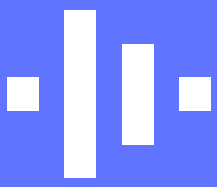
Huwise

DATA VOICES MANIFESTO

# The Future of Data 2030



## #6 strategic predictions for an AI-first organization

# Choosing our future digital path: a positive choice where technology becomes a driver for learning, creating, and decision-making together.

We are at a turning point. As with the internet or social networks, AI can become either the best or the worst amplifier of what we do: using it poorly will harm our collective intelligence, while informed use will strengthen it.

Beyond leading day-to-day projects the role of the Chief Data Officer (CDO) and Chief Technology Officer (CTO) is evolving, becoming a guardian of common sense and realism amid the current flood of technology and AI marketing.

This digital transformation has strong similarities with the energy transition: it is a collective responsibility for us all that must help shape society. Just as we choose our energy future, we must choose a digital path that serves humanity.

The goal is to build a positive world where technology does not diminish human intelligence, but instead becomes a driver for learning, creating, and making decisions together.

Ultimately, our mission is to ensure that artificial intelligence serves human intelligence, while preserving what remains our irreplaceable strength: the ability to think critically, to grasp what cannot be digitized, to create meaning, and to forge a shared destiny.

Michel Lutz

Chief Data Officer and Digital Factory Head
of Data & AI - TotalEnergies

AMBASSADOR FOR THE DATA VOICES COMMUNITY 2026



# Methodology: A manifesto co-created by and for the Data Voices community

The Data Voices 2026 Manifesto is based on a mixed-method research approach that combines quantitative and qualitative analysis. It was carried out by Huwise with nearly one hundred Data & AI leaders from large international organizations across a wide range of industries.

A structured questionnaire was distributed in both French and English to the total Data Voices community. Respondents were invited to share their views on six key predictions regarding the future of data and AI within their organizations by 2030. For each prediction, they assessed the expected benefits, anticipated challenges, priority actions, and their level of confidence in achieving these predictions.

These quantitative findings were complemented by a qualitative research phase involving five in-depth interviews conducted individually with selected Data Voices members. These were chosen to cover a wide range of organizational contexts and industry sectors. This qualitative phase was led by Christophe Auffray, journalist and Data & AI community facilitator. It provided additional nuance, practical illustrations, and deeper insights into the 2030 Data & AI enterprise predictions set out by Huwise in the questionnaire.

Huwise then consolidated these findings from this mixed-method study to produce this final report: *Data Voices Manifesto - the Future of Data 2030, 6 strategic predictions for an AI-first organization*.

We would like to thank all the Data & AI leaders for their contributions, and especially Michel Lutz, Chief Data Officer and Head of Data & AI at TotalEnergies, for his role as ambassador of the Data Voices 2026 community led by Huwise.

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PREDICTION

# #1

> Data leaders will be recognized as experts and strategists creating value and building trust in AI

By 2030, the data and AI leader will no longer just be a technical expert; they will be the CEO's partner in setting and implementing company strategy, because data lies at the heart of digital transformation.



**Level of confidence in achieving this objective:**

**7.2/10**

THE DATA VOICES PERSPECTIVE

## Data Voices believe that the CDO must evolve into a strategic leader within the organization, while reinforcing their role as a trusted expert in the age of AI.

The results of this prediction reflect a clear transformation in the role of the data leader. The Chief Data Officer is no longer defined solely by their technical expertise, but by the ability to align every data & AI initiative with the organization's strategic objectives.

### A data leader as a business strategist and driver of value

The top priority identified by the Data Voices community, aligning each data and AI initiative with strategic business objectives (81%) confirms this shift. Data is no longer managed in silos, but in close collaboration with business functions and directly supporting the achievement of organizational goals.

Two strong convictions emerge. First, the need to ensure transparency, security, and accountability (65%): in the era of generative AI, building trust has become a critical priority for data leaders. Second, orchestrating human–AI collaboration (62%) is becoming a major challenge: the goal is no longer to choose between humans and machines, but to bring them together, using their complementary strengths.

Chief Data & AI Officers are now increasingly focused on delivering business value, as reflected in the strong emphasis on transforming technical initiatives into concrete, ROI-driven use cases (54%). The use of predictive models to anticipate risks and identify new areas for growth (38%) also supports this same logic of delivering measurable impact.

## Data leaders are constrained by a lack of organizational maturity and legacy systems

The Chief Data & AI Officer does not exist in a vacuum. To achieve their objectives, they must operate within current technical and organizational constraints.

Top of this list of challenges is the lack of data literacy within boards (73%), which CDOs identify as their most significant obstacle. This is a strong signal: as long as leadership teams are not sufficiently educated on data and AI topics, data leaders cannot fully act as strategic partners to the business. Instead they remain associated primarily with governance or infrastructure expectations (35%).

CDOs must be heard, understood, and considered credible in order to bridge the gap between data teams and business units. However, they must also navigate significant legacy constraints.

65% report unresolved data issues (data quality, governance, accessibility, technical debt), while 54% face difficulties prioritizing strategy over technical urgency.

A lack of communication, strategic thinking, and change management skills—highlighted by 46% of Data Voices—shows that the role is evolving. The data leader of 2030 will no longer be defined solely by their technical expertise, but by the ability to engage, explain, and convince their audiences, including non-technical stakeholders. This challenge also explains the difficulty data leaders have in demonstrating the direct impact of data architecture on business outcomes (31%).

## Priority actions to enable the emergence of the strategic data business leader

In the research, the Data Voices community highlights priority actions to take in order to shift strategy and business alignment to the top of the agenda.

There is strong consensus (73%) on the urgent need to align data and AI strategies with business objectives so that data leaders can become true partners of the CEO. The creation of cross-functional data/business teams (62%) reinforces this aim: collaboration is no longer optional but essential to improve mutual understanding and business credibility.

54% also emphasize the importance of CDOs being present in senior management discussions around key decisions—something that directly addresses the lack of data literacy at the top. Without regularly exposing decision-making bodies to data leaders, cultural transformation cannot occur.

The community also highlights the need to strengthen a culture of ROI within data teams: through the implementation of business value KPIs (46%), the adoption of a test-and-learn approach with rapid Proof of Concepts (POCs) (48%), and improved ROI measurement tools (23%). It is no longer enough to claim that data creates value—it must be demonstrated rigorously.

As AI becomes a strategic lever, the Chief Data Officer faces a paradox: the more their business legitimacy grows, the stronger their technical foundation must remain. Being at the decision-making table is essential, but it must be combined with deep technical understanding—while still being able to communicate in a language others can understand. To become a business strategist a data leader must be able to:

- Navigate the organization like a business executive: understand value chains, margins, and CEO/CFO priorities to identify where data creates real impact.
- Prioritize and make trade-offs: choose between use cases, saying no to what is technically attractive but strategically marginal, and focusing resources where impact is highest.
- Speak the language of business: express recommendations in terms of revenue, cost, and competitive advantage—not pipelines or completion rates.
- Build internal alliances: ensure business units take ownership of data/AI initiatives, positioning the data function as a growth partner rather than an internal service provider.

Without this strategic grounding, the CDO remains stuck in execution mode. Building the ability to think strategically, anticipate, arbitrate, and influence will transform the data function from a cost center into a true driver of competitiveness.

