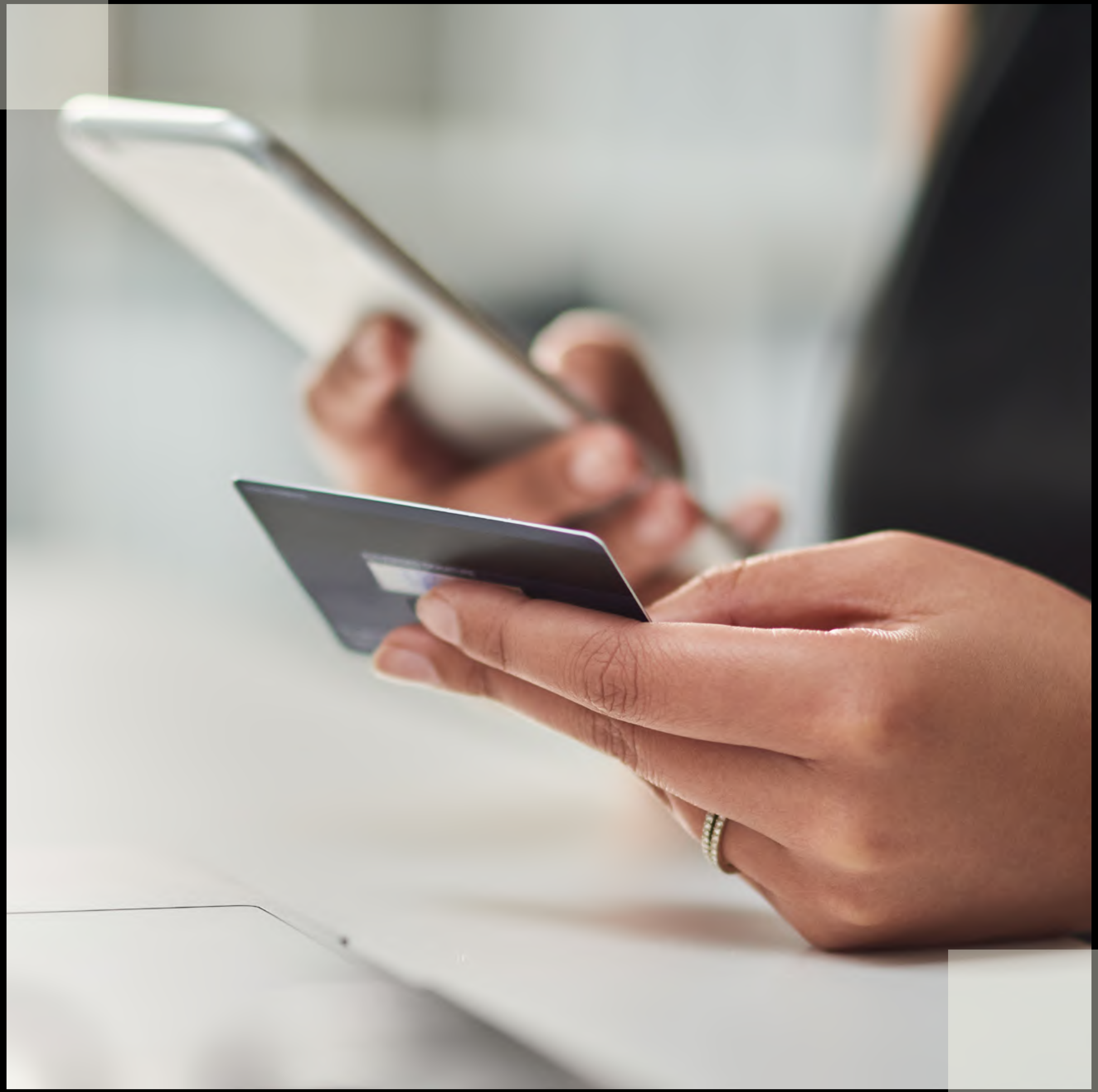
denodo

EBOOK

Trusted Data for the Next Era of Banking

How AI-ready data products enable hyper-personalization, open banking innovation, and holistic compliance



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CHAPTER 1:

THE MOMENT OF REINVENTION

Why the banks that master trusted, AI-ready data products will define the future of finance.

Banking is at an inflection point. The role of a bank is no longer limited to holding deposits or issuing loans, it's also about enabling connected financial experiences in real time across every channel and partner.

Customers now expect personalized journeys that adapt instantly to their behaviors. Regulators demand complete transparency and auditability. Fintechs are reshaping how money moves.

And AI – from predictive analytics to generative models, is redefining both customer experience and risk management.

But as expectations accelerate, the foundation for success remains the same: **trusted, governed, and AI-ready data**. Without it, even the most advanced digital initiatives remain fragmented, inconsistent, and slow. How can banks then gain such a foundation?

