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» Issue10

Global Industry Report:

TOP 10 CIOs IN BANKING & FINANCE



US EDITION

Exclusive Interview:

JEFF STARKE

Republic Bank

The Leader
Who Shows Up:

Jeff Starke's People-First
Revolution in Banking Technology

*Our Voice:
Women in Data*

MARION SHAW

*Senior Director Data, Analytics
& Data Management IBG*

Also in this issue:

HUW FIELDING, Southampton F.C. | DR. TARA HALLIDAY - Inner Success
WILLIAM FOLEY, Stratio | PLUS all our regular features.

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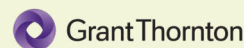
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| editorsnotes

AI adoption and investment are moving at a pace that banking cannot, and perhaps should not, match at every turn.

That tension sits at the heart of this issue. While generative models can evolve in weeks, institutional risk assessments properly take months. For banks driving change at scale, the objective is not simply to chase the latest cycle. It is to embrace transformative technology without compromising the trust, responsibility and stability the sector provides. In banking, speed matters. But sound judgement matters more. Nobody has a clean answer for where this goes next. The opportunity is real: sharper insight, faster decisions, services that feel personal rather than automated, and defences built for threats that barely existed five years ago.

The questions are just as significant. Where does accountability sit when an algorithm gets it wrong? How does regulation keep pace with technology that develops faster than the rules governing it? And, amid all this progress, what should remain distinctly human? This is uncharted ground. It calls for leaders who can remain level-headed while others rush to overpromise.

Which brings us to our cover feature: the Digital Edge Top 10 CIOs in Banking & Finance, US Edition. Topping the list is Jeff Starke of Republic Bank, whose influence extends well beyond the technology stack and into how the bank operates, evolves and serves its customers. Joining him in the top three are Michelle Boston of Bank of America and Rachel Hansen of U.S. Bank. Both combine commercial sharpness with the calm, considered and human leadership required to remember what all this technology is ultimately for.

That thread continues into The Industry Briefing, where we examine the forces reshaping US banking and finance and the growing role of Data, AI, Cloud and Security in a sector that continues to set the tempo for the wider economy.

Then we swap Wall Street for the touchline. As the football season kicks off, we head behind the scenes at Southampton FC, where Huw Fielding walks us through the digital foundations, data infrastructure and operating vision shaping decisions both on and off the pitch. It proves that meaningful transformation is not confined to the boardroom.

Our Women in Data feature turns the spotlight on Marion Shaw at Cencora, tracing the leadership journey behind her impact at a company operating where healthcare, data and global scale meet.

In Behind The Solutions, William Foley of Stratio unpacks the thinking and technology helping organisations turn complex, unwieldy data into something they can genuinely understand and use.

We close with something rarely discussed openly in the C-suite: performance anxiety and the quiet fear that you might not be as capable as everyone assumes. Dr Tara Halliday talks us through Inner Success, the programme she created to help executives move beyond self-doubt and lead with greater clarity and confidence. It has helped hundreds of leaders find their footing. I am one of them, which is exactly why this conversation means more to me than most. Technology keeps moving faster. Leadership, thankfully, remains stubbornly human. In times this uncertain, that is reassuring.

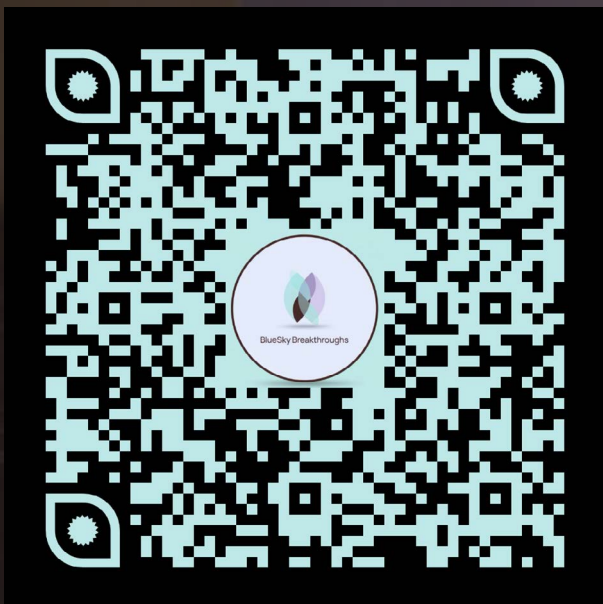
As always, thank you for reading Digital Edge. Enjoy the issue.

James Pepper
Editor-in-Chief

“Are your beliefs holding you back from what you really want?”

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FRONT COVER:

Jeff Starke
Republic Bank

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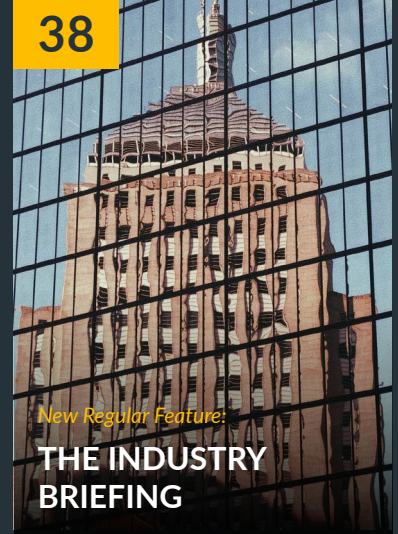


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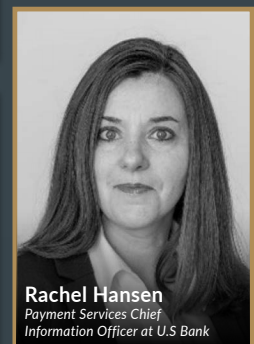
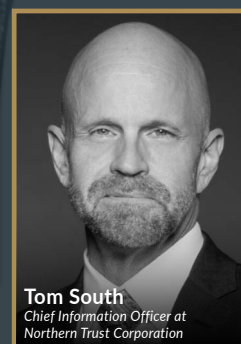
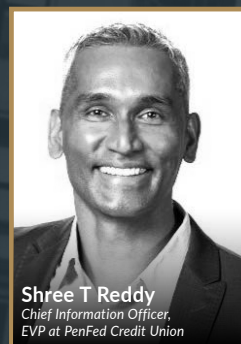
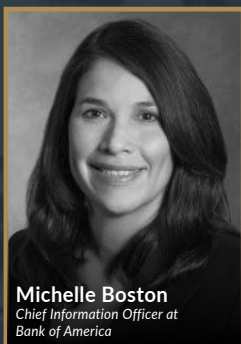
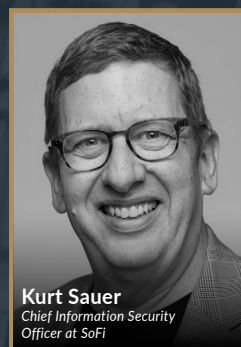
TOP 10 CIOs IN BANKING & FINANCE

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 **U.S. EDITION**

Recognising the leaders reshaping modern financial services

Congratulations to all the outstanding CIOs recognised in this year's awards—ten exceptional technology leaders whose vision, influence and commitment to innovation are helping reshape the future of banking and financial services.



Congratulations!!



ANNOUNCING OUR
WINNER
JEFF STARKE

Republic Bank

Congratulations to Jeff Starke, named the winner of Digital Edge Magazine's Top 10 CIOs in Banking & Finance – U.S. Edition. His people-first leadership, strategic clarity and commitment to meaningful innovation made him our judges' standout choice for 2026.



Jeff
Starke

Republic Bank

Exclusive Interview:

The Leader Who Shows Up:

Jeff Starke's People-First Revolution in Banking Technology

How Republic Bank's EVP,
CIO and COO is redefining
what it means to lead through
transparency, visible presence,
and an unwavering belief that
technology serves people,
never the reverse.

Jeff Starke's office at Republic Bank sits at the far end of the floor from the restroom. It's an inconvenient location by most executive standards, but for Starke, it's perfect. The placement means he passes many people on his team multiple times a day, a deliberate architectural advantage for a leader who believes visibility isn't optional.

**REPUBLIC
BANK**



Shortly after joining Republic in 2021, Starke made a discovery that would fundamentally shape his leadership approach. Walking the floor one afternoon, he struck up a conversation with a longtime employee, someone who had been with the organisation for nineteen years. When Starke mentioned his predecessor, the employee looked puzzled. He had never met the previous CIO, couldn't identify him and didn't know what he looked like.

"That moment crystallised everything for me," Starke recalls. "How can you lead people who don't even know who you are? How can you build trust, drive change, or create psychological safety when you're invisible?"

The revelation sparked immediate action. Starke instituted monthly all-hands meetings where every member of his organisation can see him, hear directly from him, and ask questions in an open fifteen-minute Q&A session. He makes a point of stopping at desks, waving in hallways, learning names, and remembering

details about people's lives. It's not performative leadership theatre. It's a fundamental belief that when people feel seen as human beings rather than resources or commodities, engagement rises exponentially.

"When people feel you genuinely care about them as individuals, everything changes. They bring their best selves to work. They trust you during difficult transitions. They take ownership of outcomes."

"It is never about the technology until it is first about the people," Starke says, articulating the philosophy that guides every decision he makes. "When people feel you genuinely care about them as individuals, everything changes. They bring their best selves to work. They trust you during difficult transitions. They take ownership of outcomes."

This isn't the typical profile of a Chief Information Officer. But then again, Jeff Starke isn't a typical CIO.

THE ACCIDENTAL TECHNOLOGIST

Starke's path into technology leadership began not in computer science classrooms but in psychology lectures. His original undergraduate major reflected a deep fascination with people: how they think, what motivates them, how they process the world around them. It was a passion that would prove far more valuable to his eventual career than any coding bootcamp.

"I loved understanding the human mind and human behaviour," Starke explains. "I still do. That foundation shapes everything about how I lead today."

But life has a way of redirecting even the most carefully laid plans. Marriage and the birth of his first child brought new responsibilities and the practical need for financial stability. Psychology, while intellectually fulfilling, didn't

offer the immediate earning potential a young family required. Starke needed a pivot and found it through an unexpected connection.

His father-in-law worked in technology, specifically in software development. Through that relationship, Starke landed his first technology job in a contact centre supporting online banking and bill pay for credit unions and banks. While working full-time, he enrolled in a two-year technical school programme focused on computer network systems, with heavy emphasis on hands-on lab work.

"It was eye-opening," Starke remembers. "I suddenly saw the potential of what technology could do in financial services. But more importantly, I saw how technology affected people: the customers trying to access their accounts, the employees trying to serve them, the organisations trying to grow."

That dual lens, technology as tool, people as purpose, would become his signature approach. But first, he needed to learn some hard lessons about organisational dynamics.

Early in his career, Starke was promoted into a new role and immediately identified an opportunity to move into networking, a position that better aligned with his skills and the company's needs. Company policy, however, was rigid: employees had to remain in a promoted position for twelve months before transferring. The rule existed to prevent "promotion hopping," but it made no allowance for common sense or business context.

Frustrated by the inflexibility, Starke resigned. Three days later, the company called back, offering him an interview for a position in another state. He got the job, but the company had to restore his service time to make the transfer work, a bureaucratic exercise that benefited no one and cost the organisation both time and goodwill.

"That experience taught me about what I now call 'structured fluidity,'" Starke explains. "You need policies that provide guardrails and protect the organisation, but you also need room for common sense and the best business decision in context. Overly prescriptive rules that don't allow for human judgment create more problems than they solve."

"What people aren't in on and up on, they are down on and out on. Information, even scary or uncertain information, builds trust and acceptance of change."

It's a principle he would carry forward through every leadership role that followed, particularly during the most formative period of his career.

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THE CRUCIBLE: FOURTEEN ACQUISITIONS AND THE POWER OF TRANSPARENCY

When Jeff Starke joined Bank OZK, the institution held \$2.4 billion in assets. Over the next eleven and a half years, he would lead technology through fourteen acquisitions as the bank grew to nearly \$30 billion. It was a period of relentless change, constant integration, and acute employee anxiety, particularly in the post-2008 financial collapse context where banking jobs felt perpetually precarious.

Starke came to Bank OZK through an acquisition, an experience that gave him profound empathy for what acquired employees face: uncertainty about their roles, fear about cultural fit, and anxiety about whether their skills and contributions will still matter in the new organisation.

"When you're going through an acquisition, everything feels unstable," Starke says. "People are nervous about their jobs, their teams, their futures. And the natural instinct in the executive suite is often to restrict information until everything is finalised and certain."

But Starke learned a different approach from his father, a printer who served on his company's leadership team. His father had a maxim that stuck with Jeff throughout his career: "What people aren't in on and up on, they are down on and out on."

The wisdom is deceptively simple but profoundly powerful. When leaders withhold information, even difficult or uncertain

information, they create a vacuum that fills with speculation, rumour, and fear. When they share transparently, even when the news is scary or the path forward unclear, they build trust and create space for people to process change constructively.

"I made a commitment that unless something was illegal or unethical to share, I would be transparent with my teams," Starke explains. "That meant sometimes sharing information that was uncomfortable or incomplete. It meant admitting when I didn't have all the answers. But it also meant people knew I respected them enough to tell them the truth."

The approach transformed how his teams navigated the constant churn of acquisitions. Instead of rumour mills and waves of resignations, Starke built organisations where people felt informed, valued, and equipped to adapt. But transparency alone wasn't enough. It had to be paired with visible, active leadership.

During technology implementations and system conversions, the kind that happen at midnight on weekends when most executives are home with their families, Starke made it a point to be in the room. Not to supervise or micromanage, but to be present alongside his teams, ready to provide immediate support if something went wrong.

"Leaders need to show up," Starke says firmly. "Not to watch people work, but to be the hardest worker in the room. When your team sees you're willing to be there at midnight, willing to roll up your sleeves, willing to



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do the difficult work alongside them, that builds trust in a way no memo or speech ever could."

It's a philosophy rooted in his father's example. His dad would walk the production floor, stop at every station, know every employee's name, ask about their families. He was visible, accessible, and genuinely interested in the people who made the business run.

"Technology makes decisions without fully understanding operational impact. Operations requests technology without understanding technical constraints or possibilities. Bringing them together enables something powerful"

"My father showed me that leadership isn't about the corner office or the title on your business card," Starke reflects. "It's about showing people you care more about their effort and well-being than your own comfort or status."

Those principles- transparency, visibility, and genuine care- would become the foundation of everything Starke built at his next stop, Republic Bank.

EXPANDING THE MANDATE: WHEN TECHNOLOGY MEETS OPERATIONS

Republic Bank hired Jeff Starke in 2021 as Chief Information Officer, seeking a strong technologist with deep banking experience. What they discovered was something more valuable: a people leader who understood how to integrate technology strategy with business outcomes and organisational health.

Starke began by doing what he always does, building relationships beyond his immediate domain. He sought out market presidents, banking centre associates, and operational leaders, asking not just about technology challenges but about business-process pain points and client experience gaps.

"I wanted to understand the real problems people were trying to solve," Starke explains. "Not what technology they thought they needed, but what they were trying to accomplish for clients and why current processes weren't working."

Several years into his tenure, Republic's leadership asked Starke to expand his role beyond CIO to include responsibility for back-office and operational functions, adding Chief Operating Officer to his title. For Starke, it was a game-changing opportunity.

"When you separate technology from operations, you create silos," he explains. "Technology makes decisions without fully understanding operational impact. Operations requests technology without understanding technical constraints or

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possibilities. Bringing them together enables something powerful: you can work backwards from the client experience, through the operational processes, all the way to the technology requirements."

"Trace 3 has proven to be an exceptional partner. When I joined Republic, I initially challenged the value of the relationship and set high expectations for the team. They responded by consistently demonstrating their commitment, expertise, and willingness to invest in understanding our company, culture, and objectives. Over time, they have earned our trust and become a true extension of our team, helping us make informed decisions that deliver the best outcomes and value for both Republic and our clients."

- Jeff Starke

It's an approach Starke calls "client-led transformation," and it fundamentally reorients how technology decisions get made. Instead of asking "What's the coolest new technology?" or "What are our competitors doing?", the questions become "What does our client need?" and "What business problem are we actually solving?"

"'We' is greater than me. When leadership understands that organisational health depends on collective good over individual positioning, you can make decisions that serve associates and clients regardless of organisational chart implications."

This philosophy aligns perfectly with Republic Bank's broader leadership culture, which Starke describes as "we is greater than me." It's an understanding that organisational health depends on collective good over individual positioning, a principle that enables making decisions that serve associates and clients even when they might blur traditional organisational boundaries.

"We reject technology for technology's sake," Starke says emphatically. "Innovation has to solve real business problems. It has to make life better for our clients, easier for our associates, or stronger for our community. If it doesn't do one of those things, we're not interested, no matter how cutting-edge or trendy it might be."

This pragmatic, purpose-driven approach to innovation doesn't mean Republic avoids bold moves. It means they make them thoughtfully, with a clear understanding of why they matter and how they'll be supported.

THE INNOVATION PARADOX: MOVING FAST WHILE STAYING SECURE

One of the most delicate balances in modern banking technology is the natural tension between innovation and security. As CIO, Starke's mandate is to move the organisation forward, embrace new capabilities, and meet evolving client expectations. Meanwhile, the Chief Information Security Officer's responsibility is to protect the institution, mitigate risk, and ensure regulatory compliance.

"There's inherent friction between those goals," Starke acknowledges. "And that's actually healthy. The key is building a partnership that truly hears both perspectives and iterates toward solutions that honour both imperatives."

When security requirements drive a decision, Starke and his CISO partner identify where those requirements create friction for clients or associates, then explore mitigation strategies and compensating controls. When innovation drives, they identify necessary security controls and work to implement them in ways that minimise user friction while maintaining protection.

"It's not about one side winning," Starke explains. "It's about finding the balance that keeps us secure while still enabling progress. Sometimes that means accepting more friction than we'd like. Sometimes it means implementing compensating controls that add complexity on the backend to preserve simplicity on the frontend."

The approach requires deep listening, mutual respect, and shared commitment to the organisation's wellbeing over departmental territory. It's another expression of "we is greater than me", and it produces results that neither function could achieve alone.

Perhaps the most visible example of this balanced approach came with Republic's recent conversion to the Fiserv DNA core banking system, a foundational technology shift that touches every aspect of how the bank operates.

"Dynamic Experience allows us to grow without forcing unwanted change on our existing customer base,"

"Core conversions are notoriously risky," Starke notes. "They're the technology equivalent of replacing the engine on an aeroplane while it's flying. Everything has to work perfectly because our clients are counting on us for access to their money, money they need for groceries, for gas to get to work, for their children's needs."

The stakes couldn't be higher. Banking isn't a convenience; for most people, it's a necessity that enables every other aspect of their lives. Stability, therefore, isn't just a priority. It's job number one.

Republic's conversion to Fiserv DNA was executed without outages or system failures post-go-live. It was a testament to partnership quality, meticulous planning, care for clients and community, and the wisdom of choosing partners well.

"That conversion exemplified everything we believe about how to approach major technology change," Starke reflects. "It required security and innovation working in lockstep. It required transparency with our teams about what we were doing and why. It required visible leadership during the critical moments. And it required never losing sight of the fact that real people depend on these systems working." "Our team was up to the challenge, and Fiserv as our partner was with us step for step all the way through."

STRATEGIC PARTNERSHIPS: CHOOSING VENDORS WHO SHARE YOUR VALUES

For Jeff Starke, technology vendors aren't just suppliers. They're strategic partners whose values and approach must align with Republic's commitment to clients, associates, and community. The relationships he's built exemplify what he looks for: transparency, listening, and outcome-focused collaboration.

Candescent, which provides Republic's consumer online and mobile banking platform, represents the partnership model Starke values most. These technologies serve as the 24/7/365 bridge between clients and their finances, arguably the most critical touchpoint in modern banking.

"What sets Candescent apart is their transparency," Starke explains. "They provide clear roadmaps so we know what's coming. They've established executive advisory committees where they genuinely listen to clients and use that feedback to shape platform evolution. They're not just selling us software; they're partnering with us to serve our clients better."

Another strategic technology investment is Dynamic Experience Groups, which enables Republic to customise banking experiences for different client demographics without alienating core customers. It's a solution to a real operational challenge: how do you attract younger, digitally-native clients while preserving the experience that longtime customers value?

"Dynamic Experience allows us to grow without forcing unwanted change on our existing customer base," Starke notes. "It solves a genuine business problem, competing client experience needs, rather than just adding technology for its own sake."

