# Why AI needs data standards: DNB's Maijoor on XBRL, taxonomies and Project Tavi

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Short answer: Steven Maijoor of De Nederlandsche Bank argued in a keynote at Data Amplified 2026 that AI makes data standards more important, not less, because AI performs best on well-structured, clearly described information, according to XBRL International's report of 16 November 2026. He credited XBRL with preserving meaning between reporter and supervisor, and pointed to Project Tavi, the next-generation XBRL standard. It matters to accountants who file structured reports to supervisors.

**TL;DR The short version**

- DNB's Steven Maijoor argued that AI makes data standards more important, because AI performs best on well-structured, clearly described data.
- He credited XBRL with preserving meaning between reporter and supervisor and pointed to Project Tavi, the simplified next generation of the standard.
- For reporting teams, good tagging is a control: use the taxonomy's own elements rather than extensions and treat validation messages as review items.

Read online, listen to it, or change the text size: https://blogs.iictp.org/dnb-maijoor-xbrl-ai-data-standards-project-tavi-explained

## What was argued?

Maijoor, Executive Board Member and Chair of Supervision at DNB, used a railway story: Spain built nineteenth-century lines a few centimetres wider than neighbours, forcing passengers to change trains at the border. A small difference in standards created a large obstacle. For supervisors, efficient data exchange is a practical problem, and meaning has to survive the journey from reporter to reader.

## How XBRL helps, as described

- Structured information with validation rules that catch problems early.
- Taxonomies that provide shared understanding across the reporting chain.
- XBRL International's software certification, which lets supervisors and firms use different tools and trust the result.

## The AI point

Some assume AI can compensate for sloppy data structures. Maijoor's view, as reported, is that the opposite is often true: AI tends to perform best when information is well structured, clearly described and accompanied by context. His caveat: "Efficiency is important, but not at the expense of meaning."

## What is Project Tavi?

XBRL International describes Project Tavi as the modernised and simplified next generation of the XBRL standard, aimed at making semantics, metadata and context in taxonomies as easy for machines to use as for people. We did not read its specification, and the report says more will follow.

## Limitations and open questions

- This is a summary of a speech, and the argument is a supervisor's view, not a measured result.
- No data on AI performance with structured versus unstructured reports is given in what we read.
- Project Tavi's timeline and compatibility were not stated.

## What accountants and reporting teams can do

1. Use the taxonomy's documentation to pick the right element rather than creating extensions.
2. Treat validation messages as review items, not noise.
3. Keep context, such as periods, units and dimensions, accurate.
4. Follow Project Tavi updates from XBRL International.

## What it means for finance and audit teams

Good tagging is a control, because downstream AI reads what you tag. See SEC roundtable on machine-understandable data and FRC 2027 digital reporting taxonomies.

## Frequently asked questions

- **Will AI replace structured reporting?** Maijoor argues AI benefits from structure, per the report.
- **What is Project Tavi?** The next generation of the XBRL standard, described as modernised and simplified.
- **Who is Maijoor?** An Executive Board Member of De Nederlandsche Bank and Chair of Supervision.

## Related reading

- SEC roundtable on machine-understandable data
- FRC 2027 digital reporting taxonomies
- What is a vector database?
- AI Practitioner

## Sources and currency

Sources were read on 23 November 2026. Products, rules and standards change, so check the linked originals before you rely on any detail.

Related credential: AI Practitioner. Explore the exam facts and syllabus.

### Sources and further reading


1. XBRL International. Keeping supervision on track as the stakes rise. 16 November 2026. xbrl.org/news/keeping-supervision-on-track-as-the-stakes-rise.



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