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THE DATA EDGE
2025

Redefining Performance Through Intelligent Data Ecosystems

www.decimalpointanalytics.com

From the Editor

Data is no longer the exhaust of business activity; it is the infrastructure on which performance is built. As 2025 comes to a close, financial institutions are discovering that the real edge does not come from isolated models or dashboards, but from intelligent data ecosystems that connect people, processes, and decisions end to end.

The Data Edge 2025: Redefining Performance Through Intelligent Data Ecosystems brings together voices from across Decimal Point Analytics who live this reality every day. Our leaders write from the frontlines of lending, investing, insurance, compliance, technology, and people management, examining how stronger data foundations are reshaping risk, growth, and resilience.

Across regions and roles, a clear pattern emerges. Data is recognised as strategic capital rather than an IT by-product. AI is woven into workflows instead of added as an afterthought. Governance and explainability are treated as platforms for innovation, not constraints. Above all, human judgment remains central because organisations that trust, interrogate, and apply data thoughtfully are the ones that unlock its full value.

We hope this edition offers you more than a snapshot of current trends. Our aim is to spark reflection on your own data journey: where foundations need strengthening, where ecosystems can be connected, and where intelligent use of data can unlock the next level of performance for your organisation

Index

GLOBAL: Data and the Intelligence Core

From Data Silos to Strategic Capital: Redefining the Enterprise Core

Shailesh Dhuri
Chief Executive Officer

> **The organizations that thrive will not be those with the most data, but those that build the architecture of intelligence capital and let their intelligence compound safely.**

Enterprises are entering an era in which data no longer sits as passive exhaust from operations; it has become the most dynamic form of strategic capital. Like financial capital, its value compounds when it is governed, protected, mobilised, and put to productive use. Like physical capital, it needs maintenance, risk shielding and continuous augmentation. Viewing data through this lens does not simply change the IT roadmap; it rewires how the organisation thinks about resilience, innovation, and advantage.

For many corporations, the journey starts with a simple question: if data is capital, are we protecting it with the same intent that we protect cash, assets, and brand equity? Quantum computing makes this question urgent. Classical encryption that underpins much of today's security infrastructure will not hold forever. Boards will have to treat crypto agility, quantum safe security and structural controls such as masking and minimisation as part of balance sheet protection, not just compliance hygiene.

Capital also needs refinement. Data quality, lineage, access control and privacy engineering are no longer back-office topics. They are the equivalent of investment discipline. When organisations invest in governance, they unlock safe reuse. Masked, tokenised, and synthetic datasets allow teams to train GenAI models and run experiments without increasing exposure. In effect, synthetic data becomes a capital infusion for AI.

The next step is productivity. Generic models available in the open market can be helpful, but they do not create durable advantage. That advantage comes when AI is trained on the enterprise's own operational histories, taxonomies, decisions and constraints. Enterprise tuned models that understand how a specific business really works become institutional memory and decision accelerators. They turn data capital into active intelligence.

Once this foundation is in place, enterprises can begin to multiply the impact. Scenario engines that blend historical, synthetic and external data can train agentic workers, AI agents that learn how to operate core processes. These systems can rehearse thousands of possible futures, from market shocks to supply chain disruptions and regulatory shifts.

> **Viewing data as strategic capital does not simply change the IT roadmap; it rewires how the organisation thinks about resilience, innovation, and advantage.**

Intelligence begins to compound, because the organization is learning from conditions it has not yet experienced in the real world.

As AI-driven decision-making scales, regulation must keep pace. Here, data as capital points to a clear direction. Laws, circulars and policies need to be translated into machine-readable formats; decision rules and constraint engines need to be woven directly into AI workflows. Compliance then moves from periodic checking to continuous, computational assurance, much like automated controls in financial systems.

Finally, capital appreciates when it is connected to the wider world. Leading enterprises are building pipelines that continuously ingest patents, research, filings, standards and journalism, then using GenAI systems to Synthesize these into signals. Patterns in one geography can inform product design in another. Draft regulations in one market can prepare risk teams in many. The enterprise becomes a perpetual learner whose intelligence rises with global knowledge.

Seen together, these capabilities can look like a long list of technologies. In reality, they are one interlinked architecture of intelligence capital. Security protects the asset. Governance refines it. Synthetic data expands it. GenAI models mobilize it. Agentic workers multiply it. Machine readable rules guide it. Global knowledge streams augment it. Each layer depends on the others and improves the performance of the others.

The Intelligence Capital Architecture

Data as Strategic Capital

- **Protect**
  Quantum-safe security, masking, minimisation

- **Refine**
  Lineage, quality, access, privacy engineering

- **Mobilise**
  Enterprise tuned GenAI on internal histories

- **Multiply**
  Scenario engines and agentic workers

- **Regulate**
  Machine readable rules and constraint engines

- **Augment**
  Continuous ingestion of patents, filings, research

- **Compound**
  Interlinked layers that protect, refine, expand, mobilise, multiply, guide, augment

Treating data as strategic capital is therefore not a slogan; it is a design choice for the enterprise core. The organisations that thrive in the coming decade will be those that make this choice deliberately. They will align security, governance, AI, workforce design, and compliance around a single objective: to let intelligence compound safely. These enterprises will not simply keep up with the digital century. They will help shape it.

If Data Is Capital, Then

Governance becomes value creation, not paperwork

Workforces become hybrid, human, and agentic

AI becomes enterprise native, not generic

Regulation becomes computational

Decision making becomes anticipatory

Security becomes balance-sheet protection

Innovation becomes continuous

Enterprise Data Ecosystems in 2025

Over the past decade, enterprise data ecosystems have changed dramatically, reflecting major advances in cloud computing, generative AI, real-time analytics, open data standards, and regulatory frameworks. 2025 represents a turning point toward a more AI-driven, insight-rich, and connected enterprise future.

Paresh Sharma
Managing Partner

Trends in cloud and data strategy:
- About 80% of organizations use multiple public/private clouds to balance workloads for resilience and optimization.
- Combined approach of data mesh and data fabric adopted for global data accessibility with localized autonomy across the data estate.

