



Building trust in data ecosystems for AI readiness

Data, Analytics & Cloud 2026

Theme: Powering decision with real-time and AI-ready data

24 September 2026

Berkeley Hotel
Bangkok, Thailand



Thailand has already laid the economic foundation as four data-sharing drivers.

THB 746bn

- 2025 digital-industry investment applications, led by data centres

2.53bn

- PromptPay transactions in June 2026

4.2% vs 1.6%

- Digital-economy vs national GDP growth forecast for 2026

01

TECHNOLOGICAL EVOLUTION

Cloud-first infrastructure and AI-ready data

02

INCENTIVES & PARTICIPATION

Frictionless payments and adoption incentives

03

ECONOMICS OF SCALE

Reusable, non-rival data and ASEAN-scale returns

04

TRUSTED RULES

Regulations (PDPA), governance and accountable exchange

Sources: KPMG, Data sharing economy (2026), Fig. 2; Thailand BOI (2025); BOT PromptPay (Jun 2026); DEPA Tax 200; Thailand BDE & World Bank (2026); ETDA and PDPC updates (2026).



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From digital readiness to a scalable data sharing economy

million THB

Rank	Investment Sector	Value
1	Digital	746,198
2	Electronics and Electrical Appliances	277,645
3	Electricity Generated from Renewable Energy	107,655
4	Automotive and Parts	84,085
5	Agriculture and Food Processing	75,683
6	Petrochemicals and Chemicals	58,396
7	Healthcare and Medical	28,883
8	Tourism	18,410
	Total	1,396,955

Source: Thailand BOI, Thailand's Investment Summary 2025; calculations from reported values.



***THB 746bn** in 2025 digital investment applications created the base. Trusted data sharing turns that capacity into value.*

HOW THE VALUE MULTIPLIER WORKS

01

INVESTMENT BUILDS CAPACITY

Cloud and data-centre infrastructure provides the physical and computational base.

02

DATA SHARING CREATES VALUE

Reusable, interoperable data improves decisions, services and innovation across firms, industries and public institutions.

03

TRUST ENABLES SCALE

Clear governance, consent and security allow participation to expand without weakening confidence.

Every AI decision is a data decision

NO TRUSTED data.

NO AI readiness.

**A trusted data ecosystem is
the foundation for AI
readiness. Without it, every
AI outcome inherits the
same risk at scale.**



RIGHT DATA

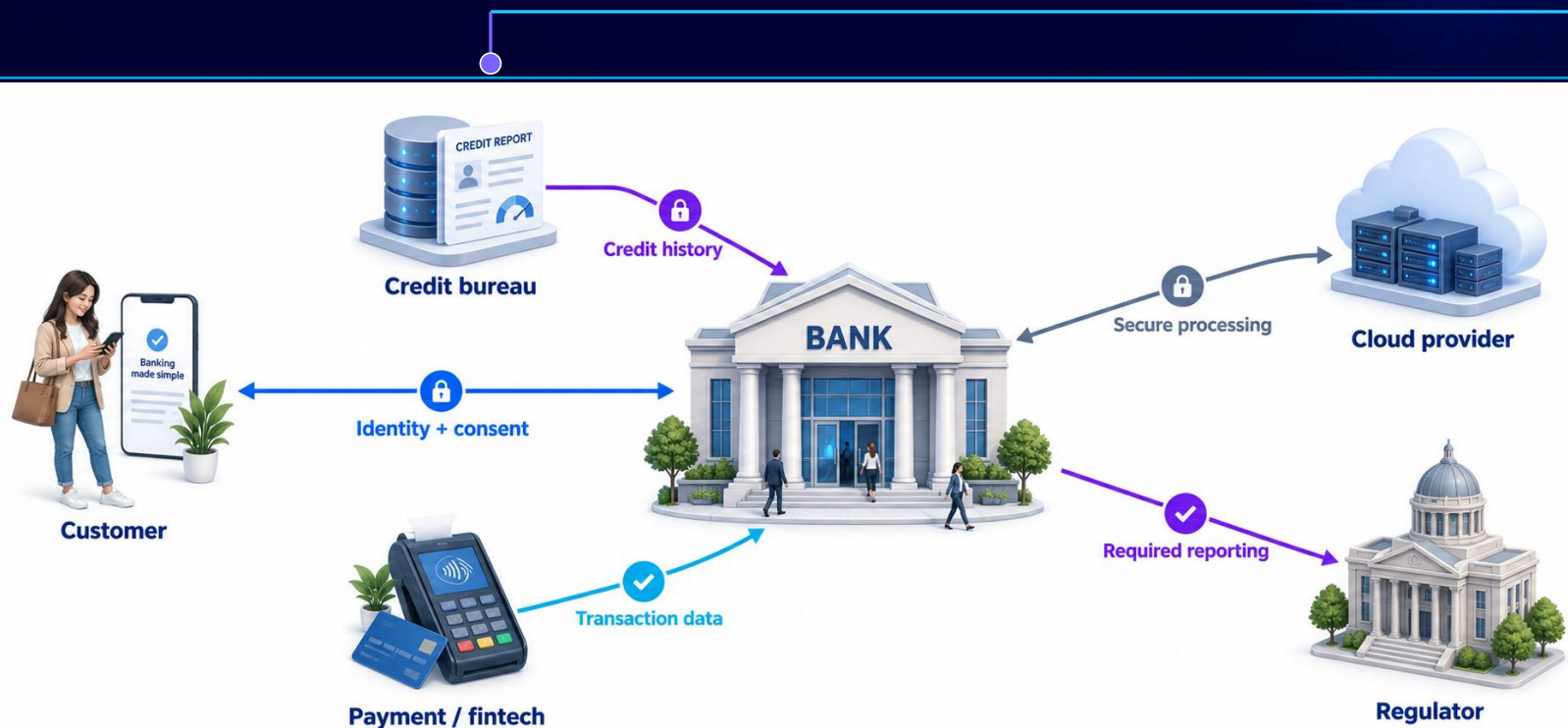
01 How can we generate better answers by using the right trusted data, rather than simply collecting more data?

