

If you can't explain the business value
of what you built

you haven't finished the job.

Today is about closing that gap.

Data & AI Strategy Canvas

Building a strategy that connects to execution.

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Author: The Strategy Canvas – A Field Guide for Data & AI



Quick show of hands.

1

You are currently involved in a data or AI initiative.

Hands up.

2

That initiative has a clear, measurable business outcome leadership has signed off.

Keep your hand up.

3

You could tell me right now, in pounds, what value it has delivered in the last 12 months.

Keep it up.

85%

of data & AI projects fail to deliver any business value

Source: Gartner

One more.

1

Your organisation has data science or AI teams actively building models.

Hands up.

2

Those models are live in production right now — influencing real decisions today.

Keep your hand up.

87%

of data science projects never make it into production

Source: VentureBeat

\$30bn

wasted every year on failed data initiatives

That's not a rounding error. That's the GDP of some countries. Evaporated. Every year.

Source: NewVantage Partners

So why does this keep happening?

The Investment Imbalance.

93%

spent on technology



7%

spent on people & operating model



Only

1%

report making the operating model changes needed to sustain what they built.

Source: Deloitte

The Pattern That Repeats Everywhere

1

Leadership announces an AI strategy

Everyone's excited. The future is bright.

2

Teams launch pilots across every department

Marketing wants AI. Finance wants AI. Everyone gets their experiment.

3

New tools, dashboards and copilots proliferate

Activity metrics soar. Meetings multiply.

4

Activity gets measured instead of outcomes

Models deployed. Dashboards created. Users trained.

5

The CFO asks: what value are we getting?

And the room goes very, very quiet.

STRATEGY

Boardroom vision
Ambitious goals
Consultant reports
Competitive advantage



THE GAP

Where billions go to die

EXECUTION

Data pipelines
ML models
Cloud platforms
Day-to-day delivery

Most organisations build their data strategy backwards.

WRONG

Technology



Data



Decisions



Outcomes

Buy the platform first. Hope strategy appears afterwards.

RIGHT

Outcomes



Decisions



Data



Technology

*What are we
trying
to achieve?*

*What choices drive
those outcomes?*

*What info do we
need?*

*Only NOW pick
the platform.*

That single reversal — starting with outcomes instead of technology — is why the canvas exists.

The Data & AI Strategy Canvas

 1. Strategic Objectives Start with the "why." What is the business trying to achieve?	Strategic Framing		Strategic Enablement	
	2. Key Decisions & Use Cases: What decisions must be enabled, and what are the key use cases driving those outcomes?	3. AI / Analytics Opportunities: Where can AI or advanced analytics improve or automate those decisions?	5. Data Requirements & Products: What data is needed? What products do we build (e.g., models, APIs, insights)?	6. Consumers & Users: Who is consuming the outputs? What are their needs and capabilities?
	4. Value Measures & ROI/CBA: Are there defined metrics, baselines, targets? Can they demonstrate ROI?		7. Technology & Systems: Are the platforms, infrastructure, tools and processes in place to support delivery?	
Strategic Readiness				
8. Portfolio Management: How do initiatives align with wider business strategy and priorities? What other programmes do they connect to, depend on, or compete with?		9. Operating Model & Governance: Who owns what? How will it run sustainably, ethically, and at scale?		10. Risks & Ethics: What's the exposure (bias, compliance, reputational risk) and how will we mitigate it?
Company:	Designed by:	Date	Version	Data & AI Strategy Canvas
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The Business

- Mid-size UK retail bank
- 3 million personal & business customers
- Profitable — but margins tightening
- Challenger banks taking younger customers
- Customer satisfaction score: 61/100 (falling)
- Loan default rate increasing quarter on quarter
- Legacy systems — data fragmented across silos

The Pressure

"We need to become AI-driven. Our competitors are pulling ahead and we're losing the customers we can't afford to lose."

— NorthBank CEO, Q1 Board Meeting

£4M budget approved.
Four stakeholders. Four different opinions about what to build.

CRO: We need better credit risk models

CMO: I want a personalisation engine

CTO: We need a modern data platform first

CFO: Prove the ROI before we spend anything

Exercise 1 of 3

Element 1

Strategic Objectives

"What is NorthBank actually trying to achieve?"

2 minutes · Turn to the person next to you

*Write 2 specific, measurable objectives for NorthBank.
Not 'become AI-driven.' Not 'improve customer experience.' Numbers. Timelines.*

Objective 1

Reduce loan default rate

From 4.2% to 2.8% within 18 months

Why it matters: Every 1% reduction in defaults = £12M saved annually. This is the CFO's number one priority.

