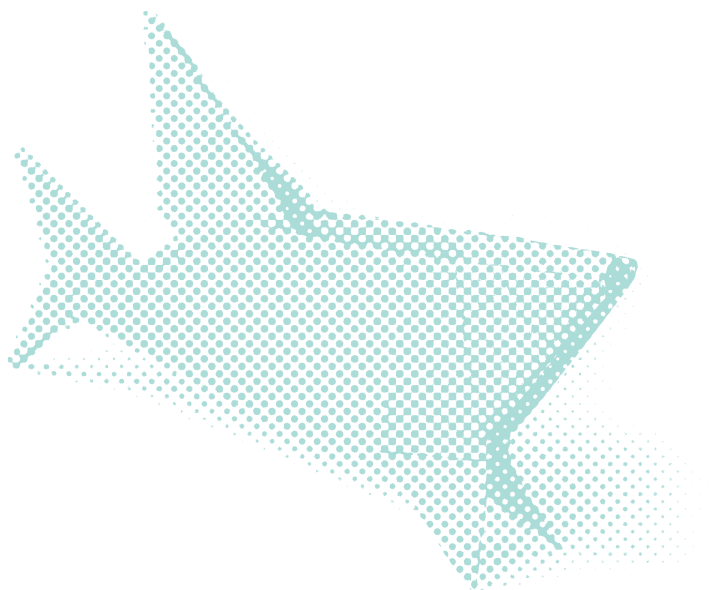


CONTENTS

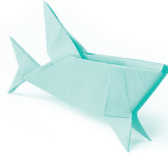
Introduction	9
Foreword	9
Preface	14
From data to cash: valorization, commercialization, and monetization	17
Data, the new frontier	21
 CHAPTER 1: THE NEW DATA ECONOMY	 33
Defining data—the raw material of valorization	39
The state of data in businesses today	60
Data is at rest in most businesses	67
The rapid growth of data	70
Beyond the oil metaphor	74
The Data Barons, lessons in data valorization	79
Escher's data valorization loop	86
A patron saint for data	92
 CHAPTER 2: STRATEGIES FOR DATA VALORIZATION	 96
The valorization imperative	100
Breaking the balance sheet	114
Ascending the Data Valorization Ladder	123
From uncertainty to probability: Why statistics matter in data valorization	130
Not all data is created equally	138
Crafting your data strategy	142
Extracting value through analytics	148
From source to action: the data journey	154

CHAPTER 3: MONETIZING DATA	160
Data monetization strategies	164
The Data Valorization Yield Formula	169
The Data Monetization Framework	177
The data value drivers	189
Conclusion	200
Expanding your horizons: recommended reading	203
About the author	214
Taxing Data: The Deloitte View	216
About the Business Essentials series	218
References	220



DATA
IS THE
NEW
CREATIVE





INTRODUCTION

Foreword

Imagine, for a moment, a retail manager with no record of their store's inventory, a CFO with no general ledger detailing their company's financial assets, or an HR executive operating without a company directory or vital compensation data. This isn't dystopia. It's a world stripped of data. Yet, for too long, many businesses have navigated critical decisions with a comparable blindness to their most valuable, yet often invisible, asset: data. Our societal and economic ecosystem is not merely becoming "information-driven"; it is evolving at an accelerating speed to be fundamentally data-driven. This is not just about having information, but recognizing it as a key element in the growth of business and the welfare of societies.

We did not arrive here overnight. The narrative of economic progress, when viewed through a historical lens, is a continuous progression toward optimizing value creation. It began with Adam Smith's foundational insights into specialization in 1776, which dramatically enhanced efficiency through the division of labor. It advanced with

Alfred Marshall's articulation of economies of scale, demonstrating cost advantages from increased production volume. And it was revolutionized by Henry Ford's pioneering industrialization in 1920, which ushered in mass production through assembly lines. Today, this evolutionary trajectory culminates in the era of data valorization, where the strategic application of data drives unparalleled efficiencies, hyper-personalization, and intelligent automation, fundamentally redefining competitive advantage and the very nature of economic growth.

Data, you see, is the very driving force behind most, if not all, future services and applications. The explosive growth of today's most innovative businesses is inextricably linked to their mastery of data—a truth that increasingly extends even to physical products, which are becoming “smart”. And “smart” is merely another word for “data-generating” or “data-processing”. From this perspective, data isn't just a resource; it is the ultimate source of business value, its worth now undeniably comparable to that of physical products. It is, quite simply, the new raw material of tomorrow's economy.

Data, skillfully tended, compounds. It can give agency to oceans, forests, and factory floors; it can turn a potential waste stream into an endlessly traceable, regenerable resource. Connected devices will soon extend human perception far beyond five senses, and the organizations that learn to listen—ethically, creatively, profitably—will shape the century.

Consider the profound insight from Dutch architect Thomas Rau: “Everything that has data within it can never become waste again because it has an identity.” Rau eloquently argues that data transforms a potential “waste stream” into a transparent, manageable resource flow. By endowing materials and products with an undeniable digital identity, data makes them visible, knowable, and therefore perpetually valuable, actively pushing society closer to a truly waste-free, regenerative circular economy. This is data’s quiet revolution: It gives voice to the voiceless. A cocoa bean whispers its journey from Ghanaian soil to Belgian chocolate. A pipeline hums its corrosion levels before it fractures. A forest breathes its carbon capture into blockchain ledgers. Suddenly, everything speaks. This is a profound perspective on how data valorization extends far beyond digital insights to fundamentally reshape our physical world.

