Big Four Australian Bank: Enterprise Data Architecture Assessment and Transformation

Role: Engagement Lead, Enterprise Data Architecture

One of Australia's largest banks engaged me to lead an assessment of its enterprise data architecture across the retail banking business. Decades of product growth, acquisitions and system investment had left the bank with a data landscape that was increasingly difficult to manage, and leadership wanted a clear view of the structural issues holding back data quality, governance and integration, and of what it would take to fix them.

The bank's data was spread across core banking, customer, lending, payments, finance, risk and regulatory reporting systems. Over time this had produced fragmentation, a heavy dependence on legacy technology, duplicated data platforms, inconsistent business definitions, and limited data lineage and real time access to data. The result was rising cost, slower delivery and growing pressure on the bank's ability to meet regulatory and risk reporting obligations with confidence.

Working closely with business and technology leaders, I led a review of the current state architecture, traced the root causes of fragmentation and governance weaknesses, and developed recommendations for a more integrated, scalable and fit for purpose enterprise data architecture.

Key areas of focus included:

- Assessment of the current state data architecture across the major retail banking domains
- Root cause analysis of data fragmentation, duplication and inconsistent business definitions
- Data ownership and governance, including clear accountability across business and technology
- Data quality and lineage to support trusted regulatory reporting and risk management
- Rationalisation of data platforms and integration patterns
- Architectural foundations for customer analytics and future digital and AI enabled capabilities

A recurring finding was that the bank's data problems were not primarily technical. They reflected gaps in ownership, inconsistent definitions across business units and a pattern of solving local needs with new platforms rather than shared ones. The recommendations therefore combined architectural change with stronger governance, so that improvements would be sustained rather than recreated in the next round of investment.

The engagement provided a strategic foundation for prioritising data architecture improvements and aligning technology investment with business outcomes. It established a roadmap towards a more consistent, trusted and reusable enterprise data environment, positioning the bank to meet its regulatory obligations more efficiently and to make better use of its data in serving customers.

For more information about this case or to discuss how similar data architecture and governance programmes could be applied in your organisation, please contact me at marco@marcociobo.com or visit www.marcociobo.com.