# Data leaders at the heart of transforming their organizational role



## Samia Boujatioui

Group Head of Data Management - Coface Group

### The data leader is no longer just a technical expert promoted up the organizational ladder

*The data leader is no longer simply a technical expert who has been promoted. They are the backbone of a multidimensional transformation. I structure my role around three core pillars. First, as a product strategist: I must balance investments and prioritize assets that create immediate value for the business or for the end customer. Second, I act as the guarantor of reliability. AI significantly amplifies the "garbage in, garbage out" risk. My responsibility is to ensure flawless data quality in order to maintain user trust. Finally, I am an ambassador and a coach. We must influence business teams to move away from isolated Excel files and toward centralized platforms. This is how we avoid repeating the pitfalls of 2000s IT departments, which delivered tools disconnected from real business needs. The data leader is the person who reconciles governance rigor with the agility of operational effectiveness.*



## Michel Lutz

Chief Data Officer and Digital Factory Head of Data & AI - TotalEnergies

### The CDO must stay grounded

*Beyond their traditional expertise and responsibilities, the role of the CDO or CTO today is also to act as a guardian of common sense and realism amid the current flood of technology and AI marketing. As a CDO, my role is evolving into that of a custodian of pragmatism and critical thinking. I must remind people that technology is not magic, and that it should be used to amplify the talent and potential of all employees. We must invest in this cultural change effort now, because the digital divide will not only be about access to tools, but about the ability to understand and control them. Ultimately, future performance will come from a unique coupling of AI, internal data, and human excellence. This trio will form our true competitive differentiator.*



## Aldrick Zappellini

Chief Data & AI Officer - Credit Agricole Group

### Success is making your own role obsolete

*What I see with some CDOs is a lack of strategic vision combined with limited access to executive leadership. Many data leaders therefore remain trapped in solely solving resource-related issues. Yet as soon as you speak to an executive about governance in purely theoretical terms, you lose them. For decision-makers, governance for governance's sake is a turn-off. The data leader's role is to transcend technical or administrative complexity and speak in business terms. If the executive understands the impact, they will naturally ask: "What do you need to succeed?" Ideally, by 2035, my CDO role should no longer exist. Success means making data inherent to the business itself. If business teams fully embrace data with the necessary responsibility and resources, transversal functions will focus on regulatory aspects, for example within IT or Risk departments. Data must be treated like any other strategic banking asset. Then, I will gladly switch the lights off on my way out—hopefully before retirement.*



## Camille Maire

Head of Data Governance/MDM/Data Quality - ETAM

### Today the data leader is the essential link between business and IT

*There was a time when the data leader was primarily a communicator, a project-manager-type profile handling political and budgetary aspects at the early stages of data offices. Today, the balance has shifted. Strong technical literacy is required—even needing actual data analyst or data scientist experience. Why? Because technology is evolving too quickly. You must be able to continually demonstrate full understanding of a constantly shifting technological landscape. To remain credible and strategic, the leader must understand what is happening under the hood. At the same time, this evolution brings a continuous challenge of simplification. The data leader must adapt technical concepts so that they engage diverse audiences, speaking equally to FinOps experts, frontline staff, and senior leaders. It is this ability to translate complexity into a coherent vision that underpins the legitimacy of their role.*



## Chafika Chettaoui

Chief Data & AI Transformation Officer - AXA France

### The value of the CDO comes from their ability to transform the organization

*Data and AI, like digitalization before them, are not merely technological tools but drivers of business and human transformation. The CDO role, as it is often seen today, can sometimes be limited to a purely technical function—responsible for building the foundations needed to address AI challenges. Without a transformation mandate, it becomes "technology for technology's sake," which is exactly what has led many organizations to remain stuck at the Proof of Concept stage, without adoption or real impact. I believe that this role must naturally evolve into that of Chief Data & AI Transformation Officer (CDAITO). This position carries a mandate that goes beyond delivery and includes three additional dimensions: strategic vision aligned with business priorities, organizational transformation (operating models and ways of working), and cultural change to support adoption while ensuring strong foundations.*

*In the coming years, as AI becomes a commodity embedded within business functions, the CDAITO will naturally evolve into the role of Chief Transformation Officer—a job that is sustainable regardless of the technology trend it must address: yesterday digital, today AI, tomorrow… whatever the market brings. This is also what makes the Chief Transformation Officer role both complex and demanding: anticipating change and continuously preparing the organization to adapt, in order to extract maximum value. In other words, the same ingredients—just a different recipe.*



## Lynda Dehmane

Chief Data Analytics & Cognitive Solutions Officer - Generali France

### The role of the CDO is to transform data into a strategic business enabler

*The role of the CDO is to transform data from a technical asset into a strategic business enabler: industrialized, adopted by business teams, and directly contributing to business performance. This has become even more critical in a context where the rapid acceleration of AI is increasing both the demand for, and the reliance on, on high-quality, trusted data.*

PREDICTION

# #2

> We will enable every employee to effortlessly leverage data to inform their decision-making and meet all their business needs

By 2030, data-driven culture will be a reality for all. Every employee, regardless of their role, will be able to use data fully independently, supported when required by dedicated intelligent agents. Data will no longer be the domain of a few—it will become the very DNA of organizations.



**Level of confidence in achieving this objective:**

**7.4/10**

THE DATA VOICES PERSPECTIVE

## Data Voices believe that building a data culture requires strong executive sponsorship and large-scale employee training

The Data Voices community is convinced of the benefits of making data more accessible to business teams, who will be the primary beneficiaries of this data democratization. However, they also believe that true data democratization requires strong efforts in trust-building, training, and evangelization for both employees and leadership teams.

### Data democratization: delivering business benefits

Making data easily accessible and usable by employees is neither an end in itself or a technical initiative. According to the Data Voices community, its primary purpose is overwhelmingly business-oriented. Democratization means giving end users greater independence and autonomy.

When asked about the benefits of a shared data culture and accessible data, 69% of respondents highlighted faster, more informed decision-making and increased productivity enabled by AI agent automation. The message is clear: democratizing data is not simply about making it accessible, but about enabling employees to make better decisions and act more quickly. This is reinforced by the 50% of respondents who believe it will enable employees to become more innovative and will generate new business opportunities.

The community also believes that strengthening data culture will foster greater collaboration between business teams and experts (58%), showing that democratization does not mean the disappearance of data specialists, but rather their evolution toward more advisory and enablement-oriented roles.

The benefits of data democratization are expected to be felt at multiple levels. Firstly, at a technology level, through better adoption of data and AI tools (38%) and reduced IT workload (31%), and also around compliance, through improved risk management (35%).

## Convincing both employees and executives of the importance of data

Becoming a truly data-driven organization requires data leaders to overcome persistent challenges, and in some cases, internal resistance. While boards and executive teams talk a lot about AI, and indirectly about data and its value, many leaders still remain unconvinced of their importance.

Demonstrating this, 58% of respondents say they get limited support from their senior management when it comes to pushing the benefits of scaling and standardizing data culture across different departments. Without strategic sponsorship at the highest level, democratization efforts remain confined to isolated local initiatives.

Numerous studies have already demonstrated the critical importance of executive sponsorship as a key success factor for any data & AI strategy. A genuine shift is therefore needed in this area, particularly to facilitate evangelization and engagement efforts with employees.

However, senior managers are not the only stakeholders who must be convinced. 69% of the Data Voices community highlight the difficulty of engaging all employee profiles, especially those less familiar with new AI tools. Data democratization only truly benefits the organization if it reaches the entire workforce. This challenge is closely linked to another obstacle identified by respondents: insufficient investment in continuous training (42%). Data democratization requires a sustained upskilling effort—one that must be embedded over time and supported financially.

From the employee perspective, poor data availability and lack of trust in data (70%) emerge as the primary barriers to democratization. As long as data foundations, such as quality, reliability, freshness, and accessibility, remain weak, opening data access to everyone would simply backfire given this lack of trust.

To deliver benefits, data must generate value for those who produce it. Usage is shifting, from top-level management reporting to now directly serve operational teams themselves. This is the most powerful adoption driver for improving data quality at source.

## Engaging, training, and supporting business teams through data marketplaces

Faced with the challenges of scaling data usage, Data Voices are looking to move beyond traditional, technical approaches. They have highlighted multiple ways to transform usage, both by employees and organizationally.

65% of respondents believe organizations should implement a data marketplace inspired by e-commerce principles in order to simplify and streamline access to data products across the enterprise. If organizations want data to be used, it must be presented as a product: with a searchable catalog, smooth navigation, clear documentation, user reviews, and easy-to-use consumption tools.

But structuring how data is made available is not enough. Employees must be encouraged to then use data in their working lives. Organizations therefore need to launch continuous training programs (65%), raise awareness around proper data understanding and usage (58%), and appoint data champions within each department (58%). In short: organizations must build lasting bridges between data and business teams through long-term enablement and support.

Business adoption will also depend on practical factors, including the ability to demonstrate the concrete value of data through prioritized use cases that are helpful, operational, and closely connected to employees' day-to-day work (58%). Changing culture requires proof. A single use case that meaningfully improves a team's daily work is worth more than ten strategic presentations.

The data democratization vision described by the Data Voices is therefore based on a demanding balance: building trusted data foundations, structuring an accessible data offering for all employees, and supporting adoption over time through training, awareness, and local data ambassadors.

# Data must be treated as a core asset for managing performance and developing new use cases



Aldrick Zappellini

Chief Data & AI Officer - Credit Agricole Group

For an organization as large and decentralized as French bank Crédit Agricole, building a common culture is central to performance. In a model where the independence of departments and subsidiaries is a guiding principle, a shared culture must not become a constraint, but rather a universal language. The challenge is to raise collective maturity levels without holding back the most advanced teams.