From Silos to Intelligence Layers

2025 marked a decisive departure from fragmented data ecosystems, with enterprises prioritizing to eliminate data silos. With data spread across CRMs, ERPs, SaaS tools, and data lakes, companies deployed intelligence layers (semantic platforms, data fabrics, and knowledge graphs) to enable querying across all enterprise data without duplication. This reflects a broader architectural shift: rather than copying data into a single warehouse, build federated access layers to deliver integrated, governed, and real-time data views. These unified platforms serve as common intelligence backplanes, powering AI, analytics, and decision automation across functions.

Generative AI at the Core of Workflows

Nearly 90% of companies worldwide regularly use AI in at least one business function. In the US, over 95% of companies use generative AI in some form, up 12% points from 2024. Generative AI has started growing from a niche experiment to an engine of productivity and insight with significant investment to integrate AI into products and workflows. Successfully redesigning workflows around AI and data – not as an add-on – has notably improved innovation, efficiency, and customer satisfaction.

Generative AI has started growing from a niche experiment to an engine of productivity and insight with significant investment to integrate AI into products and workflows. Successfully redesigning workflows around AI and data, rather than treating it as an add-on, has notably improved innovation, efficiency and customer satisfaction.

Unlocking Unstructured Data

Unstructured data representing over 80% of enterprise data, has remained underused. Now, with advanced multimodal AI models and enterprise-ready vector databases, companies are embedding & indexing unstructured content to make it searchable and analyzable. Legal, compliance, R&D, and customer support teams use AI to extract meaning from documents, transcriptions, and call logs at scale. Unstructured data's prominence in analytics and AI workflows expands what organizations can learn and automate.

Social Listening and Customer Pulse

To harness the trend of social listening and real-time sentiment analysis, brands are increasingly relying on platforms powered by generative AI that capture and interpret signals from X, Reddit, TikTok, and reviews in near real time. They can track consumer sentiment, product feedback, competitor perception, and emerging reputational risks. Executives and marketers can access synthesized customer voice dashboards, updated frequently. The integration of social signals into demand planning, supply chain optimization, PR response, and product iteration cycles indicates a broader shift toward external data awareness within the enterprise data ecosystem.

Real-Time Analytics: Continuous Insight

Businesses are rapidly transitioning from batch updates to streaming-first architectures, where data from sensors, transactions, logs, and user behavior flows into dashboards and alerting systems within seconds. Paired with real-time ML inference and visualization tools, it enables event-driven decision-making in fraud detection, inventory management, dynamic pricing, and operational alerts. Enterprises benefit from faster time-to-insight, and better responsiveness to customer and operational signals.

Regulatory trends in key geographies

- Proposed changes in the European Commission's "Digital Omnibus" package to key pieces of GDPR, the ePrivacy Directive, and the draft AI Act to make them more innovation-friendly.
- Proposed relaxation of requirements around automated decision-making and cookie consent rules, to support the competitiveness European businesses in the AI era.
- Plans to narrow definition of personal data and expand permissible uses of pseudonymized data for AI training.
- Idea of a national AI law floated by U.S. federal leaders to preempt piecemeal state AI regulations.
- Clear intent to encourage AI innovation while placing guardrails around bias, transparency and data.

2025 marked a significant convergence, with unified data architectures, generative AI, real-time analytics, and unstructured data processing reaching enterprise scale. Organizations that successfully integrated these capabilities erased longstanding silos, responded to live market conditions, and empowered employees with AI-augmented decision tools. Through 2026 and beyond, those continuing to invest in open, intelligent, and responsive data ecosystems will be best positioned to compete in a world where speed, understanding, and adaptability define success.

#DPAImpact

Real-time Engagement Intelligence for a News Aggregator

A leading news aggregator lacked clear visibility into how readers engaged with articles, making it hard to optimize content, report to vendors, and prove value to advertisers.

100%

Real time visibility into user engagement

15%

Increase in paid vendor onboarding

Editorial teams empowered with data driven content decisions

DPA implemented smart tracking pixels, real-time event capture and vendor-ready reporting to turn anonymous clicks into actionable insight for content planning, advertising, and partner performance.

The Global State of Data Readiness: A World Running at Different Speeds

Key decision-makers today, acknowledge that AI generates meaningful performance only if the underlying data foundations support it at scale. As organizations accelerate digital transformation, data readiness consistency, interoperability, governance alignment and institutional capacity signifies competitiveness. But 2025 showed uneven data maturity with the gaps impacting regulatory coordination, national productivity, and enterprise strategy.

Gaurav Gupta
Managing Partner

North America: High Capability, Fragmented Foundations

Even North America's worldwide leadership in AI adoption and cloud sophistication rests on misaligned, unequal data foundations.

Hindered by regulatory fragmentation and without a federal privacy statute, the U.S. saw numerous state-level data laws nine in 2025 alone. Different state rules forced banks and insurers to redo systems repeatedly, creating overlapping controls and technical complexity.

Many businesses admitted struggling to reconcile data across siloed systems, with inconsistent lineage tracking and legacy platforms obstructing unified oversight. Lending firms reported varied document systems across states, leaving massive sets of unstructured files disconnected from general applications and automation tools. And since the systems weren't connected, underwriting, and due-diligence became less efficient

North America's advantage is speed. But its challenge is equally clear: the front office innovates rapidly, while the back office often carries the weight of fragmented governance and legacy design.

Europe: Strong Governance, Slow Harmonization

Europe has the most coherent regulations, with GDPR and the new AI Act setting clear governance boundaries. But 2025 also showed the operational burden of keeping such a structured system running.

A major cross-border case against a global platform reinforced Europe's commitment to rule-based data use. For multinationals, it clarified what regulators expect, but also showed how hard it is to align global data flows with European rules.

Integration issues were specially visible in Europe's industrial sectors. Many manufacturers still run decades-old OT systems that need heavy mapping and reconciliation before connecting to cloud data lakes or predictive AI models. The growing complications highlighted a core problem: modern data ambitions are held back by legacy operational environments.

Even advanced data sectors weren't immune. A split ruling on advertising-consent frameworks in early 2025 showed continued ambiguity across markets. For firms running multi-country platforms, this uncertainty slows the rollout of AI programs that depend on unified data.

Europe excels in governance discipline. Its next challenge is reducing the operational friction that slows deployment across borders and industries.

Asia-Pacific: Leaders Beside Developing Foundations

Asia-Pacific remains the most varied region for data readiness. Advanced economies sit alongside markets still building data strategies, creating a multi-speed landscape.