CHAPTER 2:

THE AI-READY DATA CHALLENGE

Banks don’t suffer from a lack of data - they suffer from a lack of trust, governance, and connection.

Every transformation program in banking – whether focused on customer experience, compliance, or AI – depends on reliable data. Yet for most institutions, data remains their most significant barrier.

- Customer data lives across dozens of systems: core banking, CRM, risk, and marketing.
- Mergers and multi-region architectures create duplicated and conflicting records.
- Data lineage is unclear, slowing compliance and audits.
- Business users wait for IT to reconcile information.
- AI projects stall because the data feeding them isn't governed or trusted.

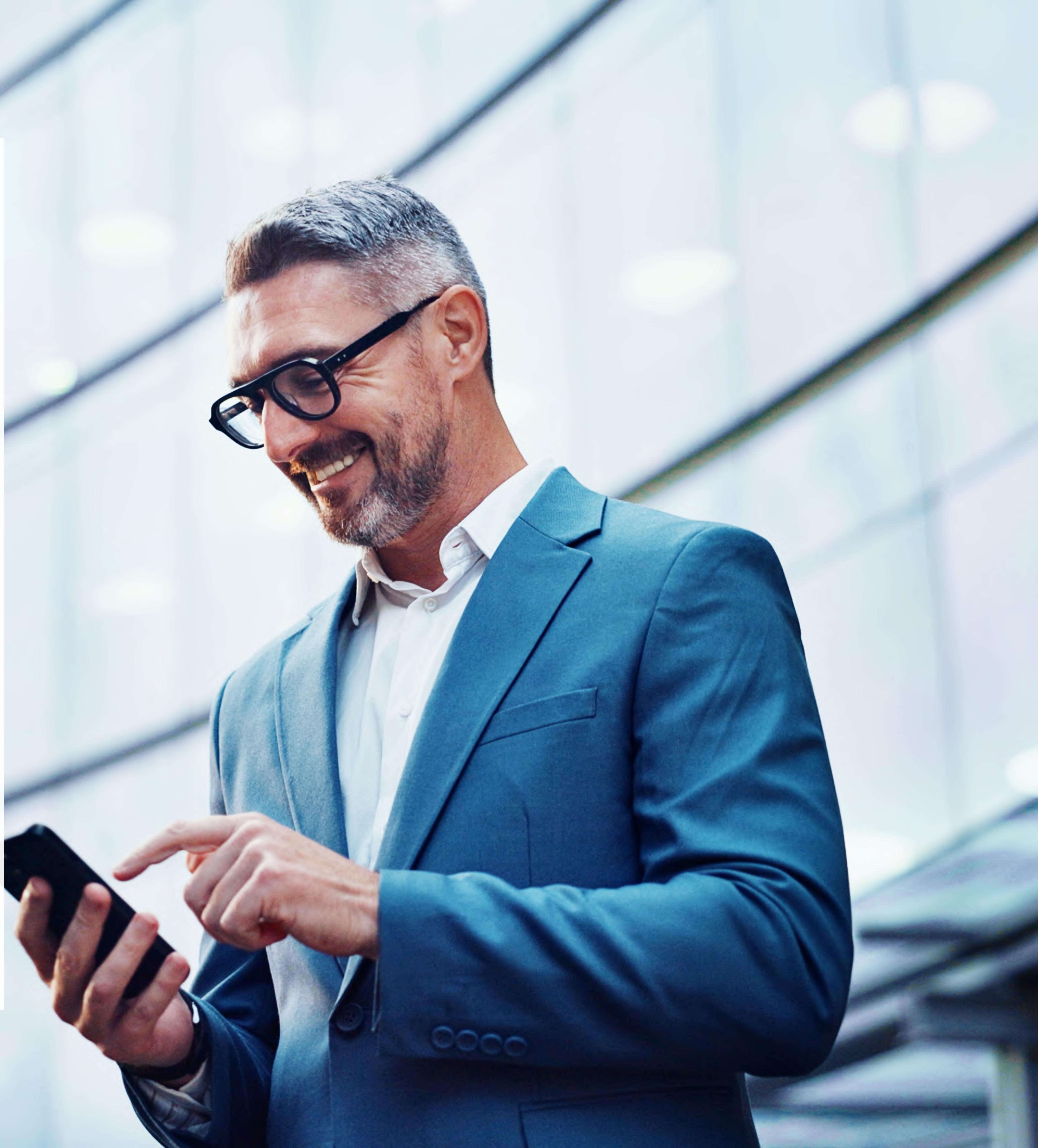
Disconnected data blocks personalization, compliance, and innovation – the three pillars of modern banking.