## As Group CDO, how do you position building a data culture within such a decentralized organization?

*My role operates across a highly multifaceted group. When it comes to culture and practices, the objective is not to impose rigid standards that would slow down our most advanced teams, many of which have invested heavily in data for years.*

*The real challenge is to define a "minimum viable" cultural foundation. We need to raise the average maturity level so the Group can operate more homogeneously, while still allowing the most advanced parts to continue accelerating and sharing their experience to act as engines for those with fewer resources. The goal is to leave no one behind.*

*This positioning radically transforms change management. Whereas traditional decentralized models often become trapped in rigid silos, the "minimum viable" approach turns data culture into a shared linguistic protocol.*

*Data stops being a local constraint and becomes a lever for global coherence, enabling synergies without suppressing business-specific needs. This cultural process can only be sustainable if it permeates every layer of the organization—from employees to executives.*

## Culture: Beyond traditional training

Traditional training methods commonly used in large organizations are now reaching their limits. Too often they are disconnected from operational realities or applied too late, meaning they struggle to create lasting behavioral change amongst employees and decision-makers.

### What are the main obstacles you identify in spreading your data culture?

*The reality is frightening: only a very small portion of training content remains truly useful two years after it has been produced. And with the rapid acceleration of technologies and use cases, the effectiveness of training investments erodes at an incredible pace.*

*The issue also lies in the target audience. There is still a tendency to think that data training only concerns employees. While senior managers consistently state that data is strategic, the reality is that they do not dedicate more time to it than they did five years ago.*

*At best, culture is forced upon people through regulatory requirements; at worst, it becomes temporary and trend-driven through the hype surrounding AI. But AI can only deliver on its promises if it is built upon a sustainable data culture.*

*This lack of senior management data culture remains a major area for improvement that traditional HR models have not yet successfully addressed.*

## Turning a practical approach into a driver of cultural change

To accelerate adoption, Crédit Agricole has chosen a practical approach through a strategic initiative within its Act 2028 plan: the creation of a Group-wide data marketplace to industrialize data sharing.

### How does the data marketplace help embed data culture into everyday operations?

*We want the **data marketplace** to become the foundational layer of our shared culture. The goal is no longer theoretical training, but transforming behaviors:*

***Thinking data-first from the design stage:** Today, a Product Owner working on a digital journey may decide to deprioritize—or even remove—tracking capabilities due to time constraints. That is a cultural mistake. Data must not be seen as a byproduct, but as a strategic asset used to manage performance, drive continuous improvement, and support cross-functional business use cases.*

***A collaborative and industrialized approach:** The marketplace tool allows teams not only to share the data they produce, but also to share their use cases. If a team or subsidiary is looking for a solution, it can query a chatbot that recommends similar use cases that have already been implemented elsewhere within the Group.*

PREDICTION

# #3

> We will turn every piece of data into a product accessible to every employee

By 2030, the organization's entire portfolio of strategic data assets will be managed, approved, and shared as autonomous, reusable data products, available through self-service access for both employees and AI agents.



**Level of confidence in achieving this objective:**

**6.7/10**

THE DATA VOICES PERSPECTIVE

## Data Voices believe that making data accessible to everyone requires a fundamental shift in how it is shared

Data products and data marketplaces are increasingly seen as an obvious next step in sharing due to the benefits they offer, both for business use cases and for the development of high-performing AI systems. However, deploying them at enterprise scale requires breaking down silos and engaging all stakeholders involved.

### More accessible data for employees and AI systems

81% of the Data Voices community believe that data products make it easier for business teams to access data and create value. They move beyond searching for data, instead simply consuming it.

Data products are also viewed as the foundational layer that will make data usable by AI systems (62%). A data product is not just a service for humans. It is also the critical infrastructure required for reliable and effective AI.

According to respondents, data products will also reduce the time spent searching for data thanks to self-service consumption models (62%). This promise of accessibility will empower employees to become more independent and make more informed decisions (58%).

Organizations will therefore be able to shorten time-to-market for data and AI use cases (42%) while also reducing dependence on IT teams (42%). In other words, a well-designed data product makes business teams more independent, and therefore faster, while enabling organizations to adopt a truly data-driven operating model.

It is also a way to better control “shadow AI” practices, where operational teams independently experiment with agentic AI frameworks outside official governance structures, sometimes even creating technical challenges for central data teams.

## Breaking down silos and embedding a product mindset

The Data Voices community identifies challenges that are less about technology, and more about organization and culture.

One of the strongest barriers concerns the lack of clear human ownership across the data product value chain (69%). A data product without a clearly identified owner is not truly a product—it is simply a dataset made available to others. This requirement directly challenges traditional data operating models, where responsibilities are often split between IT, data teams, and business functions.

Respondents also emphasize that data still trapped in silos (73%) remains a major obstacle, alongside overly fragmented data architectures (46%). This confirms the need to consolidate, harmonize, and certify data currently dispersed across heterogeneous systems.

As a direct consequence of these challenges, business teams still struggle to adopt a true product mindset (54%). Thinking about data as a product means focusing on users, needs, lifecycle management, and continuous improvement. This product culture still needs to be widely shared so that data is perceived as a living asset rather than a one-off deliverable whose value often appears abstract, delayed, and difficult to quantify in terms of ROI (31%).

In addition, the Data Voices community highlights the lack of resources and skills required to transform datasets into fully operational data products (35%).

Without the right capabilities and proof of value, the data product remains an attractive concept that is difficult to impose internally. This is especially true when internal tools remain usable only by experts (23%) and access and security rules are perceived as too rigid (19%).

## Industrializing data access and empowering users

The Data Voices recommend adopting an action plan that combines governance, industrialization, and accountability: three essential pillars for moving from concept to operational reality.

First, respondents stress the need to adopt agile data product governance adapted to business use cases (85%). Without dedicated, clear, and adaptable governance, the data product remains a technical object without operational relevance. This must be complemented by stronger employee awareness of the value and benefits of data (50%), because a data product only creates value if it is understood and actively used.

To industrialize data product consumption, 69% of respondents believe that deploying internal data marketplaces is essential. This directly fulfills the requirement for accessibility: a data product only truly becomes a product if it is published, cataloged, documented, and discoverable. The data marketplace becomes the interface that makes self-service data consumption tangible and scalable across the organization.

Respondents also highlight the importance of automated data flows to keep data products continuously updated without constant human intervention (38%). A data product is not a one-off project, but a living asset that must be automatically maintained over time to remain trustworthy.

This evolution should not come at the expense of business expertise. On the contrary, Data Voices believe that business experts should be formally designated as owners and guarantors of the value and maintenance of data products (69%). Placing ownership within business teams makes it possible to measure the impact of data products from a business perspective. Data quality must be managed by those who depend on it daily.

For the data product model to succeed within organizations, it must therefore rely on agile governance, scaling through data marketplaces and strong business ownership to ensure expected value is successfully created.

Democratizing access to data at scale inevitably raises security concerns. The answer is therefore not all or nothing, but rather protection that is proportional to the sensitivity of the data, and that is made as invisible as possible to end users. This requires access governance, data classification, protection and anonymization, traceability, compliance and accountability mechanisms.

THE INTERVIEW

# Data products are not optional, they are a structural necessity



Samia Boujatioui

Group Head of Data Management - Coface Group

In the global trade credit insurance market, data is not just a back-office resource. It is the cornerstone of risk management and commercial strategy. For the Coface Group, whose footprint spans 100 countries, the challenge lies in the ability to transform millions of weak signals—payment behaviors, country risk indicators, and corporate information—into immediate, usable value.

**In a technology landscape saturated with AI promises, how did the concept of the data product shift from an architectural trend to what you call a structural necessity for the Coface Group?**

*At Coface, data is the very essence of our business. Today, with the rise of business intelligence, we no longer simply collect information—we create value to support our clients in their decision-making processes.*

*In this context, the data product, understood as a set of processed, qualified, and packaged data, is no longer optional. It is the foundation that enables us to move from raw data to a strategic asset capable of generating direct revenue through our commercial information offerings and APIs. This shift imposes clear, disciplined best practices: treating data with the same level of rigor as an industrial product, with clear quality standards and full documentation.*

## *A “reasonable” approach to data mesh*

The transition toward a product-oriented organization requires an infrastructure that can support future goals without ignoring existing systems or legacy constraints. Thanks to her expertise in data, Samia Boujatioui advocates a pragmatic path.