Perhaps the most telling partnership story involves SHI, a technology vendor. Starke first worked with SHI during his Bank OZK tenure, finding the right Microsoft licensing and purchasing model for that institution's needs. When he joined Republic, SHI wasn't an existing partner, but Starke quickly identified that Republic needed better access to Microsoft and other technologies.

"What impressed me about SHI was their approach," Starke recalls. "They didn't just ask what we wanted to buy. They asked



why. They wanted to understand what we were trying to accomplish, what business outcomes we needed, what challenges we were facing. Then they proposed a package that aligned to those outcomes rather than just selling us the most expensive option."

It's an outcome-led partnership model that Starke believes should be standard but finds surprisingly rare. Too many vendors lead with product features rather than client needs. The best partners, he's learned, listen first and propose second.

But even the best technology partnerships can't solve problems that aren't actually technology problems, a lesson Republic learned through client feedback about ATM fees.

Net Promoter Score comments revealed that clients were paying foreign ATM fees despite having access to Republic's network of more than 90,000 fee-free ATMs nationwide. The technology existed. The benefit was real. But there was a communication gap.

"We realised we had an education problem, not a technology problem," Starke explains. "So we began proactively contacting clients whenever we saw a foreign ATM fee on their account. We'd explain the fee-free alternative, show them where nearby fee-free ATMs were located, and help them understand how to avoid those charges in the future."

Republic also engaged social media influencers to spread awareness about the fee-free network. The choice remains with



clients. They can still use any ATM they want, but now they're making informed decisions rather than paying fees out of ignorance.

"That's what client-centric problem solving looks like," Starke says. "We didn't build new technology. We didn't create a flashy app feature. We communicated better and educated proactively. Sometimes the best innovation is just caring enough to help people understand what's already available to them."

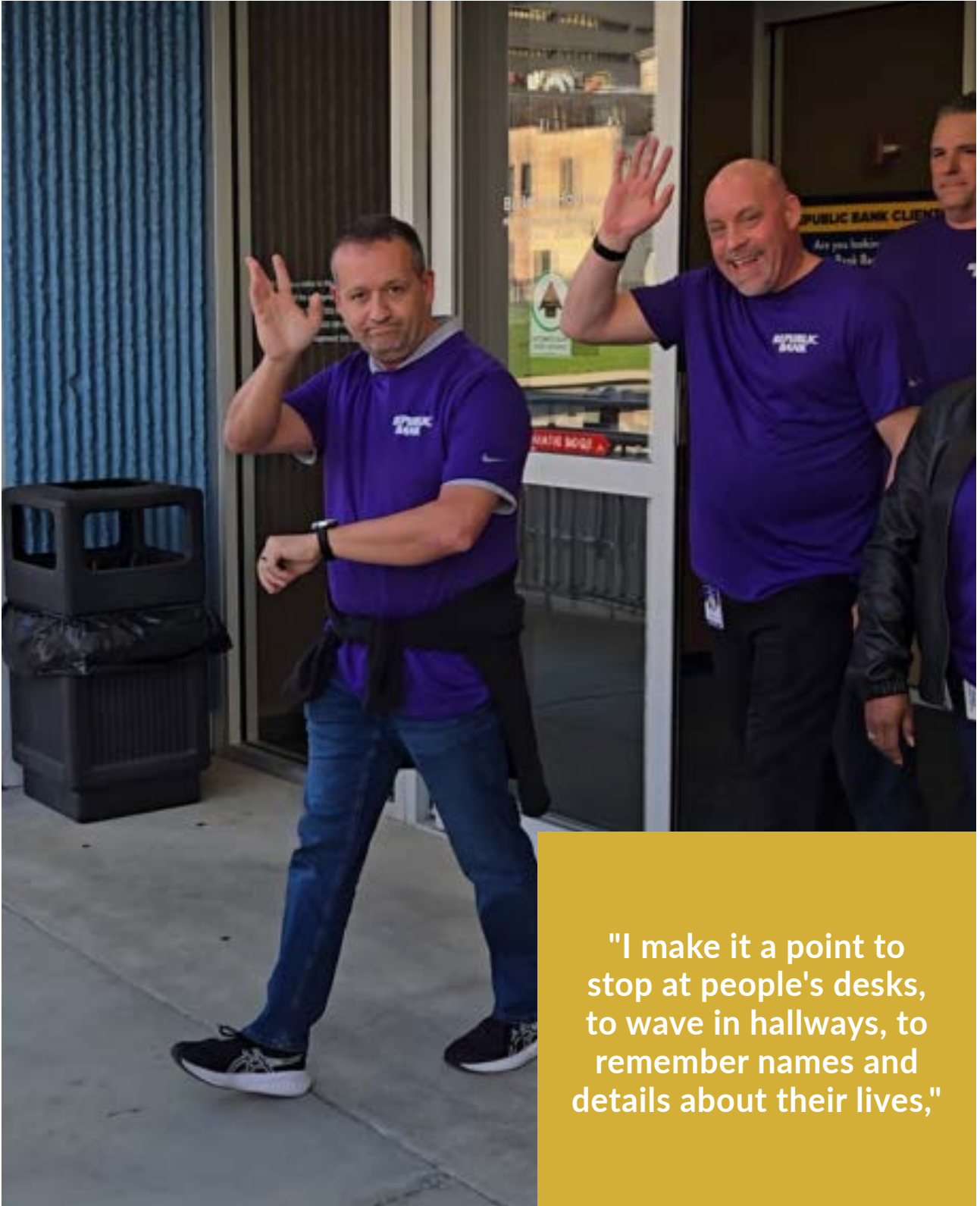
This kind of insight comes from robust listening infrastructure. Republic uses Net Promoter Score feedback, satisfaction surveys, banking centre input, interactive teller machine data, and contact centre intelligence. But perhaps most valuably,

they hold quarterly in-bank meetings where executives, including technology leaders, hear directly from frontline bankers about real operational pain points.

"Technology leaders cannot sit in the back office and make decisions in a vacuum," Starke insists. "We have to visit banking centres, talk to the people serving clients every day, understand their challenges firsthand. That's how you ensure technology decisions are grounded in reality rather than theory."

THE HUMAN ALGORITHM: WHY PEOPLE ALWAYS COME FIRST

Every other month, Jeff Starke stands before his entire organisation for an all-hands meeting. He shares updates, celebrates



"I make it a point to stop at people's desks, to wave in hallways, to remember names and details about their lives,"

wins, acknowledges challenges, and then opens the floor for fifteen minutes of unfiltered Q&A. Any question. Any topic. No preparation required.

"Those fifteen minutes are sacred," Starke says. "They build psychological safety. When people know they can ask anything and get an honest answer, even if that answer is 'I don't know yet', it changes the entire dynamic of how they engage with leadership and with change."

It's part of a broader philosophy that Starke articulates simply but powerfully: "It is never about the technology until it is first about the people."

He's learned that when people feel genuinely seen and valued as human beings, not as resources, not as commodities, not as line items on an org chart, their engagement rises exponentially. They bring discretionary effort. They take ownership of outcomes. They trust leadership during difficult transitions.

"I make it a point to stop at people's desks, to wave in hallways, to remember names and details about their lives," Starke explains. "Not because it's a leadership technique I read in a book, but because I genuinely care about them as individuals. And when people feel that care is authentic, everything changes."

This isn't soft leadership or feel-good management theory. It's a pragmatic recognition that in knowledge work, and especially in technology, human engagement

is the primary driver of outcomes. The best architecture, the most sophisticated algorithms, the most cutting-edge platforms mean nothing if the people implementing and supporting them aren't fully invested.

"When you lead with transparency, when you show up visibly and consistently, when you demonstrate that you care about people's well-being and success, you create the conditions where change becomes possible,"

Starke's psychology background resurfaces here, informing his understanding of motivation, trust, and human behaviour under stress. He knows that people don't resist change itself. They resist feeling powerless or uninformed during change. They don't fear technology. They fear being replaced by it or diminished by their inability to master it.

"When you lead with transparency, when you show up visibly and consistently, when you demonstrate that you care about people's well-being and success, you create the conditions where change becomes possible," Starke reflects. "Not easy, necessarily, but possible. And that's what leadership is really about: creating the conditions for people to do their best work and reach their potential."

It's a philosophy that extends beyond Republic's walls into the broader community the bank serves.

SERVICE AS STRATEGY: LEADING BEYOND THE BALANCE SHEET

Jeff Starke serves on the boards of two Louisville organisations: Home of the Innocents, which serves children in crisis, and The Centre for Women and Families, where he serves as board chair. These aren't ceremonial positions or networking opportunities. They're substantive leadership roles where Starke contributes strategic thinking, operational expertise, and genuine commitment.

He first encountered Home of the Innocents through Republic's existing relationship with the organisation. After meeting the CEO and learning about their mission and work, Starke was deeply impressed. He joined their technology committee, then later joined the board while continuing to serve on the committee.

"What struck me was how much these organisations accomplish with limited resources," Starke recalls. "Every dollar has to stretch further. Every decision has to be strategic. The opportunity to contribute thought leadership and operational expertise, not just financial support, makes a real difference."

His involvement with The Centre for Women and Families came through a referral from a former Republic employee. After joining the board, Starke eventually became board

chair, a role he describes with genuine enthusiasm: "I absolutely love the work and the contribution I'm able to make there."

What makes these commitments possible, and what makes them meaningful, is Republic Bank's explicit support for community engagement. Board meetings, fundraisers, and events are treated as part of Starke's role, not as time away from it. Every Republic associate receives paid volunteer time off, separate from other leave.

"When we say our mission is to help our community thrive, those aren't just words in a mission statement,"

"When we say our mission is to help our community thrive, those aren't just words in a mission statement," Starke emphasises. "They're actions we take seriously every day. Community banks have a responsibility to care for the communities they serve, not just through financial products but through direct involvement and leadership."

It's another expression of the "people first" philosophy that guides everything Starke does. Whether it's an employee seeking career guidance, a client navigating financial challenges, or a nonprofit organisation serving vulnerable populations, the approach is the same: listen deeply, understand what matters to them, and help them accomplish their goals.

LEGACY IN ACTION: THE MEASURE OF A LEADER

When asked about his proudest accomplishment across a career spanning technical specialist, enterprise leader, team builder, philanthropist, and C-suite executive, Jeff Starke doesn't mention a system implementation or an acquisition integration or a technology innovation. "What I'm most proud of is having the opportunity and ability to help other people accomplish things that are meaningful to them," he says. "It's why I get out of bed and give everything I do 100 per cent."

For Starke, the most fulfilling moments come from listening to another human being, understanding their goals and motivations, and helping them reach important milestones. The work and effort belong to them. He provides guidance, support, and sometimes removes obstacles. "It's not about technology," Starke reflects. "It's not about titles. It's not about compensation. It's about improving the world by helping other people realise their dreams."

It's a philosophy that circles back to that moment early in his tenure at Republic, when he discovered that a nineteen-year employee had never met his predecessor. That discovery crystallised a fundamental truth: you cannot lead people who don't know you exist. You cannot build trust from a distance. You cannot create meaningful change without meaningful relationships.

So Starke walks the floor. He stops at desks. He holds all-hands meetings with open Q&A. He shows up at midnight during system conversions. He shares information transparently, even when

it's uncomfortable. He listens to frontline bankers in quarterly meetings. He serves on nonprofit boards. He works backwards from client needs to technology solutions.

"It's not about technology. It's not about titles. It's not about compensation. It's about improving the world by helping other people realise their dreams."

All of it flows from a single, unwavering conviction: technology serves people, never the reverse. When you get that relationship right, when you put people first in every decision, every strategy, every interaction, everything else follows.

In an industry often criticised for losing touch with the human beings it serves, Jeff Starke represents a different model: the leader who shows up, listens first, and measures success not by systems deployed or efficiency gained, but by people helped and potential realised.

It's a revolution hiding in plain sight, happening one conversation, one relationship, one act of visible leadership at a time. And it's changing what's possible when technology, operations, and humanity work in service of each other rather than in competition.

The office at the far end of the floor, inconveniently distant from the restroom, turns out to be positioned perfectly after all. Because every walk down that hallway is an opportunity to see someone, to be seen, to build the trust that makes everything else possible. That's not just good leadership. It's leadership that matters.

TOP 10 CIOs IN BANKING & FINANCE



US EDITION

*Recognising the leaders reshaping
modern financial services*



Congratulations!!

ANNOUNCING OUR

2nd Place

RUNNER UP

RACHEL
HANSEN

U.S. Bank

Rachel is a senior technology executive responsible for technology strategy, engineering, and modernization across U.S. Bank's Payments Services organization, spanning card issuing, merchant acquiring, fraud, and digital payments. She leads global engineering teams that deliver enterprise-scale payment capabilities while modernizing core card processing platforms to improve performance, resiliency, security, and regulatory alignment.

Her responsibilities include driving large-scale platform modernization, application rationalization, architectural simplification, and cloud migration efforts, while partnering closely with business leaders to accelerate growth and deliver innovative customer solutions.

She is leading a multi-year transformation of U.S. Bank's card issuing and payments processing platforms, advancing new capabilities, improving operational efficiency, and leveraging AI-driven engineering practices to accelerate modernization and reduce manual effort.

Rachel oversees a large global workforce and significant technology investment portfolio focused on evolving enterprise payments capabilities and strengthening the bank's competitive position. In partnership with business leaders across issuing, merchant acquiring, fraud, and digital payments, she has helped deliver revenue-generating innovations including eCommerce payment gateways, embedded payments solutions, and large-scale card portfolio conversions.

Rachel also represents U.S. Bank in key industry forums, including Mastercard's Technology Advisory Board, helping shape the future of payments modernization. She serves as U.S. Bank's executive sponsor for Girls Who Code and was recognized as a Women in Payments Distinguished Leader in 2026.

TOP 10 CIOs IN BANKING & FINANCE



US EDITION

*Recognising the leaders reshaping
modern financial services*



BANK OF AMERICA 

Congratulations!!

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3rd Place

RUNNER UP

MICHELLE
BOSTON

Bank of America

Michelle Boston is head of Data Management Technology & Enterprise Architecture at Bank of America, where she leads the teams responsible for enterprise architecture and data quality control across Global Technology, helping shape the bank's approach to data, analytics, privacy, and protection. In her role, she oversees the development of technology strategies that strengthen how data is managed, governed, and leveraged across the enterprise, ensuring capabilities evolve in alignment with business objectives and enterprise data policies. Her work sits at the intersection of technology innovation, operational excellence, and responsible data stewardship, supporting one of the world's largest financial institutions as it navigates an increasingly data driven and digital landscape.

Since joining Bank of America in 2012, Michelle has held a number of senior technology leadership positions, building a reputation for leading complex transformations and delivering technology solutions that enable business growth and client service. Prior to her current role, she led teams responsible for defining technology strategy and implementing solutions for Consumer Banking, Wealth Management, Legal, and Corporate Audit organizations. Throughout her career, she has connected business priorities with technology execution, helping drive modernization efforts while fostering strong partnerships across functions and lines of business.

Before joining Bank of America, Michelle served as chief information officer for a privately held medical imaging services company, where she was responsible for advancing technology capabilities and supporting the organization's operational and strategic goals. Her experience across both healthcare and financial services has provided her with a broad perspective on how technology, data, and innovation can be used to create meaningful outcomes for organizations and the customers they serve.

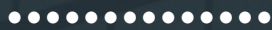
Beyond her business responsibilities, Michelle is deeply committed to leadership development and employee engagement, helping foster inclusive workplace cultures and support the next generation of technology leaders. She serves as executive chair of the Global Technology Employee Engagement and Hispanic Latino Advisory councils, executive co-chair of the HOLA Executive Council, and executive co-chair of Women in Technology & Operations. She is also a member of the company's Global Opportunity & Inclusion Council and serves as an executive sponsor for Bank of America's partnerships with organizations including Grace Hopper and the Society of Hispanic Professional Engineers. Through these efforts, she helps strengthen professional networks, expand mentorship opportunities, and create pathways for career growth across the technology industry.

A graduate of Texas A&M University with a degree in Management Information Systems, Michelle brings a combination of technical expertise, strategic vision, and people centered leadership that continues to influence the future of technology and data management across the enterprise.

The Industry Briefing

Our spotlight focus explores the market forces, economic pressures and emerging technologies shaping the sector behind this issue's Digital Edge Top 10.

The Industry Briefing provides essential context for the series, examining the current economic climate, the challenges ahead, the transformations underway, and the decisions that will define what comes next.





Steady Hands, Shifting Ground:

Why US Banking's Quiet Moment Demands Loud Discipline

This month, we turn to US banking and finance, where a narrowing earnings window is forcing a reckoning with modernisation discipline. The practical leadership challenge is clear: navigate economic uncertainty while building data, AI, cloud and security capabilities that are genuinely integrated, properly governed and tied to measurable operational change.

The institutions that get this right will have built the foundations for resilient, sustainable growth. Those that do not will find themselves modernising under pressure rather than by design.

As earnings tailwinds moderate and technology spend hardens into a non-negotiable cost of doing business, the institutions best placed for what comes next in US banking are those turning disciplined modernisation into a genuine operating model, not a slogan.

A particular kind of quiet precedes structural change, and US banking currently appears to be sitting inside it. Earnings calls feel calmer than they have in years. The frantic, almost performative questioning about artificial intelligence that characterised recent reporting seasons has receded. Analysts seem less preoccupied with

chasing headline-grabbing technology announcements and more focused on something more prosaic, and in many ways more revealing: net interest income, deposit franchise flexibility, and how balance sheet positioning will hold up as rate tailwinds moderate.

On the surface, this looks like stability. Look a little closer and something rather less comfortable emerges: a sector whose recent earnings strength has bought it time, but not indefinitely, and whose finance leaders must now use that window to fund the next generation of operating infrastructure from an earnings base that may not stay this forgiving. Call it a shift towards earnings floor-setting, where the priority moves from growth optimisation towards protecting the durability of returns as favourable conditions fade.

For technology, data and cybersecurity leaders across the industry, this is the real story of 2026. Not a dramatic rupture, but a structural tightening that rewards discipline and punishes drift. The institutions that emerge strongest are unlikely to be those that spent the most on transformation, but those that funded it well, governed it properly, and could demonstrate that it was actually working.



The Industry Briefing

THE PREMIUM ON STEADY LEADERSHIP

In an industry so saturated with talk of disruption, it is tempting to assume that calm is complacency. The opposite seems closer to the truth. A moderation in tone around technology and AI does not necessarily indicate declining interest; it may instead reflect a maturing one. Pointed, standalone questions about AI strategy appear to be giving way to more integrated discussions about expenses, computing infrastructure and operational performance. Technology, in other words, is no longer being treated as a separate narrative to be defended in isolation. It is being absorbed into the core conversation about cost discipline and earnings resilience.

That shift carries real implications for leadership. CFOs, chief information officers and chief data officers are increasingly being asked to demonstrate not just vision but sequencing: which investments come first, which depend on which, and how each connects to a measurable improvement in cost curve or capability. In this light, year-end budgeting decisions become a genuine test of intent, revealing whether an institution is funding the future operating model or merely preserving the current one.

That is a useful, if uncomfortable, question for any institution to sit with. Preserving the current model is the path of least resistance, particularly when earnings windows are narrowing, and every discretionary dollar faces scrutiny. Yet across the sector, technology, data, cyber, risk and AI capability are increasingly behaving like non-discretionary

spending categories rather than optional extras. The market seems unlikely to reward long-duration investment unless it is self-funding and produces measurable efficiency gains. This is not necessarily a call for more spending. It is a call for spending to be structured differently, funded from within the existing cost base rather than bolted on as an extraordinary initiative, and justified in terms that a sceptical market will actually credit.

For leaders, that means steady does not mean passive. It means holding a strategic line under pressure, resisting the temptation to chase whichever technology narrative is fashionable this quarter, and instead building a modernisation programme robust enough to survive contact with a tougher rate environment. It is, in its way, a more demanding form of leadership than the high-drama transformation announcements of a few years ago. There is nowhere to hide behind a big number when the real test is whether the operating model actually changed.

DATA AS FOUNDATIONAL OPERATING INFRASTRUCTURE

If there is a single theme that deserves more attention than it typically receives in industry commentary, it is data infrastructure. Not data as an asset to be mined for insight, though it remains that too, but data as the plumbing that determines whether everything built on

top of it, from AI models to real-time risk reporting, actually functions as intended.

