Citi Institute

In collaboration with Citi Services

GenAI in Treasury

A Practitioner's Guide

ZANDERS

PERFORMANCE WHEN IT COUNTS

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This paper is written in collaboration between Citi Client Advisory Group and Zanders. The market insights described in the paper are the result of client discussions and surveys from Citi, Zanders, and the NeuGroup.

Key Takeaways

1. Adoption of GenAI in treasury has been limited to date. Most firms are at the early stages of opportunity identification or exploratory experimentation.

2. Barriers to getting started include access to technical resources and challenges with data quality and visibility. Key concerns include risks in trusting AI outputs and the potential for data leakage.

3. That said, AI is a current hot topic for corporate treasury teams. They are mindful of the myriad points of failure embedded in today's manual processes and seek to improve the speed and quality of decisions (as well, there is perennial pressure to "do more with less").

4. Some common traits of AI leaders in treasury include gaining C-level encouragement and mandate; training to facilitate small experiments and build a change mindset; and, prioritizing incremental process improvements before "moonshots".

5. Understanding treasury's data (and limitations) is another key attribute for success. Treasurers are recognizing the importance of investing in a robust data strategy as a necessary foundation for leveraging AI, as well as readying for a world where they need real-time information to execute faster.

6. Against a backdrop of broad corporate investment in AI (in talent and technology), and high expectations of productivity gains, treasurers are recognizing that AI deployment needs to be part and parcel of forward planning for their organization and talent.

> "Recently, we sought to answer the question: What will treasury look like in 2030? Our prediction was that companies will adopt AI as the new 'treasury operating system'. While there are obstacles to address, treasurers increasingly recognize that the potential productivity gains from AI are too significant to ignore."
>
> *Ron Chakravarti, Head of Client Advisory Group, Citi Services*

Introduction

Corporate treasury teams are increasingly expressing interest in Generative AI[1] (GenAI). There is eager fascination in GenAI's potential to enhance productivity, automate decisions, and simplify processes. CEOs are increasingly driving AI deployment as a top-down priority in their companies. In the recent Citi Research publication Productivity & the AI Revolution, Nathan Sheets, Global Chief Economist, points out: "Periodically, perhaps a few times a century, the path of productivity is pushed upward by a transformative new technology – for example, the steam engine, the railroad, electrification, the automobile, and the internet. We judge that artificial intelligence (AI) is likely to soon be added to this list."

Treasury can digitize routine tasks via AI agents to manage increasing cash velocity. This unlocks treasury's capacity to be the value-add business partner[2], analyzing and sharing insights with senior management, and driving improved productivity and performance for the coming years.

However, for those tasked to deploy, there lies a sobering reality: most treasury teams struggle to move beyond experimentation. Production-ready GenAI solutions remain scarce, with many pilot initiatives failing to progress. It's early days for GenAI in treasury despite the expected returns. Recent surveys find that only 5% of GenAI projects are fully scaled and create meaningful value. And there is debate as to whether the recent growth of AI investment will be sustained.

