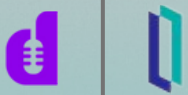


DATA LEADERS WHO'S WHO

DRIVING INNOVATION WITH DATA

Featured in this
week's interview

JoAnn C. Stonier
Chief Data Officer
Mastercard



TECHNOLOGY

Editors note

Data has become the core of how we operate as a society, and is central to business success. Data-driven businesses are finding new ways to compete by letting their data uncover unique points of differentiation. The value of data can't be overstated; it has been referred to as the new currency. We are proud to bring you the latest Data Leader's Who's Who and support the increasingly critical role that these emerging and established data leaders play both now and into the future.

The insights these leaders provide will be pivotal in strengthening the position of data in the business community and we thank them for sharing their valuable experiences.

Andrew Aho, Regional Director Data Platforms, InterSystems | Felipe Flores, Founder, Data Futurology

DIVERSITY & BIAS IN AI



JoAnn C. Stonier
Chief Data Officer
Mastercard

JoAnn C. Stonier serves as Chief Data Officer for Mastercard, leading the organization's data innovation efforts while navigating current and future data risks. She oversees the curation, quality, governance and management of the company's extensive data assets. JoAnn and her team design and operationalize Mastercard's global data strategy, guiding enterprise deployment of cutting-edge data solutions, including advanced analytics and AI, and the development of enterprise data platforms. Her leadership is integral to Mastercard's push to deepen the strategic value it can provide its merchant, banking and government customers and cardholders through its expanding data-driven products and capabilities.

What influenced you to pursue a career in data?

While I didn't necessarily set out to pursue a career in data - I think data has always been around me as a raw material of innovation. My career in data has evolved over time and has always provided me with an opportunity to learn. I first encountered data early in my career when I was a technology auditor, and then when I built financial technology systems. As my career grew and changed, data became more central to my roles as a privacy lawyer and privacy officer - and now of course as a data officer for Mastercard. In so many different jobs, data provided endless opportunities for learning

and for applying my knowledge to new problems to create new solutions.

Do you have any tips for women who want to gain a foothold in the industry?

Know that the industry is evolving. You need to be a life-long learner as technology and data evolves so quickly. So, my advice for women and anyone who is interested in data as a career is multi-fold:

- **Be curious** - data is just a manifestation of information and there is so much to learn right now - different tools, different techniques, platforms - stay current, ask questions

- **Be creative** - data is a source of innovation
- **Develop a strong network** - foster relationships and be generous with your expertise. The data community is filled with people who are learning in real time, so there are so many ways to learn and ways to give back

"KNOW THAT THE INDUSTRY IS EVOLVING. YOU NEED TO BE A LIFE-LONG LEARNER AS TECHNOLOGY AND DATA EVOLVES SO QUICKLY."



What do you love about working with data?

- **Data underpins modern life.** Everything we do today relies on and/or uses data in some way or another.
- **Data is critical to improving people's business and individual lives.** With data, the possibilities are endless and the ability to think outside the box allows you to be creative and influence the future of where data is going.
- **Data is opportunity.** Working with data provides the opportunity to leverage so many diverse skillsets, bring new opportunities for innovation and problem solve.
- **Data can transform.** With data we can transform our everyday and the company we work for by creatively working to solve problems and build solutions for the future.

What advice do you have for young women who want to work in data/data science?

To women who are interested in entering the field of data, I would say that this is a rapidly growing and exciting field with many opportunities. Data is increasingly important in all industries and organizations, and there is a growing demand for professionals with a variety of data and analytical skills. Plus, women bring their diverse voices and experiences to the profession. Women's views in designing data processes can ensure that we minimize bias in our outcomes – so I really hope the next generation of young women are considering a wide range of data related professions.

I would also advise young women to seek out data training and design thinking, to approach data problem solving. I teach at both Pratt Institute, a design school and at Carnegie Mellon University

in their Chief Data Officer program. Both universities have distinct ways they are trying to train students for the next generation of data-based careers.

Looking back on your career, what is the one thing you would have changed in your working environment to break bias?

I am not sure that I would change anything in my working environment, as I am quite proud of having a career where I was often the only woman at the table and when I was, I made sure I was prepared to participate, speak up and represent a woman's point of view. To minimize bias, we need to be sure that different points of view are represented in how we design with data and in the data itself. The best way to do that is to have workplaces that have individuals with different types of backgrounds and experiences. So whether it was early in my career as an auditor, later as a lawyer or even when I became a data officer, when I was the only woman at the table, I think I knew I needed not only to represent my personal point of view, but recognize that I also was speaking on behalf of women, so that other women would be invited behind me – to participate and share their knowledge and points of view.

How can we better support diversity in an organization?

