in operational environments, moving beyond pilots and proofs of concept.

IMPLICATION:
2026 is the year AI stopped being experimental.

9. Security operations centres become AI-native

"Agentic SOC" models are emerging as security teams adopt AI-driven detection, investigation and response to combat machine-speed attacks.

IMPLICATION:
Human-led security teams alone can no longer keep pace.

10. The real AI battle shifts beneath the application layer

The market focus is shifting from chatbots and interfaces to data pipelines, orchestration, governance, inference optimisation, and model infrastructure.

IMPLICATION:
Competitive advantage now sits below the surface stack.

Strip it back and the pattern is clear:

- AI is consuming capital at an industrial scale
- Cloud is evolving into an AI infrastructure
- Security is becoming autonomous
- Data governance is now a strategic infrastructure
- Sovereign compute and energy resilience are emerging as national priorities
- Enterprise AI adoption has crossed from experimentation into operations
- The winners will own infrastructure, orchestration and trust — not just models

DIGITAL EDGE

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OUR WINNER

WENDY REDSHAW

CDIO, NatWest Retail

Wendy is an innovative, dynamic, award-winning, executive-level digital leader with 30+ years of Financial Services experience covering Digital, AI, Technology, Transformation, Future Initiatives, and Operations.

No. 02

KIRAN MAHIL

Chief Information Officer - Retail Products, Nationwide Building Society

Kiran is a strategic technology and commercial leader with two decades of experience running divisional businesses and delivering enterprise-wide transformation across major UK financial services institutions.

No. 03

STEWART ALLAN

Chief Information Officer at Weatherbys Private Bank

Stewart is a senior technology leader with board and executive committee experience, who has more than 20 years of tenure in the financial services, banking and fintech sector.

No. 04

NISHA PATEL

Chief Information Security Officer Society

Nisha is Chief Information Security Officer at Ocorian, with 9,000 clients, 20,000 structures and £275 billion of assets under administration across 25 jurisdictions.

No. 05

DR MARCUS PERRETT

CIO, London Stock Exchange

Marcus is a creative financial technologist with experience in ultra-low latency Equities and FX Trading Technology, C++ and FPGA Development, cache-coherent systems, high-performance computing, Heterogeneous platforms, DevOps/Automation, and Agile Transformation.

No. 06

EUGENIA PLANAS

CIO for Markets Banking Payments & Resolution - Bank of England

Eugenia is a seasoned technology strategist with over a decade of leadership experience in the banking and finance sectors. Well-versed in spearheading high-performance teams in technology sectors and crafting/executing strategic visions across diverse technological disciplines.

No. 07

LUCIAN MORRIS

Group Chief Information Officer at Mortgage Advice Bureau

Lucian is a highly experienced transformational technology leader with a passion for innovation and a track record of leading large-scale change across financial services, banking, fintech, and regulated markets.

No. 08

JASON BARBER

Group Chief Information Officer at Vistra

Jason is an experienced Group Chief Information Officer with a 20+ year track record leading global technology organisations through large-scale transformation, cloud modernisation and operational optimisation.

No. 09

PAUL BERESFORD

Chief Information Officer at Barclays Bank

Paul is an executive and board member with over 30 years of experience within the Technology, Operations and Financial Services Industry. Leading operational excellence and change front to back, with deep experience in technology, operations, strategy, cyber, automation, payments, cards, retail, corporate, private and wealth, digital banking, and economic crime.

No. 10

BOUKE HOVING

Global CIO, Wholesale Banking at ING

Bouke is a Global CIO Wholesale Banking at ING. He is responsible for steering the IT function across Wholesale Banking, serving corporate clients and financial institutions in over 35 countries. Prior to joining ING Bouke was KPN's Executive Vice President Networks & IT, Chief Information Officer and responsible for KPN's business transformation program called Simplification. He was awarded Dutch CIO of the Year 2017 and European CIO of the Year 2018.

FINAL WORD

CONGRATULATIONS TO ALL OUR LEADERS

To every leader recognised in this year's feature, our congratulations. You have shown that the future of banking is built on vision, courage and a willingness to reshape what technology can deliver. Your work sets the standard for an industry in constant motion. As the next chapter begins, the example you set will continue to guide those who follow.

DIGITAL EDGE

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Kiran Mahil

Chief Information Officer - Retail Products

nationwide

Technology at the Core. People at the Heart:

Kiran Mahil on Transformation, Trust, and the Future of Mutual Banking.

Kiran Mahil has spent more than two decades at the intersection of banking and large-scale change. But talk to her for five minutes, and it becomes obvious: the transformation she cares most about is not just a digital one.

Spend a few minutes with Kiran Mahil, and something becomes clear almost immediately; her diversity of experience and relentless passion for people is what's key to her success.

As a CIO overseeing large scale modernisation at the UK's fastest growing and most trusted banking services provider, Mahil's approach to leadership extends beyond technology.

"Technology may be the enabler", she says, "but it is culture, inclusion, leadership, and talent development that underpin how I approach driving lasting change."

For Mahil, it is a conviction built over more than twenty years in financial services, across consulting, telecoms, and banking, spanning retail and SME transformation programmes at Lloyds, Metro Bank, and now Nationwide.

What she is interested in is how organisations change, why most of them struggle to do so, and what it actually takes to lead the kind of transformation that lasts. At Nationwide, where she oversees core banking modernisation, for more than 17 million members, those questions are not theoretical. They are the work.

This conversation covers the strategic logic of core banking transformation, the future of modern mutuals, the cultural conditions that enable change, and why the technology sector's next generation will only be as good as the talent pipelines that support it. What runs through all of it is a particular kind of clarity: the conviction that the most important opportunities in banking technology are, at their root, human ones.

THE FOUNDATION THAT EVERYTHING ELSE RUNS ON

Ask Kiran Mahil what has shaped her most as a leader, and she does not point to a single programme or a particular role. She points to breadth.

"Starting out, my experience in consulting, telecoms and banking provided a strong foundation and a broad perspective on both commercial and technological landscapes."

That breadth was deliberate, and it has proved generative. The leaders who navigate complex transformation well are rarely the ones with the deepest expertise in a single domain. They are the ones who have seen enough different organisations, different industries, and different failure modes to recognise patterns that are invisible to those who have only ever worked in one context. Mahil developed that range early, and it shows in how she thinks.

Her career in financial services deepened that foundation with something harder to replicate: scale. More than twenty years of leading transformation programmes across retail and SME banking have given her a precise understanding of what large-scale change actually demands, not just in the strategic planning sense, but in the operational reality of delivering it. The distance between a compelling vision for transformation and a functioning core banking platform is enormous, and most of the work bridging that gap is unglamorous. Mahil has done that work.

Her current role at Nationwide has added another dimension: institutional complexity. "Navigating large-scale

integration, advancing multi-channel banking, and driving platform modernisation have reinforced the importance of delivering transformation while maintaining trust." That phrase, delivering transformation while maintaining trust, is as much a design constraint as a value statement. At a mutual with 17 million members and a heritage that spans nearly two centuries, the cost of losing trust is not an abstraction. It is an existential risk.

Running alongside her technical responsibilities has been a consistent commitment she describes without the self-consciousness that sometimes accompanies these conversations: mentoring, coaching, sponsoring, and championing people development initiatives. Not as side projects, but as core expressions of what she believes leadership actually is.

"Throughout my journey, a commitment to people, culture, and inclusion has remained central."

It is central because she believes it has to be. Everything else, the platforms, the programmes, the partnerships, runs on top of it.

WHY YOU CANNOT WAIT ON CORE BANKING

Nationwide is already well advanced on this core banking transformation journey, with Accenture as the lead systems integration partner to deliver a modern, scalable, resilient and future-ready core platform. But there is a well-worn debate in financial services about core banking transformation. It usually features some variation of the same argument: the risks are too high, the costs are too uncertain, the business case is too difficult to pin down. Better to maintain and extend what you have. Better to wait for the technology to mature, the standards to stabilise, and the organisation to be ready.

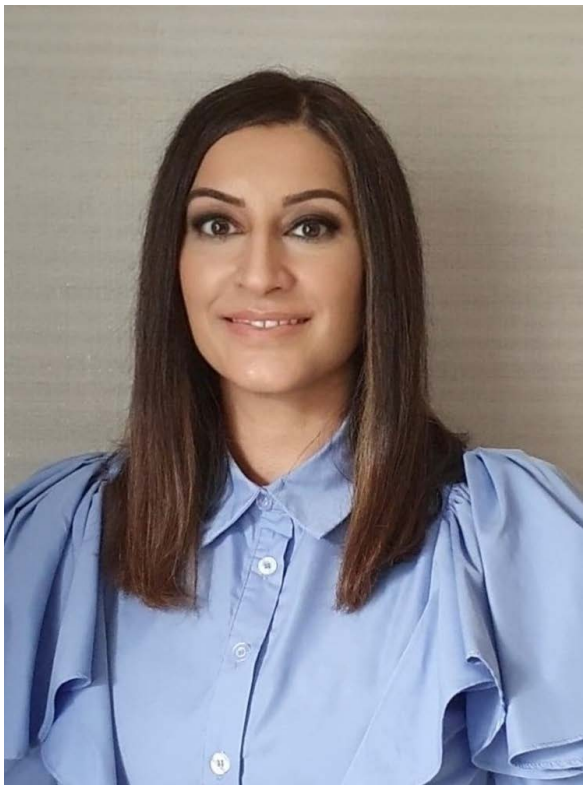
Mahil takes a different approach.

"Core banking transformation is not optional. It is a strategic imperative for sustainable growth."

She makes this argument not with evangelical urgency but with the precision of someone who has spent years watching what legacy inaction actually costs. The risks of transformation are real, she acknowledges: cost, complexity, organisational disruption, operating model change, and the sheer delivery challenge of changing the engine while the plane is in the air. But she places those risks alongside the alternative, and the comparison is not close.

"Legacy systems drive rising costs, constrain innovation, and increase operational risk, ultimately eroding competitiveness and market share over time. "


If the UK were 100 adults...
6
Earn more than £75K[1]
27
Have savings of less than £100[2]
4
Have no access to a bank account[3]
20
Have skipped meals or eaten less due to lack of money[4]
8
Have never been outside of the UK[5]
8
Would be self-employed[6]
56
Own a home[7]
29
Are just managing to make ends meet[7]
19
Don't own a smartphone[7]
16
Experience symptoms of depression[8]
4
work in Financial Services[9]



What she is describing is a compounding structural drag. Every year a legacy system stays in place, the cost of eventually replacing it grows. The technical debt accumulates, the architectural dependencies multiply, and the gap between what the system can do and what customers expect widens.

Modern core platforms fundamentally change the calculus. They allow banks to launch products faster and integrate with third parties without the bespoke engineering that legacy architecture requires for every new connection. They enable real-time data access and AI-driven decisioning that simply are not possible when the underlying platform was designed in an era before the internet. And they shift the composition of IT spend: less absorbed by maintenance, more available for genuine innovation.

"Modernisation reduces this technical debt, simplifies architecture, and shifts investment towards innovation rather than just keeping the lights on."

The phrase "keeping the lights on" is deceptively small. In a large bank, the proportion of the technology budget spent on maintaining systems that should have been retired years ago is often the majority of total IT spend. That is not a technology problem. It is a strategic constraint.

Mahil's argument, made with the authority of someone who has lived it, is that the conversation about transformation has shifted. It is no longer about whether the risk is worth taking. It is about whether the organisation can afford not to.

DATA, DIGITAL, AND THE MUTUAL ADVANTAGE

The mutual model is rarely discussed as a strategic asset in technology transformation. It should be.

Nationwide operates without the obligation to deliver shareholder returns. That single structural difference, easy to state and genuinely profound in its implications, shapes what the organisation can do with the data, digital infrastructure, and customer experience work that Mahil and her teams are building.

"Without the burden of delivering shareholder value, we can offer features and capabilities to our customers that make banking fairer, more rewarding, and for the good of society."

This is not a marketing position. It is an architectural argument. When the measure of success is customer outcomes rather than quarterly earnings, the decisions about where to invest, what to prioritise, and what to build look different. Mahil has consistently made those decisions in favour of the customer experience, and the results are evident in the numbers.

Nationwide has ranked first for customer satisfaction among high street banks for more than a decade. That is not the outcome of a single initiative or a particularly inspired brand campaign. It is the cumulative result of consistent choices made at the architecture, product, and service levels to put customer experience at the centre of every decision.

Underpinning that experience is a data platform that Mahil describes as foundational to the mutual's future. "Data platforms enable organisations to move from relationship-based models to insight-led organisations, using unified, real-time data to better understand and serve customers." At Nationwide, the consolidation of data estates has created the capability to deliver more personalised, timely, and relevant services, and to make better decisions across the organisation, from credit to fraud to customer engagement.

With 17 million members. The use of generative AI has reduced customer response times from 45 minutes to 10-15 minutes. That is not a marginal improvement. It is a fundamental shift in the speed and quality of customer service, delivered at scale across an institution with 17 million members.

Digital infrastructure makes that scale possible. Cloud platforms, AI capabilities, and modern architectures give Nationwide the agility to innovate without sacrificing resilience. "Nationwide's investment in cloud and digital partnerships has enabled faster service through AI-driven automation, improved security through real-time fraud protection, and supported more than 17 million members with scalable, omnichannel services."

What Mahil is building is a model in which three things work in concert: data provides the intelligence, digital infrastructure enables delivery at scale, and customer experience ensures the whole thing stays connected to purpose. Remove any one of them and the model weakens.

The mutual that combines heritage and genuine digital capability is, she argues, the most interesting institution in the market. Nationwide is doing just that.

CULTURE IS NOT THE SOFT PART

There is a persistent habit in corporate transformation writing of treating culture as the final chapter, the thing you address after the platforms are built and the processes are redesigned. Mahil would recognise that habit, and she would sharply disagree with it.

Banking's Unconstraine
Key Trends Reshaping t

By Cora Stone | *Managing Director UKI Banking*

Banking is entering what Accenture calls the age of "unconstrained banking" a moment when the long-standing limits of technology, structure and imagination are dissolving simultaneously. The convergence of generative AI, digital assets and new business models is not merely challenging the old rules; it is redefining what banks can do. These key trends show how the industry is moving toward a more intelligent, distributed and opportunity rich future.

THE HIGH COST OF LOW COST

Tech debt has reached a tipping point. Nearly **70% of IT spending at major banks now goes toward maintaining legacy systems**, leaving little room for innovation. Software costs have grown at roughly **8% per year since 2017**, outpacing revenue growth fourfold over 15 years. The challenge is no longer just cost, it is the loss of speed, flexibility and future choice. The good news is that gen AI and intelligent automation are making modernisation faster and more achievable than ever before and UK institutions are leading the charge.

Nationwide Building Society is a case in point. Rather than layering new capabilities onto outdated infrastructure, Nationwide has taken the bolder path of investing in a resilient digital core - one that allows the organisation to adapt quickly as market conditions and customer expectations evolve. This kind of transformation does more than modernise technology, it removes structure constraints that limit growth, and is precisely what positions institutions to support smart money, agentic payments and real-time services in the years ahead, enabling them to scale innovation with confidence.

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Sources: Accenture Banking Trends 2026; Accenture Future of Banking Experience Survey (N=10,000); October 2025 (N=208) Accenture Resear

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unconstrained banking.

AGENTIC AI SHATTERS CAPACITY BARRIERS

The vision of the “10× bank”, where one person effectively manages a team of AI co-workers, is fast becoming reality. In the UK, NatWest Group partnered with Accenture and AWS on a five-year transformation, with over 1,300 employees upskilled through its Data Academy applying AI to improve fraud detection accuracy and operational efficiency. This is not just a productivity gain, it signals a fundamental shift in how work is structured, scaled and governed.

Accenture analysis suggests scaled gen AI adoption across the top 200 global banks could increase revenues by 5%, reduce operating costs by 8% and cut loan-loss provisions by 16% a potential $289 billion benefit. This reflects a step-change in capacity, enabling new operating models where humans and intelligent systems collaborate at scale.

For banks the opportunity lies in scaling these models with confidence, unlocking new levels of performance and flexibility

To explore the full range of trends we believe are rewriting banking’s future, you can read Accenture’s Top Banking Trends 2026 report on accenture.com/banking.

ch, Proprietary Gen AI Value Model, September 2025.

accenture

"Leadership and culture are critical to overcoming the practical challenges of large-scale transformation, because ultimately, transformation is delivered by people, not just technology."

