

# St. James's Place (SJP)

Enhancing data quality with Experian's Aperture Data Studio

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St. James's Place (SJP) is a leading British financial services company, managing over £184 billion in client funds. They offer wealth management solutions, including one-to-one personal financial advice, investment, retirement, and protection products and are known by their clients and advisers for their trustworthiness and professionalism.

## Challenges

SJP needed to enhance its core data, improve its consistency and ensure it was delivering maximum value to its clients and partners. Specific challenges included:

### Complex data landscape

Data is sourced from multiple systems with different formats and standards, leading to issues with inconsistent data at the point of consumption.

### Reporting inconsistencies

Each client receives a summary of their current and projected wealth position however some of these reports required manual intervention to fix data inconsistencies. This increased costs, risks and the potential for client dissatisfaction.

### Lack of unified data quality management

The lack of a unified data quality management system and visibility meant that errors were often fixed reactively rather than proactively, leading to repeated issues.

SJP embarked on a mission to elevate data and were committed to improving data quality at source, and maintaining its integrity throughout its lifecycle, to deliver their high-quality services with ease.

## Data Office establishment

To address these challenges, SJP established a Chief Data Office (CDO) in September 2022 to centralise data management and oversee data quality, consistency, and governance. The Data Office's objective was to ensure quality was maintained from the point of capture through to its various uses within the organisation, to enable better decision-making and operational efficiency. They set up robust data governance frameworks, engaged domain data owners and stewards, and implemented Experian's Aperture Data Studio for profiling and quality assessment.



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### Solution

SJP implemented Aperture Data Studio to fulfil the following requirements:

#### Profile and assess data quality

It helped them understand the state of their databases, the types of data they held, how accurate and complete it was, and identify the root causes of data quality issues.

#### Set data quality rules

Rules were built to pinpoint where data inconsistencies were occurring in their lifecycle, enabling them to fix issues at source rather than at the point of data consumption.

Several rules were implemented including:

- Validating addresses for standardisation and consistency across all systems for accurate client correspondence
- Email and phone number verification to maintain up-to-date client contact information
- Standardising Date of Birth format for consistency and accurate client segmentation
- Personally Identifiable Information (PII) is present and formatted for compliance and regulatory purposes
- Data transformation to ensure consistency of data transferred between systems

#### Create dashboards

The Data Office created multiple dashboards for comprehensive visibility of their data quality, across all domains. The dashboards included metrics and visualisations to track the completeness, validity and consistency of their data. This helped them identify and prioritise data quality issues, which had historically been problematic.



Working with Experian has been exceptional for us at St. James's Place. Aperture Data Studio has transformed our data quality management. The support from Experian's team has been fantastic, helping us tailor solutions to our needs. Overall, the collaboration has not only improved our operational efficiency but also supported better decision-making and client satisfaction. We're excited about the future opportunities this partnership brings."

**Ian Peters, Central Data Office,  
St. James's Place**

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### Results

SJP observed several specific improvements in their data quality after implementing Aperture Data Studio:



**High client data quality score:**

Achieved a 99.16% data quality score



**Reduction in manual interventions:**

Decreased manual interventions by 50%



**Significant data fixes:**

Implemented nearly 120,000 individual data fixes since early 2024



**Improved address validation:**

Identified and removed 10,600 un-needed correspondence addresses, ensuring accurate delivery of client reports.



**Enhanced partner data validity:**

Increased the consistency and validity of financial adviser data by 2.2%

### Future partnership

SJP sees a lot of opportunity in how they handle data and envision significant upsides to what they can do with Aperture Data Studio. They plan to continue leveraging the solution to proactively manage data quality, reduce manual interventions, and support long-term growth and innovation. This strategic approach has improved SJP's operational efficiency, reduced costs, and enhanced client and partner satisfaction.