**You champion taking a “reasonable” approach to Data Mesh. How do you reconcile these new, decentralized models with legacy systems and the complexity of a large financial group?**

*We never start from scratch. We always operate within an environment that already contains significant legacy systems. The goal is not to impose a rigid theory, but to adapt the maturity of the data product to the functional reality of each business domain.*

*At Coface, we make a clear distinction: a dedicated entity is responsible for external data monetization (buyer scores, country ratings, APIs), while my role within the Data Office is to industrialize internal data in order to break down silos.*

*A data product in our organization is defined by having an identified owner, a service-level agreement (SLA), and full traceability. By structuring these internal assets, we avoid redundant calculations and poorly governed data, creating a stepping stone toward true operational maturity.*

## The Virtual Data Lake and the semantic layer: the foundations of agentic AI

Innovation cannot flourish on weak foundations. For Samia Boujatioui, technical groundwork and foundational architecture must come first—and they directly determine the performance of AI systems.

### You began the Virtual Data Lake project five years ago, then worked on a semantic layer. How has this semantic layer now become the essential cornerstone of your agentic AI ambitions?

*The semantic layer is an absolute prerequisite. Without it, agentic AI is nothing more than a promise that risks multiplying unexpected issues or hallucinations. Our STAR data platform centralizes our internal data.*

*It enables business users to no longer be passive consumers, but active contributors who shape the product according to their needs. This semantic layer provides the necessary vocabulary and governance: AI agents can connect to it with trust and security.*

*We deliberately rejected the idea of a technological "magic wand." By enabling access to structured and well-documented data, we are laying the groundwork for AI to enhance what already works, rather than trying to mask structural weaknesses.*

## The data marketplace as a lever for business accountability

One of the major challenges of digital transformation is the actual usage of deployed tools. Coface made a clear observation about the underutilization of its analytics resources before pivoting toward a new distribution approach.

### Your audit revealed that across your 4,000 Power BI reports, usage was often low. Is the data marketplace a solution?

*The only way to truly empower business teams is to give them ownership. The internal data marketplace we are deploying marks the end of the technology monopoly over data.*

*It operates like a supermarket of data assets: reports, Denodo views, and metadata. The challenge was not only technical, but also required several years of foundational work to harmonize KPI definitions across all Product Owners.*

*Today, our ambition is to provide users with smart data: users know who the Data Owner is, they understand the validated definition of each indicator, and they benefit from built-in, region-based access security. This represents a shift from quantity to relevance.*

PREDICTION

# #4

> We will entrust as much of data engineering as possible to AI

By 2030, AI will power the entire data value chain within organizations—from collection to value creation—including quality, observability, governance, traceability, security, and cataloging, in order to maximize its benefits.



**Level of confidence in achieving this objective:**

**6.3/10**

THE DATA VOICES PERSPECTIVE

## Data Voices see the automation of data engineering as a powerful, but underestimated driver

Whether to scale improvements in data quality or free up the time of technical experts to innovate, applying AI to data engineering provides multiple major advantages. However, automation must remain closely supervised to retain control.

### AI-augmented data engineering frees up strategic time and improves quality

Technical data teams are also exploring the potential of applying AI to their own operations. This is part of the broader AI for IT movement, which includes AI applications for software development, IT operations, and cybersecurity.

A new, self-reinforcing loop is also emerging, with AI enriching the data that in turn powers AI, something that did not exist in the traditional data lifecycle. This raises questions around traceability (where does the enrichment come from?) and drift (can AI-enriched data be trusted?).

Given the benefits, Chief Data & AI Officers are naturally exploring AI's potential within their own activities, including data engineering. In this field, the Data Voices identify two primary benefits.

First, the ability to massively improve data quality, notably through automatic anomaly detection, outlier identification, and intelligent completion of missing data (77%). Among English-speaking Data Voices, this use case achieved complete support (100%). Data quality would no longer depend on the time of a human expert, but instead become a stable and continuous process. AI could also contribute to reducing the cost of quality-related initiatives.

Second, the community sees AI in engineering as a driver of innovation (73%), enabling experts to spend less time on repetitive engineering tasks and more time on high-value activities such as strategic analysis. By delegating repetitive engineering work to AI, data experts can evolve into business strategists. This transforms data roles and better supports the business.

Respondents also identify a range of additional benefits from AI-driven engineering automation: accelerated time-to-market with data products delivered in hours rather than weeks (54%), enhanced data observability with alerts before incidents occur (50%), and greater scalability of data usage (38%). However, respondents are more cautious about AI's potential benefits for data lineage (23%) and drastic operational cost reductions (23%). The gains are therefore perceived as more qualitative than financial. For data leaders, the real value lies in delivering industrial-grade quality and freeing up strategic time, rather than immediate cost savings.

## A vision held back by a lack of trust in achieving measurable ROI

While the Data Voices agree on the benefits of AI-driven data engineering  they also highlight barriers linked to trusting a system capable of making autonomous optimization decisions (65%). Transformation therefore requires trust to be built gradually through transparency and the auditability of AI decisions.

The difficulty of measuring the ROI of AI-driven data engineering (58%) is also seen as a key obstacle. The investment required to automate data engineering is significant, the benefits take time to appear, and the impact is often indirect (fewer incidents, higher quality, more expert time available). These gains do not naturally translate into budget ROI, making gaining internal sign-off even harder.

Additionally, 42% of data leaders believe it is difficult to establish governance for automation, while 38% point to the high initial investment required to automate data engineering. The lack of resources to help data experts transition into AI supervision roles (38%) raises an essential question: what happens to data teams whose tasks become automated? Without a structured upskilling plan, the promise of freeing up strategic time remains theoretical.

The incompatibility of existing systems with AI agents capable of acting on infrastructure (27%) is viewed as a less critical blocker: the real barriers are human and cultural, not technical.

## Preparing teams before automating

Data Voices respondents are unanimous: before automating, organizations must first prepare teams, strengthen trust, and establish governance. Upskilling and changing the culture of data engineering teams (65%) directly addresses the human adoption challenge. Transformation cannot succeed without bringing employees along, as they are at the heart of this evolution. This requires major investment in training and technologies adapted to their needs.

To address the trust issue, 62% of respondents emphasize the importance of investing in observability and deploying advanced monitoring tools to oversee the actions of AI agents. Trusting an autonomous system requires visibility into what it does, understanding its decisions, and the ability to detect potential drift. Observability is not merely a technical detail — it is the prerequisite for organizational acceptance of AI in data engineering.

The community also agrees on the need to implement governance and organizational structures that are specifically designed for automation (58%). Roles, responsibilities, and decision-making processes must be rethought. From a technical standpoint, identifying the tasks and processes to automate (31%) and adopting flexible, API-driven infrastructure technologies (35%) complete this foundation.

Acquiring or developing tools (19%) and enabling systems to autonomously adjust resource consumption (19%) are viewed as lower priorities compared with cultural and organizational transformation.

To entrust data engineering to AI by 2030, Data Voices align around three priorities: upskilling teams, reinforcing transparency to make AI observable and auditable, and establishing dedicated governance capable of managing delegation. Paradoxically, AI is breathing new life into master data management and cataloging initiatives that organizations previously struggled to prioritize. By making the benefits visible and immediate, AI finally unlocks investment in data governance.

# Our human experts remain our most valuable asset



Michel Lutz

Chief Data Officer and Digital Factory Head
of Data & AI - TotalEnergies

The concept of the data product is now an operational reality embedded across TotalEnergies' activities. The next challenge will be knowledge management, according to Michel Lutz. AI cannot become a substitute for humans; its true potential lies in a sophisticated combination of machines, enterprise knowledge, and human talent.

## Is it realistic to think that we will soon be able to delegate all data engineering and software development to AI systems?

*The use of generative AI for data engineering and software development is no longer a distant prospect — it is an imperative to improve efficiency. In my role as Chief Data Officer and Head of Data & AI, I actively promote the integration of generative AI into the work of our developers and data engineers. Code is an ideal testing ground for these technologies, which can significantly accelerate certain processes.*

*We are seeing the emergence of agentic workflows and protocols such as MCP that are radically transforming the way we work. But for this delegation to deliver at scale in an industrial environment where security and quality are non-negotiable, highly skilled IT experts remain essential.*

*You do not simply install a tool; you design complex systems containing skills, harnesses, and integrations to supervise AI. Human expertise is not disappearing — quite the opposite: it is shifting and delivering differently. Only if the system is properly supervised by knowledgeable humans will it behave as expected.*

## The risks of the AI era: dependency and cognitive offloading

The rise of AI in enterprises carries risks that management must anticipate, particularly the erosion of critical thinking and the loss of mastery over domains increasingly covered by AI. Users must remain experts in their field.