She starts with clarity. In complex organisations like Nationwide, where transformation spans multiple systems, functions, and customer journeys simultaneously, the first job of leadership is to establish a direction that everyone can orient around. A direction that is felt in decisions, in priorities, in what gets funded and what gets stopped.

"Leaders need to set a clear vision, prioritise ruthlessly, and maintain alignment at scale. Aligned to this, our partnership with Accenture is built on shared outcomes, strong alignment, transparency, and a collaborative delivery model to drive successful outcomes at scale."

Ruthless prioritisation is harder than it sounds in an organisation with genuine strategic depth. There are always compelling arguments for pursuing multiple things at once, and there is always pressure from multiple directions. The discipline of choosing, of being clear about what matters most and holding that clarity under pressure, is one of the things that distinguishes effective transformation leaders from impressive-sounding ones.

Culture, Mahil argues, determines whether strategy translates into outcomes. Successful transformation requires a culture that is collaborative, outcome-driven, and genuinely open to change

rather than one that performs openness while defaulting to legacy behaviours under pressure.

At Nationwide, a customer-first mindset provides the north star. It does not resolve every trade-off, but it orients the conversation. When decisions are genuinely difficult, the question of what serves the customer best tends to cut through.

The cultural traits she returns to most consistently are ownership, transparency, and psychological safety. "Teams must feel empowered to challenge, experiment, and learn, particularly when adopting new technologies or operating models." Psychological safety in a regulated financial institution is not the same as psychological safety in a startup. The stakes are higher, the scrutiny is more intense, and the consequences of getting things wrong are more visible. Building an environment where people genuinely feel safe surfacing problems, challenging assumptions, and trying things that might not work requires sustained, deliberate leadership.

What she is describing is a leadership practice, repeated daily in every interaction and every decision about how to respond when things go wrong.

"Transformation succeeds where leadership provides clarity, pace, and discipline, and culture creates engagement, adaptability, and trust."

The two are not separable. You do not get one without the other.

THE PIPELINE PROBLEM NOBODY IS SOLVING FAST ENOUGH

Kiran Mahil is unambiguous about what is at stake in the technology sector's talent pipeline debate.

"We face both a structural skills shortage and a growing responsibility to design technology that is fair, resilient, and trusted."

As digital systems increasingly shape access to finance, credit, and economic opportunity, the consequences of building those systems with a narrow range of perspectives, experiences, and problem-solving approaches are amplified. Bias that would be a minor flaw in a consumer app becomes a serious harm when it is embedded in a credit decision that affects someone's ability to buy a home.

Mahil has not been content to make this argument theoretically. She is building the pipelines herself. As a member of the Business Leaders Council at Ada, the National College for Digital Skills, she works directly with educators and industry partners to create job-ready pathways for early-career and underrepresented talent. She supports mid-career pivoters through partnerships with SAP Fioneer's JETS programme and Makers' Pivoting to Digital initiative, deliberately targeting people who have the relevant training and real-world experience to add immediate value.

"Innovation and resilience come from teams with different perspectives, experiences and ways of solving problems. That requires moving beyond traditional hiring models and building sustainable pipelines across the full career lifecycle."

The lifecycle framing matters. The technology sector has a long history of treating diversity as an entry problem and solving it at the recruitment stage while doing little about what happens next. Mahil is explicit about where that leaves you: "Diversity is not just about entry. It is about progression, retention and representation at decision-making levels."

Within Nationwide, she sponsors the Women in Tech network and has developed the Elevate programme, which is specifically designed to address the structural barriers that prevent women from progressing into senior technical and leadership roles.

The Elevate programme exists because identifying the barriers is the easy part. Doing something structural about them is the work.

"That is how we build a technology sector that can innovate responsibly, scale sustainably and serve society effectively."

No version of responsible innovation excludes this work.

THE MEASURE OF WHAT LASTS

Mahil carries the perspective of someone who has been in financial services long enough to distinguish between what produces impressive quarterly results and what compounds over decades.

She is building both.

Partnerships, she argues, will be increasingly central to how Nationwide and institutions like it navigate what comes next. The combination of core banking modernisation, cloud infrastructure, AI capability, and talent development is too broad and too fast-moving for any single organisation to manage alone. The partners who will matter most are the ones with the deepest alignment to outcomes.

The future she describes is one in which this modern mutual combines the heritage and institutional trust that took generations to build with the speed, personalisation, and innovation that customers now expect as a baseline. It is a demanding combination. It requires getting the platforms right, and she is doing so. It requires getting the data strategy right, and she is doing so. And it requires building a culture that can keep doing both simultaneously, under pressure, over time.

That last part, the culture, is the thing she talks about with the most intensity and the most care because she has seen enough transformations succeed and fail to know that it is decisive.

"Transformation is as much about culture and people as it is about technology and platforms."

It is a conclusion she reached through evidence, and it is the thing that shapes everything else about how she leads.

What Nationwide's customers experience, whether they feel understood, supported, and trusting of who they do their banking with, is the accumulated output of thousands of decisions made by the people and teams Mahil is building and leading. The platforms are the medium. The culture is the message.

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Rather than chasing the metrics-obsessed athlete, the Watch Fit 5 Series is tailored for anyone who wants to move more, live smarter, and stay connected—without the information overload.

LIVING on the EDGE...

HUAWEI

Watch Fit *5 Series*

Sleek and featherlight, the Watch Fit 5 slips onto your wrist and just gets to work. Multi-sport tracking, from tennis to trail running, delivers actionable insights, while cross-platform compatibility means it plays nice with both iOS and Android ecosystems.

It's a wearable designed to blend seamlessly from boardroom to backcountry, making it a genuine contender for those who expect their tech to flex with their lives.

The **Watch Fit 5 Series** and **Fit 5 Pro** are less about chasing PBs and more about elevating the everyday—prioritizing user experience and design for real life, not just gym life.

This isn't just another fitness tracker; it's a discreet lifestyle upgrade, designed to quietly optimize your daily routine without becoming another digital distraction.

Durability comes standard, with high-performance materials like 2.5D sapphire glass ensuring the **Fit 5 Series** is ready for real-world bumps and scrapes.

Where many wearables drown users in a deluge of stats, the **Fit 5** stands out with a streamlined interface and intuitive design.

Health insights are distilled and actionable, with gentle prompts that fit naturally into your day—no nagging, no noise. Support for both iOS and Android means no device is left behind.

The 1.82-inch AMOLED display is a vibrant canvas for customizable faces and crisp metrics, and while the Fit 5 can't quite match the GT 6 Pro's stamina, its 10-day battery life keeps you untethered longer than most rivals.

Fitness monitoring is impressively broad, spanning dozens of sports and activities, while the **Fit 5 Pro** adds extras like route navigation for trail runners and specialized modes for golfers and cyclists.

A fresh addition: Huawei's first on-wrist mini-workout experience, guiding you through 30 movements—complete with a whimsical panda avatar for just the right dash of personality.

Beyond workouts, the **Fit 5** syncs with Huawei Health to deliver stress management, sleep tracking, and cycle monitoring, making holistic health data more accessible than ever.

Contactless payments are built in, with Curve Pay support bringing direct tap-to-pay to your wrist—no phone required.

DIGITAL EDGE

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In short, the Watch Fit 5 is equal parts sports watch, smart companion, and classic timepiece—a comprehensive tool for anyone aiming to stay informed, healthy, and effortlessly connected.

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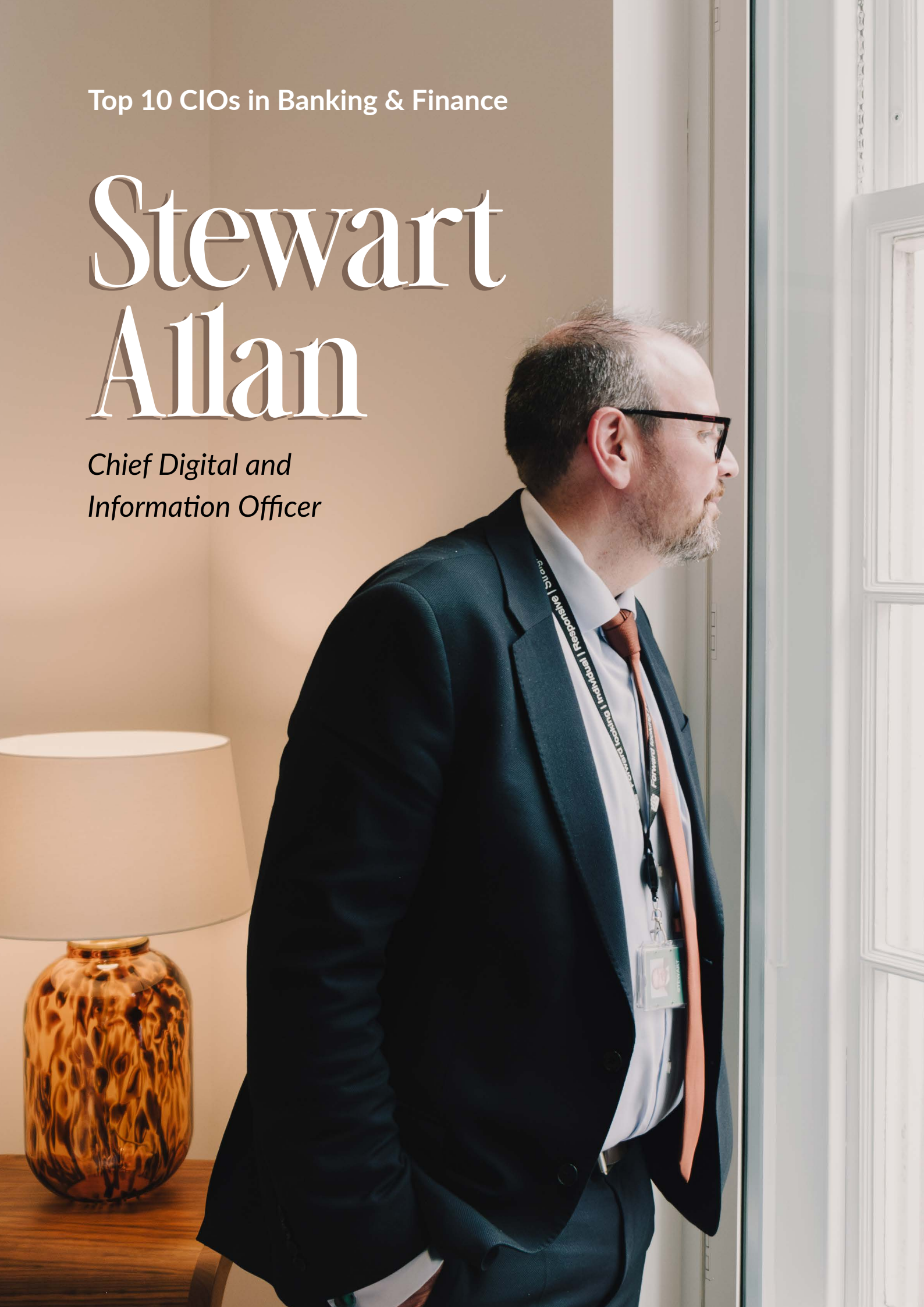
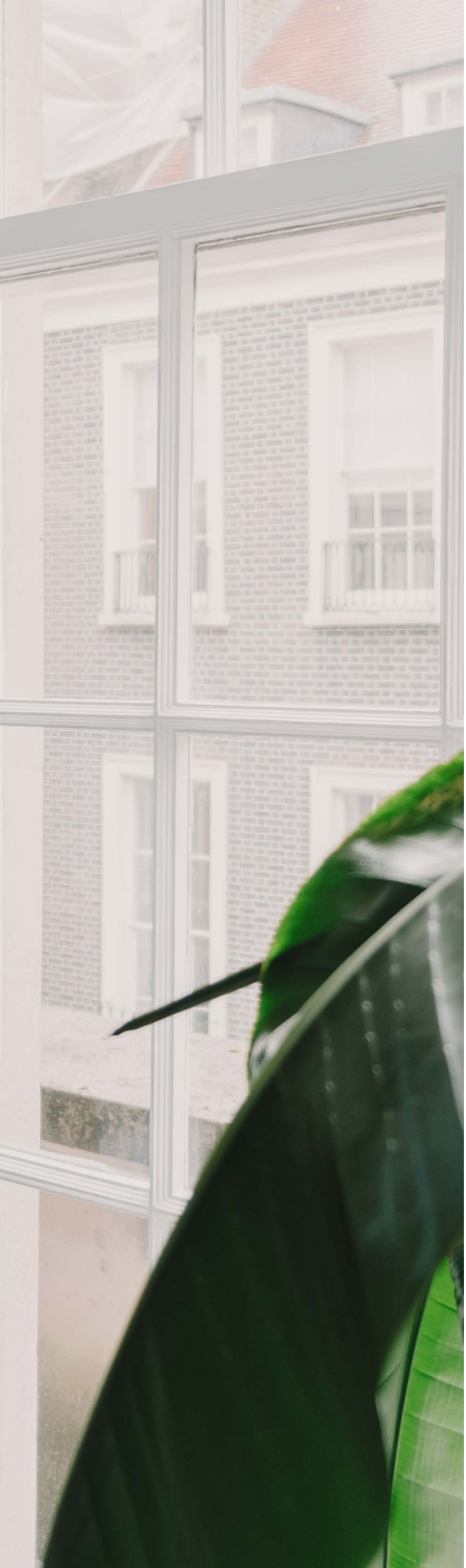
Top 10 CIOs in Banking & Finance

Stewart Allan

Chief Digital and Information Officer





WEATHERBYS
BANK

100% Digital, 100% Human

Trust, Technology and the Future of Private Banking

Most banks chase the same destination: a fully digital, heavily automated operating model where the cheapest interaction is the one that never involves a human. Stewart Allan, CIO of Weatherbys Private Bank, is running in a different direction entirely. And the numbers suggest he might be onto something.

Weatherbys currently posts a Net Promoter Score of 84. The UK banking average sits around 30. Allan believes that the gap is the highest in UK banking right now, including among private banking peers. As he sees it, it isn't an accident. It's a strategy.

For his work building a modern, resilient technology estate that puts people first, Allan placed third in Digital Edge Magazine's Top 10 CIOs in Banking & Finance. What makes his approach worth studying isn't a single clever platform decision. It's a coherent philosophy, one that runs through every system, every hire, and every conversation about what the bank is actually for.

» **STEWART ALLAN** - *Chief Digital and Information Officer, Weatherbys*

A 255-YEAR HEAD START

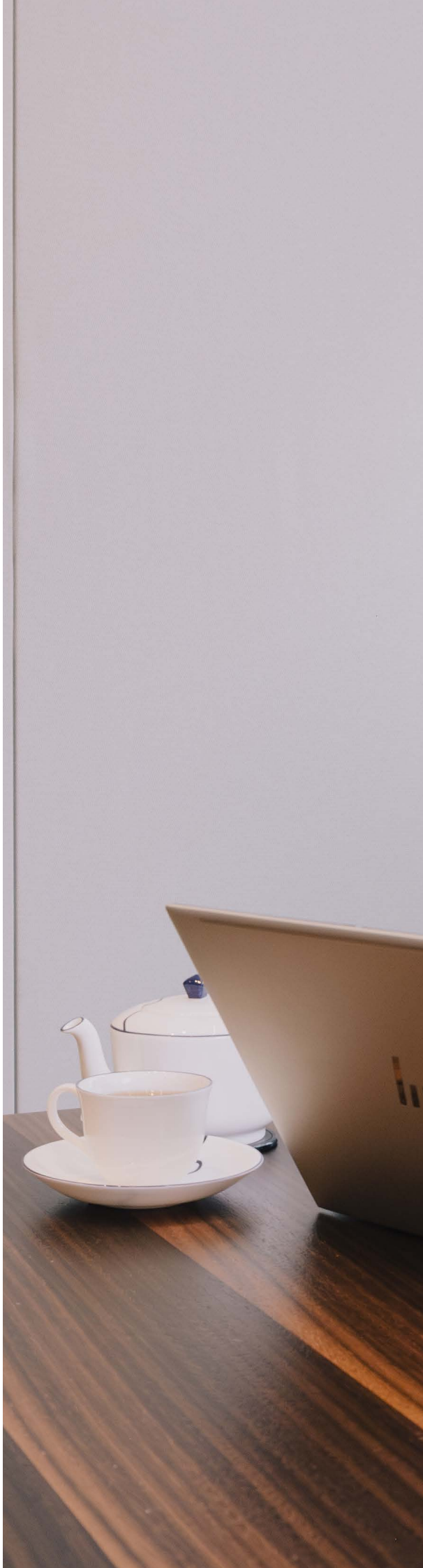
To understand the bank, you have to understand where it came from. Weatherbys is a seventh-generation, family-owned banking group with more than 255 years of history. Roger Weatherby, the current Chairman, represents the seventh generation of the family in the business.