TRUSTED DECISIONS

02 What must organizations put in place so that every shared-data and AI-driven decision is trusted, explainable and accountable?

Trusted data ecosystem in banking

Every data flow is a trust decision—and a potential decision-risk multiplier.



When trusted data fails: TD Bank case

CFPB found that TD Bank furnished inaccurate checking-account information to consumer reporting companies, affecting more than 490,000 customers.

The inaccurate data could prevent consumers from opening bank accounts—demonstrating how a failure in data quality and governance can directly affect customer outcomes.

Why this matters for AI readiness

- ✓ Inaccurate data becomes inaccurate AI input.
- ✓ Automated decisions can scale customer harm faster.
- ✓ Trust requires traceability, validation, monitoring and remediation across every data exchange.

Source: Consumer Financial Protection Bureau (CFPB), TD Bank, N.A. Furnishing Action (2024) | <https://www.consumerfinance.gov/enforcement/actions/td-bank-na-furnishing-2024/>

Trusted data ecosystem in retail

Every customer data flow is a trust decision—and a potential identity-risk multiplier.



When trusted data fails: Ellos Group case

Sweden's privacy authority found that Ellos Group lacked appropriate technical and organizational safeguards for its customer-profile "merge customer" process until 21 May 2021.

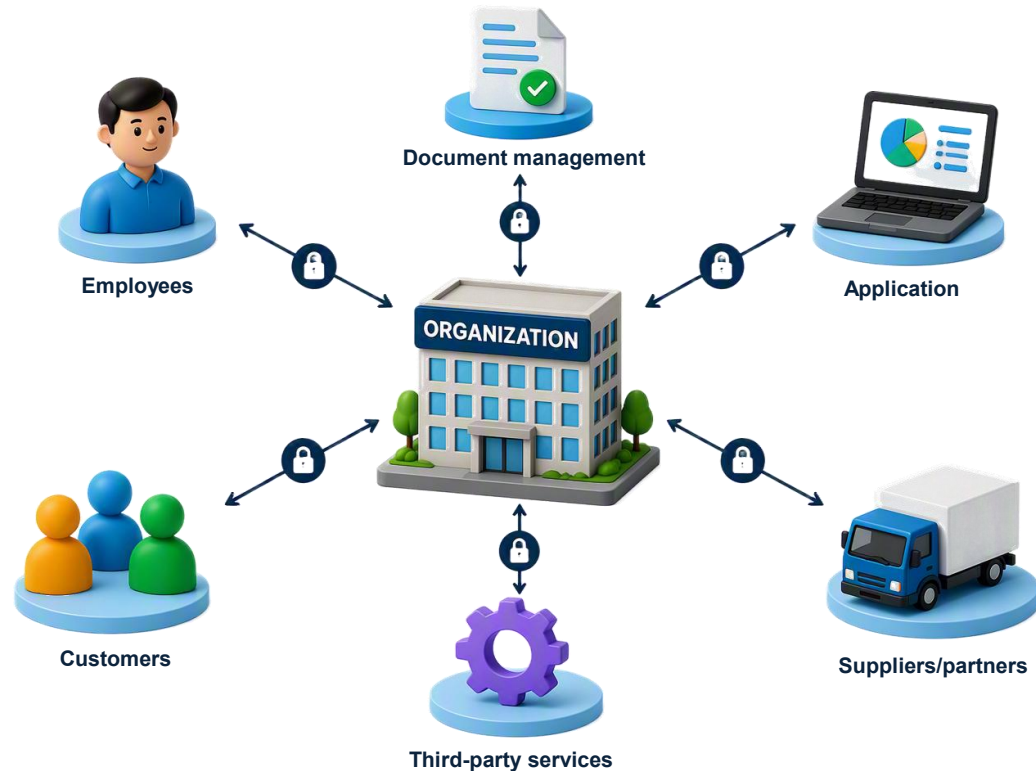
The weakness breached GDPR Article 32(1) and led to an official reprimand—showing how weak identity-resolution controls can compromise customer privacy and trust.