In advanced markets like South Korea, operators reported persistent inconsistencies between legacy billing systems and newer digital identity or payments platforms. These mismatched schemas make it hard to unify customer datasets and limited real-time analytics showing how modern systems remain tied to older operational cores.

In Southeast Asian cloud adoption accelerated ahead of regulatory alignment. Payments firms, logistics providers and regional platforms struggled to match metadata standards across borders showing governance gaps that slowed integration far more than technical issues.

Despite strong momentum, APAC's data capacity remains uneven across markets, complicating regional-scale organizations.

Middle East: National Ambition, Uneven Enterprise Maturity

The Gulf states have built national digital infrastructure cloud regions, identity platforms and AI strategies matching advanced markets in ambition. Yet beneath these national systems the enterprise picture is more mixed.

A 2025 GCC survey showed that while over 70% of organisations had tested generative-AI, only about 10% saw value. Weaknesses were structural: fragmented systems, early-stage governance, uneven data-quality and limited specialized talent.

Service providers also noted delays caused by incompatible supplier data standards and incomplete documentation, pointing to ecosystem-level maturity gaps, not security issues.

The region's opportunity is significant, but achieving it requires private-sector data readiness to rise alongside state-driven digital investment.

Data Readiness: The Next Competitive Frontier

Across regions, AI performance depends on the strength and coherence of data foundations, not its enthusiastic adoption. Organizations building reliable, interoperable and well-governed data architectures are best positioned to scale AI effectively.

Data readiness will distinguish leaders from laggards. CXOs who prioritize foundational capability today will define tomorrow's competitive landscape.
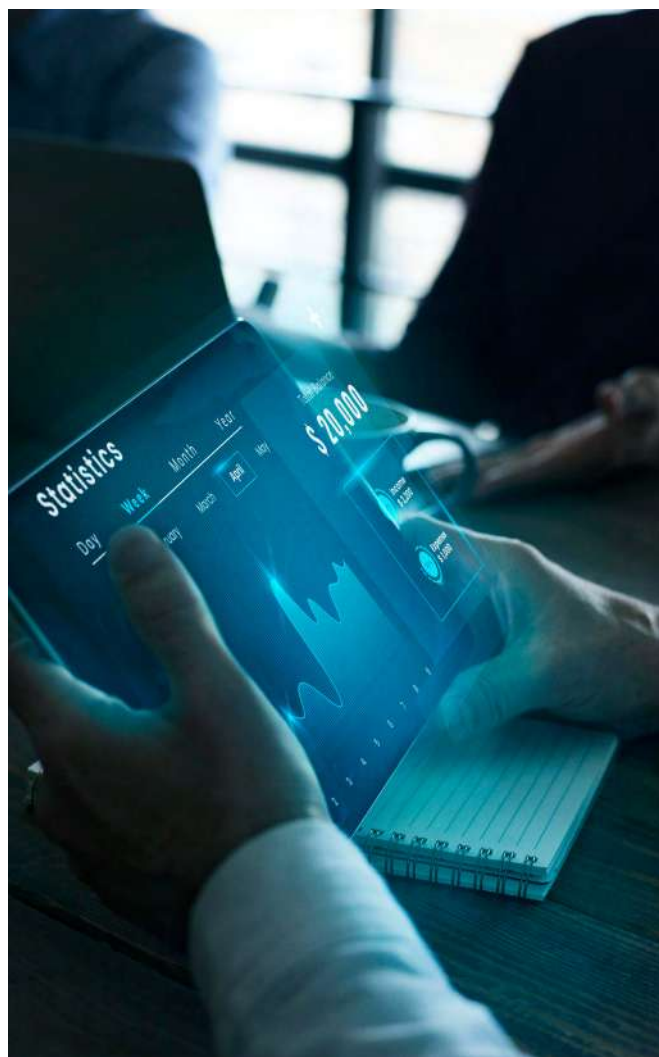
Delivering Results – Customer Perspectives

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DPA has been our trusted partner since around 2008, standing by us through every stage of our growth and evolution. Their team has grown right alongside ours, always bringing great energy, expertise, and support. Honestly, I sometimes have to remind myself that DPA isn't part of our organization because they truly feel like an extension of our own team and a big part of our success.

Managing Director,
Leading Provider of Fund Flow and Asset Allocation Data to Financial Institutions

Good AI Needs Good Data

Eric Yuen
Partner – Head of Data Science

AI is advancing quickly, but its real impact depends on something far more foundational: the quality of the data beneath it. As organizations scale their use of AI, many are recognizing a consistent theme.

> **The effectiveness of any model is shaped less by its complexity and more by the discipline, structure, and reliability of the data that supports it.**

The effectiveness of any model is shaped less by its complexity and more by the discipline, structure, and reliability of the data that supports it. In other words, garbage in, garbage out; even the most advanced AI models cannot overcome poor inputs.

As AI adoption grows, the models themselves are becoming more capable, but the demands on data are rising even faster. It starts with extraction: pulling information from documents, systems, and workflows in a repeatable, reliable way; then comes the hard, necessary work of cleaning removing duplicates, resolving conflicts, standardizing formats, filling in gaps, and validating records against business logic. Many organizations underestimate how much of their AI success depends on getting this right. These steps aren't glamorous, but they are what enable teams to build a golden data source, a single version of truth that models can trust. Without it, the accuracy and reliability of AI outputs quickly erode.

We're already seeing the difference this makes. In financial services, better-curated customer and transaction data is enabling institutions to design more tailored products while strengthening credit and fraud models. In healthcare, cleaner clinical and billing data is improving billing transparency and tightening revenue-cycle processes. And in retail and supply chain operations, unified product and inventory data is elevating forecasting and improving day-to-day planning. Practitioners across these sectors will tell you the same thing: better data disciplines produce better model outcomes. These are just some examples of how stronger data practices translate directly into improvements in performance and decisioning.

As organizations move from descriptive analytics (explaining what happened) toward predictive analytics (estimating what is likely to happen next) and prescriptive analytics (recommending what actions to take), they are steadily shifting toward more automated and insight-driven decisioning. Progress in this direction depends not only on better models but also on consistent data practices: maintaining clear definitions, protecting sensitive information, keeping systems aligned, and regularly checking data quality so models continue to perform as expected.

Good AI needs good data. When the two are treated as a connected system, organizations gain the consistency, accuracy, and clarity required for more responsive, insight-driven operations across industries.