Objective 2

Reduce customer churn

Stop losing under-35 customers to challengers — reduce churn in this segment from 18% to 10% within 12 months

Why it matters: Acquiring a new customer costs 5–7x more than retaining one. This is the existential threat.

Exercise 2 of 3

Element 2

Key Decisions & Use Cases

"What decisions, if improved, would hit those objectives?"

2 minutes · Turn to the person next to you

For each objective — name ONE specific decision NorthBank makes today that, if improved, would directly move the needle.

Reduce defaults 4.2% → 2.8%

Credit Approval

"Should we approve, decline, or refer this loan application for manual review?"

Why this decision?

This is the decision that directly determines the default rate. Better information at the point of approval = fewer bad loans.

AI approach:

Predictive credit scoring model using transaction history, employment data, spending patterns

Reduce churn 18% → 10% (under-35s)

Churn Intervention

"Which customers are most likely to leave in the next 90 days, and what's the right intervention to retain them?"

Why this decision?

You can't retain everyone. You need to know who's at risk before they leave — and what offer will work for each individual.

AI approach:

Churn prediction model + next-best-action recommendation engine

Exercise 3 of 3

Element 4

Value Measures & ROI

"Think of a data or AI initiative you're involved in right now."

2 minutes · Turn to the person next to you

Could you tell your CFO — in one sentence — what business value it will deliver?

With a number and a timeline attached. Yes or no. If not — why not?

Exercise 3 Reveal · Element 4: Value Measures & ROI

Decision	Baseline	Target	Timeline	Business Value
Credit Approval	4.2% default rate	2.8% default rate	18 months	£16.8M saved / yr
Churn Intervention	18% churn (u-35)	10% churn (u-35)	12 months	£9.2M retained / yr

Combined business value:

£26M+ annual benefit on a £4M investment

Notice what's NOT on this slide:

Model accuracy. Data quality scores. Number of dashboards deployed. Those are technical metrics. Your CFO doesn't care.

The standard to aim for:

A decision. A baseline. A target. A timeline. A business value in pounds. Anything else is just activity.

How It Connects: NorthBank in 3 Elements

1 Strategic Objectives

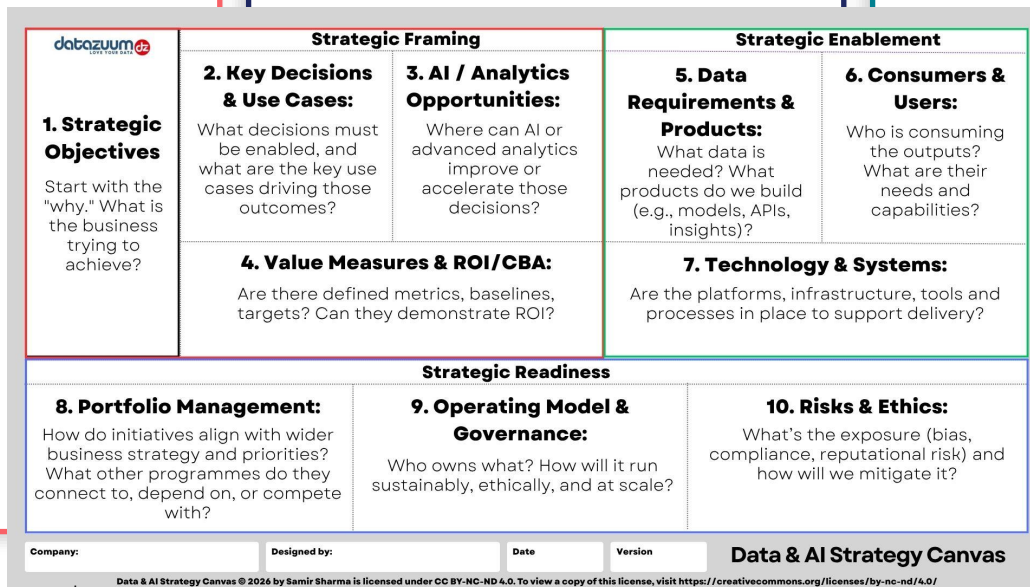
- Reduce defaults 4.2% → 2.8%
- Reduce churn 18% → 10% (u-35)