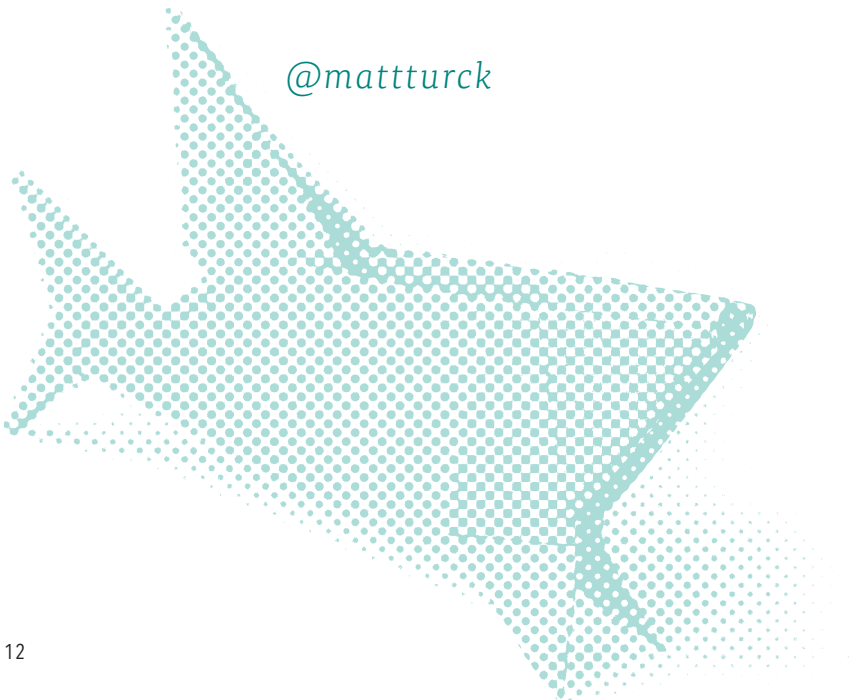
We love data. Not for its bits and bytes—but for its power to make us more human. We believe, with evidence, that when you connect people and data, beautiful things happen. If you share that conviction—or if you are merely curious—read on. By the final chapter you will have a playbook for turning raw information into sustainable advantage and, yes, monetary return. Between here and there lies a journey from insight to income. Let’s begin.

*Few understand how tough it is to be data.
You get ingested, loaded, warehoused, processed,
transformed, orchestrated, catalogued, analyzed,
observed.*

*People question your quality, your lineage. They call
you raw, unstructured. They throw you in a lake.*

*Like, where's the love
Joined
Cleaned
Sliced and diced
tortured to tell you what you want to hear*

@mattturck





+

**LOVE
YOUR
DATA**



Preface

We stand at a crossroads where history breathes down our necks and the future hums with invisible currents. Not so long ago, information was cumbersome. It gathered in dusty archives, filled rows of filing cabinets, and often served more as a hindrance than a help. More data meant more mess. In fact, during investigations, flooding the scene with paper—deliberate over-documentation—was often used to hide the truth. A deluge of documents could cloud clarity and exhaust any effort to uncover what mattered. Think of the Iranian students who, after seizing the American embassy in 1979, spent years painstakingly reconstructing shredded files. In those days, data could be both a treasure and a trap. Back then, more data meant more fog. Finding truth demanded superhuman patience. The needle wasn't just hidden in the haystack—the haystack grew thicker by the hour.

This was data's first face: obfuscation.

Then came the architects of order. With the rise of relational databases and the elegant logic of SQL, chaos found grammar. Rows and columns tamed the deluge. Suddenly, you could ask questions—"Find every transaction above \$10,000 in Q3 1997"—and get answers, not avalanches. This was data's second face: accessibility. We learned to structure the world into tables, to interrogate reality with queries. The haystack remained, but now we had maps.

Today, the paradigm has shattered. The haystack is the gold.

Unstructured data—the tsunami of images, sensor pulses, social voices, video fragments—once threatened to drown us. No longer. Machine learning cracks open video feeds to spot factory defects before human eyes blink. Natural language processing deciphers customer rage buried in Trustpilot reviews. Algorithms cross-reference satellite imagery with soil moisture levels to whisper farming secrets to tractors.

More data is no longer a problem—it's the raw ore of revelation.

This is the tension we embrace. The satellites scanning continents, the trillion-cell neural net and the handwritten complaint card. Data is both a telescope and a magnifying glass.

Because just as DNA encoded the first language of life billions of years ago, today's data encodes the language of what comes next. We now live in a world where everything that generates data gains a voice, an identity—and with that, an opportunity.

The CFO's ledger is no longer a record—it's a crystal ball.

The factory floor isn't just making widgets—it's broadcasting efficiency sonatas.

Of course, not all data needs to be big. Branding expert Martin Lindstrom reminds us of the quiet power of small data—the tiny behavioral cues that reveal enormous truths. He tells the story of IKEA founder Ingvar Kamprad, who spent time not in boardrooms but in checkout lines, watching customers, learning from their hesitations and choices. That, too, is valorization. That, too, is data that matters.