Agentic AI Depends on Data Foundations

Rajat Batra
VP Data Science

We are moving from an age of AI that reasons to one that acts as we shift from Gen AI to agentic AI. Algorithmic sophistication matters less than the integrity and readability of the data it consumes, so AI-friendly, machine-readable platforms and content stores become core infrastructure..

The internet is no longer designed for humans alone; it is crowded with bots and crawlers. If AI is the engine of the enterprise, data quality is the fuel. Here, quality means more than cleanliness. It demands context, integrity, lineage and AI readability.

When an agent can place supply chain orders or move marketing spend, hallucination is no longer just a misleading paragraph; it is a misguided dollar. Data governance stops being a compliance checklist and becomes the nervous system. The future of autonomous-workflows rests on data-reliability engineering, which DPA has built for a decade.

To trust an agent, we must trust the provenance of its inputs. That is why we design architectures where data is not just stored but semanticised and tagged with meaning, ownership and constraints. The autonomous enterprise of tomorrow rests on rigid schemas, unified catalogues and transparent lineage. We curate the reality models to perceive. If we want the future to be autonomous, the foundation must be true.

Architecting for Intelligence: The Next Generation Data Infrastructure

Vaibhav Poonekar
Chief Technology Officer

The shift toward intelligence-driven enterprises is redefining data architecture. Next-generation systems must be modular, automated, governed, and support agentic workflows, always anchored by human oversight for critical decisions. The future is collaborative intelligence, with machines and humans in controlled, auditable loops.

A core evolution is multi-agent ecosystems spanning functions and organizations. Architectures must enable secure, policy-driven agent interactions while enforcing privacy boundaries.

In banking and financial services, this is transformative. Fraud detection agents from multiple banks could collaborate without sharing PII, via federated signals, encrypted computation, or zero-knowledge frameworks, to flag anomalies, detect mule accounts, or predict patterns. This achieves coordination without data leakage. Inter-bank settlement agents could negotiate priorities or liquidity, accelerating secure processing, while humans manage escalations.

Intra-organizational agentic systems will reshape enterprise operations. In manufacturing, agents across inventory, procurement, warehouse operations, production, and demand planning could coordinate autonomously, sharing signals on stock, machine health, supplier delays, or sales. This fosters a self-correcting environment, cutting downtime, aligning procurement with demand, and optimizing resources. Humans intervene for judgment, ethics, or safety.

Such architectures require privacy by design, real-time data fabrics, vector-native storage, policy as code, and lineage-backed trust. Agent interactions must be governed, encrypted, rate-limited, and auditable, scaling intelligence without compromising compliance.

Ultimately, next-generation data infrastructure is agent-ready across ecosystems, enabling responsible machine-human collaboration within and beyond organizations. Enterprises balancing speed with trust, and automation with oversight, will lead in distributed, interactive, privacy-conscious intelligence.

USA: Lending, Capital Markets, and Fund Operations

Real-Time Data Lakes: The New Imperative for Smarter Index Management

Narendra Joshi
Director

Financial markets today demand speed, precision, and adaptability. Traditional index management workflows with fragmented data sources, manual processes, and slow activation are no longer sufficient. Firms that rely on outdated systems risk inefficiencies, compliance challenges, and missed opportunities. The future belongs to organizations that embrace real time analytics and intelligent data ecosystems to create and rebalance indices faster, while meeting client demands for innovation.

Why Intelligent Data Lakes Matter
At the core of this transformation is the cloud-native data lakehouse, a unified architecture that consolidates structured and unstructured data across asset classes.

This approach enables:
- Rapid index creation and automated rebalancing
- On-demand analytics for dynamic strategies
- Seamless integration of ESG, alternative, and emerging datasets

However, building such a system is not just about storage and speed. One of the biggest challenges in index management is the proliferation of identifiers e.g. ISINs, CUSIPs, SEDOLs, proprietary codes spread across multiple sources. Reconciling these identifiers is essential to ensure data consistency, avoid duplication, and maintain compliance. Intelligent data lakes incorporate identifier mapping and harmonisation frameworks, creating a single source of truth that supports accurate index construction and real time updates.

Data-Driven Lending: The Architecture of Precision

Nilanjan Das
EVP – Business Development

We believe unifying data pipelines is key to compressing decision cycles and embedding fairness in credit risk evaluation. By ingesting, normalizing, and publishing reusable features into a governed feature store, lenders produce model-ready attributes once for reuse in scoring, monitoring, and reporting. This eliminates manual handoffs, turning weeks into minutes, via centralized transformation logic, streaming refreshes for near-real-time scoring, and automated metadata/lineage.

Beyond structured credit data, unified pipelines integrate unstructured sources like transactional patterns, investment behaviors, and community signals at scale.

DPA engineers transform raw streams and text using NLP, embeddings, and graph metrics into robust features, exposed to scoring and compliance with full provenance and test coverage.

We apply guardrails while productionizing unstructured data : early fairness tests, proxy removal, and explainability mapping to human-readable evidence. Our continuous monitoring detects drift or disparate impact, triggering remediation like feature rollbacks or retraining on balanced data for defensible outcomes.

Commercially, this has yielded payoffs: in SBA lending, it cut overheads by 60%, reducing manual work, speeding approvals, and boosting auditability. We treat precision lending as both an engineering and an ethical mandate.

By unifying data architecture we unlock richer signals, shorten decision cycles, and embed bias mitigation. It delivers faster, accurate, defensible decisions supporting growth and regulations, forging a path where better data engineering directly translates into better lending.

Agentic risk engines and synthetic-first strategies

Ambreesh Venkatesan
VP – Operations and Analytics

Lending is moving from rigid rule based systems to intelligent risk engines that can reason and act. For years, the iron triangle of underwriting forced a trade off between speed, cost and risk precision. New agent based architectures relax that trade off. Instead of a static scorecard that only says yes or no, AI agents can investigate anomalies, pull data from multiple systems, compare scenarios and suggest alternative deal terms in real time.

To make these systems robust, lenders are embracing a synthetic first data strategy. Using modern generative models, they create realistic but privacy safe datasets that mirror portfolios. Risk teams can then rehearse rare events such as sector crashes or liquidity shocks before they happen. In effect, they are building a flight simulator for credit decisions, so models are trained for conditions the institution has never faced.