Why this matters for AI readiness

- ✓ Faulty identity matching contaminates customer profiles and AI features.
- ✓ Personalization can act on the wrong customer.
- ✓ Trust requires identity verification, merge controls, audit trails and exception handling.

Source: Swedish Authority for Privacy Protection (IMY), Ellos Group AB, Decision DI-2021-4664 (29 March 2022) | https://www.edpb.europa.eu/system/files/2022-10/se_2022-03_decisionpublic.pdf

Anatomy of the failure



Catalog-ready metadata deliverables

01

No provenance

No dependable source, version or as-of date.
A valid file can still contain stale facts.

02

Over-collection

Unneeded records expand exposure, retention obligations and the potential scope of impact.

03

Periodic audits

Daily data changes outpace an annual review, leaving long gaps without control evidence.

Thailand's trusted data ecosystem today

Building block	What it enables	Evidence for the use case
SEC One Report	Corporate & ESG disclosure	Reporting period, source traceability ¹
BOT “Your Data”	Consent-based financial data sharing	Eligible providers, permitted data flows ²
NDID	Trusted digital identity exchange	Verified identity, consent, relying-party accountability ³
DGA Data Catalog	Government data discovery	Data owner, update date, access conditions ⁴
PDPA / PDPC	Privacy and responsible data use	Lawful basis, purpose limitation, safeguards ⁵

Sources: ¹ SEC Thailand, Form 56-1 One Report; ² Bank of Thailand, Digital Finance / “Your Data”; ³ National Digital ID (NDID); ⁴ DGA, data.go.th; ⁵ PDPC, Personal Data Protection Act; ⁶ SCG Sustainability Report.
Sources accessed September 2026.

Why do people trust one organization and not another?



Trust has changed
as major disruptors redefine
the competitive landscape

- The digital age has altered how and where we form relationships
- We have become comfortable transacting with strangers.
- Our trust process is now informed by diverse sources.
- The scope of trust is more complex.

People trust organizations that demonstrate three key characteristics:

01 Ability

Domain and technical competence

Produce data that is fit for use.
Detect defects and correct the source.

02 Humanity

Care for stakeholder interests

Collect only what the purpose needs. Explain use and provide a route to challenge it.

03 Integrity

Transparent, accountable conduct

Make decisions traceable.
Acknowledge failures and own the response.

Source: KPMG, *The Trusted Imperative*, December 2023, p. 5. <https://assets.kpmg.com/content/dam/kpmgsites/xx/pdf/2023/12/trusted-imperative-brochure.pdf.coredownload.inline.pdf>

What we actually want from AI

**Correct
answers**



**Minimum
necessary data**



**Lower risk and
fewer hallucinations**

Enough relevant evidence to answer the question.

Minimization supports reliability. Grounding, evaluation and human oversight still matter.

Data minimization: from privacy to AI

Sufficient for the decision. No unnecessary data.

THE PRIVACY PRINCIPLE

“adequate,
relevant and
limited to what
is necessary”

GDPR Article 5(1)(c)⁶

Thai PDPA Section 22 limits collection
to what is necessary for a lawful purpose.

AI MINIMIZATION IN PRACTICE

Training

- ✓ Remove irrelevant features.
- ✓ Validate before removal.
- ✓ Preserve coverage.
- ✓ Test for bias.

Retrieval/RAG

Retrieve current, relevant evidence within access rights. Test answers and abstain when evidence is insufficient.