The origin story is unusual. In the eighteenth century, horse racing was largely the preserve of the landed gentry, and openly chasing unpaid debts between aristocrats was considered impolite. An early member of the Weatherbys family found a tidy solution: he would hold the prize money and race stakes on behalf of participants, then distribute the winnings once the racing was done.

That role of trusted intermediary grew alongside the sport. As racing expanded, so did the need for someone reliable to hold funds, process payments, and keep accurate records. Over time, that quiet administrative function became a bank.

Today, the group spans several distinct businesses. Weatherbys Private Bank serves high-net-worth clients. Weatherbys Racing Bank supports owners, trainers, jockeys and others in the racing industry. Weatherbys Business Bank provides tailored banking services to a growing base of business clients. Arkle Finance handles specialist asset finance, from aircraft and marine assets to commercial lending. Weatherbys Limited continues to perform core industry functions, maintaining the General Stud Book, tracking bloodlines, registering racehorses and producing racecards.

"It's quite a unique ecosystem," Allan says. Trust has been the family business for two and a half centuries. The technology simply has to live up to it.



We don't really think in terms of segments. We think in terms of individuals

Trust has been the family business for two and a half centuries. The technology simply has to live up to it.

SERVICE FIRST, SEGMENTS NEVER

The core client base comprises high-net-worth individuals, particularly those aged 40 to 60, as well as those over 60. Their expectations are high, and Weatherbys leans into that rather than managing it down.

The relationship model tells you everything. A single relationship manager typically supports no more than around 100 clients. Every client has direct access to a dedicated relationship manager or private banker, as often or as little as they choose.

Allan is firm on one point that separates the bank from much of the industry: clients are people, not categories.

"We don't really think in terms of segments. We think in terms of individuals," he says.

That plays out in genuinely flexible service. One client may prefer to handle everything themselves through online banking and digital forms. Another may simply call the bank and ask them to pay their bills for the month. Both are entirely acceptable. The job is to deliver excellent service in whatever form the client prefers.

The contrast with mainstream banking is sharp. Picture a business owner who needs support, but has nothing but a chatbot and no way to reach a human. It's an all-too-familiar frustration. At Weatherbys, the answer is straightforward. If you have a problem, you speak to a person. If you need advice, you speak to a person.

THE PHILOSOPHY: 100% DIGITAL. 100% HUMAN.

Here's the part that makes Allan a genuinely interesting technology leader rather than a nostalgic holdout. He isn't anti-technology. He's pursuing aggressive digital adoption and serious AI implementation, just like his peers. The difference is what comes alongside it.

"Most organisations are pursuing maximum digital adoption and maximum AI implementation. So are we," he explains. "The difference is that we are also staying 100% human."

He distils it into a single line: **100% digital. 100% human.**

Artificial intelligence should make colleagues faster, better informed and more productive. Digital tools should raise service quality. But neither

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should ever stand between a client and a person. No client at Weatherbys will be forced to interact with an AI agent or chatbot as their primary point of contact.

"Technology should improve relationships, not replace them," he says.

Every organisation has a culture. At Weatherbys, it goes by a specific name: The Weatherbys Way.

It's a useful reframe for any CIO. Automation is treated as a means of freeing up human attention for the moments that matter, not a mechanism for removing humans from the equation altogether.

START WITH THE OUTCOME, NOT THE SYSTEM

Modernisation programmes are often discussed in terms of platforms and infrastructure. Allan's view is that framing gets things backwards.

"With the pace of technological advancement today, there is a danger that the tail starts wagging the dog, that technology starts driving the business rather than serving the business," he says. "We try very hard not to do that."

When it comes to transformation and change, Weatherbys always starts with the business need. What are we trying to achieve? What experience do we want clients or colleagues to have? Only once those questions are answered does the conversation turn to selecting technology.

"If you start with technology, you're forcing a system on people," Allan explains. "If you start with outcomes, you're selecting technology to support people. That's a very different conversation."

The effect on adoption is significant. When people understand the purpose behind a change, alignment becomes considerably easier. When they don't, even the best-chosen platform can struggle to land.

THE WEATHERBYS WAY

Every organisation has a culture. At Weatherbys, it goes by a specific name: The Weatherbys Way.

Allan describes it as something genuinely difficult to pin down in a single definition, but easy to feel in practice. A large

» **STEWART ALLAN** - *Chief Digital and Information Officer, Weatherbys*

part of it comes from scale. With a team of between 450 and 500 people across offices in Wellingborough, London, Manchester and Edinburgh, Allan knows every person in the organisation by name.

"If I need something done, I don't have to contact a department I've never met, in a building I've never visited, managed by people I've never spoken to. I can simply go and talk to them," he says. "That's an enormous advantage."

Speed of decision-making is one result. Absence of hiding is another. "At Weatherbys, accountability sits with individuals. Every major decision has an accountable owner, a named individual responsible for it. People don't hide behind committees. People don't hide behind process. People take ownership."

That stands in sharp contrast to the experience of many large organisations, where decisions sit inside governance processes, and nobody is quite sure who is responsible for anything. Allan has worked in those environments before. He has no interest in recreating them.

GROWING WITHOUT LOSING WHAT MATTERS

Weatherbys is growing, and growing ambitiously. The plan is to roughly double the size of the business over the next five years.

For Allan, the challenge isn't growth itself. It's preserving everything that makes the bank what it is as the headcount and client base expand.

"How do we maintain the same level of service? How do we preserve the same culture? How do we maintain the same accountability? How do we avoid becoming another organisation where the computer says no?" he asks. "Those are the questions we spend time thinking about."

The private bank currently serves around 5,000 clients. The racing bank has close to 10,000 account holders. Business banking is newer and still growing. Keeping the personal, accountable, high-touch culture intact at twice the current scale will be one of the defining challenges of the next chapter.

NO LEGACY, NO EXCUSES

The most striking operational claim Allan makes is also one of the hardest to substantiate in most banks. He says Weatherbys has effectively removed legacy technology from the organisation.

His method is discipline, not luck. For the past five years, the group has held to a deliberate standard: nothing operates below vendor-supported levels. Every platform, every application, every service is either current or N-minus-one, at most one version behind the latest release.

"As I sit here today, everything within our estate is maintained to that standard," he says.

Scale helps. Weatherbys isn't a large bank, so it avoids the sprawling complexity that traps bigger institutions. But systems age quickly anywhere, and the standard is enforced rather than assumed.

Allan also draws a distinction that many technology leaders blur. Capability and legacy are not the same thing.

> **The relationship should be about outcomes. It should be about collaboration.**

"A platform can be fully supported and modern, yet still no longer be the best solution for the future," he notes. That's precisely why the bank is now investing in a completely new digital front end. The existing platform isn't outdated. It's simply time for something better.

The lesson for technology leaders is clear: eliminating legacy isn't a one-time cleanup. It's a standard you defend continuously, paired with the willingness to replace systems that still work but no longer serve the strategy.

THE RIGHT PARTNERSHIPS FOR THE ARCHITECTURE

Building that better front-end required choosing the right partner. Allan's view on technology partnerships is characteristically direct: if you ever find yourself in a conversation that's primarily about the contract, the relationship has already broken down.

"The relationship should be about outcomes. It should be about collaboration. It should be about solving problems together. The contractual relationship is simply the framework around that," he says.

For the new digital front end, Weatherbys chose Backbase, the platform that will underpin the new mobile experience, online banking and the broader digital client journey. What convinced Allan wasn't just the platform quality. It was the ecosystem around it.

"Regulations change constantly. Customer expectations change constantly. Technology changes constantly. Backbase has built an ecosystem that allows us to respond quickly. It gives us agility without compromising stability. That's incredibly valuable," he explains.

At the core of the bank sits a very different kind of technology. Weatherbys has worked with Oracle since 2015. Its core banking platform, Oracle Flexcube, is the engine at the centre of the business, and Allan wants to keep it that way.

"I want my core banking platform to be stable. I don't want constant disruption. I don't want constant change. I want resilience. I want security. I want reliability. Oracle delivers that."

The resulting architecture has a clear logic. Backbase provides agility at the front end. Oracle provides stability at the core. Together, they give the bank what it needs on both fronts: a client experience that can evolve quickly, and an operational engine that doesn't.

DATA, AI AND THE GOLDEN RECORD

Few conversations in financial services move as fast as the one around data and artificial intelligence. Allan has watched the terminology shift for decades, from data warehouses and Big Data, to Single Customer View, to today's language of Golden Records, and he's clear-eyed about what has and hasn't changed.

"The underlying challenge hasn't changed. Every organisation is trying to improve its data, whether that data is structured or unstructured, held centrally or across multiple systems," he says. "The difference today is that modern AI tools can work with unstructured data far more effectively than previous generations of technology. That changes the conversation significantly."

That's why validation still matters. That's why judgment still matters. And that's why people still matter

But in a regulated financial institution, that capability comes with an obligation to govern it carefully.

"AI inside a regulated financial institution can be incredibly powerful. It can also be incredibly dangerous if implemented poorly," Allan says. "You cannot simply give an AI model unrestricted access to sensitive information and hope for the best."

Weatherbys has taken a deliberate approach: only approved AI tools; only platforms that meet the bank's security requirements; no solutions that export sensitive data outside approved jurisdictions; and, wherever possible, intelligence operating within the bank's own environment. Governance, Allan argues, matters just as much as capability.

PRODUCTIVITY AI VS. AGENTIC AI

Allan draws a clear line between two categories of AI that are often spoken about as if they were interchangeable.

Productivity AI, covering meeting transcription, CRM note creation, email assistance, and administrative automation, helps people work faster and more efficiently. It's valuable, but it remains fundamentally human-directed. People are still making the calls.

Agentic AI is a different matter. Here, systems begin to recommend actions, potentially make decisions, and potentially act on information. That shift in responsibility demands a different level of scrutiny, and it places data quality at the centre of everything.

The distinction is not academic. Deploy a productivity tool badly, and you might get a poorly worded email summary. Deploy an agentic system on poor data, and the consequences can be significantly more serious.

WHY HUMAN JUDGEMENT STILL MATTERS

For all the capabilities that modern AI offers, Allan is emphatic that people remain essential, not as a sentimental position, but as a practical one.

He illustrates the point with a simple example. On a recent trip near the Isle of Skye over Easter, he asked a well-known AI assistant for high- and low-tide times so he could take the dog for a walk on the beach. The assistant answered confidently. The only problem: it returned tide times from the previous year. The prompt hadn't been specific enough, and the model had surfaced information that matched the query without flagging that it was out of date. Technically, it wasn't wrong. It just wasn't useful.

"That's why validation still matters. That's why judgment still matters. And that's why people still matter," Allan says.

The way you ask a question determines the answer you receive. If instructions are poor, outputs will be poor, and that's before anyone asks whether the underlying data is correct in the first place.

Allan also draws a line that he thinks gets lost in the broader debate about AI and employment.

"I think people sometimes confuse learning with thinking. AI can learn. AI can identify patterns. AI can generate responses. But human judgment remains incredibly important."

His position on whether AI will replace jobs is equally clear. AI will help people. It will augment people. It will improve productivity. It will remove repetitive work and allow people to focus on higher-value activities. But it will not replace human thinking, and he has no intention of letting it try.

"My objective remains exactly the same as it was at the start of this conversation: 100% digital. 100% human. AI supports that vision. It doesn't replace it."

FRESH THINKING: THE UNIVERSITY PARTNERSHIP

Strategy and infrastructure matter. But Allan is equally focused on something less visible on a technology roadmap: the people building and running the systems.

Now 50, Allan is candid about why that focus matters personally as much as professionally. "I'm realistic enough to know that I'm not going to learn every new technique, trend or technology on my own. Fresh thinking matters. Fresh perspectives matter."

That conviction led to a partnership with Edinburgh Napier University that has become one of the more quietly distinctive aspects of Weatherbys' approach to developing its technology capability. Scottish universities typically run four-year degree programmes, with the third year spent on placement. Weatherbys brings those students in as full-time employees for the duration, working within the technology and cybersecurity teams and gaining real-world experience in a regulated banking environment.

The returns flow in both directions. Students gain genuine exposure to the pressures and standards of financial services technology. And Weatherbys gains something it can't generate internally: fresh thinking from people who haven't yet absorbed years of institutional habit.

Allan frames this dynamic through what he calls the cucumber theory. "When somebody joins an organisation, they're a cucumber. They're fresh. They haven't been influenced by years of internal processes. They haven't become

conditioned by how things have always been done. They bring new ideas. They challenge assumptions. They see opportunities."

Those who have been inside the organisation for years? "We're gherkins. We've been sitting in the jar for a while. We've absorbed the environment." Both have their value, he adds quickly. But without a steady supply of cucumbers, organisations risk going stale.

The placement students also arrive connected to wider networks, student engineering groups, technology societies, research projects and innovation initiatives, and that network effect amplifies the value they bring. They don't just carry their own ideas. They carry ideas from communities of people actively exploring what's next.

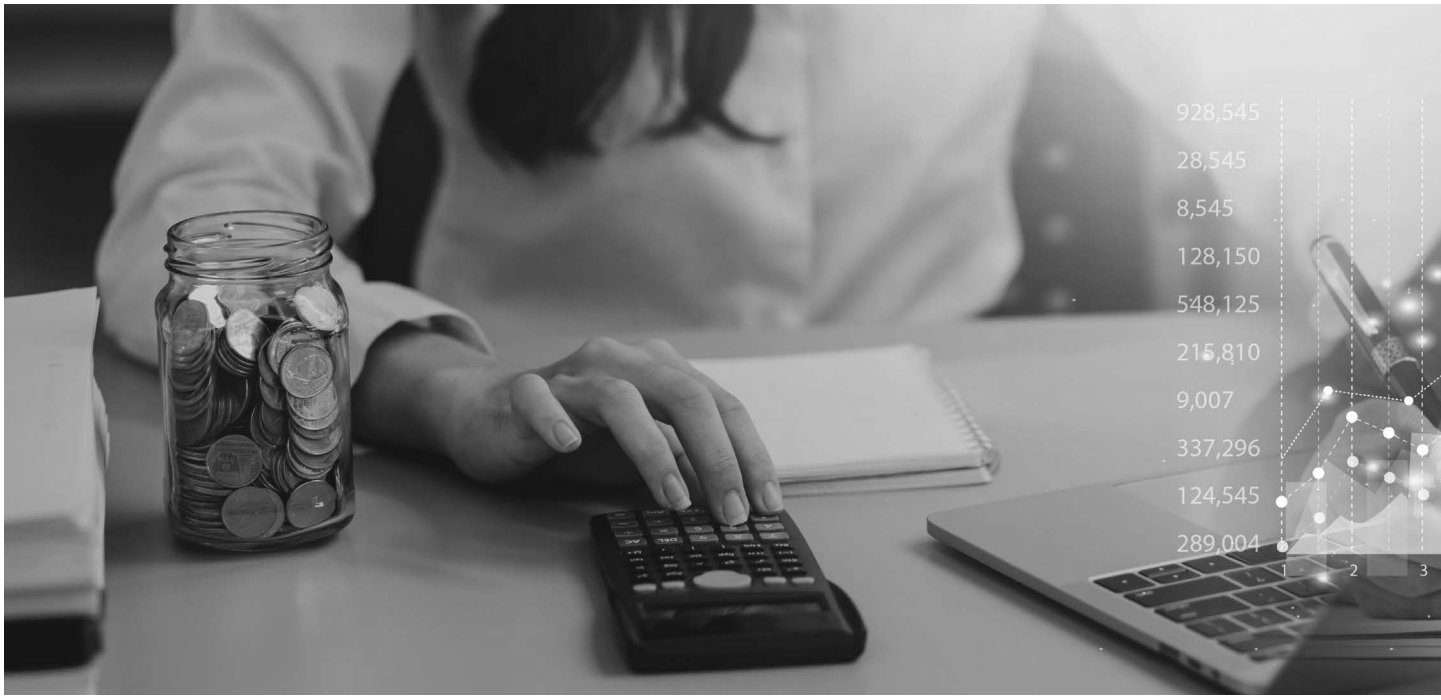
What began almost accidentally, when a student approached the bank looking for a placement, and Allan said yes, has become a formal, highly effective talent pipeline. Most students return for part-time work during their final year. Upon graduating, many join Weatherbys permanently. At present, the conversion rate is 100 per cent. In a growing organisation with natural turnover through retirement and career progression, that pipeline is worth considerably more than its headline numbers suggest.

