

# Data Governance as a Service – A Paradigm shift?

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# DATA GOVERNANCE AND MASTER DATA MANAGEMENT CONFERENCE EUROPE

11 - 14 March 2024 | London, UK

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# And who am I?



I am currently the Head of Data Governance at Vanquis Banking Group and am accountable for the design, development, and implementation of the Group's Data Governance Framework, specifically enabling Data Owners and Data Stewards to understand their data more, whilst the Group embarks on a significant Data Transformation programme.

I have been working in Data Governance for too many years, both in Consultancy for EY and PWC, and in several financial institutions such as Barclays and Visa. Through that I have had a number of adventures and I could write a book on the bad mistakes made and lessons learned.

# My Journey in Data Governance



# Who are we?

We're Vanquis Banking Group plc – A leading specialist bank, focused on the near prime and mid cost credit markets.

The Group has been providing financial inclusion, which supports social mobility, to consumers whose needs are not well met by traditional lenders for over 140 years. We lend responsibly and provide tailored products and service propositions to 1.7 million customers throughout the UK.

We're a FTSE 250 company, proud to support the 1 in 5 people in the UK who can't get access to credit products through mainstream banks and building societies. We want to provide a helping hand when others don't. That's why our aim is to continue to develop better banking products for the 10-12 million people in the UK who deserve good quality products that they can't get anywhere else.

**Our purpose: To help put people on a path to a better everyday life.**

We offer credit cards and loans as Vanquis and Vehicle Finance as Moneybarn. All are delivered online and are built with customer flexibility in mind.



# Why a Data Governance Strategy?

How do we ensure our Data is fit for purpose?

# So what are we talking about today?

- Data Governance Strategies are easy to design, once you have done your first.
- Many of us will move from role to role during our career and will take ideas with us.
- It takes a little while to adjust the strategy to meet the organisation, but it usually starts with a framework, and with policies and standards.
- But that is the easy bit ..... What about implementation?



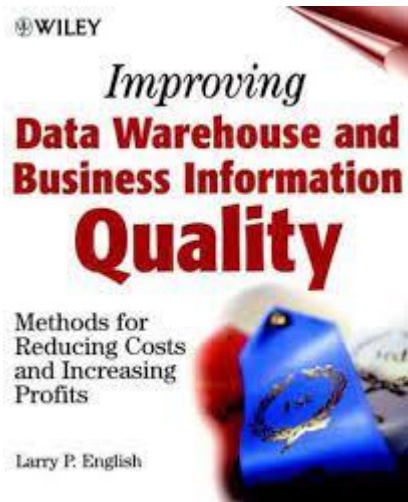
# Tooling Strategies are not as simple.

- Data Governance tooling is not a simple “off the shelf ” solution, despite what the vendors will tell you.
- No tool does everything really really well.
- Tools are expensive to procure, especially from a licensing perspective.
- Long leads time to implement, significant resource required. On average it has taken me 2 years to introduce Data Governance tooling in large organisations.
- Training required.
- Desire for instant results.



**It's time for a  
paradigm shift.**

# The Information Age.



- A long time ago, in his 1999 book, “Improving Data Warehouse and Business Information Quality” the late Larry English surmised we were entering the “Information Age”
- He referred to Data Management processes as being a paradigm shift, companies started to think about the data they held.
- 25 years later a lot has changed, but how we approach those Data Management challenges has stayed the same.

# So what?

- Data Governance is fast becoming one of the most important and wide-ranging organisational priorities across the modern digital economy.
  - Data Governance is a must to meet the regulatory and compliance demands of today's data-driven enterprises, but it can be more than that; it's a foundation for enabling business transformation through data insights.
  - But as we have seen it comes with its challenges;
- Lengthy deployment timeframes
  - Technical expertise gap
  - Multiple tool integration and management
  - Delivering Ownership, Quality and Control
  - Set Up complexity
  - The need for customisation.