Sharing & Risk

Request only necessary attributes with provenance. Limit copies and retention while keeping required evidence.

Sources: ⁶ Regulation (EU) 2016/679 (GDPR), Article 5(1)(c); Thailand Personal Data Protection Act B.E. 2562 (2019), Section 22. Sources accessed September 2026.

Control provenance across first- and third-party data

01 First-party data

Quality at source

Profile and reconcile data. Assign an owner who can correct defects where they arise.

Version and lineage

Record releases and transformations so the decision can be reproduced.

Lifecycle

Control creation, access, retention and retirement within the organization.

02 Third-party data

Source and rights

Verify the provider and usage license. Check the scope and period of any attestation.

Version at the boundary

Require source ID, version and as-of date, with notices when the delivery changes.

Assurance and use

Test received data, enforce usage terms and monitor exceptions continuously.

ESG example Supplier emissions require a period, boundary, unit, method and source evidence.

Assurance complements available inspection and sample testing. The recipient remains accountable for the decision.



**Trust by
design**



RIGHT DATA

01 How can we generate better answers by using the right trusted data, rather than simply collecting more data?

TRUSTED DECISIONS

02 What must organizations put in place so that every shared-data and AI-driven decision is trusted, explainable and accountable?

What makes data sharing trustworthy?

OECD AI PRINCIPLES (five value-based principles) for policymakers

Inclusive growth, sustainable development and well-being

Respect for the rule of law, human rights and democratic values

Transparency and explainability

Robustness, security and safety

Accountability

Without trust, there is no data-sharing economy. Six principles translate trust into design and governance choices.



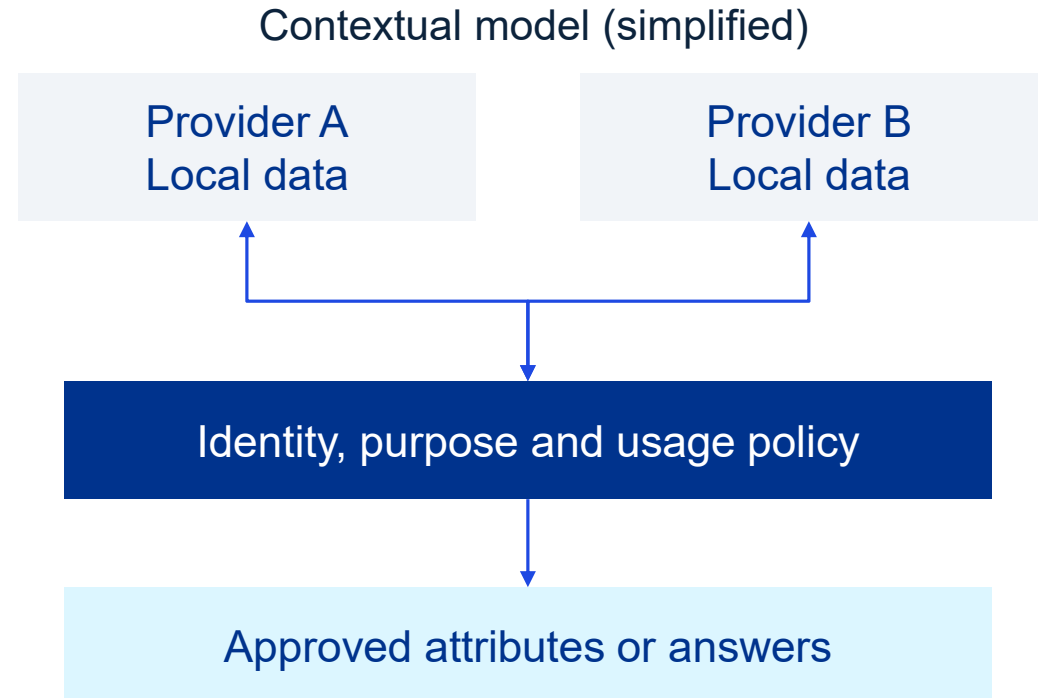
Sources: KPMG, Data sharing economy (2026), p. 28; OECD AI Principles (updated May 2024), oecd.ai/en/ai-principles. *Interoperable governance is an OECD policy recommendation; mappings show thematic correlation.

Architecture option of scoping data sharing economy in practice

Federated exchange for example

A governed way for peers to exchange data and value through digital platforms.

