

**Technical and Date Debt**

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**Technical Debt and Data Debt: The Silent Killers of Business Agility**

At a recent CIO/CTO dinner, we explored how technical debt and data debt are shaping business performance, often invisibly, until it’s too late. A few clear lessons emerged:

**Debt is Not Always an Accident**

* Some debt is planned (a necessary trade-off to ship faster).
* Some is unplanned (weak governance, bad hires, forgotten systems).

The latter is far more dangerous. Ignoring it isn’t an option; you can’t “work around” debt. It must be addressed head-on.

**The Business Blind Spot**
Most companies invest more in their finance team than their data team. Yet, poor-quality data:

* Erodes trust in reports
* Increases risk exposure
* Raises the cost of change
* And fuels competition fade (sliding backwards against peers)

**The Six Dimensions of Data Quality are very important**
Accuracy | Completeness | Uniqueness | Consistency | Timeliness | Validity

* If your data fails on any of these, your systems, reports, and AI models are all compromised.
* Messy data + new technology = expensive disappointment!

**Changing Behaviour**
Technical and data debt comes down to people:

* Weak governance creates “data vagrancy” (shadow spreadsheets, duplicate systems)
* The wrong people in the wrong jobs creates poorly designed processes & systems
* A lack of accountability means there’s no reason to care

Some firms are experimenting with gamification or even tying bonuses to data quality KPIs (e.g. CRM accuracy). It may feel radical – but it works.

**AI Raises the Stakes**
AI appetite is growing fast, but:

* Garbage in = Garbage out still holds true!
* AI amplifies bad data through feedback loops
* Weak access controls when using AI can deliver exposed data rights at scale

AI is only as good as the quality, governance, and security of the data behind it.

**What CIOs/CTOs Can Do**

* Take ownership of data and always champion it throughout the business and most importantly at Board/Exec level
* Define single sources of truth and a data catalogue
* Build empathy across teams; decisions in one area ripple everywhere
* Keep “the golden thread” visible; show how one change affects many
* Dedicate budget: 20% of project costs or ~1 in 4 sprints on debt remediation
* Test DR/BCP and incident plans with technical and data debt in mind

**The Takeaway**
Technical and data debt are not just IT issues. They’re business risks, they raise costs, reduce agility, and put reputations on the line.

CIOs and CTOs must become the translators: making debt visible, framing it in business terms, and securing investment to address it. Unchecked debt doesn’t just slow you down – it compounds.

**How is *your* organisation tackling technical and data debt?**