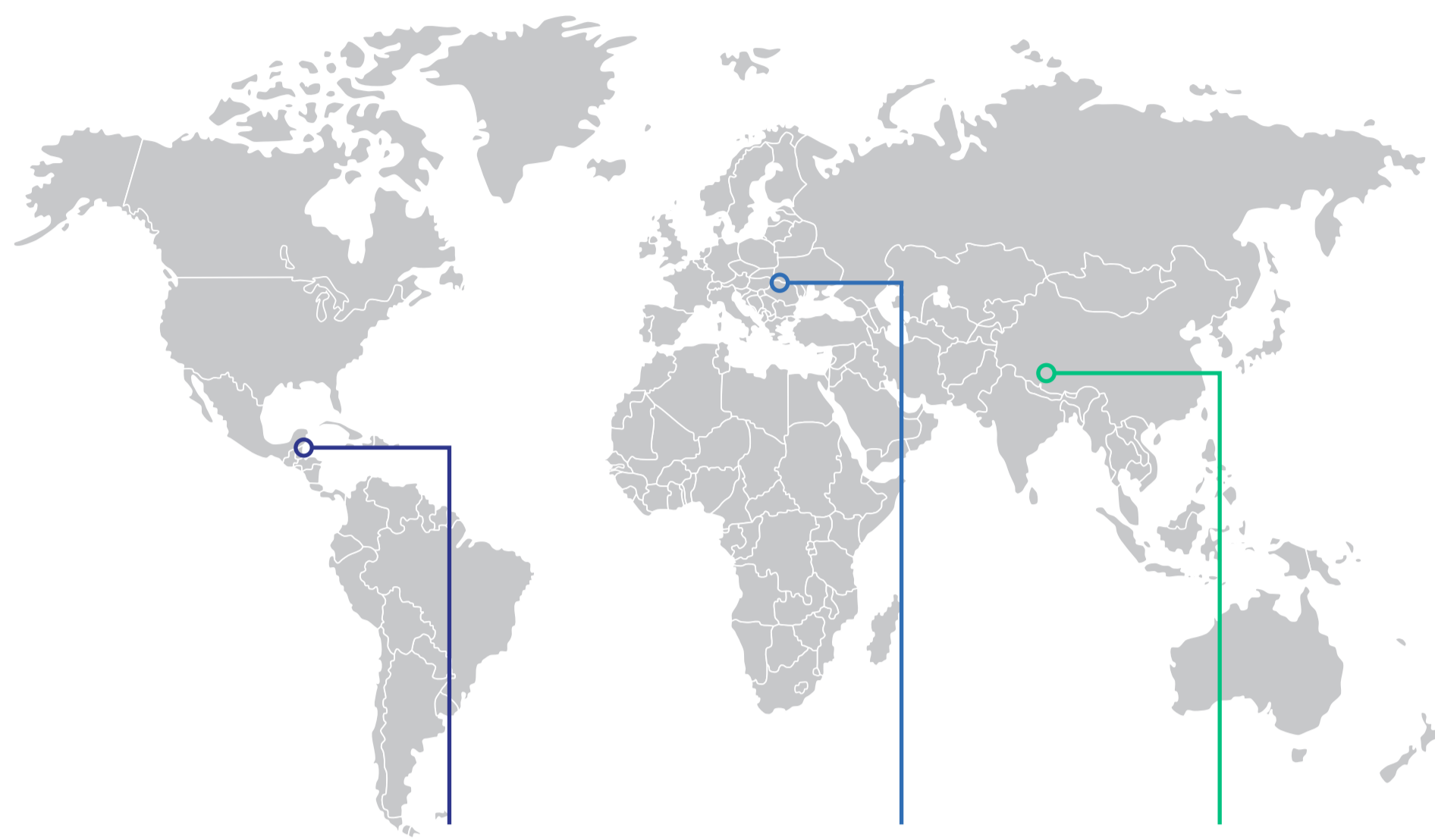


Uncertain Times Call for Certain Measures

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Tackling complexity, volatility, and the data avalanche with predictive enterprise liquidity management (ELM)

The pandemic, geopolitical tensions, and unhinged financial markets have accelerated and intensified volatility around the world. Geopolitical instability, economic uncertainty and turmoil in financial markets will further drive the need for predictability, data-driven decisions, and real-time, actionable insights across global enterprises.