THREE PILLARS FOR WHAT COMES NEXT

Looking ahead, Allan organises his technology strategy around three pillars, a framework that connects immediate operational discipline to longer-term ambition.

The first is what he calls **Maintain Safe**. It's unglamorous but non-negotiable. "Technology is like a plant. If you buy a plant and leave it in the corner without watering it, it eventually dies. Technology is exactly the same. You have to maintain it. You have to patch it. You have to update it. You have to keep it healthy." The commitment to N-minus-one isn't just a historical achievement. It's an ongoing standard that has to be actively defended.

The second pillar is **Become Efficient**, using AI, automation, productivity tools, and workflow improvements to help people perform their jobs more effectively. Not just faster. Better. The goal is to enable colleagues to focus on higher-value activities while technology handles repetitive, routine tasks.



The third pillar, **Become Augmented Digital**, is where the bank's broader philosophy finds its fullest expression. This is where data, AI and innovation converge, not to replace people, but to enhance them. To support better decision-making. To improve service. To improve outcomes for clients. And to help the bank continue evolving without losing sight of what made it worth trusting in the first place.

THE THREATS THAT KEEP ALLAN AWAKE

Ask Allan what concerns him most, and the answer comes without hesitation: frontier AI. Not because of the opportunities it offers, he's clear-eyed about those, but because of the risks it creates for the organisations trying to stay secure against it.

"As these models become increasingly sophisticated, they become exceptionally good at identifying vulnerabilities," he explains. "That's fantastic if you're defending systems. It's potentially problematic if you're attacking them." The same technologies that help security teams identify weaknesses are equally available to those looking to exploit them. The window between vulnerability discovery and exploitation is shrinking rapidly. The response has to get faster to match.

Beyond frontier AI sits a longer-horizon concern: quantum computing. Most organisations still rely on encryption standards designed for traditional computing environments. As computing power increases, certain encryption methods become more vulnerable. The major vendors, including Microsoft, Oracle and others, are already working on post-quantum cryptography solutions. But Allan's responsibility is to ensure those protections ultimately make their way into Weatherbys' own environment, and to stay close enough to the frontier to know when the timeline for action shifts.

WHAT TECHNOLOGY LEADERSHIP IS ACTUALLY FOR

Strip away the architecture decisions, the partnership choices, the talent programmes and the strategic frameworks, and Allan's view of what the job is actually about becomes clear.

"Technology leadership isn't really about technology," he says. "It's about people. It's about helping people do their jobs better. It's about creating trust. It's about creating capability. And it's about creating environments where people can succeed. The technology itself is only ever part of the story. The people remain the most important part."

That philosophy, held consistently across every domain, including service design, technology governance, organisational culture, AI strategy and talent development, is ultimately what the NPS of 84 reflects. The bank invests heavily in digital tools not to engineer humans out of the relationship, but to give its people more time and space to be human. Modern infrastructure isn't a vanity project. It's the foundation that makes both world-class service and world-class hiring possible. And The Weatherbys Way, the accountability, the speed, the personal knowledge of every colleague, is the intangible that no platform can replicate.

In an industry racing toward automation, Allan's argument is quiet but consistent. The future isn't people versus AI. It's people working alongside AI. And the organisations that understand that distinction earliest, the ones that use technology to strengthen relationships rather than replace them, are the ones most likely to still be trusted two and a half centuries from now.

Weatherbys has been proving that point since the eighteenth century. Allan is simply making sure the technology keeps up.

Behind the Solutions

Digital Edge's regular deep-dive into the major tech vendors and solution providers driving enterprise innovation.

Each feature uncovers the story behind the technology and services — from the challenges they solve to the teams behind the scenes and the customers they empower.

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Beyond the Hype: What It Really Takes for CIOs to Deliver on Data and AI

A conversation with

Kyle Winterbottom

CEO, Orbition Group

For all the excitement surrounding artificial intelligence, many organisations are still wrestling with a far more fundamental problem. They have invested heavily in data, analytics platforms, governance programmes and specialist teams. Yet years into that journey, many boards are still struggling to answer a simple question: what value has all of that investment actually delivered?

According to Kyle Winterbottom, CEO of Orbition Group, that question sits at the centre of many of his conversations with CIOs, Chief Data Officers and executive boards. We have personally known each other for several years now, and he has built a reputation for saying the unfashionable thing in a market addicted to hype. So this conversation was always going to tread a fine line between cold, hard fact and hard-earned industry lessons.

Behind the Solutions

Powering Data-Driven Transformation Across Industry

"If you were to underpin the problem statement," he says, "most organisations have invested far more money than they've seen in return from all of the work they've done with data analytics and AI." It is a statement that immediately cuts through much of the noise surrounding AI.

Winterbottom is not speaking from the perspective of a technology vendor. Orbition's business sits at the intersection of leadership, talent and transformation. The company works predominantly with FTSE 100 and FTSE 250 organisations, helping boards appoint Chief Data Officers, Chief Information Officers and the senior leaders responsible for delivering data, analytics and AI capabilities.

What has changed over the past few years is Orbition's own focus. "We've probably become the most known for executive search in the data analytics and AI leadership space," says Winterbottom. "Over the last 12 months, we've doubled down on that space." That decision came from recognising a recurring pattern.

"We exist to try and solve one key problem," he explains. "Helping organisations to effectively fix what is fundamentally a leadership problem."

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It is a theme we return to repeatedly throughout our conversation. Despite the pace of innovation and the growing excitement surrounding AI, many organisations continue to face longstanding challenges.

The view from the Orbition camp is that the issue is often not a lack of technology or investment, but a failure to connect those investments to clearly defined business outcomes.

THE ACCOUNTABILITY CHALLENGE

Over the past decade, the role of the Chief Data Officer has become established within many large organisations. Businesses recognised the growing importance of data and invested heavily in specialist leadership, dedicated teams and enterprise-wide transformation programmes.

In theory, the model made perfect sense. In practice, the results have often been mixed."Nine times out of ten, they bring somebody in with a flawed mandate around what they expect the role to be," says Winterbottom. The leader arrives with responsibility for building capability. Teams are assembled. Governance frameworks are introduced. Platforms are modernised. New reporting and analytics capabilities emerge.

On paper, much of the programme may appear successful. New teams are in place, governance frameworks have been established, and reporting capabilities have improved. The difficulty often emerges when organisations attempt to measure the commercial impact of those investments.

"The people who are in the business using the data, the business unit leaders and the board, they're equally not accountable for driving better outcomes by using the data, but neither is the CDO because that wasn't the mandate they were given."

Winterbottom describes this as an accountability gap and, in his view, it lies at the heart of many failed data programmes. A Chief Data Officer may successfully deliver everything they were asked to build, yet still struggle to demonstrate commercial impact because responsibility for achieving business outcomes was never clearly defined.

The result is a familiar cycle. Leaders are appointed. Significant investment follows. Capabilities are created. Expectations rise. Questions begin to emerge about value. Eventually, organisations reconsider the structure and start searching for alternative approaches. At the same time, Winterbottom is keen to emphasise that successful examples do exist.

Behind the Solutions

Powering Data-Driven Transformation Across Industry

"There are quite a number of organisations out there that have delivered a ton of commercial value and ROI and massively improved business performance by using data analytics and AI more effectively." Examples of success are not difficult to find. The more useful question is what separates the organisations generating measurable value from those that continue to struggle despite significant investment.

WHY THE CIO IS BACK AT THE CENTRE OF THE CONVERSATION

One of the most visible developments in recent years has been the shifting relationship between the CIO and the CDO. Many organisations originally moved data leadership away from IT and established independent data functions. More recently, Winterbottom has observed responsibility returning to the CIO in a growing number of businesses.

"We started out with the CIO in terms of where the CDO reported to, then it moved away for exactly the reason I just mentioned, and now it's moved back again for the exact same reason." While many organisations continue to maintain independent data leadership functions, Winterbottom has seen a growing number move responsibility for data and AI back under the CIO. In his view, that shift is often influenced by how boards perceive the role data should play within the organisation.

Many boards still view data primarily as a technology challenge rather than a business capability. When organisations struggle to demonstrate commercial returns from data investments, responsibility often gravitates back towards the executive leader already responsible for technology, infrastructure and enterprise systems.

In many cases, that responsibility has fallen back to the CIO. However, the rapid rise of AI has added further complexity to the discussion, creating new debates around ownership, accountability, and where responsibility for data-driven transformation ultimately lies.

AI HAS EXPOSED OLD PROBLEMS RATHER THAN SOLVED THEM

The arrival of generative AI has transformed boardroom conversations over the past two years. Yet Winterbottom argues that one of AI's most significant contributions has been exposing weaknesses that already existed. "The whole LLM world has become a little bit more commoditised. Most people now are using ChatGPT or Claude rather than Google." As organisations explore how to

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deploy AI internally, they quickly encounter a familiar reality. "If we're going to use this internally, it's only as good as the data that we're feeding it."

That observation has brought renewed attention to disciplines that previously struggled to attract executive interest. "Things like data governance probably didn't get the amount of time and investment that they should have historically. Now, all of a sudden, every organisation is scrambling to put loads of money into data governance so that they can get better outcomes with AI."

While many data leaders see AI as an opportunity to demonstrate the strategic value of data, leadership teams are increasingly having to decide where responsibility for the agenda should sit and how that responsibility aligns with broader business objectives.

THE LAND GRAB AROUND AI

Winterbottom describes the current environment as "a land grab". The phrase is deliberately provocative, but it captures a genuine reality. AI has become one of the most important strategic priorities in many organisations. Unsurprisingly, multiple leadership functions see it as falling within their remit. "The CIO obviously wants it. The CDO obviously wants it." Where

ownership ultimately sits often depends on how the board views AI itself. "If it's just a tool that allows people to be more productive and more efficient, it tends to err on the side of the CIO because it's a piece of technology they can roll out." However, organisations that view AI as a driver of commercial performance often reach a different conclusion. "If it is something that can accelerate our speed and agility towards specific commercial goals and value levers, then it tends to lean more towards the CDO."

These distinctions are becoming increasingly important as organisations develop their long-term operating models. The emergence of Chief AI Officers and Chief Data & AI Officers reflects an industry still working through fundamental questions around ownership, accountability and value creation.

Winterbottom believes the answer is rarely universal. "I personally think that is massively contextual to the business and what the leadership of that business thinks about data analytics and AI."

WHY THERE IS NO BLUEPRINT

Leadership teams frequently look for proven models. Successful transformation programmes are analysed. Operating structures are compared. Best practice frameworks are adopted. While Winterbottom believes organisations can learn from one another, he is sceptical about the idea of a universal blueprint. "At a very high level, there are probably some principles that can be followed."

Successful organisations tend to align leadership mandates with business objectives. They hire differently. They structure teams differently. They approach accountability differently. Beyond those broad principles, however, similarities begin to disappear. "If you take it down a level to the execution of the strategy, I think there are often too many nuances and variables."

Industry, geography, organisational maturity, leadership philosophy and culture all influence how data and AI strategies should be designed. "There is no right or wrong answer to that question."

That helps explain why strategies that work well in one organisation cannot always be replicated successfully in another. The businesses generating the strongest returns from data and AI are typically those that have aligned their approach to their own objectives, culture, operating model and leadership priorities rather than attempting to follow a prescribed formula.

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STARTING WITH OUTCOMES RATHER THAN CAPABILITY

One theme emerged repeatedly throughout our conversation. Many organisations begin their data and AI journey from the wrong starting point. "Most businesses start the wrong way around," Winterbottom suggests.

The traditional approach is understandable - Leaders recognise that data should create value. They invest in platforms, governance frameworks, architecture and specialist talent. The expectation is that business value will emerge once the capability is in place.

According to Winterbottom, that logic rarely delivers the desired outcome. Instead, organisations should begin by identifying the business goals they are trying to achieve. "What are the goals of the business? How do we measure our performance against those goals?" Only once those questions have been answered should leaders begin to define roles, capabilities, and investment priorities.

Starting with business outcomes changes the conversation. The leadership mandate becomes easier to define, investment decisions become more focused, and organisations gain a much clearer understanding of the capabilities required to achieve specific goals. Most importantly, accountability can be tied directly to measurable business performance rather than activity alone. "When businesses do that and start at that end, it's very clear and obvious to see by who they hire, the type of mandate they give them and the scope of role that they give them."

THE REALITY OF LEGACY DATA

Discussions around data quality are hardly new. Long before generative AI arrived, organisations were investing heavily in programmes designed to improve governance, standardisation and trust in their data.

Winterbottom takes a more pragmatic view. "They are never going to get to the point where your data estate is clean." For large enterprises managing decades of systems, processes and acquisitions, perfection is not a realistic target. "We've all heard the phrase trying to boil the ocean. That's kind of what it is inside these big businesses."

The organisations making progress are not attempting to solve every data quality challenge simultaneously. Instead, they focus on the data that matters most. If revenue growth is the objective, attention is directed towards the decisions, metrics and datasets that influence revenue.

The same thinking applies to operational efficiency, cost reduction or customer experience initiatives. Rather than attempting to solve every data challenge across the organisation, the focus should be on the information that directly supports the outcomes the business is trying to achieve. "These are the data sets we need. So it's imperative that these are clean."

Focusing on datasets that directly support business objectives helps create a much closer connection between the board's priorities and the data function's priorities. Without that connection, it becomes difficult to demonstrate how improvements in data quality, governance or reporting contribute to the outcomes the organisation actually cares about.

While executive teams are typically measured on revenue growth, profitability, customer retention, or operational performance, data leaders often report progress against entirely different metrics.

"A CEO and a CFO are looking at each other going, 'Well, so what?'" It is a blunt observation, but one that many data leaders will recognise.

REDUCING TIME TO IMPACT

This focus on outcomes shapes Orbition's own approach. While executive search remains a core part of the business, Winterbottom sees recruitment as only one component of the wider challenge.

The ultimate objective is to reduce the time between hiring a leader and generating measurable business value. "A lot of HR teams measure things like the cost of hiring someone and the time it takes to hire someone." Orbition measures something different.

"Time to impact."

Achieving that often requires organisations to rethink the role before recruitment begins. "A lot of the work that we do at the outset is trying to bridge as much of the gap as possible at the strategic level."

That means understanding business objectives, identifying value levers and defining the outcomes a future leader will be expected to deliver. Technical expertise remains essential Winterbottom describes it as "table stakes". The differentiator is whether a leader can connect capability to commercial performance.

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That distinction increasingly determines whether organisations generate value from their investments or simply add another layer of complexity.

LOOKING AHEAD

Predicting the future of AI is becoming increasingly difficult. The pace of change is accelerating. New models emerge almost weekly. Capabilities that seemed advanced six months ago quickly become standard. Even so, Winterbottom believes several trends are already becoming clear. The first is that the gap between organisations is likely to widen. "Anybody that isn't acting is probably going to get left behind."

The second is that investment alone will not determine success. Organisations moving quickly without a clear understanding of outcomes may struggle just as much as those moving too slowly.

Finally, Winterbottom expects further convergence at the executive level. Traditional boundaries between CIOs, CDOs, Chief Digital Officers and Chief AI Officers are beginning to blur. "We're starting to see businesses look at whether they can amalgamate a lot of these roles together."

In some organisations, this may lead to the emergence of broader transformation or innovation leadership positions that combine responsibilities previously spread across multiple executives. "It feels like the CIO, the CDO, the Chief Digital Officer and the Chief AI Officer all rolled into one." Whether that model becomes the norm remains to be seen.

What seems increasingly clear, however, is that the next phase of data and AI leadership will be defined less by technology choices and more by organisational choices. While the pace of innovation shows little sign of slowing, Winterbottom believes the organisations that succeed will be those that remain focused on outcomes rather than technology alone.

The real test is not whether businesses can deploy AI, but whether they can create the leadership structures, accountability and commercial focus needed to turn that capability into measurable results.

In the end, the future of AI may depend less on the models organisations deploy and more on the leaders they choose to deploy them.

Sound familiar to your business? Get in touch with Kyle and the team - They will more than likely have the answers.