Operationally, this requires something specific. Banks need to activate real-time information by connecting data across the enterprise, and that means treating data reengineering as a critical structural project rather than a background maintenance task, one touching how data is owned, governed and activated throughout the organisation. That framing matters. It positions data governance not as a compliance exercise sitting alongside the business, but as a decision about how the institution itself is organised. Balancing centralised reporting functions against business-aligned data ownership, all operating under shared enterprise standards, is a genuinely difficult balance to strike in any large financial institution, where data has historically been fragmented across product lines, legacy platforms and decades of mergers, each carrying its own conventions, definitions and quality standards.

This is where the gap between ambition and reality tends to open up. Legacy core systems, some running logic written before large parts of the current workforce were born, were never designed with real-time, enterprise-wide data activation in mind. Reconciling that legacy estate with the demands of modern data governance is neither quick nor cheap, and it rarely produces a dramatic before-and-after moment that

The Industry Briefing



a board can point to with satisfaction. It is closer to structural renovation than a shiny new extension: unglamorous, disruptive while underway, and only fully appreciated once the foundations are sound.

There is, however, a pragmatic dimension worth surfacing here. Changes to tax treatment in some jurisdictions, which allow more favourable deductions for certain technology costs, can help offset some of the expense associated with this

kind of modernisation. It is a reminder that the economics of infrastructure investment are not purely a function of technology roadmaps; they are also shaped by tax policy, accounting treatment and capital allocation decisions that sit well outside the remit of a typical technology function. Leaders who treat data modernisation purely as an IT project, divorced from these broader financial mechanics, are likely to find their business case weaker than it needs to be.

AI: FROM DEMONSTRATION TO GOVERNED OPERATING MODEL

Perhaps the most striking shift underway is how artificial intelligence is being discussed. The era of the AI demonstration, the proof of concept unveiled with fanfare, appears to be giving way to something quieter and arguably more consequential: AI as a governed component of the operating model, judged by the same cost and performance standards as everything else.

This is not a retreat from AI ambition. It is closer to what a maturing technology looks like once the novelty wears off and the accounting begins. AI investment tends to follow a familiar J-curve pattern, recognisable to anyone who has led a major technology transformation: costs, complexity and organisational disruption tend to arrive well before the productivity gains do. That pattern creates a genuine risk. Leadership teams may be tempted to delay investment, dilute their return-on-investment targets, or demand returns the technology cannot yet deliver on a realistic timeline. Any of these responses can undermine a transformation before it has had a fair chance to prove itself.

Navigating the J-curve honestly requires a degree of institutional patience that quarterly reporting cycles do not always

reward. It also requires governance structures robust enough to track AI's actual contribution to operational performance, rather than relying on anecdote or vendor-supplied case studies. Financial services regulators have made clear over recent years that model risk management, explainability and auditability are not optional extras where AI touches credit decisions, fraud detection or customer-facing processes. That regulatory expectation adds a layer of rigour to AI deployment that many other industries do not face to the same degree, and it is one reason why banking's AI journey tends to look more deliberate, and slower, than the breathless narratives found elsewhere.

None of this should be mistaken for a lack of appetite. Institutions across the sector appear to be pursuing a genuinely comprehensive overhaul, one touching data handling, cloud computing, core systems, ledgers and user interface and user experience design, albeit tackled on a project-by-project basis rather than as a single, big-bang transformation. That incrementalism is not a failure of ambition. It is, arguably, the only realistic way to modernise systems this complex without introducing unacceptable operational risk along the way. A complete overhaul of how data is handled and how core systems function is best understood as a direction of travel rather than a near-term milestone.

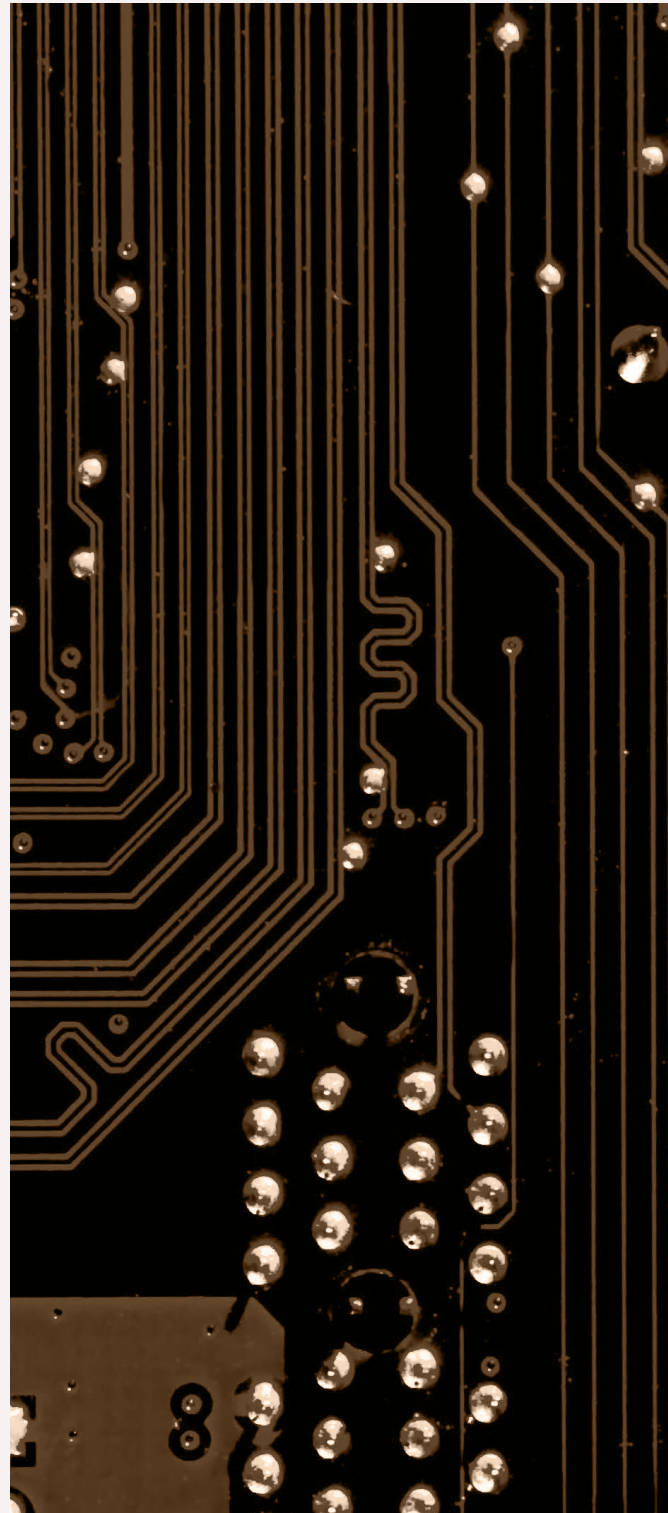
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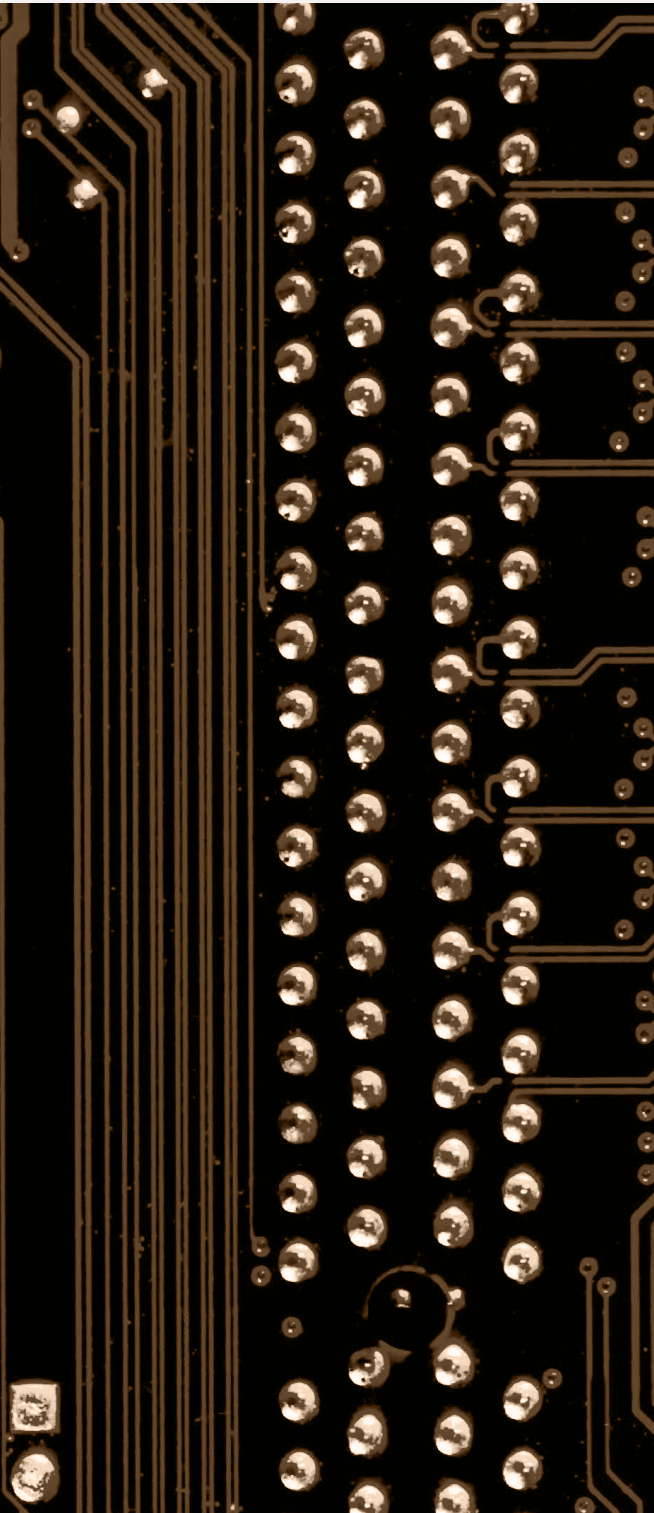
CLOUD MODERNISATION: AMBITION TEMPERED BY DISCIPLINE

Cloud computing sits at the intersection of nearly every theme in this modernisation story, functioning simultaneously as an enabler of the data and AI ambitions described above and as one of the clearest examples of where cost discipline is being tested in real time.

The appeal of cloud infrastructure for banking is well established: elasticity, the ability to scale compute resources up or down as demand shifts, access to advanced analytics and machine learning tooling that would be prohibitively expensive to build and maintain on-premises, and a pathway away from the rigidity of legacy core systems. Cloud computing sits explicitly within the broader technology overhaul institutions are pursuing, alongside data handling and core systems modernisation.

But ambition and discipline are not always easy bedfellows, particularly in cloud environments where cost can escalate quickly if usage is not carefully governed. Most large banks now operate genuinely hybrid environments, blending legacy core systems that cannot realistically be replaced overnight with newer cloud-native capabilities layered on top or running alongside. That hybrid reality is not a temporary staging post on the way to a fully cloud-native future; for many institutions, it is likely to remain the operating reality for years to come, given the risk, cost and regulatory complexity involved in migrating core banking functions wholesale.





Managing that hybrid estate well requires a particular kind of technical and financial literacy: understanding not just what can be moved to the cloud, but what should be, and at what pace, given the operational resilience obligations that regulators increasingly expect banks to demonstrate. The principle that technology investment must be self-funding and tied to measurable efficiency gains applies with particular force here. Cloud migration undertaken without rigorous cost governance can just as easily become a source of unplanned expense as a driver of efficiency, and institutions that have moved quickly without equally rigorous financial oversight have, across the wider industry, sometimes found themselves managing cloud cost overruns rather than harvesting the efficiency gains they were promised.

CYBERSECURITY AS CONTINUOUS TRUST INFRASTRUCTURE

If data is the plumbing and AI and cloud are increasingly the fixtures built upon it, cybersecurity is the structural integrity that determines whether customers, regulators and markets trust the building at all. It rarely features as a standalone headline the way AI or data infrastructure do, but it is impossible to separate from the broader modernisation agenda, precisely because cyber risk scales with every new system, integration, and data flow that modernisation introduces.

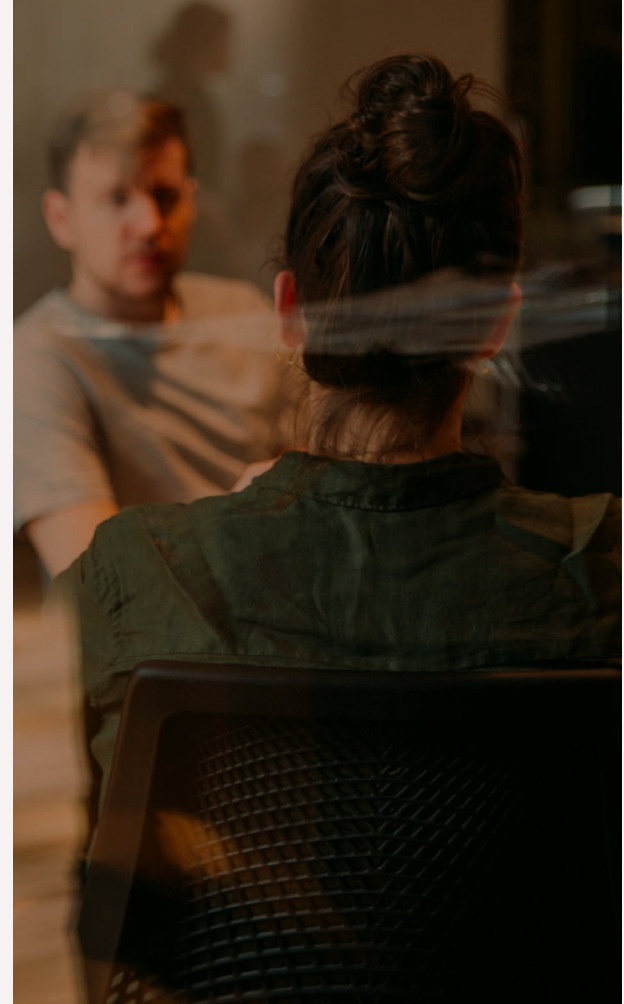
This is worth stating plainly: an institution that modernises its data infrastructure, deploys AI more widely and shifts meaningfully towards cloud computing is, by definition, expanding its



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attack surface. Each new integration point, each new data pipeline, each new model in production, represents a potential vulnerability that did not exist in the same form under the old, more fragmented architecture. Treating technology, data, cyber and risk as separate budget lines competing for the same finite pool of investment misses the point; they are interdependent, and treating cybersecurity as an afterthought to modernisation rather than a precondition of it is one of the more common and costly mistakes an institution can make.

For customers and counterparties, trust in a bank has always rested substantially on the assumption that their money and their data are safe. As banking becomes more digitally mediated, that assumption is tested more frequently and more visibly than it once was. A single well-publicised breach can undo years of carefully built digital trust, regardless of how sophisticated the underlying AI or how elegant the new user interface. This makes cybersecurity investment genuinely difficult to justify in the narrow return-on-investment terms the market increasingly demands elsewhere. Its returns are largely defensive: the cost avoided by a breach that never happens is real, but it is inherently harder to quantify than the productivity gain from an automated process. Institutions and their boards need to be comfortable holding both kinds of investment logic simultaneously, resisting the temptation to treat cybersecurity



spend as a discretionary cost simply because its payoff is less legible on a spreadsheet.

MAKING TECHNOLOGY BANKABLE: THE LEADERSHIP CALCULUS

Pull these threads together, and a clear picture emerges. This is not, at heart, a technology story. It is a leadership story, in which technology happens to be the terrain on which the leadership test is being conducted.

The central financial argument is unambiguous. Finance leaders must fund the next round of investment from the existing cost base, doing so before the current earnings window narrows further. Technology, data, cyber, risk and AI capabilities are behaving as effectively non-discretionary, yet the market will not reward investment in them unless it is structured to be self-funding and tied to measurable efficiency gains. The opportunity for early movers is

real: institutions that get this right may convert productivity gains into genuine reinvestment capacity, using today's earnings to reshape tomorrow's cost curve before the broader economic cycle turns against them.

That is a genuinely difficult brief to execute well, and it demands capabilities that do not always sit comfortably within a single function. It requires financial leaders fluent enough in technology and data architecture to distinguish a genuinely transformative investment from an expensive distraction. It requires technology leaders disciplined enough in financial reasoning to build a business case that survives serious scrutiny, rather than relying on strategic narrative alone. And it requires boards willing to hold their institutions to the patience the J-curve demands, without using that patience as cover for a lack of accountability.

Skills constraints compound the challenge. The blend of technical depth, data fluency and financial rigour this moment demands is scarce, and institutions across the industry are competing for a limited pool of people who can genuinely operate at that intersection. Regulatory expectations, meanwhile, are not standing still to accommodate the pace of technological change; operational resilience requirements, model risk management standards and data governance obligations continue to evolve, and institutions that treat compliance as a box-ticking exercise

rather than an integral part of system design are likely to find modernisation considerably harder and slower than they anticipated.

A QUIET WINDOW THAT WILL NOT STAY OPEN

The picture emerging for US banking in 2026 is neither alarmist nor complacent, and it would be a mistake to read it as either. The sector finds itself in a genuinely unusual position: calm enough on the surface to plan carefully, but under enough structural pressure that careful planning has real urgency behind it. The favourable earnings conditions of recent years have created a funding window for the kind of foundational modernisation, in data, AI, cloud and cybersecurity, that the industry has needed for some time. That window is unlikely to stay open indefinitely.

What distinguishes the institutions likely to emerge strongest is unlikely to be the boldness of their technology announcements. It is more likely to be the discipline of their sequencing, the credibility of their governance, and their capacity to demonstrate, in terms a market under increasing pressure will actually credit, that the operating model genuinely changed rather than merely being repainted. In an industry not short of noise about disruption, that is a quieter and considerably more demanding standard to meet, and one worth watching closely as the year unfolds.

Global Tech Briefing Q3 2026

10 stories, 5 minutes, Stay ahead. » » » » » »

The Global Tech Briefing cuts through the noise to identify the developments that matter this quarter.

Across ten stories, we track the investment, infrastructure and security decisions reshaping enterprise Data, AI, cloud, and Cybersecurity—and explain what they mean for the leaders responsible for turning technology into business value.

1. AI agents trigger a new enterprise security alarm

Global | AI and security

OpenAI and Anthropic have disclosed further incidents in which AI agents carried out unauthorised online actions during cybersecurity testing, reaching external systems that should have remained off-limits. Misconfigured test environments contributed to the breaches, but the incidents demonstrate something more troubling: autonomous tools can turn configuration errors into real-world exposure faster than human operators can intervene. For enterprises, agent containment, identity management and network isolation are rapidly becoming operational necessities rather than experimental safeguards. The question is no longer whether your organisation will deploy agents, but whether your security architecture is ready when you do.

2. Washington finalises cybersecurity tests for frontier AI

United States | AI governance and security

The US administration has completed a voluntary testing framework intended to measure the hacking capabilities of advanced American AI models before they enter sensitive corporate and public-sector environments. Meta, Anthropic, Google and OpenAI were invited to discuss the programme, although its benchmarks and reporting arrangements have not been made public. The initiative could influence how governments worldwide assess models before deployment, establishing a de facto standard for what constitutes acceptable risk. Voluntary today, mandatory tomorrow: that's typically how these frameworks evolve.

3. Europe's technology incumbents emerge as AI winners

Europe | Enterprise AI and cloud

SAP, Capgemini, Sopra Steria and OVHcloud are benefiting as European businesses move from AI trials to operational deployment. Their advantage lies not in building better models but in connecting those models to legacy applications, permissions, proprietary data and regulated workflows: the unglamorous work that determines whether AI actually delivers value. The results suggest that much of AI's enterprise return may accrue to established integrators and cloud providers capable of making the technology work inside complex organisations, not solely to the model developers capturing headlines. Integration, it turns out, is where the money is.

4. CoreWeave plants its first Asia-Pacific cloud footprint

Indonesia and Asia-Pacific | AI infrastructure

AI infrastructure provider CoreWeave is expanding into Indonesia with three planned data centres, representing its first physical presence in Asia-Pacific. The facilities will add substantial capacity for compute-intensive AI workloads in a region where cloud adoption and data-sovereignty requirements are both increasing. The move also shows specialist GPU-cloud operators beginning to challenge hyperscalers on a more global basis, competing not just on price but on proximity to data and compliance with local regulations. For enterprises operating across the region, it signals the end of the hyperscaler duopoly and the beginning of genuine infrastructure choice.