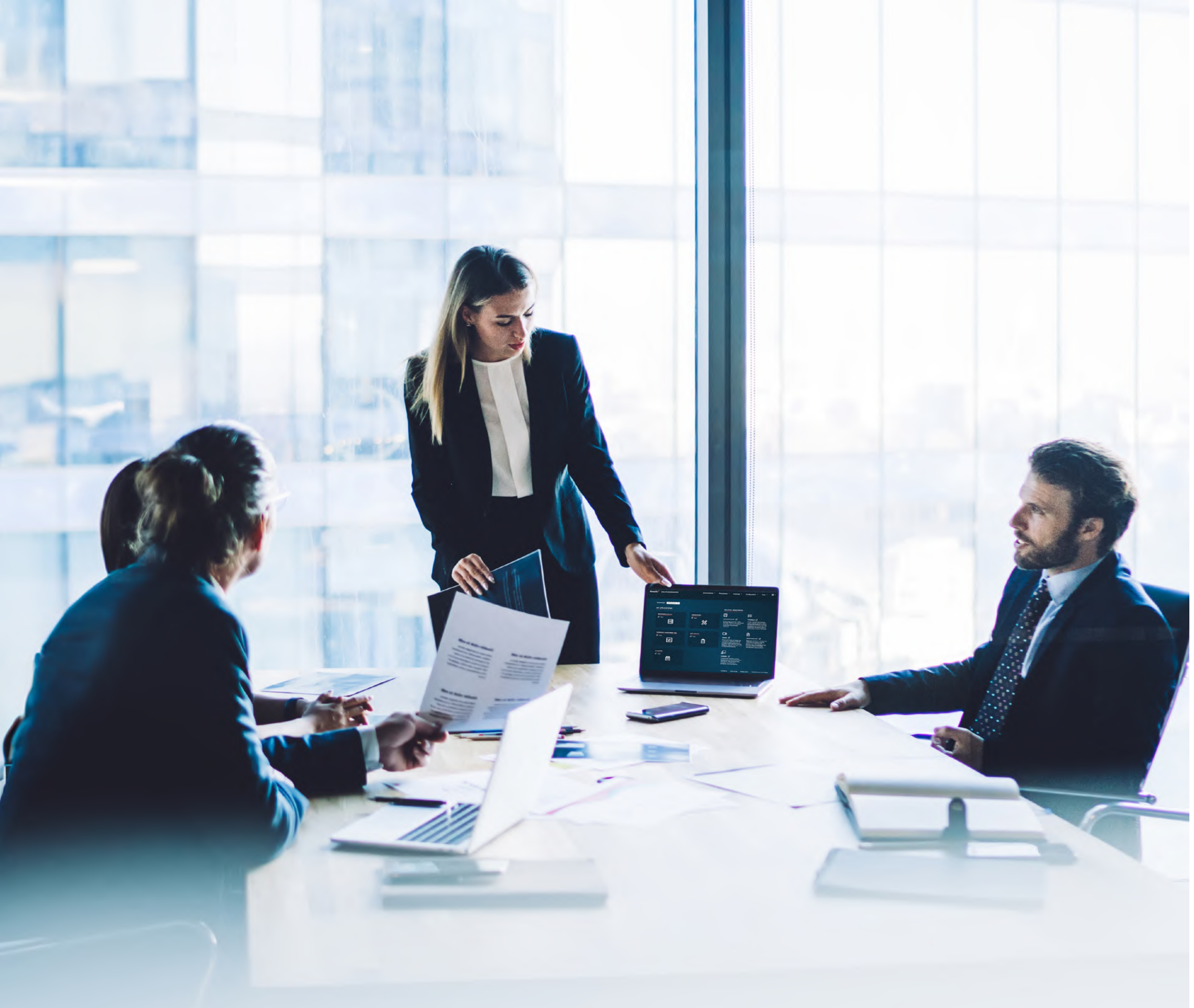
The path forward requires a new approach: managing data logically rather than physically.

CHAPTER 3:

LOGICAL DATA MANAGEMENT: CONNECTING WHAT MATTERS

A smarter way to unify data without moving it – logical data management unlocks speed, trust, and control.





Logical data management enables banks to manage distributed data as if it were unified, without requiring replication. It creates a governed, logical layer linking live customer, product, transaction, and risk data across legacy and cloud systems.

The **Denodo Platform** operationalizes this approach, integrating distributed data sources, applying semantic governance, and exposing trusted data securely to analytics, AI, and applications.