Similar to the mechanisms described by Bruno Patino in *The Goldfish Civilization*, AI could lock organizations into a form of intellectual passivity if it is not managed as a tool for augmenting, rather than replacing, thought.

### In your view, what is the greatest long-term risk to knowledge and expertise?

> *It is the risk of cognitive dependency. By delegating too much thinking to models controlled by a limited number of actors, we risk weakening our intellectual sovereignty. In the long run, the challenge is real: how do we train tomorrow's senior experts if we shift toward practices where code is generated or decisions are made without mastering the fundamentals?*

## The new paradigm of knowledge engineering

Unlike software, industrial roles require subtle human feedback, turning AI implementation into a challenge of design and user experience (UX).

**To address this risk, you champion "knowledge engineering" structured around human-machine collaboration. What does that mean?**

*I firmly believe that TotalEnergies' competitive advantage does not lie in the tool itself — our competitors have access to the same tools — but in our unique ability to orchestrate four pillars of knowledge.*

*First, there is scientific knowledge derived from our expert models. Then come the company's internal data assets, whether structured or unstructured. Added to this is what I call statistically compressed knowledge, embodied by LLMs and large-scale models. But the central pivot remains human tacit knowledge — the valuable know-how that cannot be digitized.*

*The major challenge of knowledge engineering is to build bridges between these worlds. From a data management perspective, metadata, data governance, and the governance of unstructured information become critical to amplifying model performance.*

*Organizing the feedback loop is also a key issue. In industrial professions, this process is inherently complex and cannot function without humans playing a fully active role. Without the ability to adjust, contextualize, and reinject business expertise, AI remains superficial. Sustainable performance depends on human-machine collaboration, never on technology in isolation.*

## A necessary re-engineering of business processes

Moving toward process re-engineering is the key to overall agility. By breaking down rigid silos in favor of open systems, companies become capable of pivoting in real time, transforming their IT architecture into a strategic asset.

### How do you expect AI and business processes to converge in the coming years?

*The ambition for 2030 is to move from localized task augmentation to a genuine redesign of processes, conceived from the beginning with AI as a partner. This also requires designing much more open and interconnected IT systems and technical architectures.*

*Technology is only part of the equation. Tomorrow's overall performance will emerge from this unique combination of AI, data, and human excellence. That trio will be our true engine of differentiation.*

PREDICTION

# #5

> We will make data quality excellent as standard, and a driver for AI

By 2030, data products will be reliable and high-quality, enabling all forms of data use, including the widespread adoption of agentic AI: integrated context, embedded semantic layers, and full interoperability with generative AI and autonomous agents.



**Level of confidence in achieving this objective:**

**6.3/10**

THE DATA VOICES PERSPECTIVE

## Data Voices believe the reliability of AI depends above all on data quality and maturity

Data quality assessment criteria are evolving with the addition of a new metric: AI readiness. Quality is no longer limited to raw data alone; it now includes context, semantics, and native interoperability with generative AI and autonomous agents.

### The pursuit of more reliable and higher-performing AI

According to 85% of respondents, the strategic challenge related to data quality lies in improving AI reliability and reducing bias and hallucinations through contextualized and certified data. Data quality is becoming the top priority for building trustworthy AI systems.

In line with this objective, the Data Voices also emphasize the importance of developing more accurate and higher-performing AI models (54%). Long-term improvements in the performance of AI systems and agents depend directly on the quality of the data that feeds them.

The Data Voices community identifies multiple, additional operational benefits, including time savings through autonomous agents capable of executing end-to-end business tasks (50%) and improved decision-making agility by moving from raw data to strategic action (42%).

Open access to information through natural language interactions (31%), reduced development time for AI use cases (27%), increased interoperability through machine-readable data products (23%), and cost reduction (23%) are viewed as secondary benefits. For data leaders, quality is first and foremost the prerequisite for reliable AI.

## The foundations are not yet ready for AI

Data Voices align around two major obstacles to achieving this vision. First, data lacks semantic layers and contextual information (65%). Yet AI, especially generative AI, can only produce reliable outputs if it understands the business meaning of the data it handles. Insufficient data quality (58%) reinforces this issue: even before context is considered, many organizations still struggle with the basics of reliability such as freshness, completeness, and accuracy.

The absence of shared standards and norms, such as data contracts, is also viewed as a major barrier by 54% of respondents. Data contracts are not merely a technical detail. They form the legal and operational foundation of sustainable quality by formalizing responsibilities across stakeholders.

Data Voices also believe that poorly defined or poorly structured metadata (46%) and organizational and technological silos (42%) prevent organizations from achieving optimal data quality. Cleaned data without metadata is unusable at scale. Reliable data trapped in silos remains unusable for cross-functional use cases.

Finally, the absence of dedicated budgets (31%) and the proliferation of shadow IT — including shadow data and shadow AI (19%) — are seen as less critical obstacles, probably as respondents see them as symptoms rather than root causes.

## Agents as a catalyst for investing in quality

The Data Voices community identifies the systematic addition of contextual metadata to every data asset (69%) as their top priority. This is essential because it directly conditions AI usability: an autonomous agent cannot interpret what it manipulates without contextual layers. It also represents a profound cultural shift: metadata is no longer an optional deliverable but a core requirement.

Meanwhile, 58% of data leaders stress the importance of solving data quality issues before developing AI models or use cases. While obvious in theory, this reflects a level of operational discipline that is still rare in practice.

Half of the Data Voices (50%) also emphasize prioritizing the data that feeds high-value AI use cases. This is essential to ensure rapid adoption and ROI.

Other actions identified include auditing which data can realistically be used autonomously (35%), developing a universal business glossary understandable by both humans and AI systems (31%), and training teams on generative AI and data structuring challenges (31%).

Raising senior management and board-level awareness and increasing budgets (31%), reorganizing teams and roles around data products (27%), and creating an internal automation roadmap (12%) are viewed as lower priorities because they depend on foundational initiatives being completed first.

Making data quality the standard of excellence by 2030 requires a shift in mindset: moving from corrective quality to built-in quality, embedded from the design phase of every data asset. The community identifies taking organizational and process-related actions as essential to turning data quality into both a standard of excellence and a key enabler for AI.

# *AI is actually making data quality harder for us*



Camille Maire
Head of Data Governance/MDM/Data Quality
- Groupe ETAM

Data management is not simply a technical layer overseen by an IT department focused on building infrastructure. Instead, it is an enormous cultural and educational challenge. For Camille Maire, quality cannot be set by algorithms — it must be rooted in business accountability.

Data quality is an asset that requires a strict three-part foundation: human responsibility embodied by business teams, rigorous operational processes, and infrastructure capable of supporting effective Master Data Management (MDM).

## How do you manage the fact that legacy systems are now expected to perform at AI speed in real time?

*It is a constant battle because it is difficult to get business teams to fully adopt their role as data owners. IT is only an enabler: it identifies points of failure, but it cannot validate content instead of operational teams. We can endlessly discuss governance frameworks, but operational reality always brings us back to one issue: who does what?*

*Today, employees only perceive quality at the end of the chain, through the distorted lens of reporting. When two reports diverge, people blame the tool, whereas the real issue lies deeper in the underlying data. Continuous education is required to explain this. It is more a matter about culture change and documentation than pure IT systems.*

## The illusion of AI: between productivity and disappointment

Rather than becoming a driver to enforce greater rigor around data, AI sometimes becomes an excuse for relaxing fundamental standards. While artificial intelligence can facilitate the processing of unstructured data flows, it also creates unrealistic expectations when deployed without precise evaluation measures and rigorous control of source data.

