What Crypto Data Teams Do Differently

AND WHY IT CAN WORK FOR YOU

This article is based on the Data Matas podcast, featuring insights from Emily Loh, MoonPay

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Turning Data Challenges into Strategic Advantages

In today's business landscape, data teams face a critical challenge: how to evolve from reactive service providers into strategic business partners. Many find themselves trapped in endless cycles of dashboard creation and ad-hoc reporting, unable to drive the innovation necessary for competitive advantage.

The cryptocurrency sector, with its unique constraints and rapid evolution, offers surprising lessons for data leaders across all industries. Unlike traditional sectors, crypto data teams are often tasked with optimising based on historical performance while also preparing for completely unpredictable futures.

As Emily Loh puts it: *We're trying to optimise and use historical data to understand how we should be moving forward... but the product is probably not going to look the same in a year from now because the entire landscape is going to have changed."*

Operating in an environment where transactions are irreversible, regulatory requirements shift constantly, and market conditions change overnight, crypto data teams have developed frameworks that balance immediate needs with future possibilities.

What You'll Learn

In this article, you'll discover actionable insights from Emily Loh, Director of Data at MoonPay:

- How to implement the 20/40/40 resource allocation framework to balance operations, building, and research.

- Practical strategies for breaking free from the cycle of reactive work and create space for strategic innovation
.
- Step-by-step approaches to implementing AI that eliminates drudgery while delivering measurable value.

- Techniques for designing flexible data systems that can adapt to regulatory changes and market shifts.

From Literature to Leading-Edge Data:
Meet Emily Loh

Emily Loh
Director of Data @ MoonPay

MoonPay

Emily Loh leads MoonPay's 15-person data team encompassing engineering, data science, and machine learning. With previous experience at Coinbase, she brings a unique perspective on balancing innovation with practical business needs.

What makes Loh's approach particularly valuable is her unconventional background. *"I never thought I'd be in data, I studied literature,"* she reveals. *"And in my career right now, I'm just like, 'oh, this is really just storytelling'"*. This storytelling perspective helps her team focus on outcomes rather than outputs.

At MoonPay, which Loh describes as *"the PayPal of crypto,"* her team navigates unique challenges including irreversible transactions and real-time compliance requirements. *"We really bridge the gap between Web two and Web three,"* she explains.

The 20/40/40 Framework: A New Resource Allocation Model

The cornerstone of Loh's approach at MoonPay is a deliberate allocation of team resources:

"We split our time into ideally... about 20% BAU (Business As Usual). Then we devote about 40% of our time to building... We also reserve around 40% of our time for research."

This framework does more than structure time—it provides a way to escape the firefighting cycle that many data teams find themselves in. By clearly allocating time to innovation and structured project work, teams can stay focused on what matters and avoid being pulled into endless reactive tasks.

Practical Application: Implementing the Framework

1

AUDIT YOUR CURRENT TIME ALLOCATION
- Use time tracking tools for 2-3 weeks to establish your team's baseline allocation.
- Identify specific tasks that can be automated or eliminated.

2

CREATE AN OPPORTUNITY SIZING FRAMEWORK
- Develop a simple scoring matrix for evaluating project impact.
- Include both quantitative measures (expected ROI) and qualitative factors (strategic alignment).
- "We have an opportunity sizing framework that my team has created".

3

PROTECT INNOVATION TIME
- Block dedicated research time on team calendars (e.g., "Research Wednesdays").
- Create a monthly innovation showcase to demonstrate value from research time.

Whether you're in a high-growth startup or a legacy enterprise, the structure can flex—25/50/25, 30/40/30—as long as the principle holds: build space for long-term impact, not just short-term output.

Strategic AI Implementation That Delivers Real Value

When it comes to AI, many organisations fall into the trap of implementing technology without clear purpose. Loh takes a more focused approach:

"It's very concerning when companies are saying, 'Oh, we're doing AI. We're just implementing AI.' I'm like, okay, but to what end?" She emphasises that AI implementations should address specific problems rather than serving as technology showcases.

Practical Application: Value-Driven AI Implementation

1

CONDUCT AN "AI VALUE AUDIT"
- Survey team members to identify their 3-5 most tedious regular tasks.
- Calculate total hours spent weekly on each task across the team.
- Prioritise automation candidates based on time saved × strategic value.