WITH DENODO, BANKS CAN:

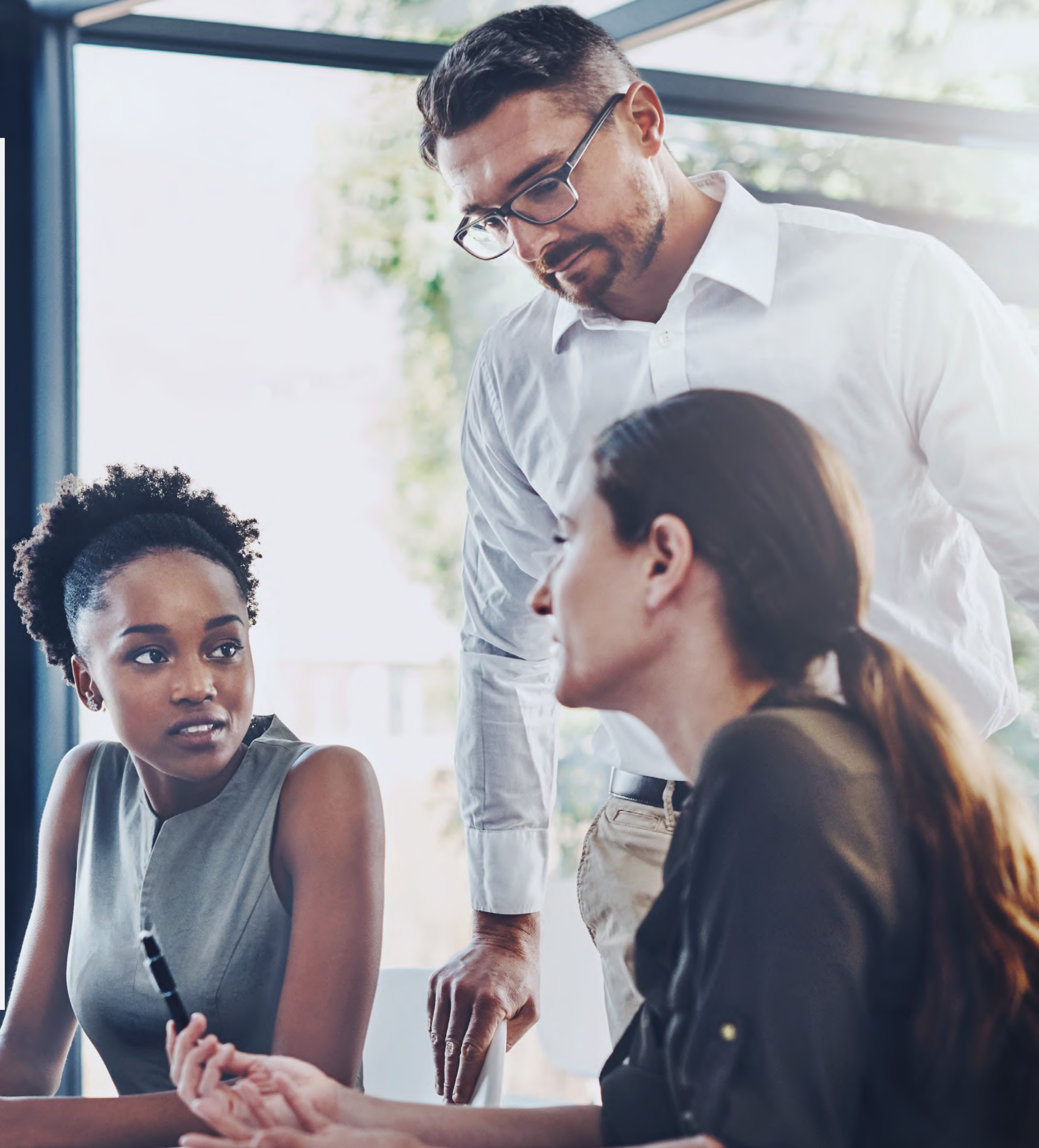
- Access and combine data across legacy and cloud systems in real time
- Govern sensitive information centrally while maintaining compliance
- Accelerate AI and analytics with clean, trusted data
- Publish reusable, governed, **AI-ready data products** that power every use case

> Denodo unifies data across banking ecosystems to accelerate AI-driven innovation.

CHAPTER 4:

THE PEOPLE BEHIND THE TRANSFORMATION

Meet the leaders redefining banking with trusted, AI-ready data – from the COO to the CDO.