### Is AI really the ideal excuse to put quality back at the center of operations?

*To be completely honest, AI is actually making things harder for us. We see vendors telling overblown stories and making unrealistic promises to business teams. For example, it would be a mistake to believe that simply purchasing a Claude license would automatically fix defective retail store data. Companies may be tempted to prioritize rapid delivery and shiny innovations over accuracy and security. My team's role is to remind everyone that if we feed garbage into a model without proper control indicators, we will not obtain anything truly usable as output.*

### How does poor data quality impact a company?

*It is common to see two indicators diverge depending on whether you look at a point-in-time view or historical data. For end users, the verdict is immediate: the report is considered incorrect. The BI tool gets blamed even though the real issue lies deeper — in the source data and the lack of shared documentation. Data should not be perceived solely through the distorted lens of one consumer or one system manager. It is a complete value chain that must be visible and understood by all stakeholders. If this issue is not addressed at the source, frustration builds up and blocks innovation, because nobody wants to build on unstable foundations. This reliability requirement is the essential prerequisite for any meaningful discussion about AI.*

## The three pillars: accountability, processes, and IT systems

When facing data quality issues, the solution does not primarily lie in IT tools or adding another layer such as AI, but in processes. For Camille Maire, solving the issue depends on an indispensable three-part framework.

### To deliver quality, what should be done, and how should responsibilities be distributed?

*Believing that innovation can happen through a new system without addressing the fundamentals, upstream processes, and legacy systems is an illusion. If the entire process, from data entry to data consumption, is not considered, new systems will merely reproduce or amplify existing errors. The role of the data leader is therefore to act as a facilitator, identifying process flaws and helping everyone across the organization understand that the technology system is only the endpoint of a larger value chain.*

*For this to work, the three pillars of accountability, processes, and IT systems, must be in place. If one of these pillars is missing — especially business accountability — the tool becomes useless. Data leaders should hold a central decision-making role because every tool acquired directly impacts system integrity. Without this framework, data leaders end up acting as policemen, regulating AI-related drift.*

PREDICTION

# #6

> We will adopt agile and responsible data governance as a competitive advantage

By 2030, data and AI governance will no longer be a rigid framework imposed on the organization, but a living, adaptive system—more federated than centralized—embedded at the heart of each data product, and naturally integrating requirements for trust, sustainability, and efficiency.



**Level of confidence in achieving this objective:**

**6.3/10**

THE DATA VOICES PERSPECTIVE

## Data Voices believe governance must stop being a constraint and become a competitive advantage

Governance is evolving from a restrictive mechanism into a framework that protects and amplifies the impact of data and its uses. Rather than merely a set of rules, governance is becoming a method of generating value.

### Unlocking the value and usage of data

Originally designed to ensure regulatory compliance, governance was long perceived as a barrier to innovation and the broader adoption of data use cases. Regulatory requirements remain critical, especially in highly regulated industries. However, Data Voices now evaluate governance based on its ability to highlight, secure, and support data usage.

The ability to precisely track the usage and impact of every data asset (73%) is seen as governance's foundational benefit. Knowing who uses which data, in what context, and with what impact is the prerequisite for governance that is focused on value creation rather than just compliance.

Meanwhile, 65% of Data Voices highlight the importance of guaranteeing real-time data quality and security. Governance in 2030 is no longer a retrospective control function but a continuous monitoring mechanism embedded within processes. The need to detect and correct bias and drift at the source (58%) extends this concept: errors are no longer exceptions but structural risks that must be anticipated from the outset.

Automatic compliance with evolving regulations (42%) and ensuring compliance and security through certification (38%) demonstrate that governance remains a regulatory topic, but automation fundamentally changes the equation. Compliance is no longer a one-off project but a permanent activity. Finally, respondents also emphasize the importance of eliminating bottlenecks caused by manual approvals (38%) in order to create more agile governance that does not hinder data usage.

## Cultural obstacles

Transforming governance first requires a transformation in the way data is perceived and used. Cultural resistance to shifting from centralized control to distributed autonomy is identified as the main obstacle to achieving this vision (65%). Asking organizations to distribute authority requires a major organizational mindset shift.

Another major challenge lies in translating vague ethical or legal principles into logical, automatable rules (65%). Modern governance requires principles to be encoded into systems through policy-as-code, data contracts, and automated rules. How do you translate fluid concepts into executable code?

Data Voices also point out that existing tools and systems are ill-suited to agile governance (58%) and that risk levels are high (46%). Automating governance also means automating risk. A poorly encoded rule can trigger incidents at scale.

Alignment of standards across cloud, on-premise, and SaaS environments (35%) is perceived more as a technical challenge than an organizational one. The real obstacles to governance in 2030 are cultural and conceptual rather than technical.

## Gradually transforming governance policies

According to the Data Voices, the top priority is integrating security, compliance, and sustainability-by-design into governance policies (62%). This is accompanied by the need to integrate governance directly into technical processes such as pipelines (42%) and adopt policy-as-code tools to encode governance rules (38%). Governance is no longer a control layer; it becomes an intrinsic property of data assets themselves. The inclusion of sustainability and efficiency in governance is particularly important: in the AI era, governance also becomes the guarantor of sustainable data use.

Adopting a data mesh approach by empowering business teams (54%) is viewed as a key priority for distributing authority effectively. Data mesh is not merely a technical model but an organizational philosophy based on the principle that the most effective governance happens locally, closest to actual usage.

Data leaders also increasingly favor replacing periodic audits with continuous monitoring of data health and compliance (50%) to address real-time governance requirements.

Respondents place a lower emphasis on training business teams in data ethics (38%), investing in decentralized governance tools such as data marketplaces (27%), and automating data lineage to make traceability fully transparent (15%).

Transforming data governance into a competitive advantage means moving away from governance as a burden toward governance as a living system that supports, secures, and enhances every use of data.

# Data governance is the invisible necessity for scaling AI



Chafika Chettaoui

Chief Data & AI Transformation Officer - Axa France

Data sits at the heart of decision-making. From its creation to its usage, especially as the foundational layer for AI, data quality determines the reliability of both strategic and operational decisions. In an ecosystem saturated with promises around generative and increasingly agentic AI, data governance therefore becomes a decisive competitive advantage and a non-negotiable foundation for sustainable AI-driven value creation.

For Chafika Chettaoui, the challenge is not about managing an almost infinite stock of information, but about orchestrating a scalable performance engine.

## Why does the market still perceive governance as a necessary evil when you champion Business Data Ownership as the real engine of AI?

*If the term "governance" still generates resistance, it is because it remains associated with a bureaucratic mindset that discourages operational teams. Instead, focusing on Business Data Ownership changes the perspective by putting responsibility back where value is actually created.*

*I often use the metaphor of a tidy room: to live and thrive comfortably in a space, it must be organized. This is not an unnecessary burden but essential for providing order to improve efficiency, clarity, and ultimately create sustainable value.*

*Governance is precisely this invisible organization. The semantic shift toward Business Data Ownership is not just a slogan. It highlights the importance of business engagement in improving data quality, since business teams understand their own data and local priorities best.*

*Like any major transformation, this change requires executive-level sponsorship that is capable of reconciling strategic vision with operational reality, alongside strong centralized orchestration in order to create the controlled governance framework necessary for optimal data usage. As I often say: "No data, no chocolate."*

## The three pillars of governed decentralization

The classic mistake is seeing centralization and agility as opposites. In reality, only a strong structure enables effective decentralization. Without a shared framework, business autonomy can quickly lead to informational chaos and technical inefficiency. The role of the strategic leader is therefore to define clear guardrails that enable teams to move faster without going off course, following the principle of providing freedom within safe boundaries.

### How do you orchestrate autonomy without sacrificing overall enterprise coherence?

*At AXA France, the "governed decentralization" model launched nearly three years ago is built on three complementary pillars. The first is organizational. It relies on a Data & AI Office responsible for AI strategy and governance frameworks, with connections to every business unit through Data & AI Leaders who are positioned one level below the executive committee. This creates strong sponsorship and anchors transformation close to business operations while maintaining a shared strategic direction.*

*The second pillar is technological. Governance is not carried out through documents but through tools — DataOps and observability capabilities that monitor quality in real time. If quality drifts, AI drifts as well.*

*Finally, there is culture. Responsibility for data cannot rest solely with an expert team; it must be shared across everyone who produces, uses, or consumes data. This awareness and discipline require long-term support through culture change, training, and change management initiatives.*

*Together, these three pillars form an inseparable foundation. It is this continuous investment in the fundamentals that enables organizations to move from isolated Proof of Concepts to truly scalable AI deployments, turning AI from a promise into a long-term competitive advantage.*

## A culture that delivers results: measurement, adoption, and accountability

A successful Data & AI strategy depends on balancing generated value with the often-underestimated cost of these technologies. Responsibility is not a brake on innovation — it is what ensures innovation remains sustainable.