Rizwan Farooqui

Data Strategy & Transformation Leader

Richard Henry

Commercial Director - BTP, Innovation & Data Management

EXCLUSIVE INTERVIEW » » » »

Chasing the Golde Record: What Enterprise Data Ge Wrong, and Why A Not the Easy Fix

Rizwan Farooqui and Richard Henry have spent careers watching organisations pour money into data and walk away with surprisingly little. In conversation with Digital Edge, they explain why the problem persists, where AI genuinely earns its place, and what it would actually take to build a business that trusts its own data.


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The SAP BTP experts

There is a number Rizwan Farooqui keeps in his head. Not a revenue figure or a project budget, but a failure rate. Roughly 85 per cent of AI projects fail. That is not a fringe estimate. It comes from Gartner, and for Rizwan it reads less as a warning than as a diagnosis: a precise expression of what he has watched play out across twenty years of working with enterprise data, split between consulting at SAP and Accenture and end-client roles at organisations including Coca-Cola and NTT Data Inc.

"I have experienced data from both sides," he says. "The ones who feel the pain on a day-to-day basis, and those solving it through strategy, quality, and governance." That dual perspective is what makes him unusually clear-eyed. He is not a vendor with a pitch deck. He is someone who has lived inside the problem and who has spent two decades watching well-intentioned organisations make the same mistakes in slightly different configurations.

Richard Henry, Head of Growth for Data, AI and Business Transformation at Bluestonex, comes at it from another angle and lands in much the same place. Bluestonex is a specialist SAP business technology platform provider, now evolving into SAP's AI platform, and Richard carries the instincts of someone who was an enterprise SAP user before he crossed to the partner side. He has watched implementations go live. He has also watched what happens years later, when the assumptions behind them prove optimistic.

They have worked together for the better part of a decade. What connects them is not enthusiasm for tooling, though both believe in what well-deployed technology can do. It is a shared frustration with the gap between what organisations spend on data and what they actually get in return. That distance, they argue, has a consistent cause. And it is rarely the technology.

THE PLATFORM TRAP

Most enterprise data conversations begin at the same point: the investment decision. A new platform. A cloud migration. A modern data architecture. The business case is compelling, the demo is impressive, and the logic feels sound. Better infrastructure should produce better decisions.

Rizwan has seen this play out too many times to hesitate over the flaw. "A platform without a process, without accountability, without the right rules will never work," he says. "It does not matter how sophisticated the technology is. You are just automating a mess at greater expense."

The trap is not that the platform is bad. Often, the technology is excellent. The trap is the assumption buried within the purchase: that the platform will do

Gone are the days when data was managed by somebody in a dark room somewhere, isolated, treated as a back-office function.

the work of governance, discipline, and cultural change that the organisation has not yet done itself. It will not. No tool has ever replaced the clarity that has to exist before the tool arrives.

Richard frames it from the other end. If the data going into these systems was unreliable before the investment, the output is just as unreliable afterwards, often worse, because it is now driving decisions at speed and at scale. "If bad data was going into these systems," he says, "the output is equally as bad, if not worse."

What has changed is the stakes. There was a time when 80 per cent-accurate data was good enough to spot directional trends and broad patterns. "Those days are gone," Richard says. Decisions are now made in real time, at scale, on that data: credit assessments, customer communications, supply chain movements, fraud detection. The tolerance for error has narrowed sharply. The data practices of most large organisations have not kept pace.

THE QUESTION OF OWNERSHIP

If the platform is not the answer on its own, the next question follows immediately: Who is responsible? The instinct is to look upward, and Rizwan is direct about it. "Gone are the days when data was managed by somebody in a dark room somewhere, isolated, treated as a back-office function. Data governance, data quality, data strategy: these need to start at the highest level of the organisation." If leadership cannot see the value, or the case is not put in terms that register, nothing else moves.

But Richard adds a nuance that shifts the picture. A board-level mandate is necessary. It is not sufficient. "Ownership needs to be pivoted toward the business users, the people who actually rely on the data to do their jobs." If the people entering, managing, and acting on data do not feel personally accountable for its quality, no amount of executive sponsorship will change the output. The data stays someone else's problem right up until it causes a failure too visible to ignore.

The two settle on a working position. Leadership must drive it; leadership cannot do it alone. What is needed is a model where strategic accountability sits at the top and operational accountability lives with the people closest to the data. That is a cultural shift as much as a structural one, and it is harder than

most organisations expect. It asks people to own something they have long been able to deflect. Removing that deflection takes sustained commitment and, often, a willingness to surface problems that have been quietly accumulating for years.

"The organisations that succeed are willing to look at where their data actually is rather than where they wish it were," Rizwan says. "That requires a culture where surfacing problems is rewarded, not punished. Because if people are afraid to say the data is wrong, it never gets corrected. It just gets hidden until it causes a bigger problem downstream."

IS THERE A BLUEPRINT?

There is a version of this conversation that hunts for a transferable model: a standard framework an organisation can adopt, implement, and run to fix its data in a defined sequence. I gave them an analogy from the Michael Keaton film The Founder, the story of how Ray Kroc

The organisations that succeed are willing to look at where their data actually is rather than where they wish it were

built McDonald's on exactly that logic: a replicable process that could be dropped anywhere and produce the same result. Can data management work the same way?

Both are sceptical, and the reasons are worth following carefully.

"Every business exists because it is unique," Richard says. "And those that are not unique will ultimately fail." The specific rules, the governance model, the definition of what a trusted record means in a given context: those have to be built by people who understand the business deeply. You cannot lift a data framework from a global retailer, drop it into a financial services firm and expect it to hold. The underlying assets, the regulatory environment, the relationships between systems and the tolerance for ambiguity are all different.

Rizwan agrees, then supplies the other half of the argument. "There are principles. The mistake organisations make is looking for a complete blueprint when what they actually need is a set of disciplines." Those disciplines are consistent and identifiable: clarity on ownership, agreed definitions of key entities, consistent quality standards, and a feedback loop that catches problems before they compound. The implementation varies enormously. The disciplines do not.

In practice, that means the thinking cannot be outsourced. Organisations can hire consultants, buy platforms and adopt frameworks. Translating any of it into something that works within their own business requires knowledge only insiders possess. The ones that succeed do so deliberately and early.

WHERE THE GOLDEN RECORD LIVES, AND DOES NOT

The golden record sits at the centre of all this. It is the idea that somewhere an organisation holds a single, unified, trusted view of a customer, a product, a supplier: one record that resolves every competing version scattered across systems, teams and processes.

For most large enterprises, it remains an aspiration rather than a reality.

Richard describes the fragmentation precisely. A CRM system maintains a single version of customer data. An SAP system holds another. Operational, transactional, and third-party data each sit in separate repositories, built independently, none designed to communicate fluently with the others. The question of where the golden record lives has no clean answer because, in most organisations, it does not yet exist. What exists is a collection of partial truths, each broadly accurate from the vantage point of the system that holds it, each subtly at odds with the others.

Reconciling those fragments is not primarily a technical exercise. The technology can surface the discrepancies; it cannot always resolve them. The same customer appears in three systems with slightly different names, two addresses, one account marked active, and another closed. Resolving that takes someone who understands why the discrepancy exists. Which system should be trusted? Do the two accounts represent the same relationship or different ones? What does the right answer even look like in the context of how this business runs? "That judgment requires someone who understands the business context," Rizwan says. "It is not something you can automate away."

The fragmentation runs deeper than most organisations realise until they go looking. Product data is held in one format for logistics and another for marketing. Supplier records that diverge across procurement, finance and operations. Customer identifiers that do not match across CRM, billing and service. Each inconsistency looks manageable on its own. Together, they form a structural problem that compounds over time and makes reliable analysis steadily harder.

WHAT AI CAN GENUINELY DO

This is where AI enters, and where both men draw careful distinctions. The promise is real. Intelligent systems can accelerate reconciliation, automate high-volume processing, surface patterns that would take analysts months to find by hand, and compress the time it takes to launch products, onboard customers or respond to the market. Rizwan and Richard believe all of it. They are equally specific about what has to be true first.

Richard offers the clearest example of AI delivering without overpromising. RS Group, a distributor of industrial components, used Maextro AI agents to automate its new product introduction process. Taking a new product from initial data submission to live availability had previously run to around 30 days. With agents handling the automation, it collapsed to minutes. The scale shift was just as striking: where a few hundred new products a week had been the ceiling, the business was suddenly processing several thousand in a day. The outcomes were direct and measurable: more market share, additional revenue, and faster response to supplier and customer demand.

"It is not the sexiest AI innovation," Richard says. "It did not create a striking image or generate viral content. But it automated a process that was genuinely painful and time-consuming, and the business outcome was unambiguous."

Why it worked deserves as much attention as the result. The problem was well-defined. The data was clean and governed. The rules for a valid product record were clear, agreed and consistently applied. Those conditions made AI the right tool. Remove any one of them, and the picture changes.

Rizwan is clear on where AI is heading, and equally clear on where it stands now. "The direction of travel is exciting," he says. "Agentic AI that continuously monitors data quality, proposes corrections, and proactively manages master data with minimal human intervention: that future is nearer than most organisations think. But are we at the stage where I would let AI do the complete end-to-end onboarding of a new record without human intervention? Not yet. And the reason is not a lack of confidence in the technology. It is a question of trust." The judgment calls that surface during reconciliation are precisely the ones that demand genuine business knowledge: why two records look alike but represent different entities, which source to trust when systems disagree, what an anomaly means in the context of how

the business runs. That knowledge does not live in training data. It belongs to the people who understand the business, and until AI can reliably show it has learned the same, the human in the loop stays essential.

THE RISK NOBODY IS TALKING ABOUT, AT LEAST NOT LOUDLY ENOUGH

Most AI conversations focus on what AI can do. Richard redirects it to a quieter question: what AI does when the conditions for success are missing.

"If the AI is using bad data or ungoverned data to come up with a resolution, is that data now accurate? Did it figure out the right answer because it reasoned correctly, or because it pattern-matched to something that happened to be wrong?" A plausible-looking golden record built on shaky foundations is, in his view, more dangerous than an acknowledged gap. It manufactures false confidence. Decisions get made on a record that looks authoritative but isn't. The failure stays invisible until, suddenly, it is not.

Rizwan reinforces the point from the strategic level. "We need to be wary about throwing AI at every problem as though it is universally applicable. The failure rate in AI projects is high precisely because organisations deploy AI before the foundational conditions are in place." Sequence is everything. Data quality, governance and agreed definitions have to come before AI, not after. When they arrive after, or when organisations assume the AI will generate them, the result is a system operating at great speed and great confidence on fundamentally weak ground.

We need to be wary about throwing AI at every problem as though it is universally applicable

Then there is what AI lacks and cannot acquire. "The functional and business knowledge that AI does not possess," Richard says, "that is your intellectual property." The understanding of what makes your organisation distinct, what your customers need in a particular context, what a good outcome actually looks like in a given situation: that is irreplaceable. Organisations that deploy AI well use it to extend human judgment. They do not use it to replace judgments they have not yet built.

ACCOUNTABILITY IN AN AUTONOMOUS WORLD

The conversation about AI autonomy tends to run hotter than it runs rigorous. Rizwan and Richard are clear about where the limits of automation must be set, and their reasoning is simple and non-negotiable.

"Accountability has to sit with a named individual at every point where a decision matters," Rizwan says. "You can automate the process. You cannot automate the responsibility. And the organisations that try to are the ones that discover too late what they have given up."

"Someone needs to take ownership," Richard adds. "Always. Because you cannot fire an AI." When something goes wrong, a bad credit decision, a regulatory breach, or a customer record that produces the wrong outcome, accountability has to land on a person. Autonomous systems can operate with a speed and consistency that no human

matches. But where that automation runs, what guardrails contain it and when a human steps in remain human responsibilities. They have to.

For any of it to work, the people in the business need to understand enough about how the AI operates to recognise when something looks wrong. That is not chiefly a technical skill. It is a business one. The people closest to a customer relationship, a product category or an operational process are best placed to notice when an automated output does not match the reality they know. Protecting that judgment and building the structures that feed it back into the system matters as much as the deployment itself.

WHAT ACTUALLY SEPARATES THE ORGANISATIONS THAT SUCCEED

By the end of the conversation, a pattern has hardened in how the two describe the enterprises that get this right. It is not the size of the technology budget. It is not vendor selection, platform sophistication or the scale of the deployment. It comes down to something harder to buy and easier to lose.

"The organisations that succeed are the ones that did the thinking first," Richard says. Clarity on what they are trying to achieve. Clarity on who owns what. Clarity on what a good outcome looks like before the implementation begins. The common failure mode is the reverse: a platform decision taken before the strategic questions are answered, then years spent retrofitting governance onto a foundation never designed to carry it.

The organisations that succeed are the ones that did the thinking first

Rizwan adds the internal dimension. Data has been called the new oil and the new gold long enough that the phrases have faded into background noise. "A lot of organisations realise its value," he says. "But how many are actually taking the right steps forward?" The gap between knowing data is strategically important and treating it with the discipline that implies is still, after all these years, the thing worth closing.

There is no elegant shortcut. The blueprint every organisation wants does not exist in transferable form, because the rules, the governance model and the definition of a trusted record have to be built from the inside. What is

transferred is the set of disciplines that make it possible: ownership at every level, agreed standards, a culture that surfaces problems rather than hides them, and the rigour to get those foundations right before reaching for the tools that depend on them.

That is not a data problem. It is not a technology problem. It is the kind of organisational problem that has always been hardest to solve, because it demands sustained commitment with no visible finish line. Rizwan and Richard have each spent twenty years on it. Neither thinks it is close to solved.

What they do believe is that the organisations willing to face it honestly, to look at what their data actually is rather than what they wish it were, are the ones that will find AI genuinely transformative rather than quietly disappointing.

The technology is ready. The question is whether the organisations are.

Rizwan Farooqui is a Data Strategy and Transformation Lead with 20 years of experience in enterprise data management, MDM, and data governance across global organisations.

Richard Henry is Head of Growth for Data, AI and Business Transformation at Bluestonex.

INTERVIEW:

Guro Bergan

VP EMEA

Colin Burke

Global Head of Customer Success

You Can't Govern What You Can't See

As AI rewires how engineering teams build and operate software, the organisations that win won't be the ones that deployed the most models; they will be the ones that understood what those models were doing in production. Guro Bergan, VP EMEA, and Colin Burke, Global Head of Customer Success at Honeycomb, explain why observability has become the defining infrastructure investment of the AI era.

Setting the Scene: Honeycomb & Observability

Honeycomb was built to solve what you have described as the "unknown unknowns" problem. What does that actually look like inside a modern engineering environment today?

(CB) The unknown unknowns problem is the most visible in the conversations we have. The consistent pattern I hear is: we thought we understood our system until something went wrong, and we had no

framework to explain it. An engineer discovers a latency spike affecting a specific cohort of users, and every tool they had before would have told them nothing was wrong, because they were measuring averages, not individual events.

That failure isn't just an engineering problem. By the time it surfaces, a product team is fielding complaints, a customer has already had a bad experience, and the cost is real across the organisation. In a world where AI is generating more of the code shipping to production, this problem compounds across every function that depends on those systems working. The unknown unknowns aren't just questions no one thought to ask. There are increasingly questions no human was ever in a position to ask, because no human wrote the code that created them.

Observability is often confused with monitoring. Where do traditional approaches fall short, and what fundamentally changes when teams adopt true observability?

(CB) The core failure of traditional monitoring is that it asks you to decide in advance what matters. You define your metrics, set your thresholds, and build your dashboards. That works reasonably well until your system does something you didn't predict. In an AI-accelerated world, that happens constantly. The moment something new goes wrong, your monitoring tells you something is on fire, but gives you no way to understand why.

Take Intercom: when customers started reporting that Fin, their AI agent, felt slow, the problem was not visible in any conventional dashboard. The answer was buried across more than half a dozen LLMs running simultaneously. By asking questions across the full event stream in Honeycomb, they traced the issue,

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The moment something new goes wrong, your monitoring tells you something is on fire, but gives you no way to understand why.

reduced time to first token by 60%, and cut costs in the same investigation. That is the shift I see among our customers: engineers stop asking "Is something wrong?" and start asking "What is the customer actually experiencing?" That is a fundamentally more powerful relationship with your production systems, especially in the world of AI.

You have been with Honeycomb through a key growth phase. From your perspective, what has stayed consistent about the core problem you are solving, and what has changed?