By consciously creating and investing in diverse teams. Diverse teams foster better employee engagement and productivity, and they allow for better problem-solving abilities as varying perspectives often approach business challenges in a new way. This is true as we think about how fast our world is changing, how our data models and algorithms are developed and how far-reaching data solutions can be applied. It is way more fun to design in a creative and inclusive way, to find solutions that can benefit more people, rather than benefit only a few.

"DIVERSE TEAMS FOSTER BETTER EMPLOYEE ENGAGEMENT AND PRODUCTIVITY, AND THEY ALLOW FOR BETTER PROBLEM-SOLVING ABILITIES"



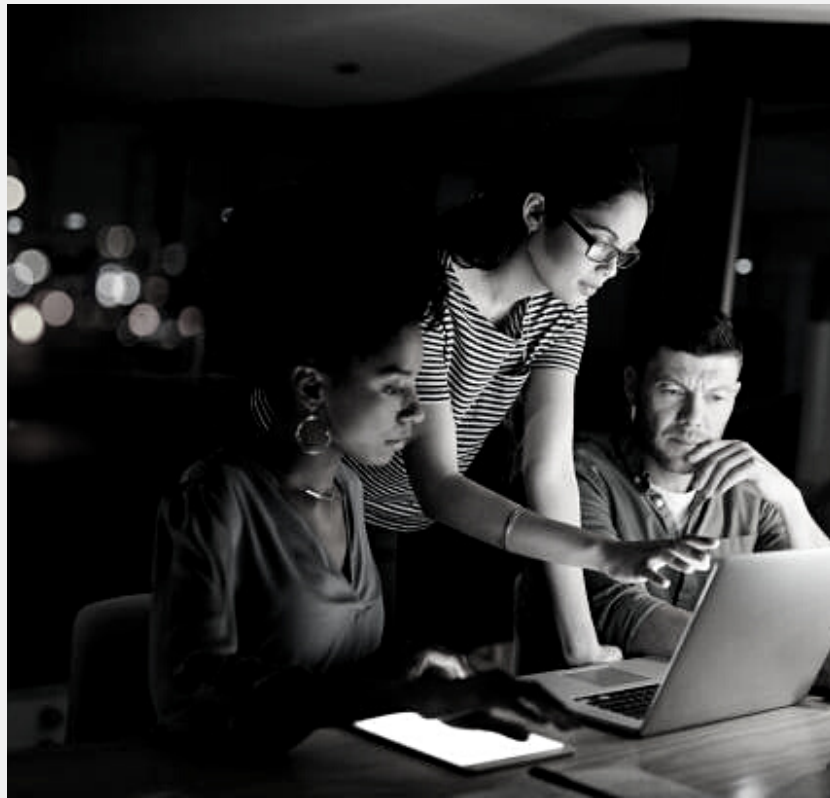
How do we create a supportive culture that is inclusive and diverse?

To create a culture that supports inclusion means paying attention to the little things. It is not enough to have diverse talent around the table, you need to be sure folks feel included, and can bring their authentic selves to work. You need to use inclusive language, create safe spaces for employees to bring their concerns without fear of judgement or negative consequences, managers need to be open to feedback, and everyone needs to feel valued. I think we need to all understand that creating culture is everyone's job and that together we can collaborate to create the culture that makes everyone participate and create more comprehensive and inclusive solutions.

How do we get to where we need to be, as a representative data analytics community?

Broadly speaking, companies should be focused on recruiting and hiring diverse talent and supporting their growth and development. As a community, we should be mitigating any racial bias from the start, working with the next generation of talent to address these issues that have real world impact. And every organization needs to find ways to impact the communities they are part of.

At Mastercard, we are creating the Center for Applied Data Science and Analytics (CADSA) at Howard University to help address racial biases in AI-driven credit approval processes and working with Accion to help more individuals access loans. Additionally, a few years ago we launched data.org with The Rockefeller Foundation to support developing talent for data science with an emphasis on data for social impact.



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What are the current opportunities in the conversations around data teams, talent, and diversity?

- **Seek out advice & find the right mentors** - Finding people and role models who will guide and champion you and provide honest feedback. This can be invaluable when you are navigating an industry that is evolving rapidly.
- **Make connections** - Surround yourself with bright and capable colleagues, both inside and outside of your organization, who will challenge your own

abilities and understanding. Fostering these relationships is not only fun it is also a way to build your knowledge, gain connections and continue to learn.

- **Continue to learn and grow your teams to keep their knowledge fresh** - Data is not static; your knowledge shouldn't be either. Both you and your teams need to continuously learn new skills, be exposed to new thinking and ideas. Data is that raw materials of innovation and if you want to be creative with it, you need to continue to grow as well.