### What are the key metrics that distinguish true transformation from mere hype?

*We must move beyond the illusion created by impressive demonstrations that never become operationally viable. "AI for AI's sake" is a pointless and counterproductive race. Scaling AI first requires aligning priorities with the company's strategic vision and carefully selecting a limited number of use cases that genuinely impact profit & loss, customer satisfaction, and operational efficiency.*

*Moreover, delivering a solution only provides benefits if users truly adopt it. This means breaking down silos between business and tech teams to create the right solutions by design, while also investing heavily in training and continuous change management.*

*Finally, there is no long-term AI without responsible AI. Ethics can no longer be treated as a checkbox exercise. Building trust is not secondary. It is central to our business, and it requires us to ensure that AI is designed and used neither incorrectly nor too late.*

*This search for balance between business, human, ethical, environmental, technological, and societal dimensions is what will differentiate successful organizations in the years ahead.*

**What are some concrete approaches for ensuring responsible AI governance within an organization?**

*At AXA France, we strongly believe innovation and responsibility must go hand in hand. We have an innovation hub that enables us to adopt a test & learn approach and remain agile when responding to AI evolution. However, we only scale use cases that are validated by a decision-making body operating at executive committee level.*

*This commitment to responsibility is also reflected internally in how transformation is managed. We quickly established an open and regular social dialogue with employee representative bodies to transparently share our progress, and this has since been formalized through an agreement covering all AXA entities in France.*

*We apply the same transparency toward customers and the public. We have therefore formalized our commitments in a responsible AI charter shared with other Group entities and publicly available on our corporate website.*

# Towards a culture of data use at scale and AI-ready data: 2026 CDO priorities to prepare for 2030

When Data Voices rank the six predictions in order of importance, a clear consensus emerges: the transformation of data by 2030 will be driven first and foremost by employee data literacy, data quality, and leadership.

Creating and spreading a data-driven culture across all employees is identified as the number one priority. Before transforming tools, processes, or architectures, organizations must first transform mindsets. Data culture is not just another initiative: it enables all the others. The AI-ready CDO is therefore a cultural transformer, not an augmented technical expert. Their strengthened position (reinforced by the rise of generative AI) must be used to bring the organization with them, not to concentrate technical power.

In second position, AI-ready data, reliable, structured, and high quality, logically complements human priorities with a technical one. Without quality, there is no trustworthy AI. Without data prepared as products, there are no agents capable of acting effectively.

The third priority concerns the evolution of the CDO's role itself. Once cultural change has begun and data quality is established, the next step is to demonstrate leadership at the highest level. Without a strategic data leader acting as a CEO partner and business value driver, data initiatives cannot fully scale.

Agile and ethical-by-design governance ranks fourth—a result that may appear surprising given its importance, but which reflects a key insight: governance does not precede transformation, it accompanies it.

The adoption of the data product model comes in fifth place, reflecting the fact that organizations must reach sufficient maturity before fully transitioning to this approach.

Finally, AI-driven automation of data engineering ranks last, confirming what confidence levels already suggested: delegating data engineering entirely to AI remains the most difficult projection to envision, as it depends on all prior transformations being successfully achieved.

Data Voices outline a clear two-step approach. First, build the essential foundations: scaling human data literacy, ensuring data reliability and strengthening leadership. Only then can organizations deploy more ambitious transformations: distributed governance, self-service data products, and AI-driven automation.

## Six Essential Quick Wins for 2026:

#1

### Undertake targeted data profiling on 2–3 high-value use cases

This is the fastest and most beneficial quick win. Identify the exact data required for concrete business use cases, assess its current quality, and improve it in a targeted way—without waiting for an endless enterprise-wide data quality program. This enables a first AI deployment with trusted data, a demonstrable ROI, and a use case that tangibly improves a team's daily work.

#2

### Formalize and deploy a "shadow AI" policy with enabling solutions

Employees are already using generative AI independently, sometimes with sensitive data. A clear policy, neither total restriction nor laissez-faire, can be implemented quickly: defined experimentation zones, explicit usage rules, and controlled access to data. This simple framework reduces data leakage risk while not blocking emerging innovation.

#3

### Launch a first data product with a limited scope and a named business owner

Rather than launching a large-scale data product program, start with a few essential assets: key datasets in scope, a designated business owner, defined SLAs and accessible documentation.

#4

## Deploy a consumption platform to democratize data and accelerate AI use cases

A data product marketplace is the fastest way to make data assets available as documented, discoverable, and self-service products. For business teams, it democratizes access to data without requiring support from IT or data experts. For AI initiatives, it provides agents and LLMs with trusted, contextualized and business-validated data. This makes a data product marketplace the critical enabler for transforming data from a technical asset into a business-ready resource that can be accessed and used on a daily basis.

#5

## Implement production-level data and AI cost monitoring

This is an immediate governance and control lever, as production costs are systematically underestimated compared to Proof of Concepts. A dashboard tracking total cost of ownership (compute, storage, model maintenance, obsolescence) enables better investment decisions, supports board-level discussions with actual figures, and prevents inefficient spending on under-adopted technologies.

#6

## Build the CDO's strategic credibility around LLMs and agentic AI

Mastering LLM fundamentals and agentic patterns builds strategic credibility at the executive level and drives cultural leadership across teams. Peer benchmarking, such as within communities like Data Voices, is the fastest way to accelerate this upskilling.

# Data leaders’ priorities for their 2026–2030 roadmaps



Samia Boujatioui
Group Head of Data Management - Coface Group

**My absolute priority remains, and will always remain, the fundamentals**

*My absolute priority remains, and will always remain, the fundamentals: data quality, lineage, observability, and security. AI will only amplify what already works well; it is not a magic wand for structural issues in an information system. I am wary of the race toward AI for AI’s sake. On the other hand, I see new requirements emerging, such as the need to certify the outputs of AI agents.*

*We will see the emergence of “certifier” roles, capable of tracing data lineage to validate information and decisions produced by an agent. We will also see “agent owners,” just as we currently have data owners. Continued innovation within Coface depends on our ability to avoid skipping essential steps. The history of data in our organization is still unfolding, grounded in a pragmatic vision: technology is a differentiating lever, but semantic rigor is its non-negotiable foundation.*



## Michel Lutz

Chief Data Officer and Digital Factory Head of Data & AI - TotalEnergies

### Bringing technology back to be seen as a positive force

*The concept of data products is important to me, but my role today is also to carry a broader message. The importance of data in the company is now widely recognized; it is embedded in practices, structured, and operationally deployed. A clear framework is in place, and teams are successfully adopting it. Beyond day-to-day projects, one of my current concerns is to ensure that AI and technology remain a positive force. The broader narrative can sometimes be worrying, and companies have a responsibility to adopt a constructive approach that serves employees. There is a need to demystify current anxieties around humans being replaced by AI—a scenario I do not believe in. It is also an operational performance issue. The goal is not to digitize for the sake of automation, but to understand how technology integrates with human activity. To maximize impact, the objective is to identify the right strategies to create the right blend, the right integrations into processes, and the right combinations of people and systems.*



## Camille Maire

Head of Data Governance/MDM/Data Quality - ETAM

### Assigning data ownership remains a constant battle

*My core focus remains governance foundations and the assignment of domain-level data owners. This is often invisible work, frequently perceived as a waste of time, but it is absolutely critical. I also strongly believe in natural language as an abstraction layer. In the long term, we can imagine a single entry point where users query the entire information system, optimizing processes without seeing the underlying complexity. We already do this for application prototypes—the leap to data is no longer so large. But to scale effectively, I have to continue to defend and promote this invisible work.*

*My objective is to strengthen master data, because this is where continued innovation is at stake. The success of tomorrow depends on our ability to make these structuring activities visible, as they are essential to the reliability of everything AI will produce.*



## Aldrick Zappellini

Chief Data & AI Officer - Credit Agricole Group

### The first pillar is data industrialization through the data marketplace

*Our priorities in supporting business transformation are defined in our strategic plan Act 2028. In data, the key initiative is the industrialization of data sharing through a group-wide data marketplace, which will accelerate internal data circulation. Significant work is also underway across the Group, its business lines, and entities on the regulatory dimension, particularly BCBS 239. However, I make no distinction between defensive and offensive aspects of data governance. Everything serves the same purpose: making data a strategic asset for banking activities. Strengthening governance to meet regulatory expectations also makes us stronger commercially and operationally, through better-quality, better-controlled data.*