2 Key Decisions

- Credit Approval Decision
- Churn Intervention Decision

4 Value Measures

- £16.8M from default reduction
- £9.2M from churn retention



STRATEGIC FRAMING			STRATEGIC ENABLEMENT		
AREA 1 Strategic Objectives Reduce credit losses and NPL formation through early identification of deteriorating credit quality, enabling proactive intervention before accounts become impaired — protecting profitability, maintaining credit growth, and improving risk-adjusted returns in a challenging macro environment.	AREA 2 Key Decisions & Use Cases Key Decisions: - Which clients are showing early warning signs of distress? - When should we intervene with support vs. tighten controls? - Which loans should move to watch list or restructuring? - Where should credit resources be prioritised? Use Cases: - Early warning system for credit deterioration - Predictive NPL formation modelling - Automated client financial health monitoring - Optimal intervention timing & strategy - Portfolio stress testing & scenario analysis	AREA 3 AI / Analytics Opportunities - ML early warning models — detect accounts at risk 6-12 months before default - Behavioural analytics — identify spending pattern changes signaling distress (income drops, gambling, payday loans) - NLP on unstructured data — extract signals from emails, call centre notes, social media - Segmentation & clustering — group similar risk profiles for targeted interventions - Prescriptive analytics — recommend optimal intervention strategy per client - Real-time portfolio monitoring — aggregate risk exposure dashboards with drill-down	AREA 5 Data Requirements & Products Data Needed: - Transactional behaviour (deposits, withdrawals, patterns) - Payment history & arrears evolution - Account balances & utilisation trends - Bureau data & external credit scores - Macroeconomic indicators (interest rates, unemployment, GDP) - Customer engagement data (app usage, call centre contacts) Products to Build: - Early warning score (client-level risk rating) - Portfolio health dashboard (segment-level view) - Intervention recommendation engine - Stress testing & scenario simulator	AREA 6 Consumers & Users Credit Risk TeamCollections TeamsWorkout & RestructuringRelationship ManagersBranch Credit OfficersSenior Risk LeadershipEXCO Needs: - Credit teams: Prioritised lists of at-risk clients with recommended actions - Relationship managers: Early alerts to proactively support valued clients - Collections: Pre-default intervention opportunities - Leadership: Portfolio-level visibility and forward-looking risk indicators	
	AREA 4 Value Measures & ROI / CBA Credit Risk Metrics: - NPL formation rate (target: sustained reduction) - Cost of credit / credit loss ratio (target: <90bps) - Stage 2 to Stage 3 migration rate - Early warning model accuracy (precision/recall) - Time-to-intervention (days from signal to action) - Loan recovery rate post-intervention Business Value Metrics: - Credit losses avoided (Rm per annum) - Reduced provisioning requirements - Client relationships saved (retention rate) - Improved risk-adjusted returns (RAROC) - Freed capital for new lending - Competitive advantage through superior risk selection	AREA 7 Technology & Systems Required Platforms: - ML model development & deployment (MLOps) - Real-time data integration & processing - Credit decisioning & workflow engine - Portfolio analytics & visualization - Customer data platform (unified view) - External data integration (bureau, macro data) Key Gaps to Address: - Backward-looking reporting → predictive risk scoring - Monthly reviews → real-time monitoring - Siloed portfolio views → integrated risk view - Reactive collections → proactive intervention - Manual watch list management → automated flagging - Static risk models → dynamic, self-learning models			
STRATEGIC READINESS					
AREA 8 Portfolio Management Connects to: - Collections transformation programme - Customer data platform initiative - Digital banking (behavioural data source) - Core banking modernisation (data access) Depends on / competes with: - Data governance & quality (foundational) - Advanced analytics capability building - Customer experience initiatives (balance support vs. control) - Origination & credit decisioning improvements - Broader ██████████ risk harmonisation	AREA 9 Operating Model & Governance Ownership: - Business Outcome: Chief Risk Officer - Models & Analytics: Chief Data & Analytics Officer - Technology Delivery: Chief Information Officer - Operational Execution: Credit & Collections Operations Sustainability & Scale: - Model monitoring & retraining cadence (quarterly minimum) - Credit officer feedback loops for model improvement - Scalable across retail, business banking, vehicle finance ██████████ - Embedded in credit risk governance framework - Board risk committee oversight on predictive risk metrics			AREA 10 Risks & Ethics Model drift & false negativesBias in risk scoringTreating Customers Fairly (TCF)Self-fulfilling prophecyOver-intervention damaging relationships Mitigations: - Explainable AI — credit officers must understand why a client is flagged - Bias testing across demographics, geographies, income levels - Human-in-the-loop for intervention decisions (model recommends, human decides) - TCF compliance — early intervention designed to help, not harm - Model performance monitoring with automatic alerts for degradation - Independent model validation by Model Risk function - Customer opt-in for proactive support communications	

Three Things to Take Away Today

1

Start with decisions, not technology.

If you can't name the decision you're improving, you're not ready to buy a platform.

2

Vague objectives produce vague results.

'Become AI-driven' is not a strategy. A number with a deadline and an owner is.

3

Measure business value, not technical metrics.

The board doesn't care how many models you deployed. They care what changed in the P&L.

Are you ready to close the gap?

Most organisations already know they have a strategy-execution problem.

The question is whether they are ready to solve it.

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