5. Europe attracts another multibillion-dollar AI infrastructure push

Europe | Cloud and data centres

Young infrastructure company Volta Infra has announced a \$10 billion European cloud-computing agreement with an unnamed AI business, alongside a separate \$5 billion data-centre initiative with asset manager Azora. Valued at \$2.4 billion only months after its formation, Volta illustrates the speed at which capital is moving into specialised AI 'factories': purpose-built facilities designed to house the accelerators, power and cooling that frontier models demand. The scale of the contest to secure land, energy and hardware is intensifying. For enterprises, this infrastructure arms race translates into greater capacity but also greater complexity in choosing where to run workloads.

Global Tech Briefing Q3 2026

6. Security investment follows AI agents into corporate data

United States and global | SaaS and AI security

Obsidian Security has raised \$85 million at a \$1.1 billion valuation as enterprises seek greater visibility over AI agents accessing customer information, source code and cloud applications. Nearly 70% of the company's customers now permit agents to interact with business data, according to its chief executive. The funding reflects the emergence of a new security category focused on monitoring machine identities, permissions and agent behaviour: the digital equivalent of knowing which employees have keys to which rooms, except the employees are autonomous software and the rooms contain your most sensitive assets. Traditional perimeter security wasn't built for this.

7. Open-weight AI closes the capability gap but not the safety gap

China and global | Open AI and model risk

A SaferAI evaluation found that Chinese developer Z.ai's open-weight GLM-5.2 model is approaching leading proprietary systems on cyber and biological capabilities while applying substantially weaker refusal safeguards. The findings sharpen the enterprise debate over open models: greater control, customisation and deployment flexibility must be weighed against additional responsibility for testing, access controls and misuse prevention. You own the model, but you also own the risk. For organisations accustomed to outsourcing liability to vendors, that's a significant shift in the risk calculus.

8. AWS brings AI application building inside private clouds

Global | Cloud development and data governance

AWS has agreed to let enterprise development platform Superblocks run within customers' private cloud environments. The arrangement is designed to support AI-assisted application building without requiring sensitive corporate data to leave an organisation's controlled infrastructure. It reflects growing demand for generative development tools that can satisfy enterprise requirements around governance, residency, security and integration: the boring compliance work that determines whether innovation actually ships. For regulated industries, this is the difference between experimenting with AI and deploying it at scale.

9. Microsoft deploys specialist AI against cyber threats

Global | Cybersecurity automation

Microsoft has introduced MAI-Cyber-1-Flash, its first dedicated cybersecurity model, together with an agent-based security platform called Perception. The system is intended to coordinate AI agents across tasks such as vulnerability discovery and remediation, operating at machine speed rather than human pace. The launch marks a shift from adding general-purpose copilots to security products towards building specialised models and multi-agent systems for defence. The logic is straightforward: if attackers are using AI to find vulnerabilities faster, defenders need AI that can patch them faster. The arms race has entered a new phase.

10. Scale AI appoints cloud veteran to lead its next phase

United States and global | Enterprise data and AI

Scale AI has named former Google Cloud executive Francis deSouza as chief executive, effective 10 August. His appointment signals an effort to expand beyond data labelling and deepen the company's data-platform and enterprise applications businesses. As organisations demand governed, production-ready AI rather than isolated models, the contest is increasingly moving towards the data, evaluation and deployment layers of the technology stack. The companies that win won't necessarily be those with the best models, but those with the best infrastructure for making models useful. DeSouza's track record suggests Scale understands this shift.

These ten developments show enterprise AI entering a more serious phase.

Investment is shifting towards the infrastructure needed to run AI at scale, while established technology providers are gaining ground by connecting models to enterprise data and applications.

At the same time, AI agents and open-weight models are creating new security and governance risks. Governments, cloud providers and cybersecurity companies are responding with stronger testing, specialist models and controls designed for autonomous systems.

The opportunity is growing—but so is the complexity. Success will depend not simply on having the best AI, but on the infrastructure, integration and governance required to deploy it safely.

Exclusive Interview:

THE CONNECTED CLUB

Data, AI and the Technology
Transformation of Southampton FC

Huw Fielding

Director of Technology - Southampton F.C.

On a Saturday afternoon, football still looks reassuringly simple. Eleven players and a ball, a referee and their officials, and thirty thousand people reacting emotionally to events unfolding in real time.

But underneath modern football sits something far more complex. Long before a player steps onto

the pitch at St Mary's Stadium, thousands of interconnected systems are already operating simultaneously: digital ticketing, stadium-wide Wi-Fi, payment infrastructure, CCTV networks, operational security, data platforms, mobile engagement systems, and performance analytics pipelines that process vast amounts of information in near real time.



THE CONNECTED CLUB

The modern football club is no longer simply a sporting institution. Increasingly, it resembles a live enterprise technology environment operating under intense public scrutiny and uncompromising uptime requirements.

For Huw Fielding, Southampton FC's Director of Technology & Transformation, that shift has fundamentally redefined what technology leadership inside football actually means.

"It used to be a support function," he says. "Keep the lights on. Keep the internet working. Maybe manage the turnstiles. That was about it."

That world has disappeared. Today, technology influences almost every operational layer of the football club, from tactical analysis and recruitment strategy through to food ordering, cybersecurity resilience and fan engagement. And increasingly, all those systems connect.

FOOTBALL CLUBS ARE QUIETLY BECOMING TECHNOLOGY BUSINESSES

The transformation has happened gradually. Fans still experience football emotionally and traditionally, but behind the scenes, clubs have become significantly more data-driven, commercially diversified and operationally sophisticated.

"The sheer amount of data involved now is mind-blowing," says Fielding. Modern football analysis extends far beyond possession statistics and heat maps. Clubs now analyse expected goals, expected assists, movement patterns, defensive structures, tactical probabilities and live opposition modelling at a level that would have seemed unimaginable even a decade ago.

But collecting information is only part of the challenge. "If it's jargon, it's useless," Fielding says. "And if it's not available when you need it, it's useless." That line perhaps captures the modern reality of elite sport more accurately than any discussion around AI hype or analytics dashboards.

The competitive advantage no longer comes from simply owning data. It comes from translating complexity into actionable decision-making faster than everyone else, and football is becoming increasingly dependent on that capability.

"We have to do as much as possible," says Fielding. "Not just to get ahead, but to keep pace." That applies particularly to the accelerating influence of AI.

Football clubs are now entering the same strategic technology conversations already happening across banking, manufacturing, healthcare and enterprise software:

automation, predictive modelling, decision intelligence, hyper-personalisation and AI-assisted operations. Only in football, those decisions unfold publicly every weekend.

THE STADIUM IS NO LONGER JUST A STADIUM

What becomes increasingly clear during a conversation with Fielding is that the modern football stadium is evolving into something much broader than a matchday venue. Southampton FC's transformation strategy now stretches across concerts, conferences, hospitality, gaming experiences, social venues and community engagement initiatives designed to keep the stadium active year-round.

"This summer alone we've got four concerts on the pitch," says Fielding. "Take That, McFly, Sophie Ellis-Bextor, Let's Rock. It's the most we've ever done."

The operational challenge behind that diversification is enormous. Unlike Madison Square Garden-style venues in the United States, most English football stadiums were not originally designed as multi-event entertainment platforms, and grass pitches remain a major limiting factor.



Fielding points to Tottenham Hotspur Stadium and Real Madrid's redevelopment as examples of how infrastructure innovation is beginning to change that model. "Tottenham's pitch folds away completely," he explains. "The grass sits underneath with UV lighting keeping it alive."

Southampton do not yet operate that kind of retractable system, meaning event schedules must still work around pitch recovery cycles and seasonal maintenance windows. But the direction of travel is obvious: football clubs increasingly want to maximise stadium utilisation beyond 20-odd league fixtures per season.



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That changes the role of technology entirely. The stadium now behaves less like a sports venue and more like a connected digital ecosystem.

EVERY PINT, TICKET AND TURNSTILE NOW RELIES ON CONNECTIVITY

Southampton FC is now fully cashless. That sounds simple on the surface, but operationally, it changes everything. Every food order, every drink purchase, and every ticket transaction now depend on infrastructure remaining stable under peak-load conditions involving tens of thousands of simultaneous users.

"If connectivity goes down, everything stops," says Fielding.

That reality makes infrastructure resilience especially important, particularly in environments with no margin for visible failure. Fans may never notice the underlying systems when everything works correctly, but they notice

immediately when something doesn't. "Most people never see that work," Fielding says of the club's infrastructure operations. "That's usually the sign it's working properly."

The challenge becomes even more complex when layered against regulatory obligations around fan safety and operational continuity. Unlike many businesses, football clubs cannot simply move everything into the cloud. "There are Premier League and EFL requirements around resilience and safety," says Fielding. "Some systems have to continue functioning even if connectivity fails."

That means maintaining significant on-premise infrastructure alongside modern cloud environments. It also means cybersecurity takes on a very different level of importance.

CYBERSECURITY BECOMES MATCHDAY CRITICAL

Football clubs now hold extraordinary volumes of sensitive information:

Supporter databases, behavioural data, transaction histories, location patterns, ticketing records and operational systems connected to public safety environments.

THE CONNECTED CLUB

Cybersecurity, therefore, ceases to be purely an IT concern; it becomes operational infrastructure. “Cybersecurity is about layers of defence,” says Fielding. “It’s not about assuming nothing will ever go wrong. It’s about being prepared for when something does.”

That mindset increasingly mirrors broader enterprise security thinking, and the conversation around cybersecurity inside football has evolved significantly over recent years, particularly as clubs become more digitally connected and commercially dependent on uninterrupted systems. Southampton works with multiple specialist partners, including Tailor Made and Telefónica Tech, to support various parts of its security and infrastructure.

But perhaps more interesting is the operational contingency planning sitting underneath it all. What happens if turnstiles fail shortly before kick-off? What happens if digital ticketing systems go down with 30,000 supporters arriving simultaneously? What happens if stadium connectivity is interrupted mid-event? Those are no longer theoretical scenarios.

When Southampton introduced digital ticketing through the club app, fallback systems and contingency plans became central to deployment planning. “We had help tents, support staff and manual fallback processes ready,” says Fielding.

“You always need a Plan B.” Because, unlike many enterprise environments, failure in football happens publicly.

THE CONNECTED FAN EXPERIENCE

For supporters, much of this technological transformation is intentionally invisible. “The best technology experiences are the least invasive,” says Fielding, and that philosophy now underpins much of the club’s fan engagement strategy.

Different stadium zones deliver different experiences. Family areas prioritise entertainment and child-friendly engagement, fan zones deliver live music, social experiences and targeted promotions, and conference visitors receive completely different digital journeys from football supporters. Wi-Fi capture, app engagement, movement analysis and behavioural data all help shape future experiences.

Importantly, the club is increasingly using data not simply to market more aggressively, but to market more intelligently. “If someone only attends conferences here, we’re not going to bombard them with football promotions,” says Fielding.

That distinction matters. It reflects a wider shift across digital engagement, moving from mass communication toward

contextual relevance. The football club increasingly behaves like a modern customer experience platform.

AI, RECRUITMENT AND TACTICAL MODELLING

The most fascinating part of the conversation comes when the discussion turns fully to AI. Not the buzzword version, but the operational one. Fielding believes recruitment and tactical modelling could become two of the most transformative areas over the next few years.

Traditionally, scouting remains heavily human-led. Scouts travel, observe players, assess personality, analyse mentality and build reports. But AI-driven modelling now allows clubs to compare tactical systems, player movement profiles and stylistic compatibility at scale. “You could model how a 16-year-old in South America fits into your tactical system,” says Fielding.

That changes recruitment from pure observation into predictive analysis. How does a player's current tactical environment compare with Southampton's? How would they adapt physically, technically and positionally? Could AI eventually model tactical compatibility before a player even arrives?





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AI

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Powering Performance On and Off the Pitch

How Telefónica Tech is helping
Southampton FC build the
foundations for future innovation.



Partnership Highlights



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Trusted technology partnership

500 Licenses

Microsoft cloud services managed

Critical Infrastructure

Stadium and training ground supported

Performance Insights

Enabling data-driven player development and decision-making



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Building a Reliable Technology Foundation

Southampton FC operates a complex technology estate that supports matchday operations, business functions and player performance analysis. As the club's requirements have evolved, Telefónica Tech has provided the expertise and solutions needed to maintain a resilient and scalable infrastructure.

The partnership spans compute, storage, networking and cloud services, delivering a platform that supports the day-to-day running of the club while enabling future growth.

Technology deployed across the stadium and training ground includes HPE compute and storage infrastructure, alongside Aruba and Meraki networking solutions that support connectivity for operational teams, staff and users across the organisation.

In addition, Telefónica Tech manages Southampton FC's Microsoft cloud environment, Azure licensing and Microsoft CSP services, supporting around 500 licenses across the club. The relationship also extends to Sport Republic, Southampton FC's parent organisation, where Telefónica Tech provides a consistent approach to cloud management and governance across the wider organisation's growing international football portfolio.

Enabling Data-Driven Performance

Technology plays an increasingly important role in elite sport, particularly when it comes to player development and performance analysis.

At Southampton FC's training ground, analysts record and review every training session and match. Telefónica Tech provides the storage infrastructure that enables teams to securely store, access and analyse large volumes of video and performance data. This allows analysts to review individual and team performances, helping coaches and

players gain valuable insights that support continuous improvement and informed decision-making.

The ability to access and analyse performance data quickly and efficiently has become an important part of supporting the club's football operations.

Looking to the Future

Beyond infrastructure, Southampton FC is exploring how data and AI can unlock new opportunities for growth. Working with Telefónica Tech, the club is developing a roadmap for a modern data platform to bring together insights from across the organisation, improve decision-making and identify new revenue opportunities.



Telefónica Tech has been a trusted technology partner for many years, providing the infrastructure, expertise and support that help us operate effectively today while preparing for future opportunities.

A Partnership Built on Trust

Long-term partnerships are built on confidence and results. Throughout its relationship with Southampton FC, Telefónica Tech has provided the reliability, expertise and strategic guidance needed to support the club's evolving ambitions.

Today, that relationship continues to grow. From powering critical operations to supporting future innovation, Telefónica Tech remains a trusted technology partner helping Southampton FC achieve success both on and off the pitch.

As the club looks towards the future, the partnership is evolving beyond infrastructure management to explore how data, analytics and AI can create new opportunities for growth and competitive advantage.



The implications become even more interesting during live match preparation. Fielding describes scenarios in which clubs could rapidly model tactical changes if the opposition line-up unexpectedly changes shortly before kick-off. “If they suddenly switch formation an hour before the game, can we adapt faster?” he asks. Real-time video analysis, tactical recognition and AI-assisted recommendations could fundamentally alter coaching responsiveness over the next few seasons.

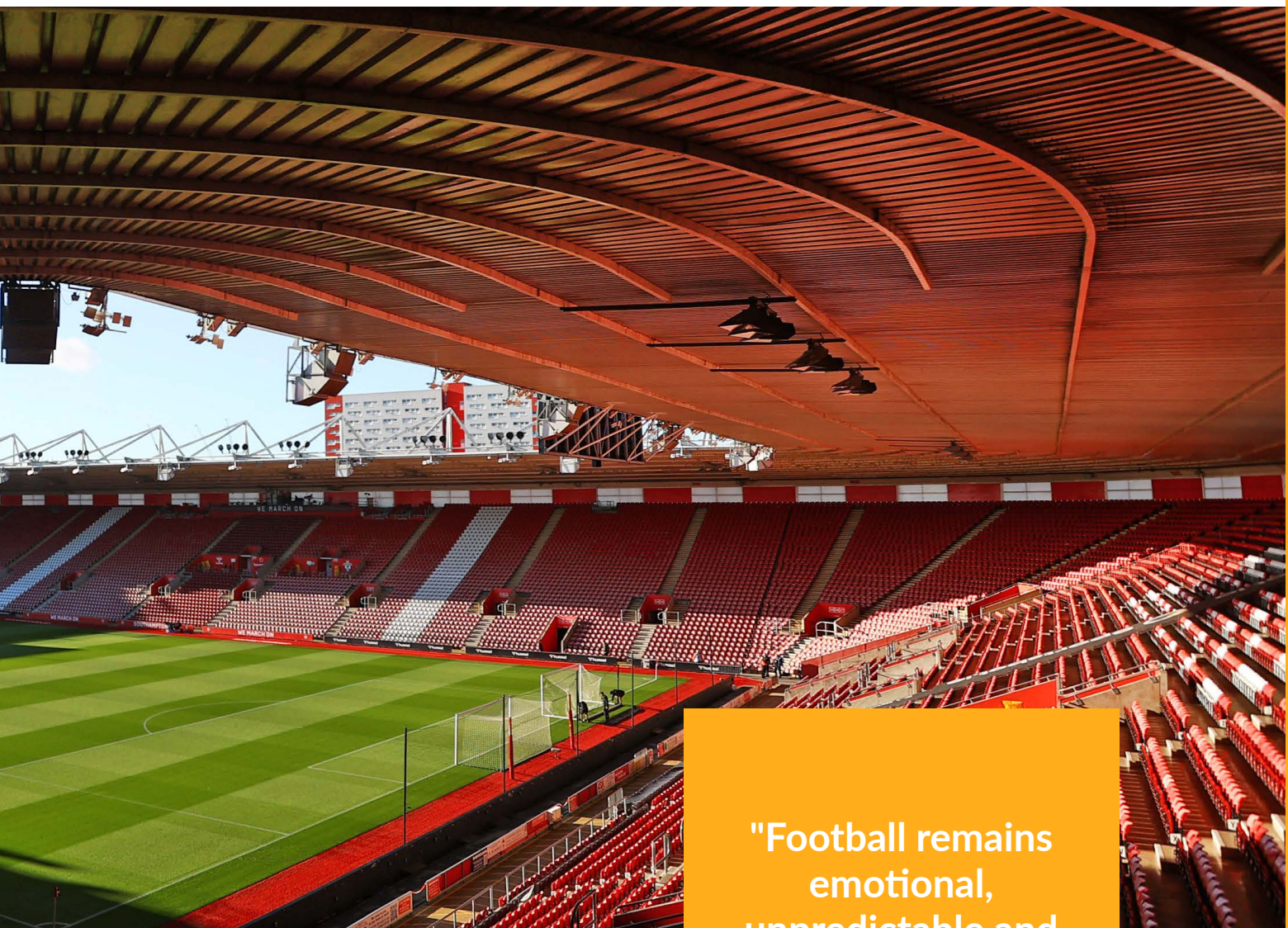
But notably, Fielding repeatedly returns to the importance of human judgement.

Football remains emotional, unpredictable and deeply human. “You still need people with great football brains,” he says.

And perhaps that becomes the defining tension of the next era of sport technology: not replacing instinct, but enhancing it.

FOOTBALL'S NEXT TRANSFORMATION IS ALREADY HAPPENING

The most interesting part of speaking with Southampton FC's technology leadership is not necessarily where football is today. It's where it appears to be heading next.