Global treasury priorities

- 41.1% of global CFOs invest to improve quality of data feeding into cash forecasts
- 40.6% expand data collection from diverse sources
- 40.5% want to integrate working capital data

Americas CFOs prioritize centralization

- 44.2% want to increase the scope of financial facilities visible centrally (e.g., accounts, debt)
- 43.6% increase the scope of cash visible centrally (e.g., branches, subsidiaries, countries)

Europe focuses on data quality and predictability

- 46.7% invest to improve quality of data feeding into cash forecasts
- 42.8% predict cash payments and collections for forecasts

Asia/Pacific CFOs prioritize integration

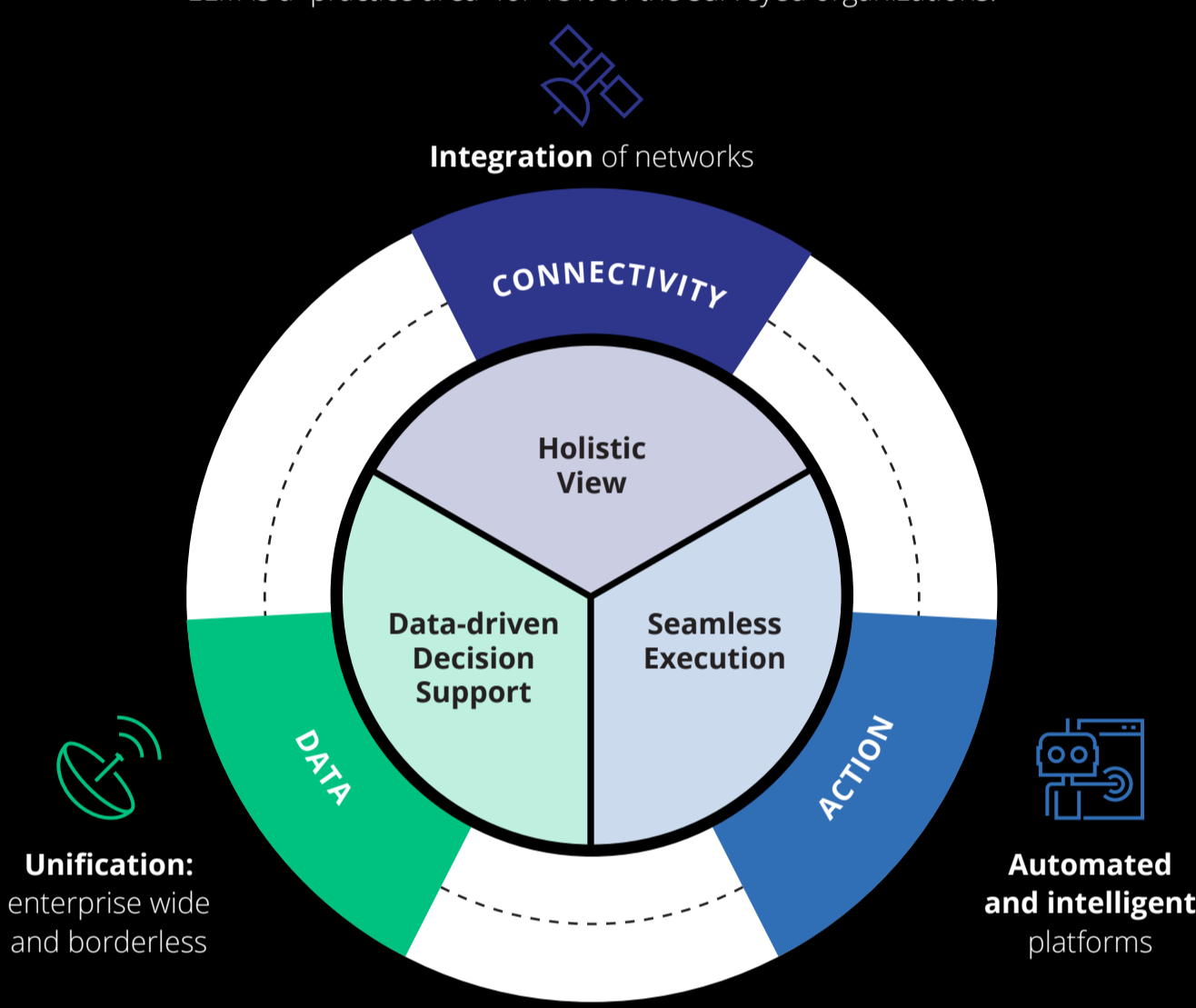
- 48.9% focus on integrating working capital
- 45.6% expand data collection from diverse sources

More Organizations Explore ELM as a New Practice Area

CFOs are finding that ELM is a key approach to succeed in a volatile world. ELM includes:

- unified approach to all data, processes, and human capital related to liquidity management;
- connectivity to an expanding ecosystem of partners, customers, suppliers, and financial institutions;
- intelligent automation and analytics to drive actionability.