As more authority moves to machines, governance also needs to change. Human in the loop checks do not scale for every decision, but people must still stay in control. Leading lenders now expect their AI agents to record how they arrived at a recommendation, not just the final score. Clear reasoning trails support audit, regulation and trust. Over time, the real competitive edge will belong to institutions that deploy well governed agents that operate at machine speed on high quality data.

Data Integrity is the Driver of Improvement in Fund Operations

David Riedel
Strategic Sales Consultant

In today's investment landscape, data integrity has become the silent engine of fund operations. As firms take on more asset types, counterparties, and reporting obligations while expanding automation and AI, clean, validated data is no longer a preference. It is the foundation that enables scale, supports automation, reduces regulatory risk, and builds confidence with stakeholders.

Across the fund industry, automation is reshaping how firms achieve this standard. Leading managers are moving from manual spreadsheet checks to structured validation layers that run continuously, follow standard rules, and create transparency across the data lifecycle.

Consider three real examples
- A large U.S. fund manager uses automated workflows to review hundreds of funds each quarter with few exceptions, resolving historical breaks and stabilizing complex reporting.
- A global alternatives platform relies on statistical checks and Python based exception reports to catch outliers in portfolio company metrics earlier, cutting review effort and improving consistency.
- A mid market private equity firm has integrated subscription, CRM, and investor status systems so synchronised data replaces repetitive reconciliation and supports faster investor responses with lower operational risk.

Data integrity is no longer a back-office task. It is strategic infrastructure for compliance, decision making, and credibility with investors and regulators. In a complex, data intensive ecosystem, firms that invest in automation and validation will set the pace for operational excellence.

Building Investor Trust with Structured Data

Prasad Nawathe
EVP - Investor Relations

Trust is the foundation of any relationship, personal or professional. In the corporate world, especially when engaging investors, that trust builds through transparency, consistency, and proactive communication. At the heart lies structured data: a reliable framework for organizations to present performance, risks, and progress with clarity and precision.

Structured data enables investors to integrate company information seamlessly into broader portfolio analyses. Timely, accurate, high-frequency reporting transforms updates from one-time snapshots into continuous, dependable narratives. Standardized formats and real-time disclosures invite fact-based dialogues over assumptions. This visibility fosters confidence, helping investors comprehend not just decisions made, but their rationale and support for long-term value creation. At DPA, we integrate these principles into our investor relations practice. Thoughtful transparency, enabled by structured data, fosters strong, trust-based stakeholder relationships. Consistent formats & rigorous validation ensure financial and operational data is verifiable, time-comparable, and unambiguous. This reduces perceived risk, transforming uncertainty into confidence and reinforcing our dedication to accountability and integrity.

Our goal surpasses mere compliance: we aim to redefine effective investor engagement. By prioritizing transparency culturally and viewing structured data as a strategic asset, we forge deeper, more resilient partnerships with the investment community. This convert transparency into competitive advantage, bolstering sustainable growth and stakeholder trust.

In today's capital markets, structured data exceeds reporting. It is the language of trust and the bridge connecting organizations to investors who share their long-term vision.

Data Science Analytics Advantage for Private Equity

Michael McGlogan
VP – Business Development

The private equity (PE) landscape is transforming, shifting from traditional financial modeling and instinct-driven decisions to data science and analytics. In a fiercely competitive market demanding superior returns, analytics is no longer a trend; it is essential. Savvy PE firms use data-driven signals to overhaul the investment lifecycle, from deal sourcing to portfolio monitoring.

Deal discovery speeds up via machine learning that scans vast datasets, including industry reports, market sentiment, and alternative sources like satellite imagery or web traffic. These tools spot early growth opportunities and disruptors before rivals.

In due diligence, data science provides granular, evidence-based insights into a target's health and potential. Predictive models and detailed analysis assess market fit, efficiency, and risks with high accuracy, extending beyond historical data to simulate future scenarios.

Value creation sees the deepest change. Post-acquisition, analytics powers operations through real-time monitoring and business intelligence, uncovering inefficiencies, streamlining supply chains, and shaping strategies to boost portfolio performance swiftly.

This analytical, trend-led pivot is industry standard. Integrating data science tools, PE firms drive superior results in digital transformation, using data to spur sustainable growth and generate alpha in a complex world.

The Data Backbone: Why Scalable Architecture Defines Institutional Agility

Shyam Pardeshi
EVP – Research and Data Ops

Across industries today, organizations face rapid regulatory changes, surging data volumes, and mounting innovation pressures. Here, true agility stems not from superior processes or tools, but from robust data architecture.

Scalable architecture ensures information flows fluidly across systems, teams, and functions, fostering growth without endless rework. Its power lies in two understated pillars: data governance and lineage.

Governance maintains data's accuracy, consistency, and responsible use. Lineage traces its full path from origins, through changes, to applications. Integrated into the core, these enable confident regulatory compliance, with clear audit trails, streamlined reporting, and proactive rather than reactive firefighting.

Beyond risk reduction, this foundation fuels innovation. Trusted, traceable data emboldens teams to experiment freely. Manufacturers leverage predictive insights, hospitals apply secure analytics, retailers optimize dynamic supply chains, and banks model risks in real time. Solid basics accelerate breakthroughs.

Agility arises not as an afterthought, but from intentional design. Investing in scalable systems with embedded governance and lineage builds a backbone blending stability and change. This empowers swift adaptation, effective scaling, and leadership in flux.

INDIA:
Data Infrastructure and Public Digital Rails

Making India's Data as Fluid and Safe as its Payments

Ajay Jindal
Strategic Advisor – CEO's office

India has solved the digital economy's hardest problem: scale. With the Unified Payments Interface (UPI), a 1.4 billion-person democracy created a frictionless, high-volume digital backbone, democratizing money flow. The next imperative is democratizing intelligence flow.

Vast insights remain siloed. Public leaders need granular analysis for better services but must lock data to protect trust. Synthetic data bridges this, acting as the "UPI layer" for insights. It produces algorithmic data mirroring real statistical correlations without real individuals, shifting from reactive digitization to proactive intelligence.

Impacts on infrastructure are immediate. In healthcare, synthetic patient cohorts model disease vectors, predicting outbreaks or vaccine chains without sensitive histories. Urban planners in Mumbai or Bengaluru build traffic "digital twins," simulating Metro lines or tolls pre-investment, optimizing without real-vehicle surveillance.