(CB) The core problem has never changed. Engineers have always needed to ask unexpected questions about production systems and get fast, accurate answers. That tension existed before microservices, before AI, before distributed architectures. It is what observability was built to resolve. What has changed is the magnitude of the problem. When systems were simpler, a missed signal meant a slow incident. Today, with AI agents executing multi-step workflows in production, a missed signal means you have lost visibility into behaviour that no dashboard was ever configured to catch. That is why established enterprise organisations are now making deliberate shifts, often from a log-heavy Splunk environment to a trace-first approach. The migration is not simple. What I tell those customers is that they are rarely afraid of the destination. They are navigating the journey. But here is what makes this moment different: AI amplifies whatever observability practice you already have. Excellence gets faster. Dysfunction gets more expensive. The organisations investing in that foundation now are determining which side of that equation they will be on.

You work with organisations like Booking.com, Frasers Group, Zurich, and Pfizer — enterprises with very different technical environments but presumably facing a common challenge. What does observability mean at that scale?

(GB) At that scale, observability becomes an organisational capability: The speed at which engineering teams learn from production and act on it.

The verticals look different, but the underlying problem is structurally identical: system complexity has outpaced what traditional monitoring was designed to handle. Pre-aggregated dashboards fail when the incident is one you never anticipated. And with AI-powered systems introducing non-deterministic behaviour at runtime, the potential for failure has become fundamentally harder to predict.

What observability means at enterprise scale is the ability to ask any question about any system behaviour and get a fast, accurate, explorable answer. Not a pre-approved view. The actual signal, with full context, is queryable in seconds.

The organisations that operate best at this level do not have the most alerts. They have the fastest feedback loops.

When you introduce Honeycomb to a new enterprise customer, what is the moment when it "clicks" for them?

(GB) It is almost always the same moment: they run a query they couldn't run in their existing tool. Not always because the tool lacked the data, but because the data was pre-aggregated, indexed, or siloed in a way that made the question difficult and time-consuming to ask. With Honeycomb, an engineer

can query any span attribute across the full event stream in under ten seconds, no pre-indexing required. The look on a senior engineer's face when they realise they can slice by customer ID, feature flag, and region simultaneously and get a result in sub-10 seconds across millions of events. That is when the conversation changes from curiosity to commitment.

The AI Shift: Velocity, Risk, and Reality

The narrative around AI has been almost entirely about generation, building faster, shipping more. But you have argued that the real challenge lies in what happens after code ships. Where are enterprise leaders underestimating that?

GURO: This is the question that actually matters right now, and most enterprise leaders are getting it wrong in a specific way.

They have measured AI success almost entirely on the input side. How much faster code gets written, how many tickets get closed, how many sprints get compressed. Those numbers look great. Velocity metrics are green. The board is happy. But production does not care about velocity metrics.

What is being underestimated is the brittleness of what is shipping. When an agent writes code, the context lives nowhere. The code works until it doesn't, and when it doesn't, there is no author you can ask, "What were you thinking here?"

And the feedback loop makes this worse. The promise of AI development is that you ship faster. But if your ability to understand production behaviour does not scale with your shipping velocity, you have not accelerated. You have moved the risk downstream. The leaders getting this right have realised that observability is not a tax on AI development. It's what makes it sustainable. Right now, most enterprises can see the code that shipped. They cannot see what it is doing.

There is a narrative that AI is driving massive productivity gains. From what you are seeing on the ground, how close is that to reality?

GURO: The productivity gains are real, but they are unevenly distributed. Teams that are already excellent at observability are accelerating. Teams that are not are accumulating invisible debt.

We and others in the space agree: AI amplifies existing practices, both good and bad. If your feedback loops are strong, which means that your teams can deploy, observe, and learn quickly, then AI supercharges that. If your feedback loops are weak, AI accelerates the rate at which you ship things you can't explain and can't debug.

The organisations seeing genuine, sustained productivity gains from AI are the ones that have invested in observability as a system of organisational learning speed, not just a monitoring checkbox.

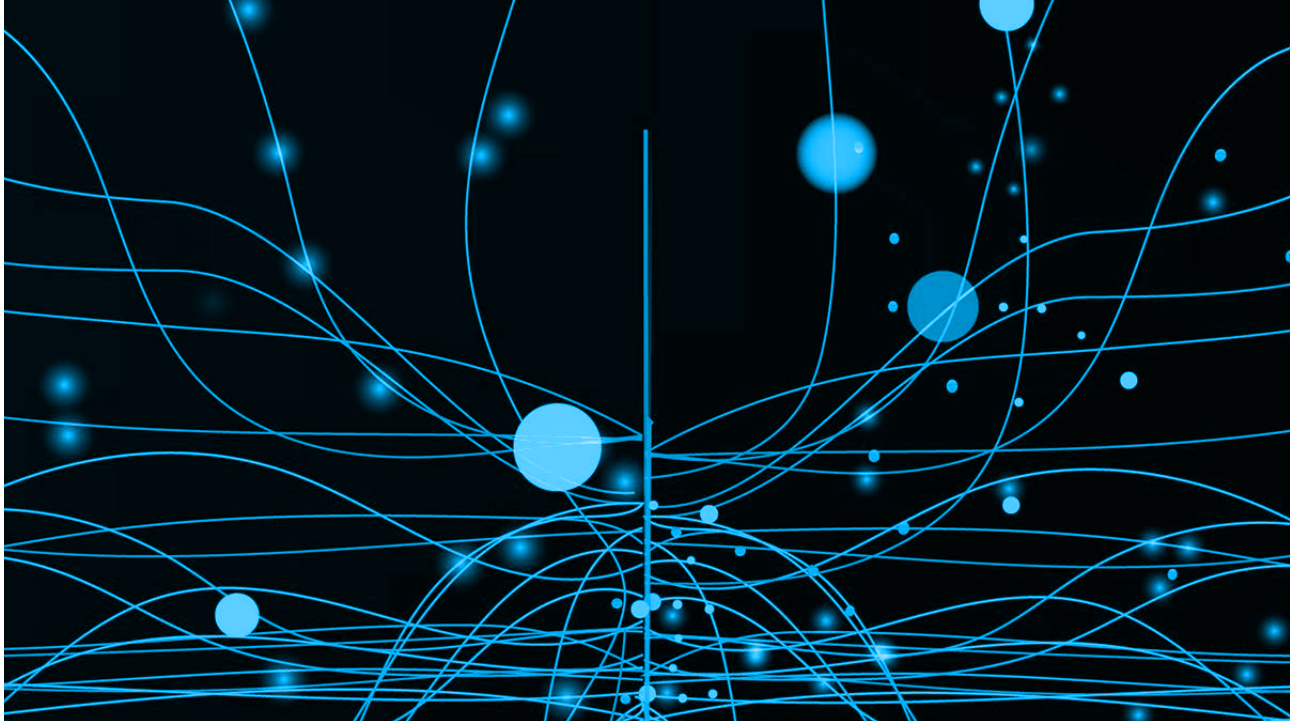
These are organisations like our long-term customer Intercom and a more recent customer, Scribe. They both transitioned to modern observability to manage complex AI systems, resulting in faster debugging, reduced costs, and improved performance. Intercom reduced its AI agent's time to first token by 60%, while Scribe slashed debugging time from an hour to five minutes and cut costs by 75%.

You have talked about AI increasing velocity but also introducing complexity. Where are organisations underestimating that trade-off?

(CB) The trade-off that consistently gets underestimated is the knowledge gap, and we are seeing it in real time with our customers.

The 2025 DORA report found that 90% of developers now use AI tools and report productivity gains, but that same AI adoption increases software delivery instability. A Thoughtworks retreat of senior engineering practitioners identified why: AI is accelerating the inner loop, the personal cycle of writing, testing and debugging, while a new middle loop of supervisory work is forming that most organisations have not staffed or structured for. That is the gap where things break.

What it looks like in practice is not just an engineering problem. When AI-written code behaves unexpectedly in production, the debugging engineer has less context than ever, but so do the product manager explaining it to customers, the security team trying to audit an AI decision, and the finance leader watching support costs rise. The organisations navigating this



> **The trade-off that consistently gets underestimated is the knowledge gap, and we are seeing it in real time with our customers.**

well are not slowing down AI adoption. They are investing in the observability infrastructure that gives every function depending on these systems the visibility to act. The ones that have not are accumulating a risk they can feel but can't yet see. That gap closes badly when it closes.

If AI is writing more code, who, or what, is responsible for understanding what is happening in production?

(CB) This is one of the most important questions across every function in a modern organisation, not just engineering. The honest answer is that responsibility is fragmenting, and most organisations have not caught up. Historically, the engineer who wrote the code was best positioned to understand its production behaviour. That assumption is breaking down fast. If AI wrote the code, the engineer's relationship to it is more supervisory and context-oriented.

But the product leader who owns the customer experience, the security team responsible for AI decisions, and the finance team accountable for AI-driven costs all have a stake in the answer, too. What fills that gap has to be tooling: observability that gives every function, depending on production systems, the ability to ask questions and get answers. Honeycomb's MCP integration is part of that: AI agents can now query production context directly, distributing understanding across humans and machines in a way that is genuinely new and genuinely powerful.

Are we moving towards a world where observability isn't just for engineers, but for AI agents themselves?

(CB) Something I keep returning to in the LeadDev workshops I have run is this: AI does not change what good engineering looks like; it raises the cost of bad engineering.

The teams thriving with AI already had the fundamentals: CI/CD, peer reviews, strong testing culture, and clear ways of working. Look at the last decade: app modernisation, containerisation, Kubernetes, serverless. None of them fixed a weak foundation. They exposed it faster. AI is the same, only much faster still.

So yes, we are moving towards a world where observability serves agents as well as engineers, but the teams who will get the most from that are the ones who have already built the right foundations.

What excites me is that Honeycomb is one of the platforms making it real right now. The MCP server means AI agents can query production observability context directly, without a human in the middle. And what comes next is even more interesting: platforms where observability does not just respond to investigations but initiates them, where Canvas surfaces what matters before you know to ask. Observability as an active participant in production operations, not just a passive data store. That is the direction we are moving in.

Bridging the Gap: Where Honeycomb Fits

Many enterprise leaders talk about a disconnect between data strategy and AI adoption. Where does observability sit in closing that gap?

(CB) The disconnect I see most often is that data strategy conversations happen at a layer removed from what is actually happening in production. Organisations know what data they have, where it lives, and how they want to use it strategically. What observability adds is the operational layer: what are your systems actually doing with that data in real time, and when something goes wrong, can you understand why?

In an AI context, this matters well beyond engineering. The CFO approving AI spend needs to know whether that investment is producing reliable outcomes. The product leader shipping AI features needs to know how they're actually performing for real users, not just in testing. Your data strategy specifies the inputs your models use. Your observability practice tells you how those models are actually behaving when real customers hit them. And when it's not real customers but agents who hit them. Closing that gap is what turns AI into something the whole organisation can trust and build on.

What role does high-fidelity telemetry play in building trust in AI-driven systems?

(CB) High fidelity telemetry is the trust mechanism, not abstractly but operationally.

Trust breaks down in AI systems not because the model is wrong, but because no one can explain why it did what it did. When an agent makes a decision that costs money or triggers an incident, the question isn't "what happened" but "can I trust this system enough to keep running it?"

That question has no honest answer without telemetry capturing the full reasoning chain: every LLM call, every tool invocation, every agent handoff. Trust breaks down in three specific places: with engineers who can't diagnose what they can't see, with business leaders when one unexplainable failure destroys customer confidence, and with regulators who require a full audit trail. Accuracy metrics do not build trust. The ability to answer hard questions under pressure does. We frame what good telemetry requires as complete, usable, and trustworthy. The wide event, up to 2,000 fields per event, is what makes that real.

You framed Honeycomb as helping teams "level up" their understanding of what is happening in production. What does that look like in practice for a CTO organisation?

(CB) In practice, it looks like Canvas, our Agent that helps with investigations. An engineer opens an investigation, asks a natural-language question about which LLM tool call is performing the worst, and Honeycomb's Canvas AI co-pilot doesn't just answer; it explores the full event data, surfaces correlated patterns, and guides the investigation with clarifying questions. The CTO of a Fortune 500 retailer leveraged the MCP to get real-time Black Friday performance insights.

It's not a chatbot that retrieves a result. It's an AI-native investigator that works alongside the engineer. The MCP server extends this further: agents like Claude and Cursor can now query Honeycomb's full observability context, including traces, logs, metrics, SLOs, and triggers, directly from within the integrated development environment. Production context arrives where the engineer already is, not in a separate tab that opens 12 minutes into an incident.

> **"What excites me is that Honeycomb is one of the platforms making it real right now.**

How does Honeycomb enable teams to maintain speed without losing control?

(CB) The answer is high cardinality, event-based telemetry with no pre-aggregation. Every event, every LLM invocation, every tool call, every agent step, is stored as a queryable span with full attribute context.

You don't decide in advance what is important. You can ask any question, at any time, against any dimension of your data.

Nubank had a classic observability problem. Traditional logs and metrics were fine for debugging individual services, but a heavily microservices-based architecture means they now have 1000s of services to manage. Furthermore, new banking regulations in Brazil require them to meet standards for settling transactions in seconds.

To track and tackle latency across systems, Nubank invested in high-resolution, high-quality tracing, which quickly proved essential to meeting their SLAs. In 2026, Nubank will process 8Trillion events through Honeycomb.

Customer Reality: From Theory to Practice

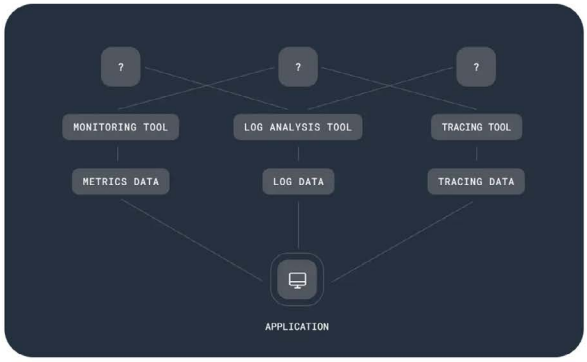
Intercom has been on a multi-year journey with Honeycomb, evolving into an AI-driven platform. What does that journey tell us about how observability needs to evolve alongside AI?

(CB) The Intercom journey shows exactly what I think the next five years of observability looks like in practice. They came to Honeycomb when the questions were relatively conventional: latency, error rates, throughput. As they built Fin into what is now the number one AI agent for customer service, those questions changed completely.

In early 2025, Fin was running on more than half a dozen LLMs simultaneously, and customers were saying it was slow. By connecting every service through Honeycomb and tracking LLM tokens, costs, and performance for each model, they improved speed and cut costs simultaneously. That outcome was not just a win for the engineering team. The product could demonstrate a better customer experience. Finance could see cost efficiency and increased revenue. What that journey tells me is that the teams that will win with AI are not the ones that deployed the most models. They are the ones who built the observability practice that let them understand what those models were doing and improve them continuously.

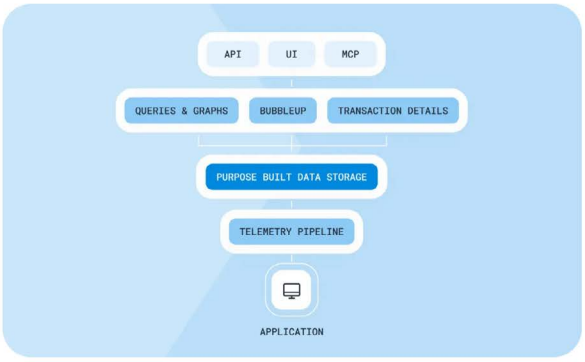
At the scale of customers like Booking.com and HelloFresh, AI agents are now building software and serving customers simultaneously. What does observability look like when agents are on both sides?

(CB) Organisations like Booking.com and HelloFresh were already operating at a level of maturity most companies aspire to. The challenge is not a traditional visibility gap. It is that AI agents have fundamentally changed the question you need to answer.



Traditional Monitoring Tools

Logs, metrics, and traces are stored separately, often in different tools. A "single pane of glass" may offer the illusion of correlation across data types, but that duplicated data means duplicated cost.



Observability with Honeycomb

A unified data layer allows for seamless transformation between logs, metrics, and traces. Incomparable speed supports powerful analytics with real-time access to all your data. Costs become streamlined and predictable.

When a customer-facing agent behaves unexpectedly, the investigation does not start at the LLM call. It starts somewhere in the infrastructure, runs through the application, through the agent, through every tool invocation and model decision, and ends with a customer experience that was either good or not. Most tools see a slice of that journey and make you stitch the rest together under pressure, across multiple platforms, by people who were not in the room when it was built. What matters is being able to see the full picture in one place. And what becomes incredibly powerful is the ability to replay the complete timeline of what an agent did, decision by decision, in a way that answers the question anyone in the business needs to ask, not just the engineer who built it.