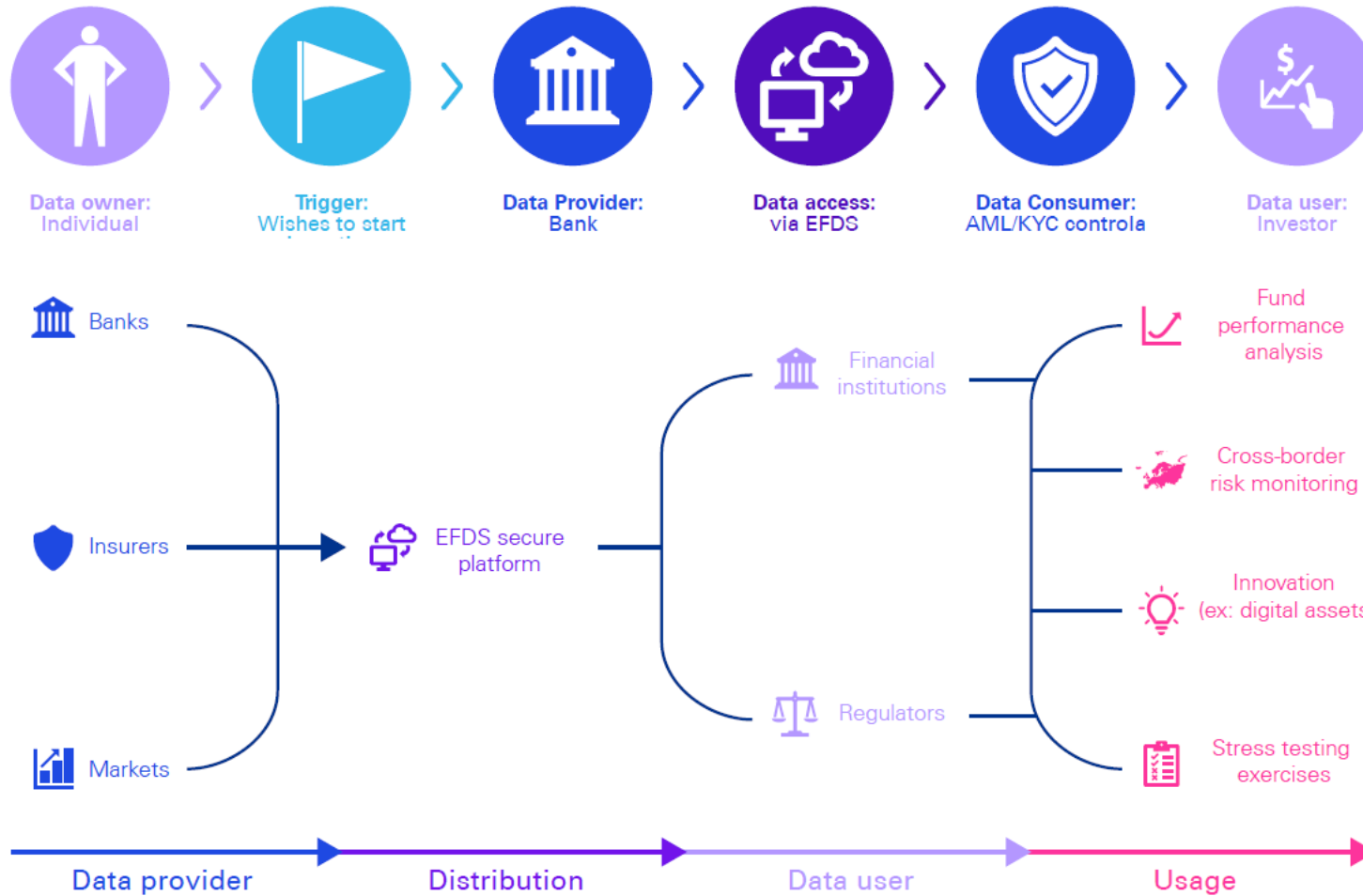
- **Digital participation** connects crowd-based networks through platforms.
- **Access over ownership** prioritizes shared use and experience.
- **Trusted ecosystem** gives diverse consumers controlled access to decentralized data.
- **Provider control** keeps purpose, usage and legal conditions explicit.