This reaches human capital. Education requires data to fix learning gaps, but student records risk exposure. Synthetic performance datasets let startups train AI tutors for rural personalization, spurring safe grassroots innovation.

Democratization offers the biggest edge. Shared high-quality synthetic datasets across startups, academia, and agencies create a public data commons, lowering barriers, fostering metro-agnostic innovation, and enabling smaller entities in evidence-based governance.

As India evolves Digital Public Infrastructure, synthetic data is a strategic asset, not an add-on. It scales insights to match population responsibly and securely, with trust at the center.

Visualizing Performance at Scale

Amit Dhalia,

VP – BI and Automation

In 2025, Indian businesses are expanding at a pace never seen before. New markets, customers, and data volumes mean leaders can no longer rely on instinct alone. They need real-time visibility across the organization, and modern Business Intelligence is becoming the way to get it.

Today's BI platforms bring data from sales, operations, finance, marketing, and customer touchpoints into one unified view. Instead of waiting for month-end reports, leaders can see the health of the business instantly, react faster, reduce risk, and make better decisions.

Dashboards now drive daily execution. A spike in demand, a fall in engagement, slow-moving inventory, or a supply delay is highlighted the moment it appears. Teams can reallocate stock, address customer issues, or adjust pricing on time, so performance improves naturally.

Visual dashboards turn complexity into clarity. Trend charts show movement over time, heat maps reveal problem areas, and drilldowns help uncover root causes.

AI is taking BI further. Dashboards generate automated explanations, predictive alerts, and what-if simulations, so leaders understand what happened, why it happened, and what might happen next.

Across sectors such as retail, logistics, BFSI, manufacturing, and D2C, BI has become the central compass that aligns teams, removes guesswork, and turns data into confident, meaningful action.

Cloud and Connectivity: The Infrastructure of Democratized Data

Sameer Kulkarni

SVP – IT Infra and Cloud

A decade ago, launching a data-driven business demanded millions in infrastructure. Today, a student with a laptop can deploy machine learning models that process terabytes for less than a coffee subscription. This is more than technological progress; it is a restructuring of global data participation.

Cloud computing removes barriers to access. From Silicon Valley to Singapore and São Paulo to Stockholm, organizations now compete without massive capital. The global public cloud market, surpassing $723 billion annually with 25 percent growth, reflects this democratization.

Traditional systems kept data in silos. Cloud platforms integrate them through APIs and distributed architectures, merging IoT sensors and ERP systems into unified dashboards.

A German logistics firm instantly sharing data with Vietnamese suppliers & Canadian customers turns supply chains into responsive networks. Healthcare synchronizes patient care, financial institutions detect fraud in milliseconds, and education platforms personalize learning for millions.

India reflects this shift. Its cloud market is growing at 23 percent annually and is projected to reach $17 billion by 2027. Sixty-five percent of enterprises now follow cloud-first strategies. Small manufacturers use analytics once priced at $60,000 for a few dollars monthly, researchers access compute once costing hundreds of thousands, and startups compete with incumbents using identical tools.

Geography and capital no longer define success. Cloud and connectivity now create ecosystems of free-flowing intelligence, collaboration, and inclusive innovation. The infrastructure is ready. What we build next will shape the global digital economy.

Engineering for Scalability: Building the Data Core of the Future

Suyash Shrivastava
SVP – Engineering

India's data economy scales rapidly, fueled by digital public infrastructure, enterprise digitization, and AI adoption across sectors. Engineering this growth demands resilient architectures and intelligent data foundations that handle uncertainty and drive innovation. As organizations modernize data cores, scalability emerges as the defining principle for the next decade.

High-volume ecosystems, such as national payment platforms, rely on resilient architectures. Microservices and fault-tolerant designs ensure continuity amid unpredictable loads. Resilience incorporates observability-driven operations and automated failover to minimize downtime and uphold service reliability.

A key transformation involves intelligent data pipelines delivering deterministic latency at massive scale. Enterprises shift from traditional ETL to flexible ELT patterns, bolstered by metadata-driven orchestration and automated quality checks. Our ready-to-deploy framework, EazyData, provides a standardized backbone for these pipelines, streamlining ingestion, transformation, and monitoring without custom overhead. It embodies a practical method for consistent, scalable data flows.

India leads in synthetic data adoption, spurred by strict privacy mandates and the need to unlock sensitive datasets for AI and analytics. Synthetic data offers a compliant means for model training and simulation, avoiding exposure of personal information. Our firm develops solutions compliant with India's Digital Personal Data Protection Act (DPDPA) and global standards, enabling responsible innovation.

Collectively, scalable engineering, resilient architectures, intelligent pipelines, and compliant synthetic data shape India's data modernization, forging a future-ready core for national-scale innovation.

#DPAImpact

AI Powered Early Warning for Bankruptcy Risk

A global credit risk team relied on lagging numeric indicators and missed early distress signals hidden in regulatory filings.

39

Bankruptcies flagged before official announcements

3-6

Months prior bankruptcy risk predicted

90%

Accuracy in credit stress detection within minutes of a filing

DPA implemented an NLP driven CreditPulse model that reads 10-Q AND 10-K text, scores credit stress in near real time, and feeds early warning signals into risk workflows, giving investors an advantage while reducing portfolio risk.

GCC:
Governance, Insurance, and Compliance

GCC's Governance Advantage: Model Assurance as Compliance

Ankit Rana
SVP – Research and Data Operations

GCC insurers are moving beyond compliance checklists toward an integrated model assurance posture that treats algorithmic systems as part of core solvency infrastructure. International supervisory work and recent IAIS guidance highlight that AI and machine learning create model, operational and conduct risks that must sit within prudential frameworks, with model registers, automated monitoring and explainability tests embedded into solvency governance.

AI risk therefore becomes a solvency concern. Model performance, drift, and third-party dependencies are stress tested alongside capital and liquidity scenarios. GCC markets, already focused on digital transformation and efficiency, use these approaches to align board level risk appetite with machine decision making

One key frontier is autonomous claims pattern detection. Modern models ingest claims, policy and external geospatial or time-series signals to surface anomalous clusters and organised fraud networks in near real time. This reduces detection latency and improves reserve accuracy, with vendor examples showing measurable gains when systems run with human in the loop review.