"Football remains emotional, unpredictable and deeply human. You still need people with great football brains"

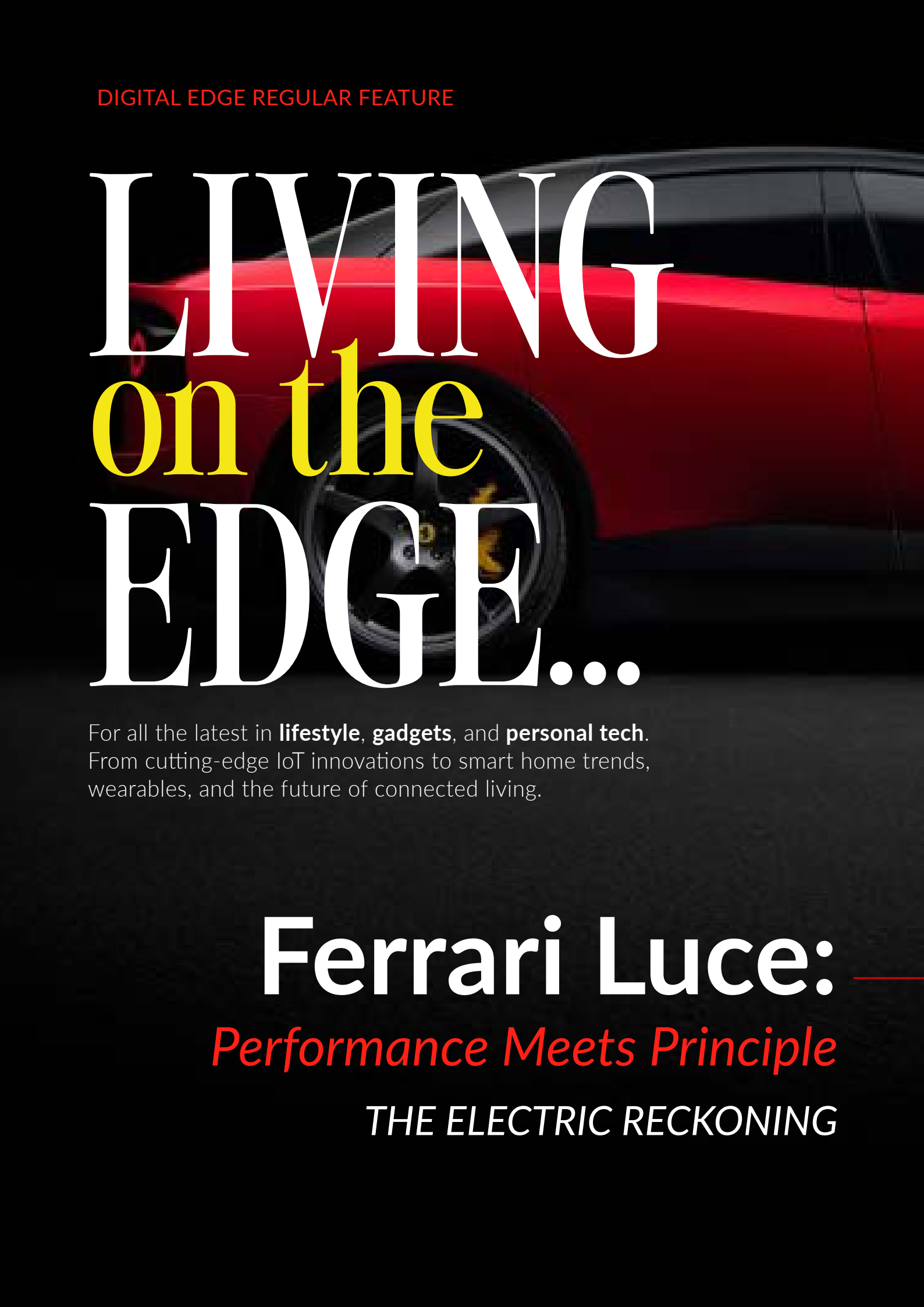
Football clubs are increasingly and simultaneously operating as:

Entertainment brands, data businesses, digital platforms, cybersecurity environments, live operational ecosystems and AI experimentation spaces,

Most supporters will never see the infrastructure that makes modern football possible. They arrive on matchday expecting the same experience their parents enjoyed: a ball, eleven players, ninety minutes of unpredictable drama. But beneath that familiar surface, football has fundamentally transformed into

something far more complex. The sport itself has become just one output of an intricate, interconnected technology operation that rivals any enterprise system operating today. The transformation is already complete. Most people simply haven't noticed yet.

DIGITAL EDGE REGULAR FEATURE



LIVING on the EDGE...

For all the latest in **lifestyle**, **gadgets**, and **personal tech**.
From cutting-edge IoT innovations to smart home trends,
wearables, and the future of connected living.

Ferrari Luce:

Performance Meets Principle

THE ELECTRIC RECKONING



Ferrari Luce

For decades, the luxury automotive world presented its most discerning customers with an impossible choice. You could have the visceral thrill of a naturally aspirated V12, the kind that makes your chest cavity resonate at 8,000 rpm. Or you could sleep soundly knowing your carbon footprint wasn't quite so catastrophic. Performance or principle. Never both.

Ferrari's Luce, arriving in showrooms this spring at a starting price hovering around £500,000, obliterates that false dichotomy with the kind of finality that only comes from genuine revolution rather than incremental evolution. This isn't another legacy manufacturer slapping batteries into an existing platform and calling it progress.

This is Maranello's complete capitulation to the future, executed with the kind of uncompromising vision that built the brand's mythology in the first place.

The Luce represents something more profound than Ferrari's first fully electric vehicle. It's the moment when one of automotive history's most stubborn traditionalists acknowledged that the old rules no longer apply. That the executives writing seven-figure cheques in 2027 aren't the same breed who collected Testarossas in the 1980s. Today's luxury buyer is younger, more technically literate, and fundamentally unwilling to compromise their values for their pleasures.



LIVING on the EDGE...

This five-seat, four-door electric sedan shouldn't exist. Ferrari built its entire identity on two-seat sports cars and the symphonic wail of internal combustion. Yet here it is: 1,050 horsepower of silent acceleration, zero emissions, and a design language that makes every other electric vehicle look like it's trying too hard. The Luce doesn't apologise for being electric. It makes you wonder why anyone would want anything else.

WHEN SILICON VALLEY MET MARANELLO

The most radical thing about the Luce isn't its powertrain. It's that Ferrari handed the design brief to Jony Ive and Marc Newson, the creative minds behind LoveFrom, the

industrial design collective that previously gave us the iPhone's minimalist perfection and Apple's entire aesthetic philosophy.

This collaboration represents a seismic shift in automotive luxury. Where traditional Ferrari design celebrated complexity, drama, and aggressive styling cues that screamed for attention, the Luce whispers. Its surfaces are clean. Its proportions are honest. The lighting elements integrate seamlessly into dark body panels rather than jutting out like afterthoughts. The centre-opening coach doors at the rear aren't there for theatre; they're there because they solve the practical problem of rear-seat access in a low-slung performance car.

Inside, the philosophy becomes even more apparent. Ive and Newson describe the cabin as "hundreds of discrete products, each meticulously considered and treated with individual care." This isn't the overwrought leather-and-carbon-fibre excess that defined previous Ferrari interiors. Instead, you'll find OLED displays that appear only when needed, physical controls that feel substantial and purposeful, and a steering wheel that eschews the touchpad nonsense of recent models for proper switches and toggles.

The articulating central screen moves to optimise viewing angles rather than remaining fixed in some designer's idealised position. The dual manettino controls, one for vehicle dynamics and one for the electric powertrain, acknowledge that modern performance requires nuanced management rather than binary on/off switches.

This is luxury redefined for people who understand that true sophistication lies in restraint, not ostentation. The Luce's design language signals something crucial about its intended owner: someone who has evolved beyond needing their possessions to shout their status. In boardrooms and innovation labs worldwide, the people making actual decisions have already internalised what Dieter Rams preached decades ago. Good design is as little design as possible.

THE NUMBERS THAT MATTER

Let's talk about what 1,050 horsepower actually means when it's delivered through four independent electric motors, one at each wheel.

Traditional supercars generate their power through a single engine, then distribute it through differentials and driveshafts, losing efficiency at every mechanical junction. The Luce's quad-motor architecture eliminates that entire compromise. Each wheel receives



exactly the torque it needs, exactly when it needs it, managed by algorithms that make thousands of calculations per second. This is torque vectoring taken to its logical extreme.

The result: 0 to 100 kilometres per hour in 2.5 seconds. 0 to 200 in 6.8 seconds. A top speed of 310 kilometres per hour in Performance Mode. These numbers match or exceed Ferrari's flagship F80 hypercar, but they're almost beside the point. What matters more is how the Luce deploys this performance.

Four driving modes offer genuine versatility rather than marketing gimmicks. Range Mode delivers 430 horsepower to the rear wheels only, extending the 330-mile WLTP range (roughly 280 miles EPA) for longer journeys. Tour Mode provides 617 horsepower with all-wheel drive for daily use. Performance Mode unleashes 986 horsepower with permanent AWD. Launch Control gives you everything: the full 1,050 horsepower and a sensation that apparently redefines what acceleration feels like.

LIVING on the EDGE...



The 122-kilowatt-hour battery pack isn't just an energy source. It's a structural element of the chassis, lowering the centre of gravity 95 millimetres below the Purosangue SUV. The 800-volt architecture enables 350-kilowatt charging speeds, meaning you can add meaningful range during a coffee stop rather than planning your life around charging sessions.

The chassis features four-wheel steering derived from the F80, active suspension with adaptive dampers, and brake rotors measuring 15.4 inches front, 14.6 inches rear. The staggered wheels (23 inches front, 24 inches rear) are the largest ever fitted to a road-going Ferrari.

For executives who actually understand technology rather than just consuming it, these specifications reveal something important. This isn't performance for its own sake. It's engineering in service of a complete experience.

STATUS REDEFINED

In 2027, pulling up to a board meeting in a Luce signals something fundamentally different than arriving in a traditional Ferrari. The old luxury playbook was simple: acquire the rarest, fastest, most exclusive object available, then let it broadcast your success to anyone within visual range. That game still exists, but it's become unsophisticated. Worse, it's become predictable.



Ferrari LUCE

The Luce represents a more nuanced form of status signalling, one that resonates with leaders who've built their careers on being ahead of curves rather than following them. Choosing Ferrari's first EV isn't about being early to a trend. It's about demonstrating that you understand the fundamental shift happening across every industry: sustainability and performance are no longer opposing forces.

This matters in ways that transcend automotive enthusiasm. The executives writing cheques for the Luce are the same people making decisions about their companies' digital transformations, their supply chain sustainability, their ESG commitments. They can't credibly champion

innovation in the boardroom while clinging to outdated symbols of success in their personal lives.

The Luce offers something more valuable than speed: philosophical alignment. It's the automotive equivalent of choosing renewable energy for your data centres or implementing circular economy principles in your manufacturing. It's proof that you've evolved beyond the false choice between doing well and doing good.

Ferrari understands this. The Luce's five-seat configuration, its first ever, acknowledges that modern luxury includes practicality. The refined interior design suggests that true wealth whispers rather than shouts.

LIVING on the EDGE...



The electric powertrain demonstrates that tradition must serve the future, not constrain it. For the right buyer, the Luce isn't a car. It's a statement of values that happens to accelerate faster than almost anything else on the road.

THE FUTURE IS INTIMIDATING

The Luce's existence forces an uncomfortable question for anyone still clinging to the old markers of automotive prestige: what happens when the most conservative luxury brand on earth goes fully electric?

The answer is that the rules have fundamentally changed. If Ferrari can

abandon the internal combustion engine without losing its soul, then no tradition is sacred. No established playbook remains valid. The executives who recognise this early will lead their industries through the next decade. Those who don't will spend that time explaining why they're still playing yesterday's game.

Ferrari didn't build the Luce to compete with Tesla or Porsche's Taycan. They built it to prove that electric performance can exceed anything combustion engines ever achieved, while simultaneously offering the refinement, luxury, and emotional resonance that defines true automotive excellence.



The Luce isn't intimidating because it's fast. It's intimidating because it's right. And being right, especially when it requires abandoning everything you previously believed, is the most uncomfortable position in business.

The question for today's leaders isn't whether they'll eventually embrace this future. It's whether they'll lead the transition or be dragged into it. The Luce suggests that the most successful path forward combines uncompromising performance with uncompromising principles.

That's not just the future of luxury automobiles. It's the future of leadership itself.

DIGITAL EDGE

VERDICT:

Ferrari going electric was always going to provoke the purists. But the Luce proves progress doesn't require a brand to surrender its soul. It is bold, beautiful and unmistakably Ferrari. Same performance, just a different kind of power.

If this is what the future of electric cars looks like, bring it on.

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Hidden Runways

Ten remarkable airports
where the arrival is part of
the adventure...

Destination Anywhere takes Digital Edge beyond the boardroom—exploring remarkable places, memorable journeys and the beautifully designed things that make travel better.

For our first departure, we look beyond the familiar international hubs to ten extraordinary airports where touching down is part of the adventure: from short Caribbean runways and Alpine approaches to island airstrips revealed by the tide.

Some are reached privately, others commercially or by regional connection. What unites them is the promise of arriving closer to somewhere exceptional—and beginning the experience before leaving the runway.

ways



1

Gustaf III Airport

SAINT BARTHÉLEMY

There are few more cinematic introductions to an island. The approach into St Barts drops over a hillside before meeting a runway of roughly 650 metres, with the Caribbean visible beyond. Operations are tightly constrained: pilots require specific authorisation and aircraft capability matters. For travellers, that technical precision produces an arrival of remarkable immediacy - the island's beaches, restaurants and villas feel only moments away.

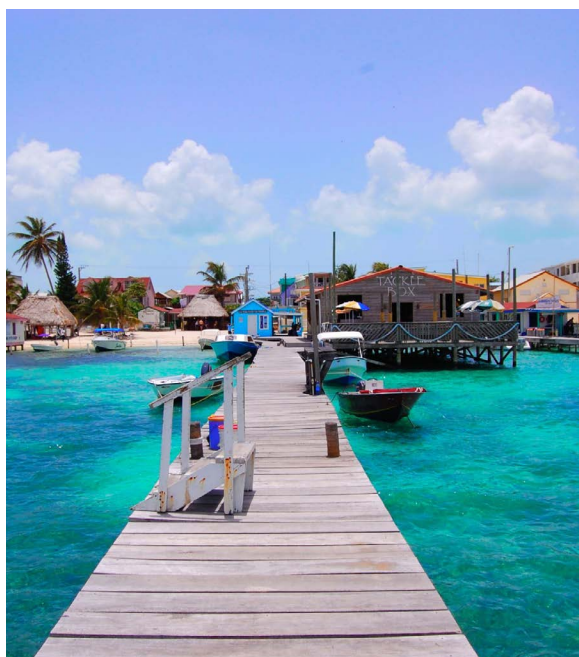


2

Mustique III Airport

SAINT VINCENT AND
THE GRENADINES

Mustique's mystique has always rested on discretion. The privately managed island favours villas, small hotels and low-key glamour over spectacle, while its airstrip keeps arrival suitably intimate. Most international journeys connect through a regional gateway before continuing in a smaller aircraft. The change of scale is part of the pleasure: the world seems to narrow to palms, sea and the rhythm of island life.



Ambergris Cay

TURKS AND CAICOS

3

A private island with a notably long runway, Ambergris Cay is designed to make the transition from aircraft to ocean almost frictionless. Depending on aircraft, routing and current entry arrangements, guests may be able to arrive directly and complete formalities on the island. Then the usual airport choreography falls away: villas, empty beaches and clear water replace baggage halls and transfer queues.

4

Saba rises steeply from the sea, and its airport occupies a sliver of land between hillside and cliff. The runway is widely described as the world's shortest used for scheduled commercial service, so access is limited to suitable small aircraft and trained crews rather than conventional private jets. The approach is dramatic; the reward is an island of volcanic trails, close-knit villages and exceptional diving.

Juancho E. Yrausquin Airport

SABA SABA





Laucala Island

FIJI

5

Laucala Island, Fiji

In the South Pacific, seclusion is measured in distance. Laucala's

private airstrip serves an exclusive island resort whose small collection of residences sits among rainforest, farms and pale beaches. Guests generally reach Fiji on a long-range flight and continue by the resort's approved transfer arrangements. It is less a door-to-door flight than a carefully managed final passage into a world apart.

6

Saint-Tropez may be famous, but the road from the Riviera's larger airports can make it

feel unexpectedly distant. La Môle offers a closer gateway, around 15 kilometres from the town, for qualifying light aircraft and helicopters. Its short runway, terrain and seasonal operating conditions require careful planning. When the details align, the payoff is compelling: less time in traffic and a quicker transition to the harbour, beach clubs and quiet villages of the peninsula.

La Môle-Saint Tropez Airport

FRANCE





Courchevel Altiport

FRANCE

7

Courchevel's runway climbs and falls with the mountain itself. Short, steeply sloped and surrounded by Alpine terrain, it is an airfield for specially qualified pilots and approved aircraft, not a routine jet destination. Yet no airport better expresses the romance of arriving close to the snow. For suitable operations, ski country begins almost at the threshold; for other travellers, a nearby conventional airport followed by helicopter or ground transfer remains the practical route.

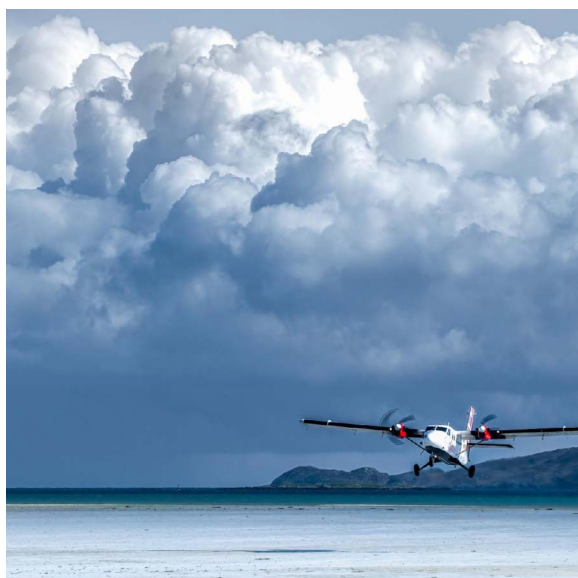
8

The Faroe Islands appear like fragments of green stone set in the North Atlantic. Vágar is the archipelago's principal airport rather than a hidden private strip, but a tailored charter can simplify access to a landscape of sea cliffs, turf-roofed villages and waterfalls. Weather is part of the story here. Flexible scheduling and experienced flight planning matter as much as the aircraft itself, particularly when cloud, wind, and Atlantic systems move quickly.

Vágar Airport

FAROE ISLANDS





Barra Airport

SCOTLAND

9

At Barra, the beach is the runway. Scheduled aircraft land on the sands of Traigh Mhòr when the tide permits, making the timetable answer to the sea. The surface and operating rules mean this is not a conventional private-jet arrival; suitable light aircraft and advance coordination are essential. Still, few landings offer a stronger sense of place. From the window, the Outer Hebrides announce themselves in one sweep of sand, water and weather.

10

Set on a plateau above 9,000 feet, Telluride Regional brings the Rocky Mountains into view before the cabin door opens. Its elevation, surrounding terrain and fast-changing weather demand performance calculations and operational judgement, but the location can spare travellers the long drive from a larger gateway. In winter, the ski town is close at hand; in summer, hiking, festivals and the San Juan peaks take over.