Transaction volumes are increasing dramatically with AI agents on both sides, building systems and using them. How does Honeycomb handle that level of scale that others struggle with?

(GB) Most observability tools handle scale through sampling and pre-aggregation, trading fidelity for cost by deciding ahead of time which questions you might ask and discarding everything else. That worked when transaction volumes were predictable and failure modes were familiar.

AI agents break both assumptions. An agent does not generate one span per request. It generates hundreds, every LLM call, every tool invocation, every retry, every handoff. And because agent behaviour is non-deterministic, you cannot pre-define what you will need to investigate.

Honeycomb was built on a different premise. We store wide, high cardinality events without pre-aggregation and query raw data at speed. When something degrades across thousands of concurrent agent sessions, you can isolate whether it's a model version, a prompt variant, a specific tool call pattern, or a downstream API - in seconds.

Pre-aggregated systems already threw away the data you need to answer that question.

Scale without fidelity just means you are confidently wrong faster.

What's a real example where observability has directly changed an outcome for a customer?

GURO: Scribe, the AI documentation platform used by 94% of the Fortune 500, put Honeycomb's event-based, high-cardinality architecture to the test. After bringing in Honeycomb, they cut the average incident root cause time from 1 hour to 5 minutes and reduced observability costs by 75% without sacrificing visibility as their engineering team scaled.

They're now integrating Honeycomb's MCP server with Claude Code, enabling engineers to investigate production alerts in a conversational way. That's the direction the industry is heading: AI agents that need full production context to do their jobs, served by an observability platform built to provide it.

The Edge: Governance, Not Just Adoption

There is a growing sense that the challenge is not adopting AI, it's controlling it. Do you agree?

(CB) The challenge is understanding it, not just controlling it. Control implies you can define the boundaries in advance. With AI systems in production, that is not how it works. What you can do is build the infrastructure to observe behaviour, detect deviation, and respond quickly, and that capability needs to be accessible across the organisation, not locked inside the engineering team. The 2025 DORA report found that AI adoption increases software delivery instability even as it increases throughput. That is not an argument against AI. It's an argument for building the right infrastructure alongside it.

The teams navigating this well are not trying to control every output. They are using observability to understand what is happening in real time and course-correct with speed. That is actually a more exciting way to operate. You are not trying to anticipate everything. You are building the capability to respond to anything.

What does "governing AI through observability" actually look like in practice?

(CB) In practice, it looks like applying the same engineering rigour to AI behaviour that teams already apply to conventional systems, and then making that visibility available across the organisation. Every AI action is a traceable span. Every LLM invocation has a queryable record: model, latency, token count, input context, output, and outcome.

A product manager can see how an AI feature performs across different user cohorts. A security team can audit what data an AI agent accessed. A finance team can track what a workflow actually costs to run. But this only works if the foundations are in place. If your telemetry data is incomplete, if your pipelines have gaps, if your governance is ad-hoc, then governing AI through observability is just a good idea on paper. The organisations doing this well invested in the substrate first: mature pipelines, intelligent sampling, consistent context fields. When that foundation is solid, what becomes possible is genuinely remarkable.

If boards expect exponential returns from AI but organisations are only seeing incremental gains, where is the disconnect?

(GB) The gains are definitely exponential. However, so is the cost.

And when I say cost, I don't just refer to token consumption; I refer to the risk that something goes wrong. If an organisation 10x their production code output, that's fantastic! But if they also 4x their production incidents, the cost can be high in terms of customer perception, brand, revenue and even financial penalties.

AI increases change velocity. Change velocity increases the demand for fast, high-fidelity feedback. If your observability practice can't keep up, you are flying faster with a worse instrument panel.

The CTOs who are closing the gap between AI investment and AI ROI are the ones who have invested in observability as the operating system for how their engineering organisation gets smarter over time.

How should CTOs reset expectations internally while still moving forward?

(GB) Frame it as a learning speed problem, not a technology problem.

The question is not "how fast can we ship AI features?"; it's "how fast can we learn from what we ship?"

That reframe is actionable. It creates a clear investment thesis: instrument richly, detect unknown anomalies, reduce mean time to resolution, and build the feedback loops that compound over time.

It also creates a more honest conversation with the board: the organisations that will see exponential AI returns are not the ones that deployed the most models first. They are the ones who built the infrastructure to understand what those models are doing in production.

Looking Ahead: The Future of Observability

Observability was built for a world where humans wrote code and read dashboards. What does it look like in a world of autonomous systems and AI agents?

(CB) The shift is already underway, and it is significant. Dashboards designed for human consumption at a human pace do not work in a world where agents make decisions faster than any dashboard can refresh.

Observability in an agentic world must be legible to both humans and machines and serve more than just the engineering team. Product leaders need to understand how AI features perform across user segments. Security teams need to audit the decisions that AI agents make. Finance teams need to track what those agent workflows actually cost.

What Honeycomb is building is the architecture for all of this: a production environment where every stakeholder and every agent works from the same real-time observability context. The direction with Canvas is from a co-pilot that responds to investigations to a system that initiates them, surfacing what is wrong before you know to look. The organisations building on that architecture now will have a compounding structural advantage.

What capabilities will define the next generation of observability platforms?

(CB) The direction is clear, and the pace of change is genuinely exciting. Natural language investigation, where anyone across the business can describe what they are seeing, and AI navigates toward the cause, is moving from a premium feature to a baseline expectation fast.

Extending observability context to AI agents directly through MCP is already happening and will become standard. Setting meaningful SLOs on non-deterministic systems, defining what "good" looks like for an LLM-powered workflow and alerting when it degrades, is a problem we are actively solving right now. But the area I'm most excited about is agent observability. It is the only genuinely greenfield space in observability today.

Every other area has established patterns and tooling. Observing autonomous agents, their decisions, their tool calls, and their full timeline of reasoning across a production environment, at scale and in real time, is largely unsolved. The platforms that get there first won't just define the next generation of observability. They will define how AI systems are trusted and operated at scale.

As Honeycomb continues to scale across EMEA, what are your priorities for the next 12–24 months?

(GB) Three things.

First, ensuring that every AI agent an enterprise deploys, whether built on Claude, Cursor, or otherwise, has full, real-time access to production observability context through the Honeycomb MCP server. The agent era isn't coming; it's here.

Second, continuing to expand Private Cloud capabilities for organisations navigating data residency and compliance constraints, particularly in financial services and insurance, where hybrid deployment isn't optional.

Third, deepening the Canvas investigative experience so that the gap between "something is wrong" and "here is exactly what failed and why" continues to narrow. The mission is unchanged: no engineer and no agent should ever hit a dead end again.

If you had to write the headline for Honeycomb's next chapter, what would it be?

"The enterprises that win the AI era won't be the ones who shipped the most; they will be the ones who created the best IRL customer and agentic experience."

Honeycomb is the platform that makes that possible.

In one sentence: What's the biggest misconception enterprise leaders still have about AI today?

The biggest misconception is that AI is a code-generation problem, when it's actually a production-understanding problem: the moment AI-generated code ships, you need systems that can observe, interrogate, and learn from it at the same velocity at which it was written.

Our Voice

REAL STORIES, REAL ACTION, REAL CHANGE

women in data®

FIONA SWEENEY

Strategy Director, Women in Data®

State of the Nation

Delivering this year's Women in Data® State of the Nation report has been one of the highlights of the year. At a time when the Data and AI landscape is evolving at extraordinary speed, this report feels more essential than ever. It captures not just the state of our industry, but the lived experiences, ambitions and frustrations of the people who power it. In a world increasingly shaped by algorithms, these human insights matter.

What strikes me most is how urgently the industry needs this kind of evidence based thought leadership. We are navigating talent shortages, shifting skills demands,

Widening pay gaps, and the cultural tensions created by hybrid work. At the same time, AI is accelerating faster than organisations can adapt. Without clear data, honest reflection and a willingness to confront uncomfortable truths, progress will stall.

And yet, I feel genuinely optimistic. The report shows a workforce that is motivated, ambitious and deeply committed to learning. It shows women pushing forward, demanding opportunity, and shaping the future of AI with resilience and clarity. It indicates that organisations are beginning to understand that diversity is strategic necessity not just a moral add on.

Women in Data® has always stood for the simple but transformative idea that an AI optimised future must also be a diverse one. Through our community, partnerships and research, we are building the foundations of a workforce that is more representative, more ethical and more innovative. I am proud to have authored this report and even prouder of the change it will drive.

Introduction

Women in Data® Calls for Urgent Action as New Report Exposes the Human Cost of the UK's AI Boom

The UK's Data & AI sector is booming- but the skilled practitioners on whom the success depends are being left behind. That's the message from Women in Data®, whose 2024 State of the Nation report reveals a workforce under pressure as organisations race to adopt AI at scale.

With the UK AI market now worth over £72 billion and global adoption soaring, the report highlights a striking absence in national conversations on how practitioners are coping with the pace of change, and how women in particular are being affected. Despite years of initiatives, women remain underrepresented, underpaid and under promoted. Attrition remains high, and leadership representation sits well below 20%.

Women in Data® warns that unless the UK addresses these structural gaps, it risks building an AI future that is technologically advanced but socially unequal. The organisation is calling for immediate action to ensure the workforce shaping the next era of innovation is inclusive, supported and representative.

Technology and AI Adoption

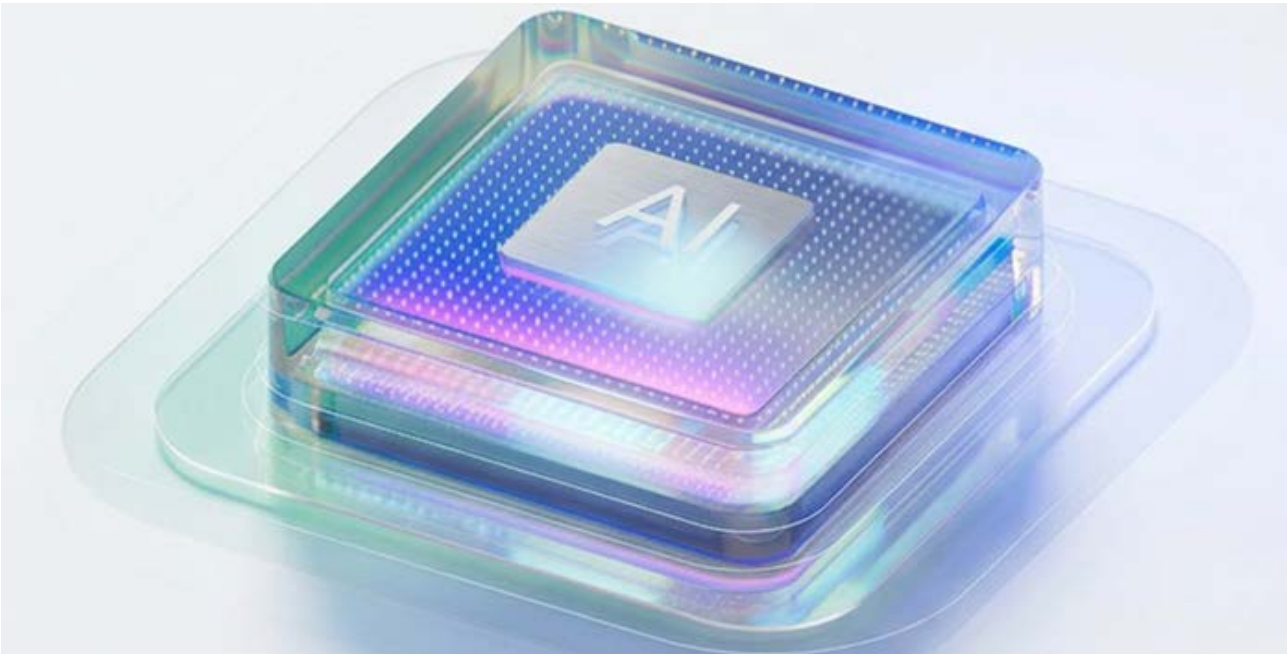
AI Adoption in the UK: From Experimentation to Expectation — But Still Far From Enterprise-Ready

The latest Women in Data® State of the Nation survey paints a clear picture of a UK industry that has moved decisively beyond AI curiosity and into widespread experimentation. AI is no longer a fringe capability or a future ambition. It has become part of the everyday toolkit for data practitioners across organisations of all sizes. Yet despite this change over the past 12 months, the research reveals a sector that is still grappling with the challenge of scaling AI from tactical pilots to strategic, enterprise-wide transformation.

To understand the maturity of AI adoption, respondents were asked to place their organisation on a five-stage curve, ranging from Early Awareness to Fully Monetised, Transformational Use.

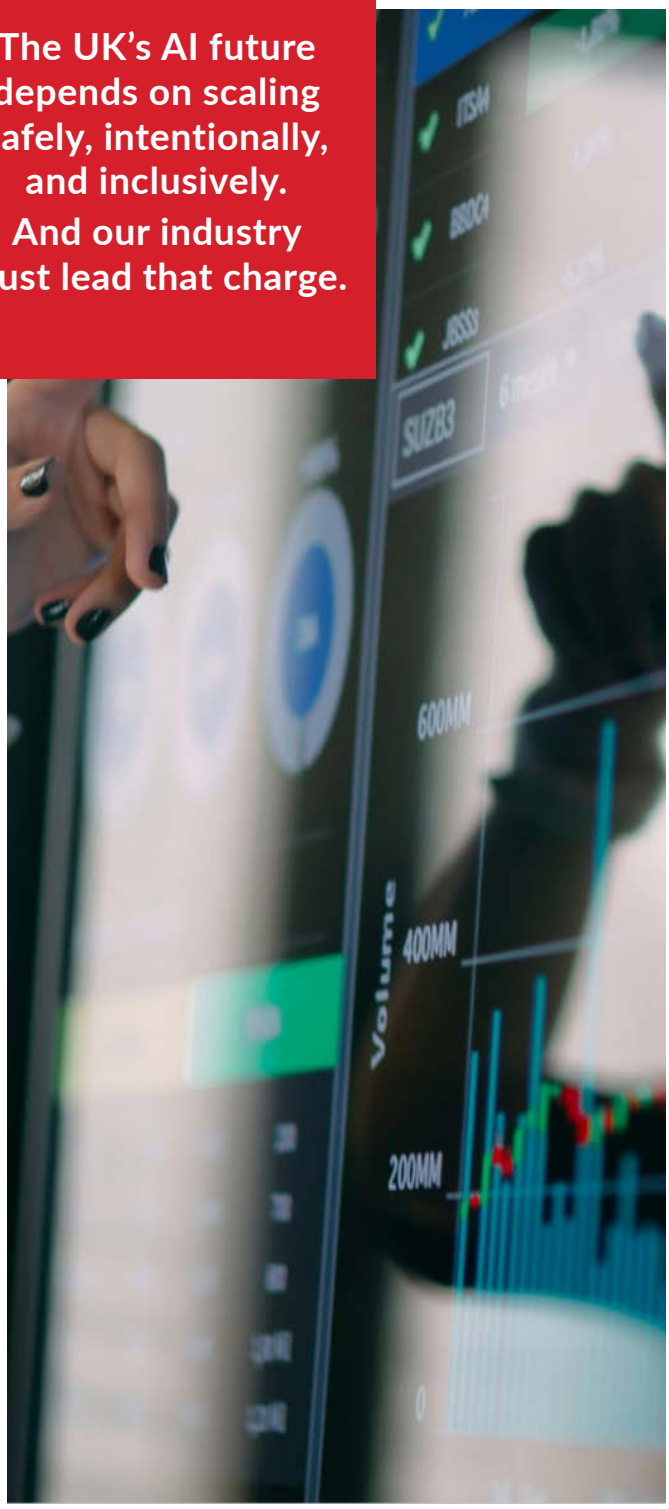
The results show a sector that has embraced AI in principle but is still working out how to embed it in practice. The report describes widespread testing of use cases but limited integration into core business processes.

Fewer than 5% of organisations have reached the point where AI is delivering measurable, enterprise-level value. The bottleneck between piloting and scaling remains one of the most significant challenges facing the industry.



The UK's AI future depends on scaling safely, intentionally, and inclusively.

And our industry must lead that charge.



A Year of Dramatic Change in AI Tooling

One of the most striking shifts in this year's findings is the rapid acceleration in the use of AI tools. Last year, practitioners expressed enthusiasm but faced barriers to adoption, including leadership scepticism and concerns about risk. In just twelve months, the landscape has transformed. AI tools-particularly large language models (LLMs)-have moved from novelty to necessity.