Real-world examples: EU data spaces e.g. EFDS, EHDS

Source: KPMG Advisory N.V. (2026), *Data sharing economy: Exploring the risk and assurance implications*, pp. 10–11, Table 1 “Some data sharing methods”; pp. 22–23, Figure 3 “Data spaces building blocks”; pp. 24–25, “Enabler technologies.” <https://assets.kpmg.com/content/dam/kpmgsites/nl/pdf/2026/data-sharing-economy-kpmg-research-report.pdf.coredownload.inline.pdf>

EU Data Space Case Study: European Finance Data Space (EFDS)



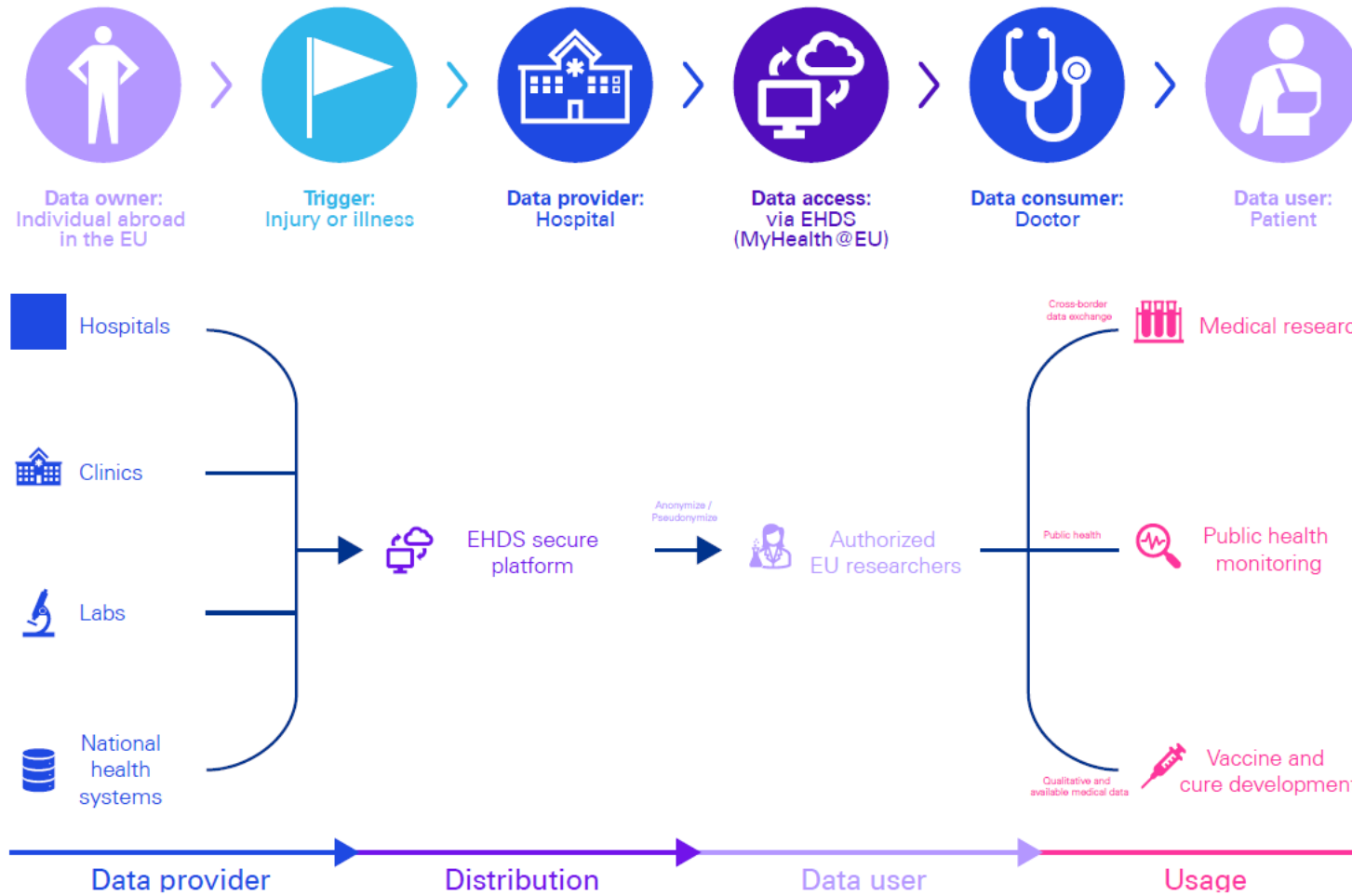
EFDS: TRUST BY DESIGN

- **Verified cross-border data** accelerates KYC and AML checks while supporting regulatory alignment.
- **Standardized access** connects banks, insurers and markets with investors, institutions and regulators.
- **Governed reuse** supports fund analysis, risk monitoring, stress testing and digital-asset innovation.

Trust is embedded through harmonized standards, verified data and controlled reuse.