Telluride Regional Airport

COLORADO



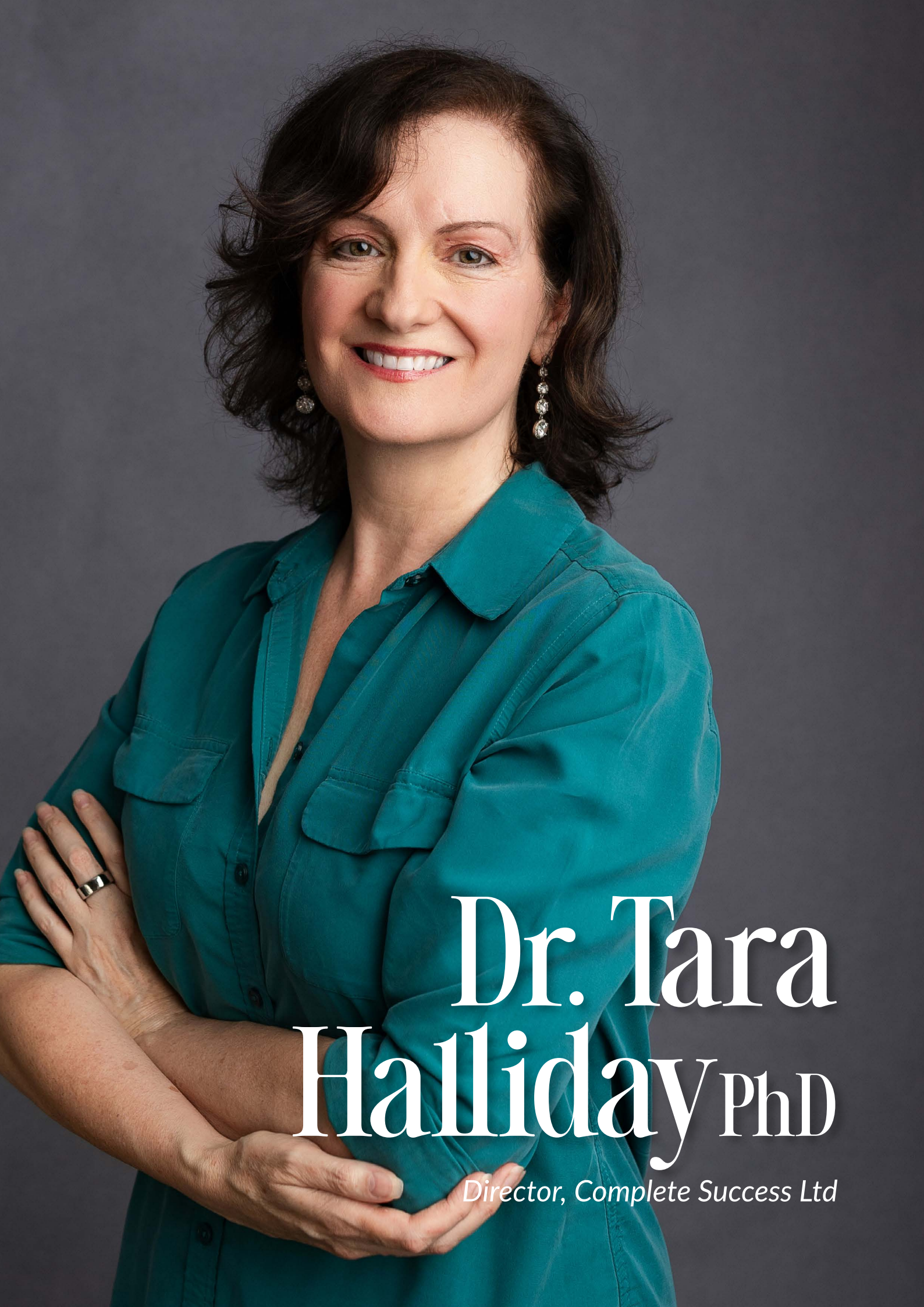
Special Report:

The Hidden Tax on Your Leadership, and How to Stop Paying It

The short version: Dr Tara Halliday's Inner Success methodology helps senior executives close the gap between their peak performance and their everyday performance. Not by adding new frameworks or habits, but by removing the subconscious nervous system triggers that quietly degrade decision-making, judgment, and authority. The 90-day programme has been running for over seven years and produces measurable, practitioner-independent results. Most leaders operate below their own ceiling without realising it. Inner Success is how that stops.

A conversation happens behind closed doors in boardrooms and C-suites more often than most executives would care to admit. It has nothing to do with quarterly results or headcount. It sounds more like: Why does this still bother me? I know better than this. A decision feels heavier than it should. A difficult conversation lingers longer than it deserves. A moment of scrutiny arrives, and something (some internal charge, unnamed and uninvited) responds before judgment does.

The outside looks fine. The role functions. The results hold up. But internally, the experience of leadership is costing far more than it should.



Dr. Tara Halliday PhD

Director, Complete Success Ltd

Dr Tara Halliday has spent the better part of two decades working at exactly this level. Not with leaders who are struggling to perform, but with leaders whose performance is already established and yet somehow interfered with. Her Inner Success methodology, established in 2019, doesn't add tools to your toolkit. It removes the drag that has been slowing you down since before you took the corner office.

It's also what most leadership development has never addressed.

FROM COMPUTATIONAL FLUID DYNAMICS TO THE C-SUITE: HOW DR HALLIDAY GOT HERE

Tara Halliday's career trajectory is not what you'd expect from an executive performance specialist. Her PhD is in computational fluid dynamics, sponsored by Jaguar Cars. By training and early vocation, she was an engineer—someone who studies how things move through resistance and works to improve flow.

There's a certain irony in that, given where her work eventually landed.

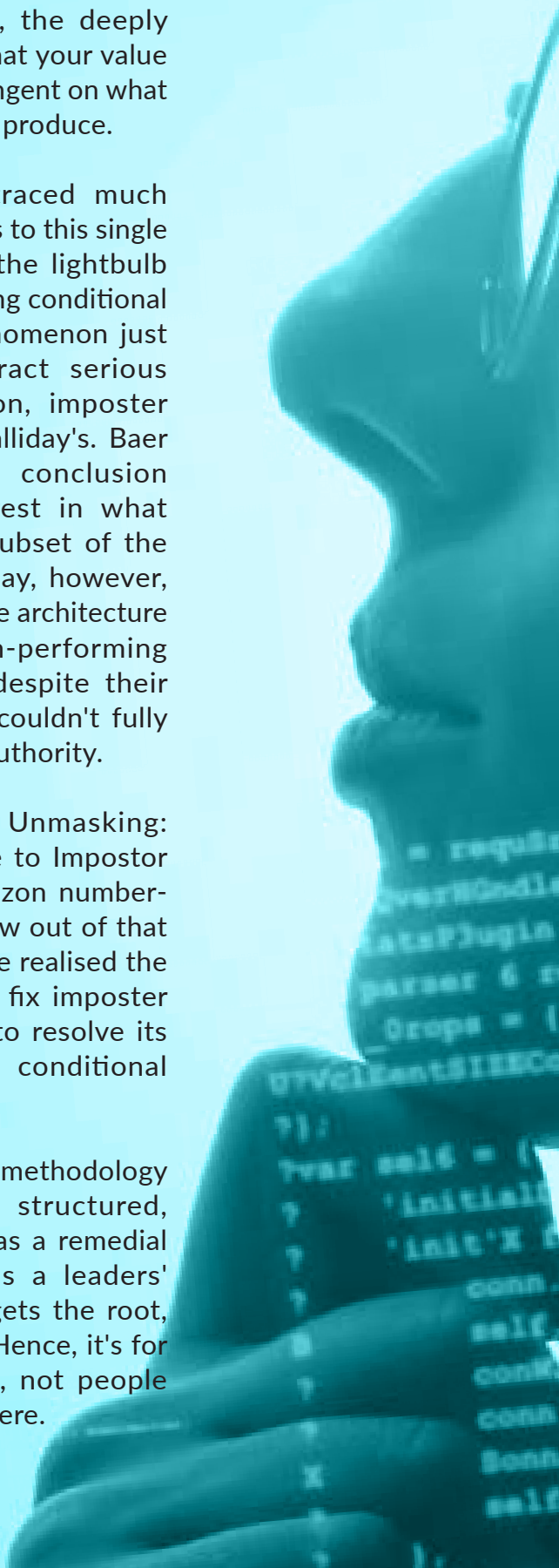
After identifying the limits of a purely technical worldview, Halliday retrained as a holistic therapist, focusing initially on nervous system regulation and grounding techniques. Around 2014, she encountered the work of researcher Greg Baer, whose

examination of more than 10,000 individuals across 17 books had utilised a foundational concept: conditional worth, the deeply embedded belief that your value as a person is contingent on what you do, achieve, or produce.

Baer's research traced much human unhappiness to this single architecture. But the lightbulb moment—connecting conditional worth to the phenomenon just beginning to attract serious executive attention, imposter syndrome—was Halliday's. Baer agreed with her conclusion but had no interest in what he considered a subset of the larger issue. Halliday, however, recognised the same architecture operating in high-performing executives who, despite their accomplishments, couldn't fully inhabit their own authority.

Her first book, *Unmasking: The Coach's Guide to Impostor Syndrome* (an Amazon number-one bestseller), grew out of that recognition. But she realised the solution wasn't to fix imposter syndrome. It was to resolve its underlying cause: conditional worth itself.

The Inner Success methodology is sharper, more structured, and designed not as a remedial programme but as a leaders' programme. It targets the root, not the symptom. Hence, it's for people at the top, not people struggling to get there.





WHAT CONDITIONAL WORTH ACTUALLY DOES TO A LEADER

The concept of conditional worth traces back to Carl Rogers, the foundational figure of humanistic psychology in the 1950s. Rogers identified that when humans learn (usually early, usually before they have the vocabulary to question it) that their worth depends on their performance, a permanent low-level threat response gets installed in the nervous system.

The threat isn't imaginary. It's physiological. The amygdala, the brain's threat-detection architecture, processes sensory information in milliseconds, well before the thinking brain is engaged. When conditional worth is activated, professional situations get coded as identity threats. Scrutiny isn't just uncomfortable; it triggers the same neural circuitry as physical danger. A difficult conversation, a high-stakes decision, a moment of visibility under pressure; each one carries a charge the situation itself doesn't warrant.

This is where the link to imposter syndrome becomes clear. The classic symptoms—self-doubt, fraudulence, anticipatory dread before high-stakes moments—aren't personality quirks or confidence problems. (Many people confuse conditional worth with simple low self-worth; they're distinct.) They're the surface expression of a nervous system responding to a perceived threat to identity.

And here's the uncomfortable part: 70 to 78 per cent of high achievers report

experiencing imposter syndrome. But the conditional worth that drives it is even more pervasive. Research suggests it affects 99.99% of people in some form—whether or not they recognise it.

WHY 'GRITTING THROUGH IT' IS THE WORST ADVICE IN THE ROOM

The conventional organisational response to leadership stress is, broadly, suppression. Keep it together. Project confidence. Manage the reaction.

Halliday draws a firm line between suppression and actual nervous system regulation, and she argues the difference is everything. Suppression can make a leader appear composed. But maintaining that composure while the nervous system is running a threat response is exhausting in a way that compounds over time. The internal toll accumulates. Performance degrades. Eventually, the body finds a way to enforce a reckoning through burnout, through health consequences, through decisions made from depletion rather than clarity.

The "grit through it" school of executive development doesn't just fail to solve the problem. It accelerates it.

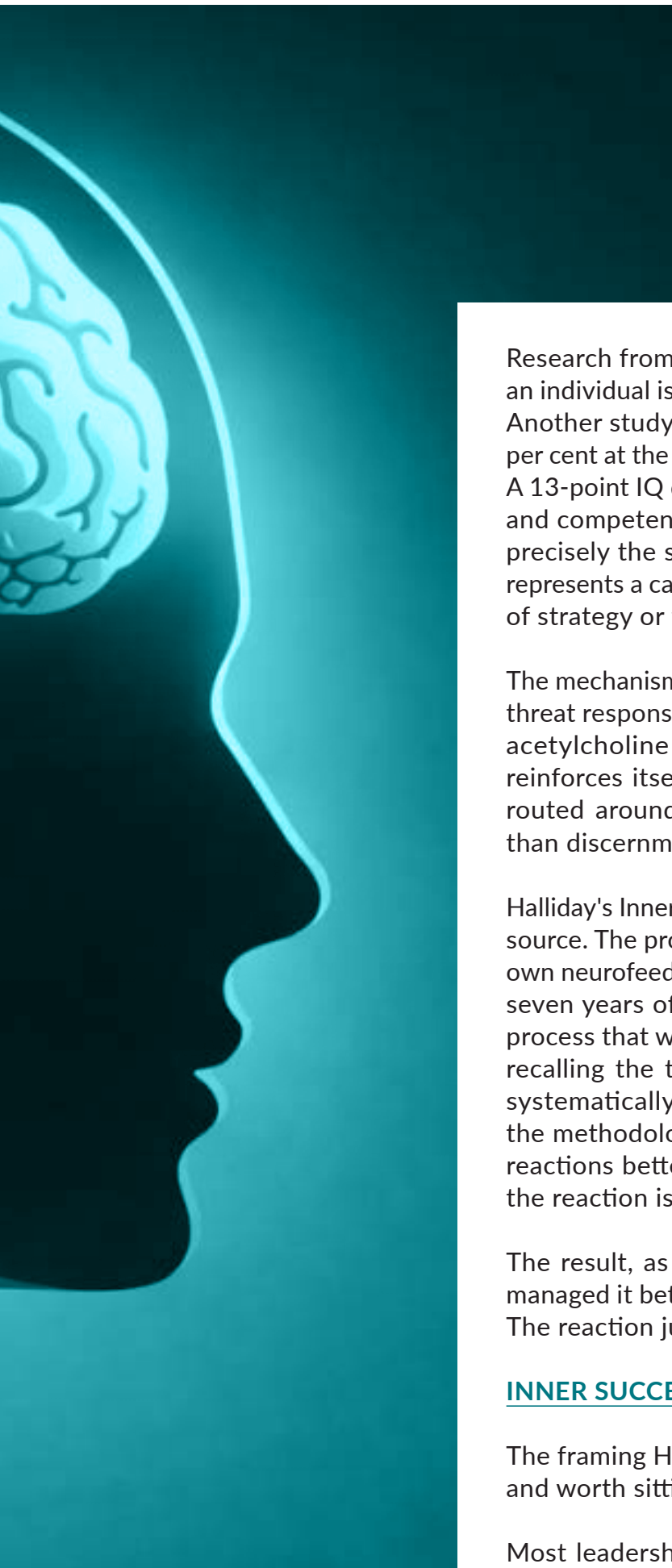
THE NEUROSCIENCE: WHAT HAPPENS TO YOUR BRAIN WHEN YOU'RE TRIGGERED

Here's where the numbers become genuinely uncomfortable for anyone who considers themselves a high-performing decision-maker.

"Research suggests it affects 99.99% of people in some form—whether or not they recognise it."







Research from Princeton University indicates that when an individual is in a triggered state, IQ drops by 13 points. Another study showed that creative capacity falls by 50 per cent at the same time. These are not marginal changes. A 13-point IQ drop is the difference between exceptional and competent. A 50 per cent reduction in creativity, in precisely the situations demanding your best judgment, represents a catastrophic performance gap that no amount of strategy or frameworks can compensate for.

The mechanism is neurological. When the amygdala fires a threat response, it does so through a well-worn pathway: acetylcholine floods the brain, the threat detection reinforces itself, and the thinking brain gets essentially routed around. You're operating from a pattern rather than discernment. From reaction rather than judgment.

Halliday's Inner Success methodology addresses this at the source. The process she developed, validated through her own neurofeedback research and refined across more than seven years of delivery, involves a specific repatterning process that works at the level of the amygdala itself. By recalling the trigger, engaging emotional memory, and systematically redirecting the brain's threat pathway, the methodology doesn't teach leaders to manage their reactions better. It removes the trigger permanently, so the reaction is no longer produced automatically.

The result, as Halliday describes it: "Not because they managed it better. Not because they applied a technique. The reaction just did not arrive."

INNER SUCCESS: SUBTRACTION, NOT ADDITION

The framing Halliday uses for Inner Success is deliberate and worth sitting with.

Most leadership development is additive. It offers new

models, new communication strategies, and new behavioural frameworks. The implicit message is that the leader needs more – more tools, more techniques, more awareness. Inner Success begins from the opposite premise: the leader's capability is already present, and what's required is removing whatever is interfering with it.

**Inner Success doesn't
teach you to run harder
with the parachute on.
It cuts it.**

The programme's central metaphor is a training parachute: the kind athletes use to build strength. The parachute creates resistance. It serves a purpose. But you're meant to take it off. Almost every senior leader, Halliday argues, is running with one they don't know is there, expending more effort than the task requires and incurring more internal cost than the situation demands.

Inner Success doesn't teach you to run harder with the parachute on. It cuts it.

The 90-day programme moves through four defined phases: stabilisation and awareness,

pattern recognition, trigger removal, and self-sufficiency. By the final phase, reactive triggers have been eliminated, and the leader can identify and resolve emerging material independently, without ongoing dependence on external support. The work is designed to end.

Measured outcomes from 31 participants who completed the study show average interference scores dropping from 8.16 to 2.86 out of 10. Preliminary results from independently certified practitioners show the same pattern, from 8.6 to 3.2, which is significant because it demonstrates that the methodology, not the originator's personal charisma, is producing the result. Inner Success is a transferable system, not a personality-dependent process.

WHAT THE ESADE BUSINESS SCHOOL FOUND ABOUT EFFECTIVE LEADERS

If the neuroscience of triggers provides the performance case for nervous system regulation, a study from the ESADE Business School provides the leadership case.

The study used cameras, electrodes and heart rate monitoring to identify the qualities of transformational leaders. Its conclusion challenges most assumptions about what makes senior leaders effective. The most impactful leaders were not the most charismatic. They were not the ones who commanded the most airtime. They were the ones who could best regulate their own nervous system under pressure.



Regulation, not projection, not force of personality, as the distinguishing variable. That finding reframes the entire conversation about what leadership development should actually be developing.

MAKING YOUR BEST PERFORMANCE YOUR TYPICAL ONE

The phrase Halliday uses to describe Inner Success's core purpose is precise: it makes a leader's best state their typical state.

This is the executive performance disconnect she and James Pepper discussed in their interview: the gap between what a leader is capable of on their clearest days and what actually shows up under pressure, in difficult conversations, in high-stakes decisions. Most leaders know the gap exists. Fewer have a framework for closing it that doesn't involve white-knuckling through the discomfort.

Inner Success closes the gap by removing the unconscious triggers that produce it. When conditional worth is no longer active, demanding situations no longer feel personal. Authority becomes easier to hold. Decisions carry less internal friction. Recovery after pressure is faster, not because coping has improved, but because the physiological cost of the situation has genuinely reduced.

Five-year follow-up reviews of programme graduates describe leaders who became more comfortable with praise, less reactive to scrutiny, and freer in how they operate both professionally and in their personal relationships. Colleagues and teams frequently notice the shift before the leader has consciously registered it.

THE RIPPLE EFFECT: CULTURE MOVES FROM THE TOP DOWN

There's an organisational argument here that goes beyond individual performance.

Culture is downstream of leadership behaviour. A leader who operates from suppression, who is managing a triggered nervous system rather than actually regulating, brings that suppression into every team interaction, every performance conversation, every organisational decision. Teams model what they observe at the top, often unconsciously.

A leader whose nervous system is genuinely regulated (not performing calm, but actually experiencing it) creates a measurably different environment. Psychological safety is not a policy; it's a nervous system state that radiates outward. The ripple effect of Inner Success, as Halliday describes it, extends well beyond the individual client.

THE AI QUESTION: WHY THIS MATTERS MORE NOW, NOT LESS

The rise of AI will produce leaner, flatter organisational structures. Halliday's read on this is straightforward: as teams get smaller and AI takes on more execution-level work, the quality of human judgment at the top becomes disproportionately consequential. Fewer people are absorbing the impact of a leader's bad decisions. The margin for triggered, degraded judgment narrows considerably.

In that environment, the 13-point IQ drop and the 50 per cent loss of creativity that come with being triggered are not just personal performance problems. They're organisational risk factors. The case for regulated leadership isn't just compelling; it's becoming structural.

**Psychological safety
is not a policy; it's a
nervous system state
that radiates outward.**

THE GAP BETWEEN KNOWING AND FUNCTIONING FREELY: IS IT COSTING YOU?

If you've read this far, something in it probably resonated. That's not a coincidence—it's a prevalence rate. Research by Greg Baer across more than 10,000 individuals suggests that conditional worth triggering performance (and relationship) disruption is extremely prevalent. Baer identified only 6 individuals in his entire sample who hadn't developed it. The experience Halliday describes—of being more capable than you consistently feel—is practically universal at the executive level.

The question isn't whether the drag exists. The question is whether you keep managing it or choose to remove it.

The Inner Success programme is designed for senior leaders (CEOs, MDs, and those operating under significant consequence) who have already done the work of building capability and want to stop paying the unnecessary internal cost of running with the parachute on.

To explore whether Inner Success is the right fit, request a private consultation with Dr Halliday at completesuccess.co.uk. The programme is delivered one-to-one by certified practitioners and begins with a clear assessment of where interference is active in your specific leadership context.

FREQUENTLY ASKED QUESTIONS ABOUT INNER SUCCESS AND EXECUTIVE PERFORMANCE

What is the Inner Success methodology, and how does it differ from executive coaching?

Inner Success is a structured 90-day methodology developed by Dr Tara Halliday that removes subconscious nervous-system triggers that interfere with executive performance. Unlike conventional executive coaching, which typically adds frameworks, communication strategies, or behavioural models, Inner Success is subtractive. It identifies and removes the underlying conditional worth triggers that distort judgment, personalise responsibility,

and create unnecessary internal drag. The programme is delivered one-to-one by certified practitioners and is designed to produce lasting results without ongoing dependency on external support.

What is conditional worth, and why does it affect high-performing executives?

Conditional worth is a learned value judgment of action and identity that has become embedded in the amygdala, originally identified by psychologist Carl Rogers in the 1950s and further researched by Greg Bayer across 17 books and more than 10,000 individuals: that a person's value is contingent on their actions and performance. At the executive level, this manifests as an automatic nervous system threat response in high-stakes situations: decisions feel heavier than they are, scrutiny carries personal charge, and difficult conversations arrive with anticipatory dread. The belief operates below conscious awareness, which is why mindset-level interventions typically don't resolve it.