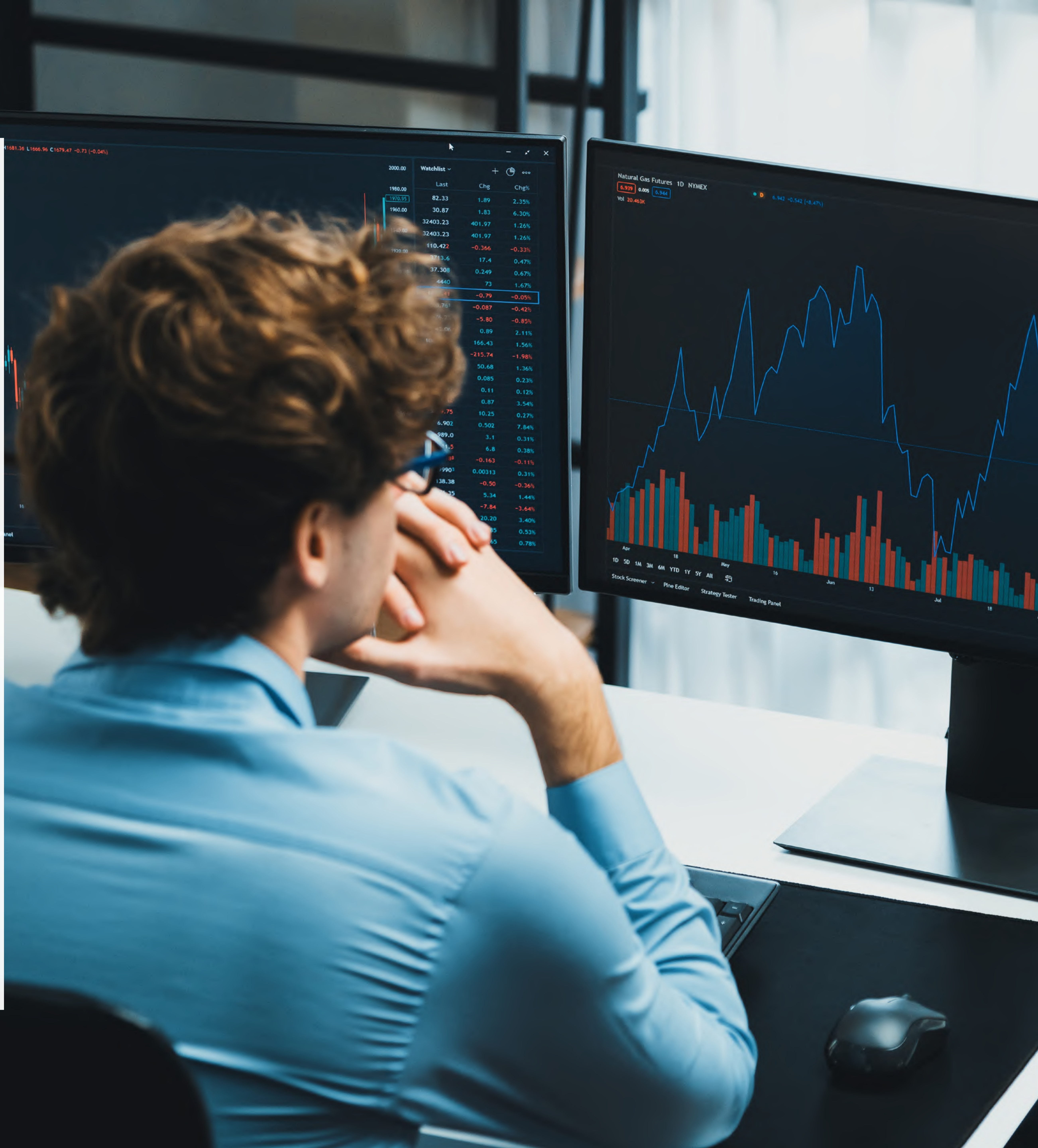


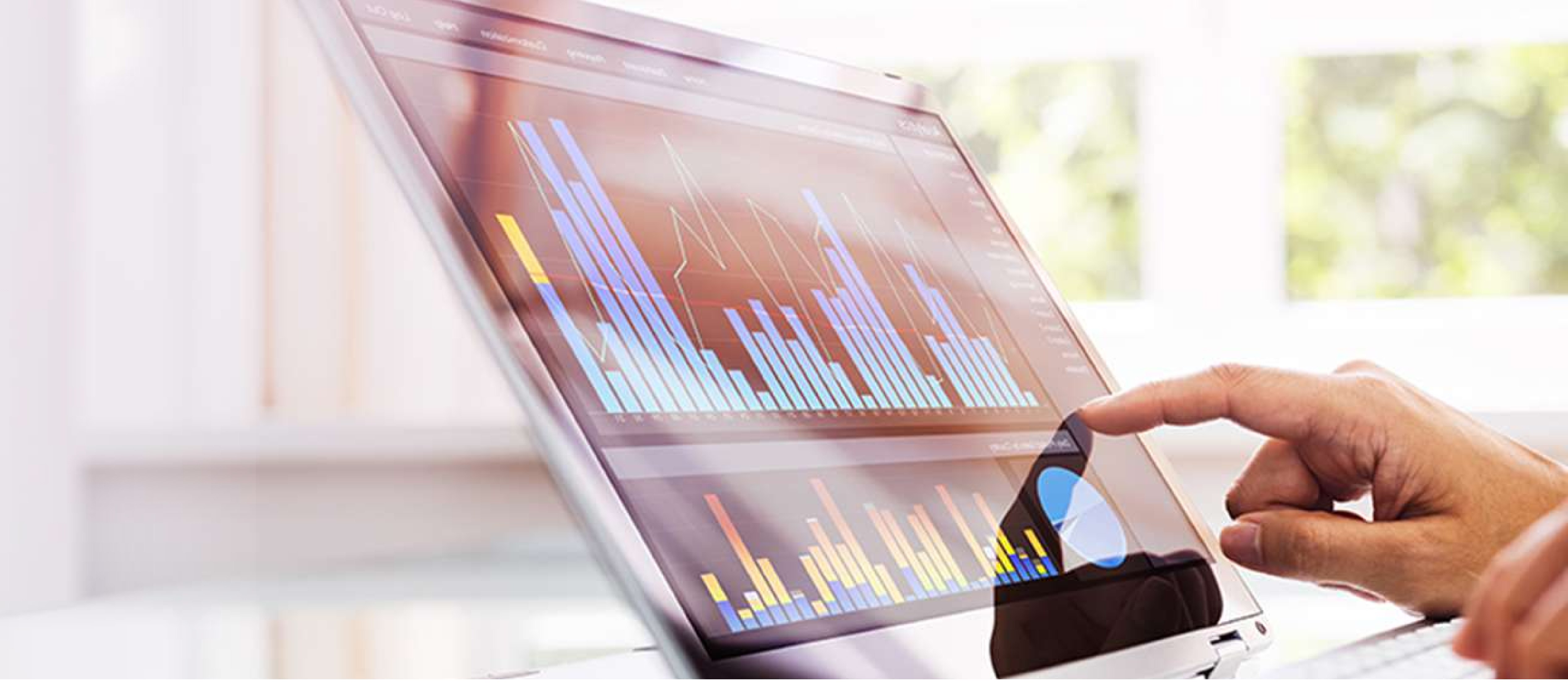
	LEADER	CORE MISSION	DATA CHALLENGE	WITH DENODO...
	**Operational Leaders** (COOs, CFOs, Heads of Retail/Commercial Banking)	Drive efficiency, resilience, and customer satisfaction	Fragmented data hinders agility and visibility	Gain real-time operational insight to control cost and growth
	**Strategy and Innovation Leaders** (Chief Strategy, Digital, CX Officers)	Accelerate digital, embedded, and personalized experiences	Disconnected systems slow innovation	Deliver hyper-personalized, measurable experiences
	**Risk and Compliance Leaders** (CROs, ESG Leaders, Regulatory Heads)	Enable transparency and accountability	Manual, siloed compliance processes	Access governed, auditable data for Basel III, ESG, and Consumer Duty
	**Data and IT Leaders** (CIOs, CDOs, Data Engineering Heads)	Build scalable, AI-ready foundations	Duplication, latency, and inconsistent governance	Deploy an enterprise data fabric for trusted, unified access

CHAPTER 5:

DATA PRODUCTS: TURNING DATA INTO BANKING INSIGHTS

Transform raw information into reusable intelligence – how data products fuel analytics, AI, and compliance.





Denodo enables banks to publish AI-ready data products – curated, governed, and reusable assets that serve analytics, compliance, and AI.

BRONZE DATA PRODUCTS

Unify raw, real-time feeds from core banking, payments, CRM, and risk systems.

SILVER DATA PRODUCTS

Apply quality rules, standard definitions, and access policies.

GOLD DATA PRODUCTS:

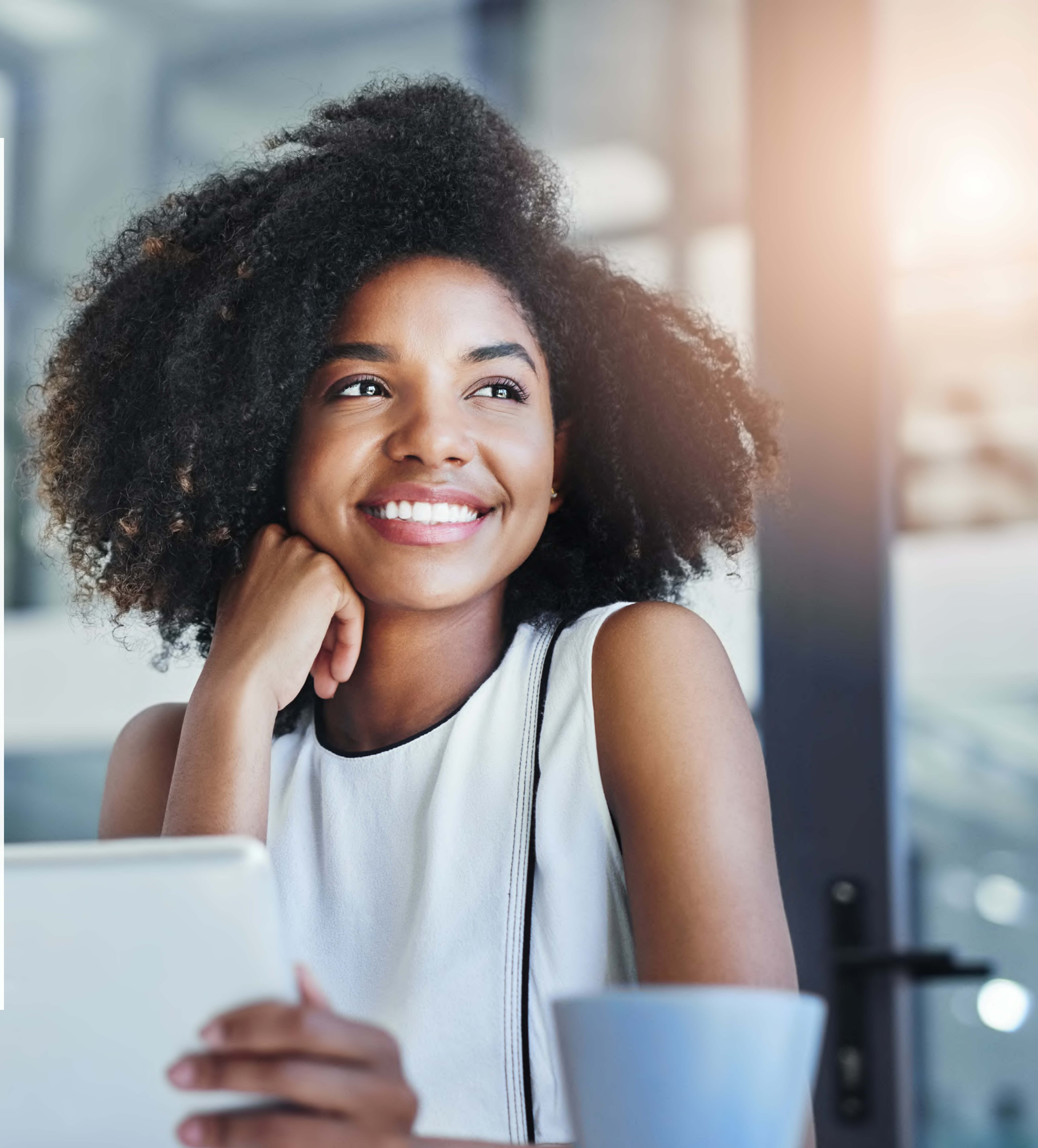
deliver business-ready insights for customer, finance, and compliance teams.

Data products turn banking data into reusable intelligence that drives speed, scale, and trust.

CHAPTER 6:

THE USE CASES POWERING MODERN BANKING

Five real-world ways banks are boosting personalization, collaboration, compliance, and risk transparency, with AI-ready data from Denodo



Hyper-Personalization: Delivering Contextual, Real-Time Experiences

CHALLENGE

Customer data is fragmented across products, channels, and geographies. Banks lack a unified view to anticipate customer needs or deliver personalized offers.

SOLUTION

Denodo integrates data from CRM, core banking, digital interactions, and external sources (e.g., open banking feeds) into a single, AI-ready customer view. Marketing, product, and analytics teams can now act on real-time insights to deliver tailored, compliant experiences.

OUTCOMES

- ✓ Unified 360° customer profile accessible in real time
- ✓ Event-driven, hyper-personalized offers
- ✓ Increased engagement, loyalty, and wallet-share

Open Banking and Embedded Finance: Innovating Through Ecosystems

CHALLENGE

Banks must share data securely with partners and fintechs while maintaining compliance and control. Legacy architectures make API exposure and governance complex.

SOLUTION

Denodo’s logical data layer enables governed, real-time API access to selected AI-ready data. This approach empowers banks to participate in open banking ecosystems and embed financial services directly into third-party platforms.

OUTCOMES

- ✓ Faster integration with fintech and ecosystem partners
- ✓ Secure, governed APIs for real-time data sharing
- ✓ New revenue streams from embedded finance services

Holistic Compliance and ESG Risk: Simplifying the Complex

CHALLENGE

Compliance with Basel III, Consumer Duty, and ESG regulations requires complete traceability across risk, finance, and sustainability data.Manual aggregation slows reporting and increases exposure.