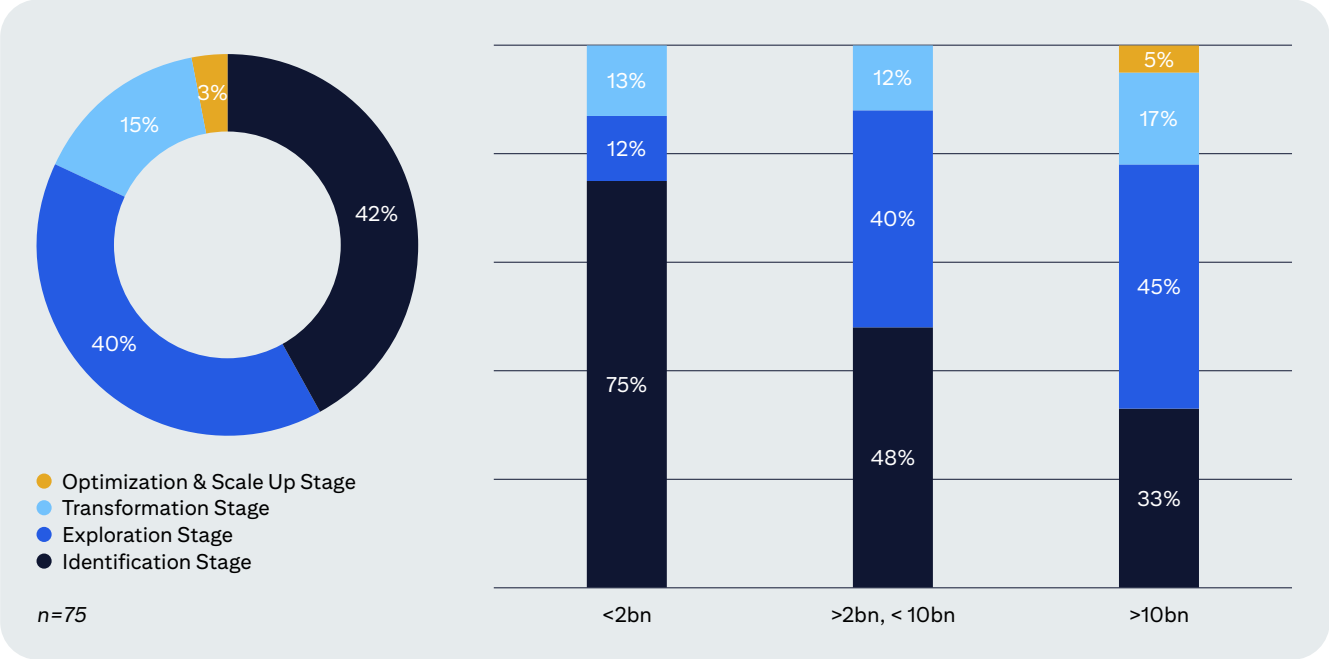
In this paper, we undertake two key tasks. First, through surveys and interviews with treasury practitioners, we offer a current view of GenAI maturity in treasury departments. Second, based on these findings and experiences of those contributing to this paper, we propose a framework to help treasury advance their digital agenda through GenAI.

> "Artificial Intelligence is very much front and centre in many of our clients' agendas. We too are seeking to leverage the new technologies to provide great support to our teams and in doing so create the capacity to bring greater data led insights and targeted solutions to our clients."
>
> *Steve Elms, Head of Sales, Citi Services*

GenAI in Treasury Today

A recent survey conducted by Citi Client Advisory Group in collaboration with members from NeuGroup[3], an industry body for corporate finance and treasury professionals, reveals that most corporate treasuries (82% of surveyed professionals) are in the early stages of identifying and exploring GenAI use cases. Only a small group of front-runners (5%), all MNCs with annual sales exceeding $10 billion, reported optimizing and scaling GenAI use cases for production. 48% of respondents in the $2-10 billion revenue bracket are at the Identification Stage where they have not defined a longlist of potential use cases. This expands to 75% for companies with sales less than $2 billion and declines to 33% for those with revenues greater than $10 billion.

Figure 1. GenAI Adoption Maturity: What best describes the stage you are at in your journey with adoption of Gen AI in Treasury?



Source: Citi Client Advisory Group research in collaboration with NeuGroup

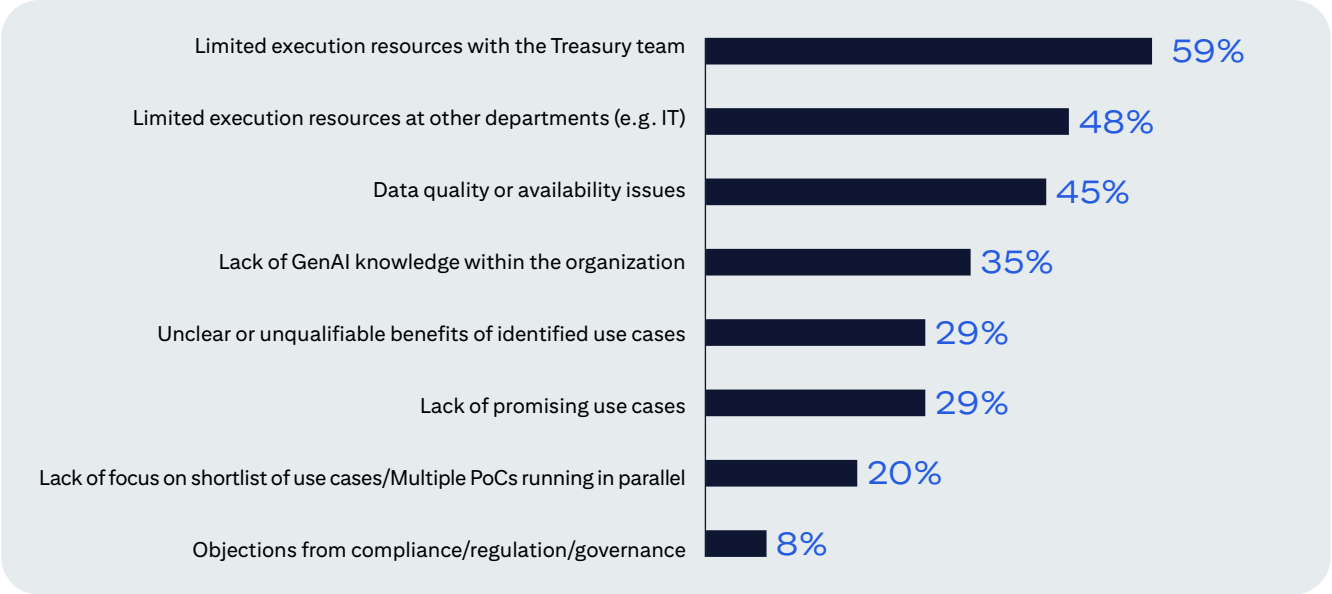
Despite approaching the three-year anniversary of ChatGPT's release, which propelled GenAI into the global spotlight, its impact on corporate treasury remains limited. Less than half of the respondents have identified potential treasury use cases and are considering either the right AI tools/techniques to build/execute the proof of concept (40%) or redesigning processes to embed new AI tools/techniques (15%). Only 3% claim successful deployment of GenAI in their treasury processes. These findings align with other recent surveys[4] that found only 5% of GenAI projects were fully scaled and created meaningful value. Indeed, these are still early days for AI adoption in treasury. This is likely due to a combination of factors, including perplexity, limited resources and skills, and a sense of being overwhelmed by critical questions: Which tools are appropriate? Is our data sufficient? What approvals are required? Where can we find the right resources? How can we validate GenAI outputs? How do we measure the benefits? Can we explain the results?