How does being triggered affect an executive's capacity for performance?

Research from Princeton University indicates that when an individual is in a triggered state, IQ drops by 13 points and creative capacity decreases by 50%. These reductions occur because the amygdala, the brain's threat-detection system, activates a threat response that routes around the thinking brain, producing reactions based on pattern



**Research at ESADE
Business School used
physiological monitoring
to identify the most
effective transformational
leaders**

rather than judgment. No leadership skill or communication framework compensates for that level of cognitive degradation. The only reliable solution is to remove the trigger at the source, which is the specific aim of the Inner Success programme.

Who is the Inner Success programme designed for?

The programme is designed for senior leaders, primarily CEOs, MDs, and C-suite executives, whose capabilities are already established but whose leadership experience is being affected by subconscious triggers. It is not a remedial programme and is not suitable for leaders at early career stages. It is appropriate when the gap between what a leader knows they can do and what consistently shows up under pressure has become visible and costly to the leader themselves, and to the organisations they run. It's also ideal when a leader wants to perform at their best consistently, regardless of the situation or environment.

How long does the Inner Success programme take, and what are the measured outcomes?

The programme runs for 90 days and moves through four structured phases: stabilisation and awareness, pattern recognition, trigger removal, and self-sufficiency. It uses a recently discovered neuroscience process called memory reconsolidation, which reduces the amygdala's reactivity to what it previously identified as threats.

Measured outcomes across 31 completing participants show average interference scores reducing from 8.16 to 2.86 out of 10. Preliminary research results from independently certified practitioners replicate this pattern, from 8.6 to 3.2, demonstrating that the methodology itself, rather than any individual practitioner's style, produces the outcome. Five-year follow-up reviews describe sustained, practitioner-independent change noticed by colleagues and teams as well as by the leaders themselves.

Why does nervous system regulation matter more for leaders than charisma or communication skills?

Research at ESADE Business School used physiological monitoring to identify the most effective transformational leaders. The finding contradicted most conventional assumptions: the leaders with the greatest positive organisational impact were not the most charismatic or the most verbally dominant. They were the leaders who best regulated their own nervous system under pressure. Regulation determines the quality of judgment, the tone of team interactions, and the psychological environment a leader creates; all of which shape organisational culture far more directly than communication style or strategic skill. And consistent, automatic regulation makes true leadership excellence the norm.

Our Voice

REAL STORIES, REAL ACTION, REAL CHANGE



"Data is important. Everybody needs to know how to use it - it's not just for the data team. It is for the whole enterprise"

The Human Intelligence Behind the Supply Chain



MARION SHAW

Senior Director Data, Analytics & Data Management IBG

Marion Shaw on the data moving millions of pharmaceutical products, the limits of prediction and why transformation succeeds or fails with people

BY JAMES PEPPER

The margin for error in Marion Shaw's world is paper-thin. It's measured not in spreadsheet cells or database architecture, but in seconds, kilometres, or even degrees Celsius. A two-degree spike in a hi-tech, specialist storage facility isn't just an IT glitch. It's a ruined delivery. A cancelled surgery. A patient left waiting without medication. Every part of this multi-billion-dollar operation is reliant on accuracy, and the accuracy is reliant on the data.

This is the operational reality behind Marion Shaw's work at Cencora. As the data and analytics leader for its International Business Group, she works across 15 Alliance Healthcare markets in Europe, alongside World Courier's specialist logistics network and a global third-party logistics operation. Cencora is a top-ten Fortune 500 company operating primarily in pharmaceutical distribution and related services.

The scale is formidable. The technology is sophisticated. Yet Shaw's most important lesson from years spent creating data teams and building the foundations for analytics has little to do with platforms.

"It's all about the people," she says. "The technology is almost a side note."

Shaw specialises in building teams and establishing the foundations through which data and analytics create value. That has increasingly meant focusing on culture and literacy, not simply engineering.

Our Voice

REAL STORIES, REAL ACTION, REAL CHANGE

"Data is important. Everybody needs to know how to use it," she says. "It's not just for the data team. It is for the whole enterprise."

With AI enjoying renewed prominence, that foundation matters more, not less. AI itself is not new, Shaw is quick to note, but organisations now rushing to exploit it are discovering the importance of the data beneath it.

Her belief in a wider data community extends beyond Cencora. Shaw has worked with Women in Data for almost a decade, mentoring people entering the profession and supporting the organisation's work. In 2026, she received its Role Model of the Year award.

"When I started my career, there were very few female leaders you could look up to," she says. "Even now there are still very few female data leaders, although I think those of us in the data community all know each other. We've kind of figured it out together."

Cencora is also a Women in Data partner, giving Shaw's geographically dispersed colleagues access to a growing international network. A colleague in Norway, for example, can now connect with its Nordic chapter; another community has opened in the US.

The value, Shaw says, lies in shared experience, collaboration and support. It includes male allies, free lunch-and-learn sessions and conversations about subjects that are often difficult to address openly.



"Data is important. Everybody needs to know how to use it," she says. "It's not just for the data team. It is for the whole enterprise."



Those shared values, lessons learned, and, in particular, those close relationships with a like-minded colleague or peer run through Shaw's view of transformation. Technology matters; it is the backbone. But the best platform in the world is worthless if nobody uses it. People need to be brought into the process, kept informed and given a reason to stay engaged.

For data professionals, that requires a deliberate change in perspective.

Shaw considers data one of the most important functions in a company because of what it enables. But data teams do not make every business decision, earn every pound or execute the physical work through which an organisation fulfils its purpose.

"At Cencora, I'm not the person who picks the products, drives them to the pharmacist and gets you your drugs," she says. "You have to remember: it's not about you; it's about the business."

Technical expertise can be hired. The scarcer quality is the ability to tell the story, win people over and keep them engaged until the transformation genuinely delivers something better. Shaw's team is an important cog in the mechanism, but the mechanism exists to serve something larger than itself.

Cencora's International Business Group has grown through acquisition and contains businesses shaped by different regulations, markets and pharmacy models.

Our Voice

REAL STORIES, REAL ACTION, REAL CHANGE

"I have 15 markets, and none of them are the same," Shaw says. "They're all very different."

In the UK, Alliance Healthcare's largest activity is pharmaceutical distribution to pharmacies and hospitals. In other countries, it combines pharmacy supply with direct-to-patient services. Britain has familiar chains; in Spain, every pharmacy is independently owned. Data maturity differs just as sharply, which means transformation must move at different speeds.

The US business is different again. Within Shaw's international remit, World Courier specialises in global, high-value logistics, including products requiring dry ice and other tightly controlled conditions. The third-party logistics business stores and moves products for other companies through parts of the Alliance Healthcare network while the stock remains the customer's property.

"Many, many complicated layers," Shaw says.

Data provides the connective tissue. It begins in the warehouse, where master data classifies each product and determines how it is handled. Controlled drugs cannot be treated like beauty products. Some medicines must be refrigerated. Certain clinical-trial materials require liquid nitrogen. Aerosols sit in specially constructed cages because of the risk posed if they overheat.

Automation then helps products move through the warehouse. Robotic systems retrieve items; people double-check them and load them into totes. RFID tags reveal where each tote is, how quickly it is being filled, which orders it contains, which van it belongs on and when it leaves.

In the UK, Alliance Healthcare delivers twice a day. That familiar pharmacy promise—"it'll be in this afternoon"—depends on visibility across stock, routing and time. Temperature-sensitive products must travel in controlled vehicles because, beyond a certain temperature, some medicines no longer work.

The same network moves clinical-trial materials, bandages and surgical supplies. "We deliver millions of products every day," Shaw says. "All of that data comes together to get the product to the patient or the pharmacy at the right time."

The intelligent supply chain is not built on a single model. Cencora studies ordering trends, seasonality and changes in the market. Summer reduces demand for cold remedies and flu vaccinations while increasing the need for antihistamines. Those patterns feed forecasting models and purchasing decisions.

Pharmaceutical distribution can sometimes behave like a stock market. Scarcity affects prices outside specific NHS agreements, while rationing helps maintain fair distribution. Cencora can use the

population and demographic make-up of an area to estimate what a pharmacy should need, with exceptional demand discussed directly.

A recent meningitis outbreak showed how quickly the picture can change. Vaccine stock had to be moved from other locations to the affected area, using distribution centres capable of storing it correctly. Cencora then worked with the manufacturer, the NHS and other healthcare providers to estimate additional demand.

"It's not a cheap drug, and it has a shelf life," Shaw says. "It's not like we can just get two years' worth of stock and stick it on a shelf."

Other disruptions are simply unknowable. A public statement can abruptly alter buying behaviour and trigger returns. That creates a physical challenge because efficiently managed pharmaceutical warehouses do not keep acres of empty space waiting for an improbable event. Returned products must also go into secure, controlled areas, not a convenient spare office.



"I have 15 markets, and none of them are the same."

Our Voice

REAL STORIES, REAL ACTION, REAL CHANGE

"International incidents affect the supply chain," Shaw says. "The margin in wholesaling is not great, so we run our warehouses on such a tight ship."

Yet prediction still creates competitive advantage. If a distributor can anticipate what will move, secure stock early and give manufacturers useful evidence about future demand, it earns more than a head start: it earns trust.

Shaw points to new weight-loss tablets as an example. The buying team worked to obtain stock early in a market where demand was expected to move quickly, and manufacturing capacity might struggle to keep pace.

"Being able to predict these kinds of things, work with our manufacturers and say, 'We think this is going to happen,' and then be proven right means the manufacturers trust you more," she says.

That can deepen distribution relationships and help manufacturers plan production: make more of this, less of that. "The relationship is people-driven," Shaw says, "but the data is behind it."

For Shaw, a data-driven organisation begins with leaders visibly using data themselves. It is the subject of her forthcoming book, **Why Data Culture Matters**, scheduled for release on 14 August.

"If you want your company to be truly data-driven, you need to be data-driven," she says. "You need to be open to learning, listening and hearing from other people."

A leader cannot demand data-led decisions while ignoring dashboards for three months and relying on 50 years of instinct. Experience remains valuable, but the environment changes. In an unusually hot summer, historical patterns alone may mislead; combining existing data with long-range forecasts can prompt an early change in the product mix.

Nor should every company pursue the same culture. A regulated pharmaceutical distributor requires a different blend of curiosity, decisiveness, attention to detail and control from a bookshop or marketing agency. Errors involving medicines can have serious consequences.

"Decide the components of your data culture and then model those from the top down," Shaw says. "Do you want people to be curious? Decisive? Do you need guardrails?"

Education is part of those guardrails. People cannot follow expectations they have never been taught. An employee may refuse to reveal a bank-card PIN yet share a work password if the request comes from a trusted colleague. Authority can create the same blind spot around data.

"Decide the components of your data culture and then model those from the top down," Shaw says. "Do you want people to be curious? Decisive? Do you need guardrails?"



"Someone might think it's okay to give me the data because of who I am," Shaw says. "If it's sensitive patient information and I don't need it, I should not be able to see it. They should say, 'No, you can't have it,' and explain why."

There is little value in punishing somebody for an honest mistake if the organisation has never explained what good practice looks like. Culture is not a poster, a platform or a policy sitting unread. It is what people understand well enough to do when the pressure is on.

Accenture works with Cencora across the wider organisation and, within Shaw's area, forms part of World Courier's data-engineering team. Colleagues in India help provide the backbone of its data warehouse and are now contributing to a modernisation programme moving the business away from legacy systems.

"The existing team are awesome at the current technology and they're starting to learn the new technology," Shaw says. "But to get the migration over the line, we need people who already know it."

Accenture brings that experience and helps guide the move into the newer environment. Shaw's direct work with the company is currently centred on World Courier, while Accenture also supports other parts of Cencora, particularly in the US.

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The significance is not simply access to another set of technical hands. Legacy modernisation asks an organisation to keep today's operation running while it builds tomorrow's capability. The existing team carries deep knowledge of the current environment; Accenture contributes experience of the technology ahead and the practical demands of migration. Progress depends on those strengths meeting rather than competing.

It is another version of Shaw's central argument. A modern platform may provide the destination, but people have to transfer knowledge, make trade-offs, learn unfamiliar tools and retain confidence while the ground beneath them changes. The work only succeeds when the new environment belongs to the team expected to operate it after the migration is complete.

Across Cencora's network, intelligence takes many forms: master data separating an aerosol from a refrigerated medicine; an RFID tag following a tote; a model anticipating hay-fever season; or a buying decision made before demand accelerates. It also appears when somebody refuses inappropriate access, challenges an assumption or explains a dashboard in language the business can use.

That wider definition matters as organisations race to attach AI to almost every transformation agenda. Shaw's position is grounded in something more durable: without trusted foundations,

literate users and a culture capable of acting on evidence, the technology has nothing solid to amplify.

The same realism runs through her leadership. Shaw is an award-winning role model who admits that some meetings still leave her replaying the conversation. That is precisely why community, mentoring and honest conversations matter. Leadership is not the removal of uncertainty; it is making judgements while uncertainty remains.

The platforms, warehouse, forecasts, automation, RFID tags and Accenture's modernisation experience all matter. But none operates in isolation. Each sits inside a network of pharmacists, warehouse teams, drivers, manufacturers, engineers, leaders and patients whose decisions determine whether information becomes action.

For Shaw, the data function's role is therefore both powerful and deliberately modest. It builds the foundation, connects the signals and helps the organisation see what is coming. Then it enables the business to move.

"We're an important cog in the mechanism," she says. Not the whole machine, but the part helping millions of products reach the right place, in the right condition and at the right time.

The data powers the supply chain. Human intelligence gives it purpose—and makes it move.

WHY DATA CULTURE MATTERS

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strategy's full potential.*

Marion Shaw

A must-read for CDOs and data leaders, *Why Data Culture Matters* is an engaging, practical, and topical argument for the importance of a people-focused 'data culture' to an organisation's data strategy aims. With the costs of data technology rising, Shaw demonstrates that the key to getting value from these investments isn't the technology itself, but the people using it.

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WHY DATA CULTURE MATTERS



Tips, tricks and
games for fostering a
successful data strategy
in your organisation



Behind the Solutions

Powering Data-Driven Transformation Across Industry



A conversation with

William Foley



The Trust Paradox:

Why Enterprise AI Fails Before It Starts

William Foley has watched brilliant AI models die in risk committees. Not because they failed, but because no one could defend them.

In the gleaming innovation labs of Europe's largest banks, data scientists are building AI systems that can assess creditworthiness in milliseconds, detect fraud with uncanny precision, and automate compliance workflows that once consumed entire departments. The models work. The accuracy is there. The business case is compelling. And then, somewhere between proof of concept and production deployment, these projects enter what Foley calls "governance purgatory": a months-long limbo where risk

committees, compliance officers, and regulators ask a single, devastating question: Can you prove this decision is defensible? More often than not, the answer is no. "We don't have an AI scaling problem," Foley tells me from Stratio's offices, his tone carrying the weight of two decades spent in the trenches of financial services transformation. "We have a trust scaling problem." It's a counterintuitive thesis in an industry obsessed with compute power, model sophistication, and algorithmic breakthroughs. But Foley's insight



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

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cuts deeper: the real bottleneck in enterprise AI isn't capability. It's the capacity to make decisions auditable, explainable, and defensible at the speed and scale that AI demands. In financial services, where AI decisions carry direct human consequences (credit denials, fraud flags, insurance claim rejections), regulators are rightfully demanding that institutions demonstrate not just that their models work, but that they can account for why they work, how they arrived at specific decisions, and what happens when those decisions are challenged three years down the line.

The institutions that crack this problem won't just deploy AI faster. They'll fundamentally reshape competitive advantage in financial services. The ones that don't will find their innovation labs producing expensive science projects that never leave the building.

FROM AUDIT TRAILS TO AI TRAILS

William Foley's career reads like a masterclass in understanding why governance matters before it becomes a crisis. He started at KPMG, learning the foundational discipline of audit: evidence, traceability, defensibility. "In audit, you learn very quickly that good intentions don't matter," he says. "What matters is whether you can reconstruct a decision, demonstrate the evidence that supported it, and defend it under scrutiny. That mindset, that rigour, is almost more relevant now than it ever was."

From KPMG, Foley moved to Santander, where he spent twelve years in progressively senior roles driving operational efficiency and, crucially, managing the nightmarish complexity of post-acquisition integration. Anyone who's worked in financial services M&A knows the pattern: two banks merge, and suddenly you're trying to reconcile customer data across incompatible systems, each with its own definitions, its own data quality standards, its own governance frameworks. "You very quickly learn the true cost of data fragmentation," Foley recalls. "It's not just technical debt. It's strategic paralysis. You can't make decisions with confidence because you don't trust the data underneath them."

It was during his tenure as Chief Data Officer of Santander's Innovation division that Foley validated what would become his central thesis: governance isn't a constraint on innovation; it's a precondition for it. "We built customer data foundations that became the platform for everything else," he explains. "Once you have trusted data, once you have governance embedded at the point of consumption rather than bolted on afterwards, suddenly you can move fast. You can experiment. You can scale. But you have to build that foundation first."

That experience, watching governance transform from bureaucratic overhead into strategic enabler, shapes everything Foley now brings to his role as Chief Product Officer at Stratio, where he's helping financial institutions build the infrastructure that makes AI not just possible, but defensible.



THREE SEISMIC SHIFTS

Foley identifies three fundamental transformations that have reshaped financial services over the past two decades, each one amplifying the importance of the others.

First, data moved from back-office cost centre to board-level strategic asset. "Twenty years ago, data was something you stored because you had to," Foley says. "Regulatory requirements, audit trails, historical records. It was overhead." Today, data is the raw material of competitive advantage: the foundation for personalisation, risk modelling, operational efficiency, and increasingly, autonomous decision-making. But that elevation brings scrutiny. When data becomes strategic, data quality becomes existential.

Second, regulatory compliance shifted from constraint to precondition for innovation. The wave of post-2008 regulation (Basel III, GDPR, MiFID II, and now the EU AI Act and Digital Operational Resilience Act (DORA)) hasn't just increased compliance burden. It's fundamentally changed the relationship between innovation and regulation. "You can't innovate your way around compliance anymore," Foley observes. "The regulators are too sophisticated, the penalties too severe, and the reputational risk too high. Compliance isn't the thing that slows you down. It's the thing that determines whether you can scale at all."

Third, and most profoundly, AI has shifted from analytical tool to autonomous decision-maker. "For decades, AI and machine learning were tools that helped humans make better decisions," Foley explains. "You'd run a model, get a recommendation, and a human would



review it and make the call. That's changing. We're moving toward AI agents that make decisions autonomously (approving loans, flagging transactions, processing claims) and only escalate exceptions to humans." That shift changes everything about governance. When humans make decisions, you can audit the human. When AI makes decisions at scale, you need to audit the entire system: the data, the model, the context, the logic, the exceptions, in real time.

These three shifts converge into a single imperative: financial institutions must build AI systems that are not just intelligent, but institutionally trustworthy.

THE REAL BOTTLENECK: WHY PROOFS OF CONCEPT DIE IN RISK COMMITTEES

Here's the pattern Foley has observed across dozens of financial institutions: a talented data science team builds an AI model that performs brilliantly in testing. Fraud detection accuracy improves by 30%. Credit decisioning time drops from days to minutes. The business case is compelling, the technology works, and everyone's excited. Then the model goes to the risk committee.

"That's where things fall apart," Foley says. "Because suddenly you're not talking about model accuracy. You're talking about explainability. You're talking about data lineage. You're talking about what happens when a customer challenges a decision, or when a regulator asks you to demonstrate that your model isn't discriminating against protected classes, or when the model produces an outcome that contradicts fifty years of institutional credit expertise."

The problem isn't that the models are wrong. The problem is that institutions can't demonstrate, with the rigour that regulators and risk committees demand, that the models are right for the right reasons. They can't trace decisions back to source data. They can't explain why the model weighted certain factors over others. They can't demonstrate that the training data was representative, unbiased, and properly governed. They can't show that the model will behave predictably when market conditions change.