# The lightbulb moment

- Data Governance as a Service wraps data in a security blanket – enabling organisations to focus on policies and outcomes, rather than technologies.



**What Vanquis  
did next.**

# The problem statement

- Vanquis had 18 years of technical debt, with data spread across many data stores.
- A solution was required that would identify where our data was held and then which data was PI, then which data potentially exceeded our Retention Schedule.
- We spoke to Gartner and Gartner suggested.....



## ..... BIG ID

### BIG ID

- Automated solution – able to scan both On-Prem and Cloud data sources for PI Information.
- Catalogue – Understand Technical, Privacy, Security and Business Metadata across any data source.
- Classify – Classify any data from element to metadata to document via patterns.
- Correlation – Correlation for performing Privacy data rights and finding related data.

Correlation was the most important aspect.

From a Vanquis Bank perspective, Data Stewards would be provided with relevant dashboards to make decisions on remediation, not have to track data across systems to delete.



But we wanted to move quickly..... Time was of the essence.

# And BIG ID suggested a Managed Service

## Managed Service and DGaaS

- Managed service de-risked the project as it outsourced the operational development of the solution.
- It allowed faster onboarding of the solutions allowing Vanquis to “hit the ground running”.
- Tailored dashboard solutions, reducing impact on Data Stewards.
- The managed service were able to code policies for remediation immediately, negating the need for extensive training of Vanquis colleagues.
- DGAAS (Data Governance as a Service) solution provides an easy way to remediate data sources “beyond use
- Reduced licence costs

# And how we made our decision.

Service Option	Pros	Cons
<h2>Managed Service</h2>	<ul style="list-style-type: none"> <li>• One contract to agree – move to solution faster</li> <li>• Managed Service can take advantage of licence discounts Quicker to solution, wealth of experience</li> <li>• No requirement for additional cleansing tooling</li> <li>• Less input for Data Stewards – they are making decisions rather than actioning defects</li> <li>• Total solution from identification through Big ID to moving beyond use.</li> </ul>	<ul style="list-style-type: none"> <li>• Licences belong to the managed service provider, not Vanquis</li> <li>• Need to ensure that Managed Service is fit for purpose</li> </ul>
<h2>Non Managed Service</h2>	<ul style="list-style-type: none"> <li>• VBL solution rather than 3<sup>rd</sup> Party</li> <li>• We would own all actions from identification in Big ID to move beyond use</li> <li>• Ability to continue to scan market for potential new solutions</li> <li>• Cheaper initial costs as would be licences only</li> </ul>	<ul style="list-style-type: none"> <li>• Increase in costs likely, as Big ID solution is identification only</li> <li>• Requirements on IT to deliver solution</li> <li>• Additional pressure on Data Stewards to undertake all necessary actions</li> <li>• Lack of knowledge in fulfilling total solution</li> </ul>

# Some key points.

- We signed the Managed Service contract at the end of April 2021, we were up and running with BIG ID in the October.
- Limited input required from IT.
- Solution is fully secure, the Managed Service have no access to our data.
- Reduced workload on our Data Stewards.
- One team ethos, we even have a weekly quiz.
- Solution is tool agnostic, Data Stewards work from dashboards.
- Training and development concentrates on remediating issues, rather than how to use a tool.
- IT support requirements minimal. – and by minimal, I mean hours, not days.

**What Vanquis  
did after that.**

# The next problem.....

- We are approaching a major technology transformation.
- Not only are we moving all of our Businesses to One Tenant, we are also moving to a new Technology stack, (yes we are that (insert word here))!
- This is the perfect chance to relaunch Data Governance and introduce a Data Dictionary, a Business Glossary and a Data Catalogue.
- We spoke to our Procurement Team and our Procurement Team suggested.....
- Data Governance as a Service
- Existing relationships and an understanding of our data have allowed the Managed Services partner to move quickly in solving our requirements.
- The project kicks off in April, with a shiny new tool and a great unified Team.

# Any questions ?



**Thanks for listening!**



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