The pace of change has been so rapid that even during the data collection phase, respondents were already shifting their attention to Claude and also toward agentic AI and autonomous AI agents-developments that will likely feature more prominently in next year's report.

Productivity Gains Are Clear — and Consistent

The impact of AI tools on individual productivity is one of the clearest findings in the report. 80% of respondents say AI has increased their personal productivity, with only 4% reporting a decline. These gains are consistent across organisation size and seniority, signalling that AI is delivering tangible value at the individual level even if enterprise-wide benefits remain harder to capture.

Concerns Remain

Despite the enthusiasm and productivity gains, significant concerns persist around organisational use of AI. The top worry-cited by 39% of respondents-is bias in AI outputs and the resulting impact on reliability. Ethical concerns remain high, even if slightly reduced from last year.

However, one of the most revealing insights is the near-equal level of concern around unrealistic expectations from senior leadership, cited by 38% of respondents. This concern is most pronounced among senior leaders themselves. As AI becomes more embedded in business strategy, the pressure to deliver rapid results appears to be intensifying.

Interestingly, fears often amplified in the media, such as job losses, loss of human connection or poor ROI, rank lower than concerns about ethics, accuracy and bias. Practitioners in this industry are less worried about AI replacing them and more worried about AI misrepresenting the world.

Compensation

The Data and AI sector continues to be one of the most well paid areas of the technology industry, commanding salaries that far outpace the national average. According to the latest Women in Data® State of the Nation report, the financial rewards for specialist talent are still rising. But beneath the headline figures lies a more complex story about shrinking entry level opportunities, widening pay gaps and the structural inequalities shaping who benefits most from the AI boom.

In 2025, the average UK graduate salary sat at around £40,000. In comparison, the average salary for professionals working in Data and AI is £84,376-more than double the national figure. At the top of the profession, Chief Data Officers and Heads of AI report average salaries of £156,100, with packages often boosted by bonuses and performance incentives. The “AI premium” is alive and well.

Yet the upward trajectory is not universal. Entry level salaries have slipped from £41,691 last year to £40,513. Whilst this might seem like a modest 2.83% decline, it signals a deeper concern. Women in Data® has also noted a contraction in entry level hiring, a trend that risks the future talent pipeline and potentially inflating mid-career salaries as demand outstrips supply.

Company size remains one of the strongest predictors of pay. The largest organisations offer an average £15,000 salary premium, around 20% more than smaller counterparts. These giants are leveraging their financial muscle to secure the most experienced practitioners,

protect intellectual property advantages and fend off aggressive talent poaching.

Despite the sector's high salaries, inequality persists. The UK's national gender pay gap stands at 12.8%, but Women in Data®'s refined methodology places the Data and AI gender pay gap at 15.38%. The primary driver is representation as women remain significantly underrepresented in senior leadership, occupying fewer than 20% of top roles. With CDO and equivalent salaries stretching from £120,000 to £200,000, the absence of women at this level has a disproportionate impact on the overall gap.

Working arrangements introduce another layer of disparity. Those working from the office earn, on average, £15,000 more than their remote counterparts—a 17.3% "working arrangement pay gap." This is largely because senior leaders are far less likely to work from home. But the effect is clear-remote work, while popular and often preferred, may be creating an unintended barrier to progression, particularly for women.

Pay Rises, Perceptions and Reality

Two-thirds of respondents received a pay rise in the past year, with men slightly more likely than women to benefit. Entry level workers were the least likely to see an increase, reinforcing concerns about shrinking early career investment. Office-based employees were also more likely to receive a raise than those working remotely.

Despite high salaries, dissatisfaction is widespread. Forty-three percent of respondents believe they are paid less than peers in similar roles in other organisations. This perception is borne out by the research as average salaries vary by as much as £34,000 across industry sectors. Finance, Manufacturing, Systems Integrators and Tech Consultancies top the pay charts, while Public Sector, Defence and Utilities roles lag behind. Notably, the highest paying sectors also exhibit the widest gender pay gaps.

Early in my career, I realised that data was a way to answer important questions, uncover patterns, and help organisations make smarter decisions.

State of the Nation Respondent

Beyond Pay: What Really Matters

While salary remains a powerful motivator, it is not the only factor shaping job satisfaction. Respondents ranked flexible working, meaningful work, intellectual challenge, recognition and supportive culture as the top drivers of fulfilment.

Women in Data® believes these insights offer organisations a roadmap for attracting and retaining talent in a fiercely competitive market.

Data and AI roles may be among the best paid in tech, but the sector's long-term health depends on more than money. It requires fairness, opportunity and a commitment to building workplaces where everyone can thrive.

Learning & Development

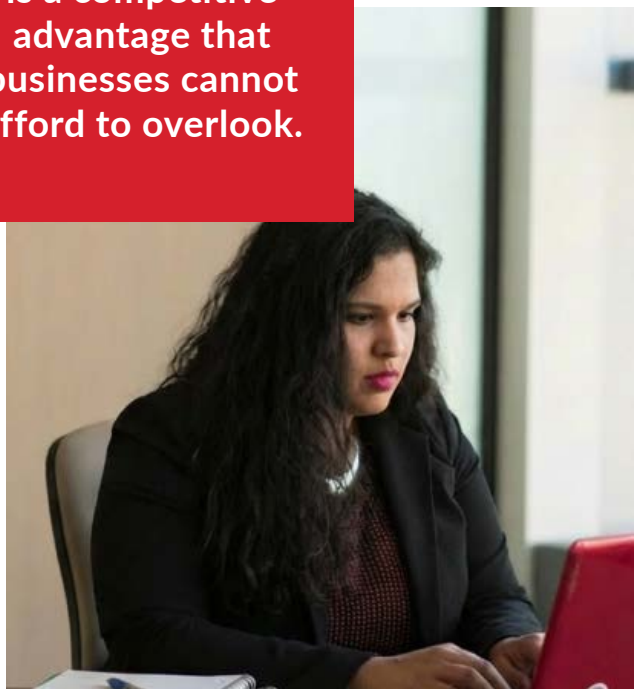
In a sector defined by rapid innovation, continuous learning is a critical differentiator for both individuals and organisations. As new technologies and tools emerge at unprecedented speed, the opportunity to keep learning is now essential for individuals to stay relevant and competitive.

The SOTN research shows a clear link between ongoing skills development and career momentum. Individuals who invest in new technical, behavioural or leadership capabilities are better equipped to manage complex projects, transition into specialist roles and step confidently into leadership positions. At the same time, the accelerating pace of AI driven change has intensified the industry wide skills shortage.

More than 75% of IT leaders now report difficulty recruiting talent with the right capabilities-up from 68% last year. Yet, paradoxically, entry level roles are contracting as automation displaces early career tasks, shrinking the future talent pipeline.

Seventy-nine percent of respondents plan to engage in formal learning, with nearly half intending to do so within the next six months. Women are particularly proactive, demonstrating both urgency and ambition in their development plans.

Investing in learning, especially for women is a competitive advantage that businesses cannot afford to overlook.



Access to training remains uneven. Few respondents have a personal training budget, and those who do are typically in the most senior roles. Meanwhile, women express strong interest in mentoring, coaching and leadership development, yet uptake is limited by inconsistent access, time pressures and a lack of visible support from senior leadership.

The SOTN describes a highly motivated workforce, especially women, eager to grow, innovate and lead. Organisations that fail to nurture this ambition risk losing exceptional talent to those who do. In a sector where skills shortages are acute and innovation depends on diverse thinking, investing in learning is not just good practice, it is a strategic imperative.

Recruitment Landscape

The UK entered 2025 with a deepening shortage of AI and data talent which is now shaping everything from salary inflation to organisational strategy. According to Women in Data®'s State of the Nation report, 72% of senior leaders say specialist AI expertise gaps are one of the biggest barriers to scaling AI deployment. The talent deficit is actively slowing adoption.

Demand continues to rise even as the wider UK job market cools. Roles in data engineering, MLOps, cloud architecture and AI governance are among the most sought-after, driven by organisations doubling down on automation and efficiency. This pressure is reflected in pay, with roles requiring deep AI skills now attract wage premiums of up to 56% compared with similar non-AI positions. For many organisations, especially those outside tech and finance, this premium is becoming increasingly difficult to compete with.

Yet while demand for senior and specialist talent is soaring, entry level opportunities are shrinking. Job postings for junior technical roles such as software engineering and data analysis have fallen by as much as 23%, as organisations assume early career tasks can be absorbed by AI automation. This contraction threatens the long-term talent pipeline and risks creating a future workforce gap that will be far harder to fill.

Despite these pressures, talent mobility remains high. More than half of respondents considered leaving their job in 2025, and 47% actively searched for a new role. One in five were approached by headhunters-an early warning sign for employers. Even when individuals stay, recruitment outreach can erode loyalty and accelerate future attrition.

Job satisfaction in Data and AI remains higher than in many industries, with 67% happy in their roles. But only 59% are satisfied with their organisation, signalling a clear call to action. In a market defined by scarcity, employers cannot rely on salary alone. Culture, leadership, development and trust now determine whether talent stays, or leaves.

Organisations who re-imagine their talent strategy will achieve a competitive advantage in the Data and AI sector.

Industry Demographics

Education, Diversity and the Hidden Barriers Shaping the UK's Data & AI Workforce

Despite years of investment in apprenticeships and alternative pathways, the Data and AI sector remains overwhelmingly dominated by degree educated professionals. According to the latest Women in Data® State of the Nation report, 87% of practitioners hold a primary degree or higher which is virtually unchanged from last year. The promise that new pathways would diversify and democratise access to the industry has not yet materialised.

As individuals progress into senior leadership, this academic intensity only deepens. In SLT/Board level positions, master's degrees dominate at 31%, with doctoral and professional qualifications making up a further 21%. Non-degree routes are almost entirely absent.

Yet the degree landscape is far from narrow. Mathematical sciences, social sciences, computer science, business, marketing, humanities and the arts all feature strongly-evidence that Data and AI thrives on multidisciplinary thinking. Indicating that the industry is increasingly valuing commercial acumen, narrative skill and human-centred problem solving.

Gender diversity

The State of the Nation findings show broadly positive attitudes toward gender diversity in Data and AI, with 91% agreeing gender balance improves performance and 74% feeling their workplace is inclusive.

Yet gaps remain. Only half of women believe men actively support equality, and just 37% feel gender initiatives are effective. Over a third have witnessed gender bias, and 31% have experienced it personally. This suggests that policy alone is not enough-organisations must strengthen leadership accountability, build active allyship and address subtle decision-making biases.

CLICK HERE TO REVIEW THE FULL REPORT

State of the Nation

CEIRA RUTLEDGE
Insights Principal Yonder Consulting

.YONDER

Data, AI and tech sit at the heart of modern business strategy, yet the workforce powering this transformation is still not equitably represented, rewarded or retained. The evidence shows that organisations with greater gender balance are more likely to be associated with stronger business outcomes and performance, yet a third of women we surveyed have experienced gender bias at work. Women continue to face barriers to visibility, access to high impact projects and fair evaluation, as well as a lack of flexible policies and sponsorship. While many organisations talk confidently about diversity and inclusion, too few have the evidence needed to understand what's really working and where the gaps remain.

This report was designed to change that. By focussing on the human reality behind the data, this research uncovers not just how practitioners are doing, but also how they perceive their careers, their prospects and the fast-evolving industry surrounding them. The goal of the State of the Nation

report is to equip decision-makers with the evidence needed to act, to prevent women's careers from stalling and prematurely exiting the industry.

The message for business leaders is clear and the call to action is urgent. Boards and executive teams must treat representation, pay equity and progression as core performance metrics, not HR side projects. Real progress requires intentional inclusion, transparent pathways and accountability. Organisations that re-imagine their talent strategy now and design interventions that reflect where we are today will secure a decisive competitive advantage for the future.

At Yonder, our core belief is that credible insight is the catalyst for transformation. This is why we are proud to partner with Women in Data® on their 2025 State of the Nation report: to provide the hard evidence and insight needed to drive fundamental change in a vital sector.

CLICK HERE TO REVIEW THE FULL REPORT

GLOBAL EVENTS CALENDER.

DIGITAL EDGE

JUL

WEAREDEVELOPERS WORLD CONGRESS

DATE:
8–10 July 2026

LOCATION:
Berlin, Germany

At Starling, we've always believed that a more equitable industry leads to better technology.

LINK

AGILE 2026

DATE:
26-28 July 2026

LOCATION:
Washington, D.C., USA

The world's marquee conference dedicated to expanding agile values, team management ecosystems, and enterprise scaling frameworks. It brings together corporate product owners and dev teams to explore emerging engineering operational practices.

LINK

AUG

AI4 2026

DATE:
4–6 August 2026

LOCATION:
Las Vegas, Nevada, USA

North America's largest applied artificial intelligence conference. It bridges the gap between technical data science and real-world executive use cases, hosting 12,000 leaders to discuss practical enterprise machine learning deployment, model risk management, and regulatory compliance.

LINK

INTERNATIONAL COST MANAGEMENT IN PROCUREMENT ENGINEERING CONFERENCE

DATE:
5–6 August 2026

LOCATION:
London, UK

A highly specialized technical symposium covering data-driven spend analytics, machine learning for unit cost prediction, and robotic process automation (RPA) workflows within strategic supply chains and complex international manufacturing procurement.

LINK

SEP

PROCUREMENT LEADERS: CPO EUROPE

DATE:
22–24 September 2026

LOCATION:
Cologne, Germany

Europe's premier gathering for Chief Procurement Officers and supply chain directors. The conference showcases AI-powered procurement software, predictive risk analytics platforms, ESG reporting systems, and collaborative technical solutions for large-scale European industrial manufacturing.

LINK

PPMA SHOW 2026

DATE:
22–24 September 2026

LOCATION:
Birmingham, UK

The UK's ultimate processing and packaging machinery event, introducing engineers to industrial robotic integration, advanced manufacturing automation, computer vision sorting tech, and next-generation smart factory material handling software.

LINK

2026/27

OCT

MONEY20/20 USA

DATE:
18–21 October 2026

LOCATION:
Las Vegas, Nevada, USA

The global centerpiece of fintech innovation, connecting thousands of banking leaders, payment giants, and tech startups. Focus areas include decentralized banking infrastructure, global embedded finance APIs, biometric security, and generative AI payment layers.

LINK

OPEN BANKING EXPO UK & EUROPE 2026

DATE:
13–14 October 2026

LOCATION:
London, UK

A major European summit focusing on the technology behind open banking frameworks, financial data API compliance, next-generation fraud detection layers, and instant account-to-account settlement software for commercial enterprises.

LINK

NOV

WEB SUMMIT 2026

DATE:
9–12 November 2026

LOCATION:
Lisbon, Portugal

Europe's largest general technology conference, attracting over 70,000 global attendees. It features dedicated tracks for SaaS ecosystems, venture capital, and deep tech, alongside a comprehensive fintech showcase featuring digital wallet and security startups.

LINK

FTT FINTECH FESTIVAL UK

DATE:
9–10 November 2026

LOCATION:
London, UK

A prominent meeting of the minds in financial technology, highlighting open finance protocols, decentralized ledgers, core banking system transformations, and specialized AI models deployed for corporate banking automation.

LINK

DEC

ARCHCONF 2026

DATE:
7–10 December 2026

LOCATION:
Clearwater, Florida, USA

A deeply technical summit designed specifically for senior software architects. Sessions dive into microservices, distributed systems engineering, high-performance database models, and cloud-native application patterns.

LINK

FINTECH CONNECT 2026

DATE:
1–2 December 2026

LOCATION:
London, UK

A global expo tracking institutional crypto tools, retail payment rails, regtech identity systems, and embedded finance. It provides tech evaluations and vendor landscapes for financial engineering leads.

LINK


DIGITAL
EDGE

Coming up in the next issue

The next issue of Digital Edge will be packed with exclusive insights from industry leaders who are shaping the future of technology, procurement, supply chain and manufacturing.

If you're passionate about AI, data, digital transformation, cybersecurity, cloud, and the latest in supply chain and manufacturing tech, you won't want to miss this!

Inside Issue 10:

Exclusive Interview:

Huw Fielding

Southampton FC's Director of Technology & Transformation

Exclusive Interview:

Marion Shaw

Senior Director Data, Analytics & Data Management IBG at Cencora

Exclusive Interview:

Tarik EL Mansouri

Data & AI Director - Disneyland Paris

Exclusive Interview:

Plus all our regular features

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