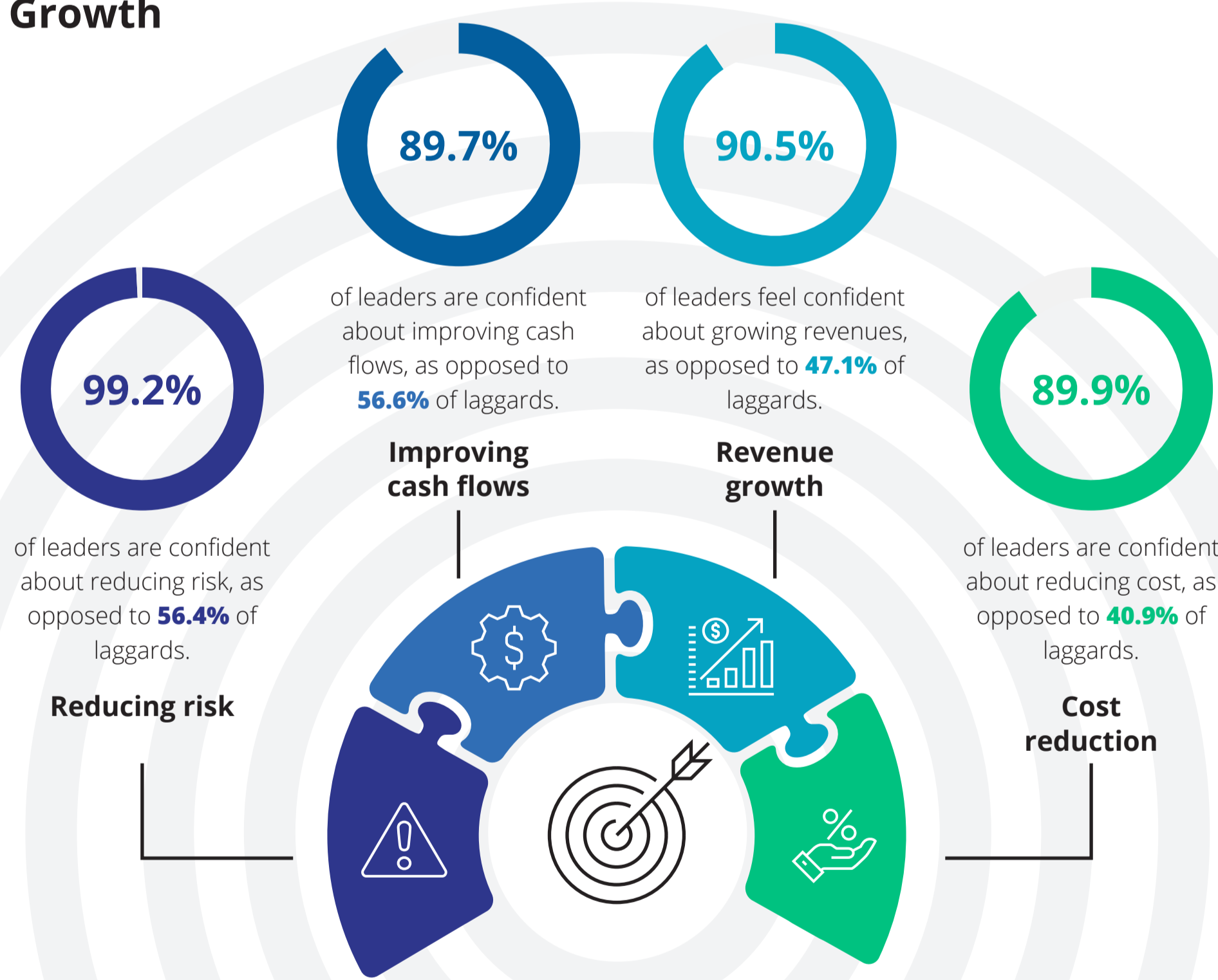
ELM Adoption
ELM is a "practice area" for 15% of the surveyed organizations.



ELM Impact
The key impact is in decision making. Firms with limited visibility are slower to make decisions about money movement, internal funding of projects, and M&A activity.

ELM Leaders Benefit from Improved Resilience and Growth

Leaders outperform laggards almost 2:1 in terms of confidence in achieving key business objectives. The IDC ELM Index* is a scoring mechanism to characterize and categorize financial and treasury practices and technologies. The top 15% of finance organizations are classified as leaders and the bottom 15% are laggards.



Connectivity Is a Key Differentiator of Leaders and Laggards

Laggards lack the ability to source and distribute data effectively with the ecosystem, particularly through APIs. This limits their ability to respond quickly and intelligently to change. European organizations in particular fall behind when it comes to API adoption and use.

What are leaders able to do with APIs in action? Leader companies are far more likely to leverage APIs than their laggard counterparts for the following areas:

Integrate and optimize their internal system infrastructure



Leverage internal data for reporting



Send data to partners and others



Receive data from partners and third-party members



*For more information on ELM, download IDC's "A Practice Area emerges for CFOs: Enterprise Liquidity Management"