2

START WITH SPECIFIC, BOUNDED TASKS
- Begin with tools like Cursor for automating code generation.
- Focus on augmenting human capabilities rather than replacing them.

3

MEASURE SUCCESS CONCRETELY
- Track before/after time spent on targeted tasks.
- Calculate ROI based on time saved × average hourly rate.

"I envision a place... the less time we're spending on writing YAML files, the more we can devote to actually doing something that's of value and adding to the company and to the industry, to the society."

Building Systems for Uncertain Futures

Perhaps the most valuable lesson from crypto data teams is how to build for environments characterised by rapid change and uncertainty. Emily explains how her team balances optimisation and the need to adapt quickly:

"There are so many possibilities... how do we build for a future that we don't really know what it's going to look like?"

"We're trying to optimise and use historical data to understand how we should be moving forward... but the product is probably not going to look the same in a year from now because the entire landscape is going to have changed."

This mindset doesn't just apply to crypto. It's increasingly relevant to any data team operating in fast-moving sectors like AI, fintech, or e-commerce where reacting quickly is no longer enough. You need to be ready to lead.

Practical Application: Future-Proofing Your Data Systems

1

IMPLEMENT MODULAR DATA ARCHITECTURE
- Build loosely coupled components that can be replaced independently.
- Document clear interface contracts between system components.

2

DEVELOP SCENARIO PLANNING CAPABILITIES
- Create quarterly workshops to identify potential regulatory and market shifts.
- Design contingency plans for high-impact scenarios.

3

FOCUS ON DATA FUNDAMENTALS
- Invest in rock-solid data quality monitoring and remediation.
- Implement comprehensive metadata management.

"We really want to make sure we're building what needs to be done and we need to make sure we have laser focus with regard to the things that we need to prioritise," Loh explains.

Industry Context

These insights arrive at a pivotal moment for data leaders across industries, as generative AI promises transformation while regulatory requirements around data privacy continue to evolve. The lessons from crypto, which operates at the bleeding edge of both technological innovation and regulatory scrutiny, provide a valuable playbook for navigating this dual challenge.

Who Will Benefit Most

This guidance is particularly valuable for mid-level data leaders who feel trapped between executive demands for innovation and the day-to-day pressures of operational requests. By implementing these frameworks, you can create the space needed for strategic work while maintaining operational excellence.
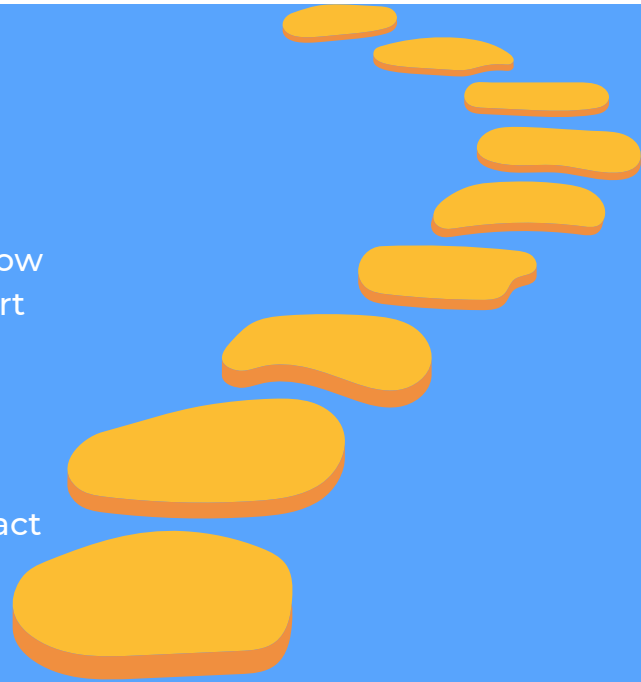
Your Path Forward

The journey from service provider to strategic partner begins with deliberate choices about how your data team spends its time and energy. Start by evaluating your current time allocation and implementing the 20/40/40 framework.

Most importantly, cultivate the discipline to say "no" to low-value work in service of higher-impact

Learn More

To hear the full conversation with Emily Loh and discover additional insights, listen to the complete Data Matas podcast episode.

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