*In parallel with governance, we are modernizing our technological foundations to enable seamless sharing capabilities (virtualization, cross-entity real-time access, etc.). One additional point: a large part of enterprise intelligence lies in unstructured data and expert systems. These are still not sufficiently integrated into data governance, which limits our ability to build robust generative and agentic AI systems, and to support use cases such as conversational customer agents.*



## Lynda Dehmane

Chief Data Analytics & Cognitive Solutions Officer - Generali France

### Shifting from a project-based approach to a platform- and use case-driven model

*Our priority for 2026–2030 is clear: move away from a project-based approach toward a platform- and use case-driven model in order to industrialize Data & AI value creation at scale.*

*In this model, value is generated as close as possible to business functions, where use cases emerge and deliver impact. Scaling, however, is enabled by shared platforms, reusable assets, and a structured governance framework that ensures consistency, security, and cost efficiency across the organization.*



## Chafika Chettaoui

Chief Data & AI Transformation Officer - AXA France

### Transforming insurance while maintaining trust

*The priority for the future is to truly deliver on transformation. This means moving beyond announcements and impressive demos that excite the market but risk confusing speed with haste. The challenge is to master the agentic AI wave by focusing on key areas which are capable of deeply transforming the insurance value chain, while maintaining trust.*

*Trust in data quality and its use—including by agents that go beyond our information systems; trust from employees in tools that transform their daily work and whose adoption is critical to success; trust from business teams, who must be able to deploy AI with greater independence within a controlled framework; and, of course, trust from customers in our responsible use of AI to improve their experience and satisfaction levels.*

*This transformation is grounded in robust governance and deeply embedded values: we do not pursue AI at any cost; we assess its impact and weigh it against our commitments across business, human, and environmental dimensions, formalized in our company-wide charter.*

*Ultimately, three imperatives must be combined: measurable operational impact, sustainable human transformation, and non-negotiable ethical responsibility.*

# Conclusion

This manifesto is not just another report. It is a collective commitment, articulated by the women and men who work with data and AI on a daily basis within complex organizations, under constant pressure, and with available resources that rarely match their ambitions.

What you have just read reflects the reality of your job, as you experience it yourself. It covers its contradictions, its frustrations, but also a strong and enduring conviction—that data is an unparalleled driver of transformation, and those who master it will shape the enterprise of the future.

The six predictions in this manifesto outline a clear roadmap. It won't wait for 2030 to arrive. It starts now—in every technological and organizational decision, every conversation with executive leadership, every training initiative for employees, every data product created.

The Data Voices community exists so that you can move forward supported by peers who understand your challenges, equipped with solutions that address your actual needs, and recognizing you for your work and leadership.

The next step is yours. Join the conversation, share this manifesto and challenge it. It is by bringing it to life that we will collectively turn these predictions into reality.

*The data and AI organization of 2030 is not already set. It is for us to build—together.*

The Huwise team

## Thank you to all Data Voices who contributed to this Charter:



### Philippe Ajuelos

Ministerial Data, Algorithms and Source Code Administrator - French Ministry of National Education



### Dr Khalid Almutawah

Deputy CE - Operations and Governance - Bahrain Information & eGovernment Authority (iGA)



### Amar Amarnath

Executive Director of Solutions Productization - KAPSARC



### Nicola Askham

Data Governance Coach



### Pascale Assémat

Chief Data & AI Officer - Groupe La Poste



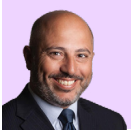
### Christophe Auffray

Data & AI journalist and host



### Karen Bastien

Cofounder - WeDoData



### Yohan Benqué

Global Marketing Tech & Data Strategy Officer - Michelin



### Louis-David Benyayer

Associate Professor/AI Initiative Coordinator - ESCP



### Angélique Bidault-Verliac

Group Chief Data officer - Groupe SNCF



### Bertrand Billoud

Open Data and API Platform Manager - SNCF



### Helen Blaikie

Chief Data and Analytics Officer - Aston University



## Matthieu Blanc

Chief Data Officer - Caisse des Dépôts Group



## Samia Boujatioui

Group Head of Data Management
- Coface Group



## Chafika Chettaoui

Chief Data & AI Transformation Officer
- Axa France



## Simon Chignard

Expert on data & AI governance / Senior Lecturer
- Data Publica



## Jean-Philippe Clément

Deputy Director General of Services, Public Space and Local Facilities and producer
- City Hall of Paris's 17th arrondissement



## Emmanuel Cortes

Head of Normative Production Support Center, French Directorate for Legal and Administrative Information (DILA)



## Morgane Dawant

Chief Data & AI Officer
- ENGIE Local Energy Infrastructures GBU



## Lynda Dehmane

Chief Data Analytics & Cognitive Solutions Officer
- Generali France



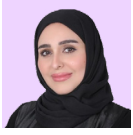
## Ibrahim El Badawi

Partner & CEO - 01Gov



## Bruno Espírito Santo

Technology Data & Innovation Expert - E-REDES (Groupe EDP)



## Dina Fares

Executive Director of Digital Transformation - Digital Ajman



## Minh Girey

Chief Data Officer
- Bpifrance



## Samuel Goëta

Co-founder - Datactivist



## David Guirado

Data Training Lead - French Public Finances Directorate General



## Maxime Havez

Chief Data Officer - Crédit Mutuel Arkéa



## Florence Haxel

CEO - Datalogy



## Stéphane Heckel

Data Sommelier and Data Ecosystem Specialist - Datanosco



## Frederick Khoury

Senior Solution Engineer - Snowflake



## Charlotte Ledoux

Data & AI Governance Expert



## Yvonne Lee

Open Data Lead - Brisbane City Council



## Mick Levy

Author, Speaker and Data & AI Expert



## Michel Lutz

Chief Data Officer and Head of Data & AI - TotalEnergies



## Camille Maire

Head of Data Governance/ MDM/Data Quality - ETAM



## Marie Maurel

Head of Water Resources and Biodiversity Activities - Veolia



## Franck Moine

Director of Innovation, Data & AI - Bouygues Groupe



## Kira Morin

Director of Data - Innovate Memphis



## Philippe Nieuwbourg

Consultant/Trainer/Analyst - Decideo



## Danny O'Neill

City Observatory Lead - Birmingham City Council



## Yiu-Shing Pang

Data Sharing Manager - UK Power Networks



## Francois-Xavier Pierrel

Chief Data & Adtech Officer - Groupe TF1



## Jacques Priol

Founder and President - CIVITEO



## Frédéric Robert

Innovation and Data Advisory Director - Apgar



## Adrienne Rostaing

Chief Data & AI Officer - Guerlain



## Jean-Noel Olivier

Chief Information Officer - Bordeaux Métropole



## Jean-Paul Otte

Data Strategy Lead - Precisely



## Vania Pecheu Bovet

Head of Group Data & AI Strategy - Carrefour



## Patrick Pigache

Head of Data Strategy for Ecological Transformation, Climate and Environmental Assessment - Ville de Paris



## Philippe Rambach

Chief Artificial Intelligence Officer - Schneider Electric



## Arielle Rolland

Data & AI Strategy Manager - Accenture



## Arthur Sarazin

Information Systems Researcher and Senior IT Consultant - Veltys



## Ming Tang

Chief Data and Analytics Officer - NHS England



## Robert Thanaraj

Analyst Data Management - Gartner



## Clara Thibault

Chief Data & Analytics Officer - Pierre Fabre



## Jelle van Etten

Head of Global Data Platform - Heineken



## Ehtisham Zaidi

Vice President, Team Manager, Data Management, Data and Analytics - Gartner



## Aldrick Zappellini

Chief Data & AI Officer - Credit Agricole Group

# [-]uwise

## Data made [ yours ]

Huwise helps data leaders transform their data into a source of knowledge, innovation, and performance.

We design a SaaS data product marketplace solution tailored to business teams and non-expert users, making data accessible, actionable, and value-generating. With Huwise, organizations provide employees and partners with secure, self-service access to their data products through a single platform.

In just a few weeks, we can deploy any type of data product marketplace, whether internal or external.

Today, more than 350 clients across 25 countries rely on Huwise to accelerate their data initiatives, with over 3,000 platforms already deployed worldwide. Backed by 15 years of expertise in data management, we deliver tailored support to address the concrete use cases of our clients.