SOLUTION

Denodo enables end-to-end data governance through a unified logical layer. Compliance teams can trace every figure back to its origin while keeping data secure and consistent.

OUTCOMES

- ✓ Fully auditable, governed foundation for AI-ready data
- ✓ Simplified, repeatable regulatory and ESG reporting
- ✓ Improved transparency and reduced compliance cost

Fraud Detection and Prevention: Acting Before the Loss

CHALLENGE

Traditional fraud systems rely on siloed data, leading to delayed detection and a higher exposure to risk.

SOLUTION

Denodo unifies transactional, behavioral, and external data in real time to feed AI and analytics models with AI-ready data, enabling them to immediately detect anomalies and alert risk teams.

OUTCOMES

- ✓ Real-time fraud detection and alerting
- ✓ Reduced false positives through a unified data context
- ✓ Stronger protection for both customers and institutions

Credit Decisioning and Risk Scoring: Fairness Meets Speed

CHALLENGE

Credit models require consistent access to financial, behavioral, and external data. Disconnected systems delay decisions and increase regulatory risk.

SOLUTION

Denodo connects data from core systems, credit bureaus, ESG sources, and digital behavior feeds to create a unified, AI-ready view of the data for faster, more transparent decisioning.

OUTCOMES

- ✓ Faster credit approvals and renewals
- ✓ Consistent, auditable decision models
- ✓ Improved compliance with fairness and transparency standards

CHAPTER 7:

PROOF IN ACTION: BANKING TRANSFORMATION WITH DENODO

Global banks prove that trusted, AI-ready data is the foundation of resilience, innovation, and compliance.

The following customer stories illustrate how Denodo's logical data management approach is helping global organizations to establish a robust foundation for AI-ready data products.

ABSA – Scaling Trusted, Real-Time Banking Data Across 15 African Markets

CHALLENGE

Operating across 15 African countries, **ABSA** needed to modernize how it manages and shares data across markets.

Multiple core systems and regional infrastructures made it difficult to deliver consistent, governed access to information while maintaining performance and compliance.

APPROACH

With **Denodo and AWS**, ABSA implemented a logical data layer that connects and unifies distributed banking data across all markets.

The Denodo Platform provided real-time access, governance, and scalability without physically moving data, supporting the bank's hybrid-cloud strategy.

OUTCOMES

- ✓ Scaled trusted, real-time data access across **15 African markets**
- ✓ Enabled faster, governed analytics and reporting enterprise-wide
- ✓ Created a flexible foundation to support growth and innovation

READ THE CASE STUDY

Crédit Agricole – Unifying Data for Trusted, Real-Time Compliance and Analytics

CHALLENGE

One of Europe's largest banks, **Crédit Agricole**, needed to simplify access to data spread across multiple systems and business lines.

Traditional integration approaches were slow and costly, making it difficult to respond quickly to regulatory and analytical demands.

APPROACH

Using the **Denodo Platform**, Crédit Agricole built a logical data layer that connects legacy and modern sources to deliver governed, real-time data to users across risk, finance, and compliance.

This approach improved consistency and accelerated access to trusted information without relying on replication.

OUTCOMES

- ✓ Unified data across diverse systems under a single logical view
- ✓ Delivered trusted, real-time data for compliance and analytics
- ✓ Enhanced transparency and decision speed across departments

READ THE CASE STUDY

CHAPTER 8:

A NEW ERA OF TRUSTED INTELLIGENCE

When financial institutions trust their data, innovation and compliance move at the same speed.

Trust has always been the foundation of banking. But in today's digital economy, that trust is no longer built only on financial soundness — it depends on the integrity of data that powers every decision, model, and customer interaction.

Banks that unify their data through a logical approach gain a new kind of advantage: trusted intelligence — insight that is real-time, auditable, and AI-ready.

Denodo's **logical data management** enables this shift. By connecting data instead of replicating it, banks gain a single, governed view across all systems and lines of business. Operations, risk, compliance, and analytics teams act from the same truth — turning complexity into clarity.

TRUSTED INTELLIGENCE DELIVERS:

- Transparency and traceability for every compliance report
- Governed, explainable data for responsible AI
- Faster, more confident decisions across the organization

When banks trust their data, customers can trust their bank.

As open banking, AI, and ESG reshape finance, success will belong to institutions that innovate responsibly — uniting agility and control on one trusted foundation. The future of banking is not just digital. It is **transparent, intelligent, and trusted**.

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TAKE THE NEXT STEP

Start building AI-ready data products today

Every bank's digital strategy begins with data it can trust.

Discover how Denodo helps financial institutions modernize their architecture, accelerate AI adoption, and achieve operational excellence with logical data management.

Schedule your strategy session with a Denodo expert.

SCHEDULE IT NOW

Let's shape the future of banking — one trusted dataset at a time.