Source: KPMG Unlocking the potential of Europe's data market, page 6-11, [whitepaper-europes-data-market.pdf.coredownload.inline.pdf](#)

EU Data Space Case Study: European Health Data Space (EHDS)



EHDS: TRUST BY DESIGN

- **Secure exchange** connects patients, providers, researchers, policymakers and innovators across borders.
- **Purpose-bound primary use** supports healthcare delivery, patient management and clinical treatment.
- **Governed secondary use** enables research, public-health monitoring, policymaking and innovation.

Trust is embedded through secure access, explicit purpose and controlled reuse.

Source: KPMG *Unlocking the potential of Europe's data market*, page 6-11, [whitepaper-europes-data-market.pdf.coredownload.inline.pdf](https://www.kpmg.com/au/en/issuesandinsights/articlespublications/whitepaper-europes-data-market.pdf)

What trusted data looks like

All data management domains are aligned with Global Data Management Standards (DAMA-DMBOK & CMMI-DMMA).

1. Data quality

Ensuring data is fit for its intended purpose by focusing on completeness, accuracy, consistency and timeliness of data

2. Metadata

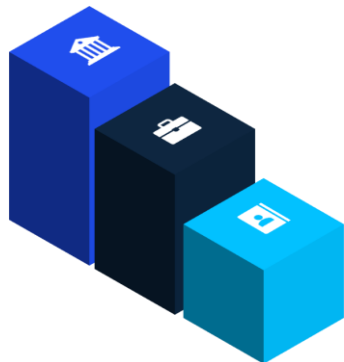
Managing various metadata types, including data catalog across applications, and reports through a centralized approach

3. Data operations

Operationally managing data from acquisition, through usage to disposal across data life cycle

4. Data strategy and governance

Determining the strategy behind data and putting the right structure and policies into place



KPMG Accelerator & Toolkit - All data management domains are aligned with Global Data Management Standards (DAMA-DMBOK & CMMI-DMMA)

	Data Strategy & Governance	Data Architecture & Modeling	Metadata (Inc. Data Catalog)	Document & Content Management	Data Integration & Interoperability	Data Security
	Data Quality	Master & Reference Data	Data Operations	Business Intelligence	Advanced Analytics	
Maturity Level	1 Performed	2 Managed	3 Defined	4 Measured	5 Optimized	



Provenance and policy in the data flow

An approved answer is only trustworthy if it carries its **origin**, its **date** and its **permitted use**. Strip those away and you have a number, not evidence.

PROVENANCE RECORD	
Source	Original policy statement
Event date	7 June 2024
Version + retrieval	Source ID and access timestamp
Permitted purpose	Historical policy analysis



CHECK

Do the date and meaning
match the source evidence?

DATE CONFLICT: HOLD

Reviewer resolves the context and records
the decision before publication.

Source: KPMG Advisory N.V. (2026), *Data sharing economy: Exploring the risk and assurance implications*, pp. 22–23, Figure 3 “Data spaces building blocks”; p. 27, Section 2.6.2 “Data sharing”; p. 42, “Assurance”; p. 48, Section 4.3 “Trends.” <https://assets.kpmg.com/content/dam/kpmgsites/nl/pdf/2026/data-sharing-economy-kpmg-research-report.pdf.coredownload.inline.pdf>

Assurance happens at every use, not at sign-off

Assurance is not an annual event. It is three checkpoints applied every time data is used, with a defined action when one fails.

Control points

Retrieve

Keep the source URL, event date and version.



Draft

Match each material claim to cited evidence.



Publish

Block date conflicts and require reviewer sign-off.

WHEN A CHECK FAILS

Hold the claim

Return it to the source.
Resolve the date or context conflict.
Record the reviewer's decision.

Continuous evidence supports
assurance as risks change.

Source: KPMG Advisory N.V. (2026), *Data sharing economy: Exploring the risk and assurance implications*, p. 48, Section 4.3 "Trends"; p. 49, Section 4.4.1 "Assurance over KPIs"; pp. 49–50, Section 4.4.2 "Real-time assurance"; pp. 22–23, Section 2.4.2 "Data space." data-sharing-ec...inline.pdf <https://assets.kpmg.com/content/dam/kpmgsites/nl/pdf/2026/data-sharing-economy-kpmg-research-report.pdf.coredownload.inline.pdf>