Synthetic data engineering complements detection. Privacy safe, statistically representative datasets let insurers simulate rare, high impact fraud scenarios and validate controls without exposing customer data. Used together, AI risk governance, autonomous detection, and synthetic simulation turn compliance from episodic audit into continuous, intelligence led oversight for GCC insurers, strengthening solvency resilience while keeping model assurance aligned with digital ambition.

Data-Driven Compliance: From Obligation to Opportunity

Nikesh Satra

EVP – Research & Data Operations

In today's fast evolving regulatory landscape, compliance is no longer a box-ticking exercise. It has become a strategic lever for trust, resilience, and competitive advantage. For organizations in the GCC where regulations are rapidly aligning with global standards this shift is both urgent and transformative. When compliance runs on real-time data instead of periodic snapshots, issues are caught before they escalate. The burden on teams is reduced. An evidence trail regulators can trust is built. Most importantly, your best people are freed to focus on judgment and strategy rather than chasing documents.

Equally critical is the role of ethical AI and robust data governance. As organizations harness vast datasets, transparency, and fairness are non negotiable. Ethical frameworks don't just mitigate risk they strengthen stakeholder confidence. Companies that prioritize responsible AI and governance are better equipped to anticipate regulatory changes and adapt swiftly.

Compliance today is not about avoiding penalties. It's about building trust with regulators, customers, and partners. It's about proving that your organization operates with integrity, even when no one is watching. The GCC's regulatory environment is maturing at speed. Organizations that seize this moment to modernize data governance, invest in smart automation, and lead on ethical AI will not merely survive the transition they will define it.

Building Trust in Data: The Insurance Imperative

Jinal Shah

AVP Business Development – Insurance

In an industry built on long-term promises, trust is the most critical currency insurers hold. As data volumes surge and product complexity grows, that trust increasingly rests on the strength of an insurer's data foundations. This is where data lineage and transparency become core operational needs.

Data lineage, the ability to trace data from its origin through every transformation, enables insurers to validate the inputs behind underwriting, pricing, risk selection, and claims. When insurers know where data comes from and how it has been processed, policy errors reduce, audit cycles compress, and regulatory reporting becomes more defensible in a landscape of evolving solvency norms and model risk expectations. There is also a customer-facing dimension. Transparent data flows help insurers explain how decisions are made, whether risk scores, premium calculations, or claim outcomes. This transparency builds confidence among policyholders who expect fairness, explainability, and accountability.

For life and general insurers with hybrid data ecosystems that blend legacy platforms, third-party feeds, and AI models, lineage creates a shared version of truth. It strengthens collaboration across actuarial, underwriting, finance, and compliance teams, reduces reconciliation fatigue, and supports innovation.

Ultimately, building trust in data is not only a governance requirement, it is a strategic imperative. Insurers that prioritize transparency and lineage are not merely managing information, they are managing trust trust, which once earned becomes the most valuable assurance an insurer can offer.

Inside DPA: Finance, People, Culture, and Growth

Finance Meets Data: Turning Insight into Enterprise Value

Neerupa Singhvi
Chief Financial Officer

Enterprises are surrounded by data, yet few convert it into real value. At Decimal Point Analytics, finance is evolving into the organisation's intelligence center, not only reporting performance but shaping it. Our impact grows when we turn data into clarity and clarity into enterprise value.

Analytics help us see why profitability moves by breaking revenue and cost into drivers such as customer profitability, utilisation, timelines, cloud spend, and pricing discipline. Real-time visibility enables timely choices, from reallocating capacity to switching off underused resources. A unified view of finance, delivery, HR, and cloud data shortens decision cycles, surfaces early-warning signals and improves accountability.

The deeper value is strategic. Data-driven finance guides capital allocation, product and market bets, hiring and infrastructure. Over time, analytics reshape behavior, with teams prioritising profitable customers, monitoring efficiency drivers, and testing readiness with evidence, not intuition. When insight becomes habit and data becomes culture, organisations operate with rhythm, resilience and precision, and long-term value follows.

Translating Data into Business Outcomes: The New ROI of Trust, Adoption, and Impact

Durga Dande,
EVP - Research and Customer Value Impact

For years, organisations have invested in data. We built lakes, warehouses, dashboards, and algorithms. We spoke in terms of terabytes and transformation. Yet one uncomfortable truth remains: data alone has never created business value. People using data effectively do.

Many firms generate powerful insights, yet decisions rely on instinct. One retailer invested in demand forecasting, but store managers overrode recommendations because they did not trust the data, so results did not change. Another retailer involved frontline teams in how models were built and explained. Adoption rose, waste reduced, and revenues grew. The difference was not the data; it was trust.

Trust is the currency of the data economy: trust in accuracy, transparency, and ethical use. Adoption is not just a change exercise, it is a leadership responsibility. A healthcare organisation used predictive analytics to flag high risk patients, but doctors felt it threatened their judgment and adoption was low. When leadership reframed the tool as support, nurses used the insights in discharge planning, coordination improved and readmissions fell.

The shift is from outputs to outcomes. Success is measured not by reports produced but by lower churn, faster delivery, and higher efficiency. The future of data is deeply human. When data is trusted, adopted and aligned to real needs, it becomes a strategic asset that reshapes competitiveness, resilience and growth.

People Power Data: Building the Culture of Curiosity

Arun Singh
Chief People Officer

In today's rapidly evolving world, people data has become a powerful strategic asset. At Decimal Point Analytics, where analytics is at the heart of what we do, our people management has shifted from assumption driven decisions to evidence based practices. Every insight on performance, engagement, learning or capability tells a story about our people and our culture.

As HR becomes more technology-enabled, we see data not as numbers but as human behaviour in motion. Curiosity therefore becomes a critical skill. It pushes us to explore patterns, ask better questions and move from "what is happening" to "why is it happening" and "what should we do next."

With modern HRMS systems, AI driven insights and predictive analytics, we can understand our workforce with greater clarity, but tools alone do not create progress. Curious people do. Curiosity turns dashboards into decisions, insights into action and ideas into innovation.

Our value creative.bold captures this mindset. Being creative means embracing new approaches and reimagining HR processes. Being bold means questioning assumptions and standing on evidence rather than intuition. As technology reshapes HR through AI supported hiring, digital learning, and predictive analytics, we use these advances responsibly. Technology has made HR smarter; curiosity ensures it becomes wiser. At Decimal Point Analytics, people are our power, data is our advantage and curiosity is our culture.