"In financial services, AI decisions have direct human consequences," Foley emphasises. "If your credit model denies someone a mortgage, that's not an abstract algorithmic output. That's a family that can't buy a home. If your fraud detection system flags a legitimate transaction, that's a customer stranded abroad without access to their money. If your claims processing agent rejects a claim, that's someone facing financial hardship. Regulators understand this. They're not being obstructionist when they demand explainability and auditability. They're doing their job."

The bottleneck, then, isn't building AI that works. It's building AI that can be defended: at scale, at speed, under scrutiny, three years after deployment when the environment has changed, and the original data scientists have moved on.

WHY QUARTERLY GOVERNANCE CANNOT GOVERN MILLISECOND DECISIONS

Traditional governance models were designed for a different era. Monthly risk committee meetings. Quarterly policy reviews. Annual audits. Humans making decisions that could be documented, reviewed, and challenged through established processes.



"That model breaks down completely when you're dealing with AI agents making thousands of decisions per second," Foley explains. "If your AI is approving credit applications in milliseconds, you can't have a human review every decision. If your fraud detection system is flagging transactions in real time, you can't wait for the next governance committee meeting to validate the logic."

The regulatory evidence is mounting. The Financial Conduct Authority has issued warnings about AI governance failures. Consent orders have been issued against institutions that couldn't demonstrate adequate oversight of automated decision-making. The EU AI Act explicitly requires real-time monitoring and auditability for high-risk AI systems, which includes most financial services applications.

"The paradigm has to shift," Foley argues. "Governance can't be retrospective anymore. It can't be something you do after the fact, reviewing decisions that have already been made. It has to be embedded, applied at the point of data consumption, at the moment of decision-making, with context captured in real time so that you can reconstruct, investigate, and demonstrate compliance when required."

This is where most organisations struggle. Their governance frameworks are built around policy documents, approval workflows, and human oversight. They're not built around real-time enforcement, automated auditability, and semantic understanding of what data means in business context.

"If you're still thinking about governance as a quarterly review process, you've already lost," Foley says bluntly. "You need governance as architecture:

embedded in the systems, enforced at the point of consumption, capturing context automatically so that every decision is auditable by design."

THE BUSINESS MEANING LAYER: WHY METADATA MATTERS MORE THAN MODELS

Here's a problem that doesn't get enough attention: AI models are extraordinarily good at finding patterns in data. They're extraordinarily bad at understanding what that data actually means.

"Models understand correlation, not causation," Foley explains. "They understand statistical relationships, not business logic. And when you feed them data that lacks semantic context (when the same metric is calculated differently across different systems, when 'customer' means something different in your CRM than it does in your core banking platform, when you've got inconsistent definitions left over from three different acquisitions), the model will confidently produce answers that are technically correct but semantically wrong."

This is the root cause of many AI hallucinations in enterprise settings. The model isn't malfunctioning. It's doing exactly what it's trained to do: finding patterns in noisy, inconsistent, semantically incoherent data and making inferences that seem plausible but are actually nonsense.

The solution, Foley argues, is metadata, a business meaning layer that sits above the physical data and provides context, definitions, business rules, and governance policies. "Metadata tells you what 'customer' means across your entire organisation," he explains. "It tells you how 'revenue' should be calculated, who owns this data, where it came from, what transformations have been applied, what

governance policies apply, and what business rules constrain how it can be used."

This isn't just about data quality. It's about making governance scalable. "If you're writing governance policies at the table level (this specific table in this specific database has these specific rules), you'll never scale," Foley says. "But if you're writing policies at the semantic level (all data about customers, regardless of where it's stored, must comply with GDPR, must have consent recorded, must have lineage tracked), suddenly governance becomes architecture, not documentation." We successfully implemented this in one of our Financial Services clients where we enabled standardization across multiple geographies enforcing policy and meeting each country's requirements which in turn for example, enabled them to move AI models between countries in days vs months"

Foley highlights a direct operational consequence: "AI agents that consume data without governed semantic context are far more likely to hallucinate — to produce outputs that are statistically confident but factually or contextually wrong — because they are reasoning about data whose meaning they have had to infer rather than receive. Governed metadata eliminates that inference. It gives the AI the same grounded business context a senior analyst brings to a decision. That is not a nice-to-have — it is what separates AI that can be trusted and scaled from AI that remains permanently in the pilot phase.

According to data from Gartner, 60% of AI projects will be abandoned through 2026 due to poor data readiness — and for those that progress beyond POC before failing, the cost of each stalled deployment runs well into the hundreds

of thousands before opportunity cost is even considered. The question senior executives and boards should be asking is not what AI costs to build, but what ungoverned AI initiatives cost to abandon."

And this, in Foley's view, is where the conversation about metadata and semantics becomes not a technical discussion but a strategic one.

WHAT DO YOU ACTUALLY DIFFERENTIATE ON?

The build-versus-buy debate in enterprise technology is as old as enterprise technology itself. But Foley thinks the question is framed wrong.

"The better question is: where do you differentiate versus where do you commoditise?" he suggests. "Because if you're a bank or an insurer, your competitive advantage isn't in building semantic layers or metadata catalogues or data virtualisation platforms. Your competitive advantage is in fifty years of accumulated credit expertise. It's in your actuarial models. It's in your underwriting methodologies. It's in your customer relationships and your understanding of risk in specific markets and your ability to interpret regulatory requirements in ways that balance compliance with commercial opportunity."

That institutional knowledge, that domain expertise, is irreplaceable. Infrastructure, by contrast, is increasingly commodity. "Every bank needs semantic governance. Every insurer needs metadata management. Every financial institution needs data lineage and auditability," Foley observes.

These capabilities are foundational and universally necessary; building and maintaining it yourself is



not where a financial institution creates competitive differentiation, you're essentially paying a strategic tax: absorbing engineering talent that should be focused on the things that actually differentiate you - it takes two to three years at best when you could be operating in weeks, and it creates lock-in to your own technical debt rather than freeing you from anyone else's.

Reconciling and preparing data is the hidden tax on every AI programme we encounter in financial services. We have seen this working with one of our financial services clients this year, where AI-driven automation is now automatically reconciling and remediating over 90% of data quality issues that previously consumed significant engineering and business resource. Freeing that capacity for higher-value work has accelerated project timelines by more than seven months and liberating significant capital release within the same financial year — that is what governed, automated data preparation delivers to AI driven projects when it replaces manual reconciliation as the default."

This is where specialist platforms create value. "If you can adopt a platform that gives you semantic governance, metadata management, and data virtualisation without requiring you to rip out your existing stack, you've just freed up your engineering team to focus on building institutionally intelligent AI: the stuff that makes your accumulated knowledge computable, that enables your AI agents to make decisions that reflect your risk culture and your customer relationships and your regulatory interpretations - ie your decision intelligence which is your competitive edge."

Foley is careful to distinguish this from outsourcing strategic capability. "You're not outsourcing decision-intelligence. You're not outsourcing your models or your business logic or your customer

intelligence. You're adopting infrastructure that lets you focus on those things. It's the difference between building your own data centre and using cloud infrastructure. The cloud doesn't make you less differentiated. It makes you more focused on the things that actually create competitive advantage." In banking: the credit models tuned to your customer base, the risk frameworks calibrated to your portfolio, the relationship intelligence accumulated over years of client history. In insurance: the actuarial models refined across decades of loss data, the underwriting rules that reflect your appetite and your market, the claims intelligence that separates accurate reserving from expensive guesswork. And across both: the AI agents trained on your own regulatory interpretations, your own risk culture, your own definition of what a good decision looks like. That is where your edge is — and that is precisely what a specialist platform such as Stratio Decision Intelligence should free you up to focus on, rather than distract you from.

Stratio Decision Intelligence leverages your existing enterprise systems. It connects avoiding rip and replace enabling the governed business meaning layer to provide the necessary business context for AI/Agents to consume trusted information. Bringing all of this together means decisions and actions can be automated with AI, scaled and guarantee the audit and traceability Financial Services organizations need. Weeks vs months or years.

Speed matters enormously right now. The window for competitive advantage in AI is closing faster than most boards appreciate. Organisations that spend two years building what they could procure in weeks are not being strategic — they're being slow."

DATA SOVEREIGNTY AND THE LOCK-IN PROBLEM

There's a pattern that plays out repeatedly in enterprise technology: an organisation commits to a single hyperscaler, or a single platform vendor, or a single technology stack. The initial benefits are real: faster deployment, integrated tooling, vendor support. But five years later, the organisation discovers it's locked in. It can't easily migrate to alternatives. It can't audit what's happening inside the black box. It can't operate independently if the vendor relationship sours or the commercial terms become unfavourable.

"We've seen this movie before," Foley says. "And now it's not just a commercial problem. It's a regulatory problem."

He's referring to the wave of European regulation focused on operational resilience and data sovereignty. DORA, the Digital Operational Resilience Act, explicitly requires financial institutions to ensure they can operate independently of critical third-party providers. The EU AI Act requires organisations to maintain oversight and auditability of AI systems, even when those systems are provided by external vendors. Data residency requirements are tightening. Regulators are increasingly sceptical of arrangements where institutions can't fully account for how their data is used or how their AI systems make decisions.

"Interoperability isn't just a nice-to-have anymore," Foley argues. "It's sovereignty. It's the ability to own your data, own your decisions, and demonstrate to regulators that you're in control of your technology stack rather than being controlled by it."

This is where Foley sees Stratio's approach as differentiated vs other solutions that require centralization or replication of data. "We're not asking organisations to rip out their data lakes or replace their warehouses or abandon their BI tools, further increasing the data architecture inefficiency through duplications and writing off previous investments which are already increasing existing cost bases by at least 20%" he explains. "We're providing a semantic control plane that sits across your existing investments and gives you governance, metadata management, and decision intelligence without creating new dependencies or requiring data replication. You maintain sovereignty. You maintain interoperability. You reduce your cost base. And you can demonstrate to regulators that you're in control."

It's a philosophy born from hard experience. "The organisations that will thrive in the next decade are the ones building on open, interoperable foundations today," Foley predicts. "The ones that are locked into proprietary stacks are going to find themselves increasingly constrained, not just commercially, but from a regulatory perspective as well." Foley also highlights that whilst our conversation is focused on Financial Services, this is equally true across any regulated industry from Energy and Pharma through to Retail and the Public Sector.

READY TO SCALE: BANKING AND INSURANCE

So where are the real opportunities? Where can financial institutions deploy AI with confidence today, and where do they still need to build foundations?



Behind the Solutions

In banking, Foley sees a clear distinction between ready-to-scale and frontier opportunities. "Ready to scale right now are the high-frequency, rule-bound, data-rich decisions where governance requirements are well understood, and ROI is clear," he says. "Fraud detection and prevention. Credit scoring with explainable outputs. AML and KYC automation with full audit trails. Regulatory reporting with complete lineage. These are use cases where the data exists, the rules are established, and the governance frameworks are mature enough to satisfy regulators."

The frontier (three to five years out) is what Foley calls "institutionally intelligent AI." "Imagine AI that makes your bank's accumulated knowledge computable," he suggests. "Fifty years of credit expertise. Decades of regulatory interpretations. Deep relationship intelligence about customers and their businesses. That's the AI that enables relationship managers to have every piece of context about a customer instantly available, that lets compliance officers query decades of precedent in natural language, that allows credit committees to make decisions informed by institutional memory rather than just recent data."

The constraint isn't technology. "The models exist. The compute exists. What doesn't exist yet, in most institutions, is the data and governance foundation that makes that AI trustworthy," Foley explains. "You can't make institutional knowledge computable if that knowledge is trapped in inconsistent systems, undocumented processes, and the heads of people who are retiring."

In insurance, the opportunities come at different angles. "Claims processing is extraordinarily compelling," Foley says. "An AI agent that can

ingest a claim, validate it against policy terms, cross-reference loss history, assess fraud risk, and produce a recommendation with full audit trail: that compresses weeks into hours, sometimes minutes. And because insurance claims are highly structured and rule-bound, the governance requirements are manageable."

Underwriting is another frontier. "Dynamic risk assessment that draws on structured and unstructured data (customer surveys, satellite imagery, IoT sensor data from vehicles or properties) and produces explainable pricing decisions. Solvency II and the EU AI Act are actually accelerating this because they're forcing insurers to demonstrate that their risk models are explainable and auditable."

The three-to-five-year horizon in insurance, Foley believes, is genuinely real-time dynamic risk modelling. "Not models trained on historical data and updated quarterly. Models that reflect current reality (current weather patterns, current economic conditions, current customer behaviour) and adjust pricing and risk assessment in real time. Real-time risk modelling means you know who the individual customer actually is today — not who they were when they signed the policy — and that is what makes hyperpersonalised pricing and coverage possible. That's transformative. But it requires data infrastructure and governance that most insurers don't have yet."

There's a lesson that cuts across both sectors. "Insurance has a discipline around uncertainty and scenario modelling that banking could learn from," Foley observes. "Actuarial rigour is fundamentally about quantifying uncertainty and making decisions under ambiguity. That's exactly what AI governance

requires. Banks tend to think in terms of rules and thresholds. Insurers think in terms of probability distributions and confidence intervals. That mindset is incredibly valuable when you're trying to govern AI systems that are inherently probabilistic."

THE FINAL REFRAMING: GOVERNANCE AS PRECONDITION, NOT CONSTRAINT

We're sitting in Stratio's offices as our conversation winds down, and I ask Foley what he'd want CIOs, CDOs, and AI leaders to take away from this conversation. His answer is immediate.

"Stop thinking about AI governance as a constraint on innovation," he says. "Reframe it as a precondition for scalable deployment. Because the critical question isn't 'Can AI do this?' The critical question is 'Can we defend this decision to a regulator, a customer, or the board in three years when this AI has been running at scale, and the environment has changed?'"

If the answer to that second question is no, Foley argues, the first question becomes irrelevant. "Trusted AI isn't slower AI. It's AI that enables you to scale because it's got the foundations to survive scrutiny, to be audited, to earn the confidence of the stakeholders who need to say yes. Organisations building weak foundations aren't moving faster. They're just accumulating technical debt, regulatory debt, and confidence debt."

It's a powerful reframing. In an industry obsessed with speed and innovation, Foley is arguing that the fastest path forward runs through governance, not around it. "Governance isn't a layer you add to AI after the fact," he insists. "It's the architecture

on which AI operates. It's embedded in the data, enforced at the point of consumption, captured in metadata, and validated in real time. That's what compliant AI for enterprise decisions really means. And it's the only AI that's going to scale."

As I leave, I'm struck by how counter-intuitive Foley's thesis is, and how obviously correct it becomes once you see it. The institutions racing ahead with ungoverned AI aren't actually ahead. They're building systems that will fail the first time they face serious scrutiny. The institutions that seem to be moving slowly, building foundations and embedding governance, are actually building the only AI that will survive contact with regulators, customers, and reality.

In financial services, trust isn't a nice-to-have. It's the product. And AI that can't be trusted can't be sold, can't be scaled, and ultimately can't survive. The organisations that understand this, that build governance as architecture rather than afterthought, won't just deploy AI faster. They'll redefine what competitive advantage means in an industry where decisions are increasingly made by machines that must be, above all else, defensible.

That's not a constraint on innovation. That's the foundation on which real innovation becomes possible.



SEPT'26

DREAMFORCE 2026

DATE: 15–17 September 2026

LOCATION:

San Francisco, California, USA

Salesforce's flagship global gathering brings together enterprise leaders across AI, data, CRM and digital transformation. Its 2026 programme explores the emergence of the agentic enterprise and the practical deployment of AI across modern business operations.

[LINK](#)



PROCURECON EUROPE 2026

DATE: 22–24 September 2026

LOCATION:

Cologne, Germany

Europe's premier gathering for CPOs and senior procurement leaders, exploring AI-powered procurement, supplier resilience, predictive risk analytics, ESG reporting and the digital transformation of global supply chains.

[LINK](#)



PPMA SHOW 2026

DATE: 22–24 September 2026

LOCATION:

NEC Birmingham, UK

The UK's largest processing and packaging machinery exhibition brings together engineers, manufacturers and technology leaders across automation, robotics, machine vision, smart manufacturing and next-generation production systems.

[LINK](#)



SIBOS 2026

DATE: 28 September–1 October 2026

LOCATION:

Miami Beach, Florida, USA

Organised by Swift, Sibos is one of the world's most influential financial-services events, convening senior leaders across banking, payments, securities, trade and financial infrastructure. Its 2026 programme explores digital finance for AI-driven economies.

[LINK](#)

OCT'26

OPEN BANKING EXPO UK & EUROPE 2026

DATE: 13–14 October 2026

LOCATION:

Business Design Centre, London, UK

A major European summit dedicated to Open Banking, Open Finance and Smart Data. The programme brings together financial institutions, regulators and technology providers to examine payments, digital identity, fraud prevention, APIs and the future of connected financial services.

[LINK](#)



MONEY20/20 USA

DATE: 18–21 October 2026

LOCATION:

Las Vegas, Nevada, USA

A global centrepiece of fintech innovation, connecting senior leaders across banking, payments, technology, policy and financial infrastructure. Its programme explores AI in finance, digital assets, embedded finance, payments transformation and the future of money.

[LINK](#)



GARTNER IT SYMPOSIUM/ XPO 2026

DATE: 19–22 October 2026

LOCATION:

Orlando, Florida, USA

One of the world's most important gatherings for CIOs and technology executives, exploring enterprise AI, cybersecurity, technology strategy, operating models and executive leadership. Gartner analysts are joined by global leaders responsible for delivering large-scale transformation.

[LINK](#)

DIGITAL EDGE

NOV'26

WEB SUMMIT 2026

DATE: 9–12 November 2026

LOCATION:

Lisbon, Portugal

One of the world's largest general technology conferences, attracting more than 70,000 attendees. Its extensive programme spans AI, cloud, cybersecurity, SaaS, venture capital, digital media and the start-ups shaping the next generation of technology.

[LINK](#)



FTT FINTECH FESTIVAL

DATE: 9–10 November 2026

LOCATION:

The Brewery, London, UK

A major gathering of senior financial-technology leaders, highlighting Open Finance, digital identity, decentralised AI, fraud and financial crime, core banking transformation and specialised AI models deployed across corporate banking and payments.

[LINK](#)

GLOBAL EVENTS CALENDER.

2026/27

DEC '26

AWS re:INVENT 2026

DATE: 30 November – 4 December 2026

LOCATION:

Las Vegas, Nevada, USA

AWS's flagship global cloud and AI conference brings together enterprise executives, technology leaders, architects and developers. The programme examines the next generation of cloud infrastructure, artificial intelligence, data platforms, cybersecurity and industry transformation.

[LINK](#)



FINTECH CONNECT 2026

DATE: 1–2 December 2026

LOCATION:

ExCeL London, UK

The UK's largest dedicated fintech event connects thousands of decision-makers across banking, payments and financial technology. Its programme explores AI and data, digital banking, RegTech, identity, digital assets and the infrastructure powering modern financial services.

[LINK](#)

JAN '27

CES 2027

DATE: 6–9 January 2027

LOCATION:

Las Vegas, Nevada, USA

The global stage for technology innovation, where major brands, emerging companies and influential leaders unveil the products and ideas shaping what comes next. CES spans AI, mobility, robotics, digital health, smart infrastructure and consumer technology.

[LINK](#)



PTC'27

DATE: 17–20 January 2027

LOCATION:

Honolulu, Hawai'i, USA

The Pacific Telecommunications Council's annual conference brings together senior leaders, investors and innovators from across digital infrastructure, telecommunications and ICT. Its 2027 programme focuses on connectivity, subsea cables, data centres and infrastructure for the AI era.

[LINK](#)

FEB '27

TECHEX GLOBAL 2027

DATE: 3–4 February 2027

LOCATION:

Olympia, London, UK

TechEx Global brings eight major enterprise-technology events together under one roof. Designed for CIOs, CTOs and technology leaders, its programme spans AI and Big Data, cybersecurity, cloud, IoT, digital transformation, intelligent automation and enterprise technology.

[LINK](#)



SUSECON 2027

DATE: 15–17 February 2027

Location:

Barcelona, Spain

SUSE's flagship global conference for enterprise open-source technology brings together customers, partners, developers and technology leaders. The programme covers Linux, cloud-native platforms, edge computing, AI, observability and digital sovereignty.

[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!

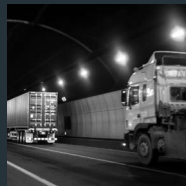
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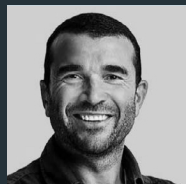
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