

# Data Management

## Issues, Challenges and Opportunities

Mira Kartiwi  
Akram M. Zeki



IIUM PRESS

INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

# **DATA MANAGEMENT: ISSUES, CHALLENGES AND OPPORTUNITIES**

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## **Editors**

Mira Kartiwi  
Akram M. Zeki



**IIUM Press**

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### **3. DATA MANAGEMENT CHALLENGES IN BANKING INDUSTRY: BUSINESS PERSPECTIVE**

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Lookman Ademola and Mira Kartiwi

#### **ABSTRACT**

This essay reviewed the challenges of data management in the financial sector using banking industry as a case study in order to identify its impact on the operation of the industry. Data management involves activities like data related policy; data ownership and responsibilities for ensuring legislative compliance; data documentation and metadata compilation; data quality and standardisation; and data access and dissemination which are systematically and logically organised in effective manners. Concerns of the data management administrators are to ensure high quality of data, easy access, consistent, relevant and reusable by all stakeholders in the banking industry. Efforts have been made on data management to ensure proper features but these efforts still need to increase because challenges keep on changing and multiplying by day which has damaged several projects, departments, and entire organizations.

#### **3.1 INTRODUCTION**

Financial sector refers to several institutions that involve in management of money and other financial instruments. This sector comprises of banks, investment funds and credit card companies, insurance companies, consumer finance companies, stock brokerages, etc. For the sake of brevity, we are considering banking industry in the financial sector. Banking industry is financial intermediary that acts as payment agents by conducting savings or current accounts for customers. Banks contain