The Decimal Sutra

deliver.wow   creative.bold   support.listen

learn.stay ahead   holistic.responsible

People + Data + Autonomous Systems: Building Trust in a Post-Dashboard World

**Shripad Nagarnaik**
Chief Marketing Officer

In marketing's AI-first era, the real question is not how smart your model is, but how much you trust it. AI-powered answer engines correlate with 34.5 percent lower clickthrough rates, and dashboards are already losing relevance. The deeper crisis is cultural: many B2B organizations deploy AI agents but deny them autonomy, forcing human approval on every move.

CEOs expect CMOs to use AI for transformative growth, shifting us from campaign managers to growth architects. Yet only a minority of firms pursue enterprise-wide initiatives. In this post-dashboard world, our job is to orchestrate intelligence that reasons faster and operates continuously.

Value leaks when humans become bottlenecks in agentic workflows. Teams often freeze when AI suggests an unexpected pivot, not because it is wrong but because they cannot explain why it is right. Security is the stated barrier, but the underlying fear is simple: what if the machine chooses differently and succeeds?

Winning organizations invest less in prompt tricks and more in three literacies: judgment, ethics, and collaboration with non-human intelligence. They build transparent governance, traceable decision pathways, and psychological safety to challenge or override AI.

At Decimal Point Analytics, we design systems that amplify human judgment. The competitive question is whether you are building AI your teams will trust, or tools that your competitors will learn to use better than you.
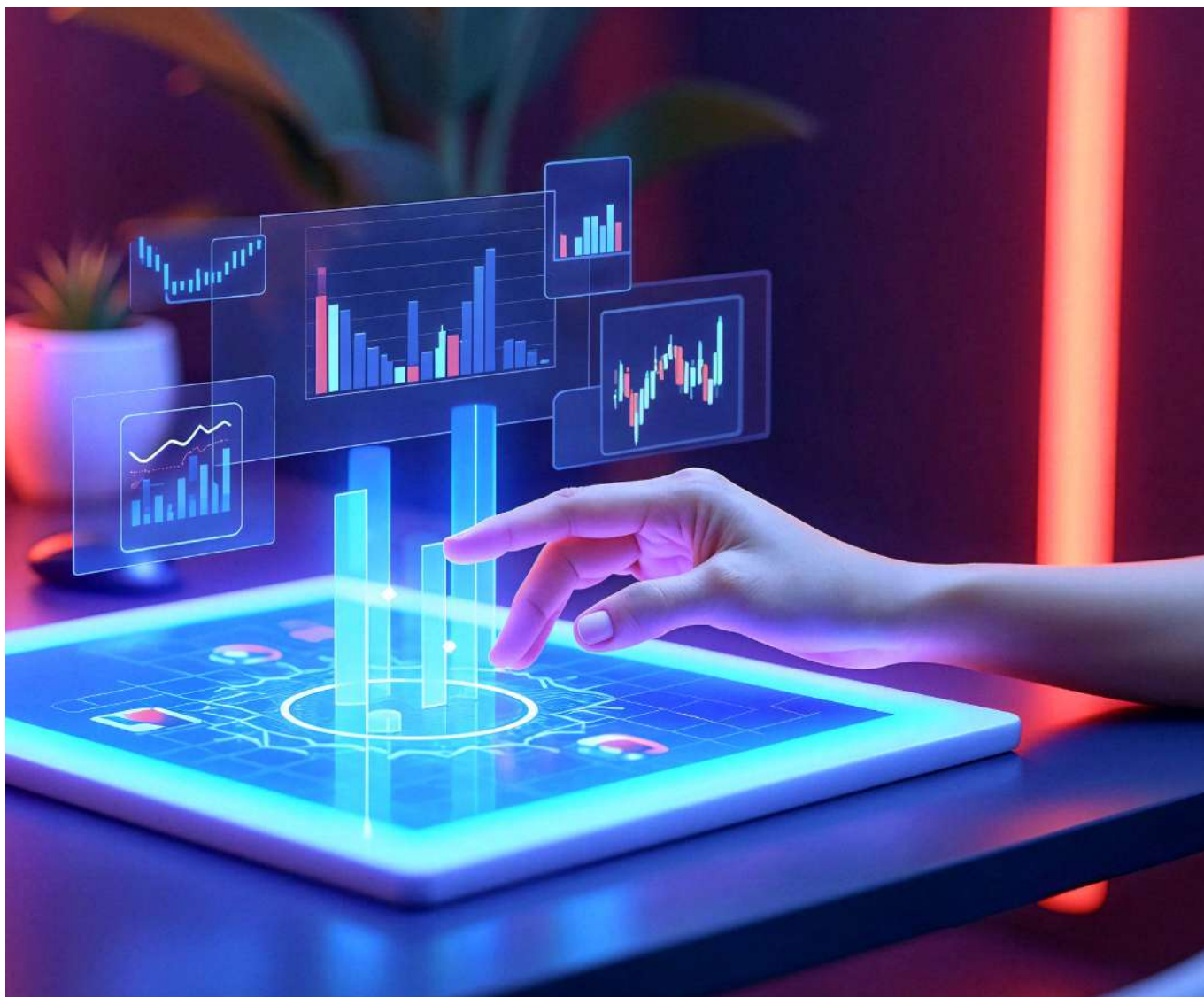
Delivering Results - Customer Perspectives

Decimal Point Analytics built a fund performance analytical system capable of handling multiple data sources. The system has helped us save a lot of man- hours through automation and improved our internal productivity. They also developed an automated system that manages PF accounting which has help us cut down manual efforts and significantly improved TAT. Its pleasure to have partners with domain expertise.

Vice President,
Asset Management Company

Decimal Point has been an integral part of our success. The team has gone above and beyond to ensure our databases operates at a highly functioning level as we utilize the platform across all teams throughout the global distribution level. The team has demonstrated exceptional work ethic highlighting their complex skill set, collaborative nature and forward-thinking mentality with the uttermost professionalism.

Coordinator,
Client end leading Credit-focused Alternative Asset Management Firm

"Thank you all again for a great job! This process went smoothly, and we provided each report to the client on time. We really appreciate your help."

Vice President,
SEC-registered Institutional Asset Manager

iDPA

We don't just process data
We turn it into your competitive edge

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