Real-time KPIs and shared control evidence

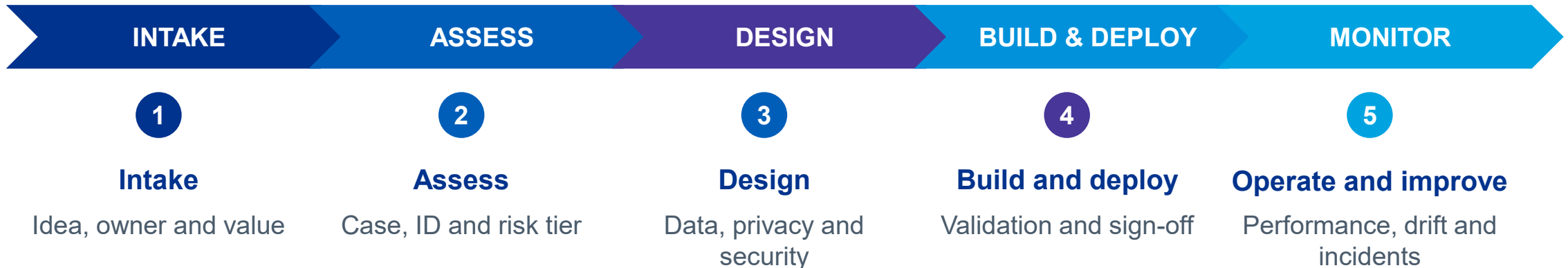
Each control point has a matching measure and a named owner: freshness and completeness at retrieve, lineage at draft, violations at publish.

1. Freshness	2. Completeness	3. Lineage coverage	4. Policy violations
Agreed age and time context	Required fields present	Material claims linked to sources	No unresolved release violations
Check the event date and use-case time window.	Return evidence without a source, date or version.	Hold claims that cannot be traced to evidence.	Block use outside rights or pending review.
Owner: source provider	Owner: data operations	Owner: research lead	Owner: control owner

Source: KPMG Advisory N.V. (2026), *Data sharing economy: Exploring the risk and assurance implications*: pp. 22–23, Section 2.4.2 and Figure 3 “Data spaces building blocks”; p. 47, Section 4.2.3 “Digital platforms”; pp. 48–50, Sections 4.3–4.4.2 “Trends,” “Assurance over KPIs,” and “Real-time assurance.” [data-sharing-ec...inline.pdf](https://assets.kpmg.com/content/dam/kpmgsites/nl/pdf/2026/data-sharing-economy-kpmg-research-report.pdf.coredownload.inline.pdf)
<https://assets.kpmg.com/content/dam/kpmgsites/nl/pdf/2026/data-sharing-economy-kpmg-research-report.pdf.coredownload.inline.pdf>

AI governance lifecycle: from policy to execution

Governed delivery with clear gates, evidence and feedback



DECISION GATES & EVIDENCE

BUSINESS

Prioritization • business case • KPI baseline

RISK & READINESS

Inventory • impact • data, privacy, security & vendor

RELEASE & CONTROL

Validation • sign-off • monitoring • incidents

OPERATING MODEL

DevOps • MLOps/LLMOps • AIOps — shared gates, evidence and feedback



Insights and resources

Global research and KPMG in Thailand capability behind today's perspective — scan to explore.



GLOBAL RESEARCH · 2023

The Trusted Imperative

Building trust as a strategic business capability — and the vital role of a modern risk function.



Scan to read

KPMG International



GLOBAL RESEARCH · 2026

Data sharing economy

Exploring the risk and assurance implications of cross-organization data exchange.



Scan to read

KPMG International



KPMG IN THAILAND

Data governance in the age of AI

How we help build trusted data foundations, controls and AI-ready platforms — from strategy to run.



Scan to read

KPMG in Thailand



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Appendix

Reference sources

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- https://www.sec.or.th/EN/Pages/News_Detail.aspx?SECID=10743 (ISSB roadmap)
- <https://setsustainability.com/> (SET ESG resources)

2. Bank of Thailand — Financial Innovation/Digital Finance

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- <https://www.bot.or.th/th/financial-innovation/digital-finance/digital-payment/dstatement.html>

3. National Digital ID (NDID)

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- <https://www.eta.or.th/> (Digital ID Royal Decree/licensing)

4. Digital Government Development Agency — Government Data Catalog

- <https://gdcatalog.go.th/>
- <https://data.go.th/>
- <https://www.dga.or.th/> (มาตรฐานฯ + พ.ร.บ. ดิจิทัลภาครัฐ 2562)

5. Personal Data Protection Committee (PDPC)

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<https://eur-lex.europa.eu/eli/reg/2016/679/oj>
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https://ratchakitcha.soc.go.th/DATA/PDF/2562/A/069/T_0052.PDF