> Unilever is investing in AI to unlock growth and efficiency across functions. We encourage teams to test, learn, and adapt quickly. Where processes are rule-based, we automate. Where decisions require judgment and pattern recognition, we apply AI – purposefully and with strong governance.
>
> *Gerard Tuinenburg, Treasury Director Asia & Treasury Technology, Unilever Treasury*

The NeuGroup survey results support this, with Figure 2 outlining GenAI adoption hurdles cited by treasuries. 59% of respondents identified limited treasury resources as a barrier, 48% called out the lack of other resources, while 45% noted data challenges.

> We need to explore how AI opportunities impact our future treasury technology enhancements. We see AI adoption as a pre-requisite for Real Time Treasury. And the drive is going towards real time everything. But when is the right time to step in? We need to be certain both on data and governance to avoid hallucination.
>
> *Michel Verholen, AT, Zoetis*

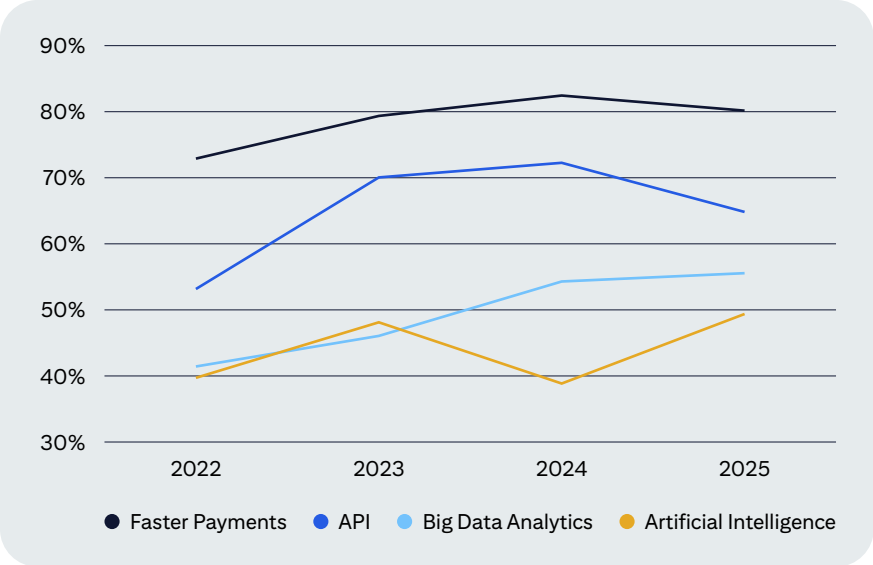
Figure 2. Hurdles to GenAI adoption: What hurdles do you encounter in your organization that make it more difficult to progress to the next stage of the roadmap? (n=75)



Source: Citi Client Advisory Group research in collaboration with NeuGroup

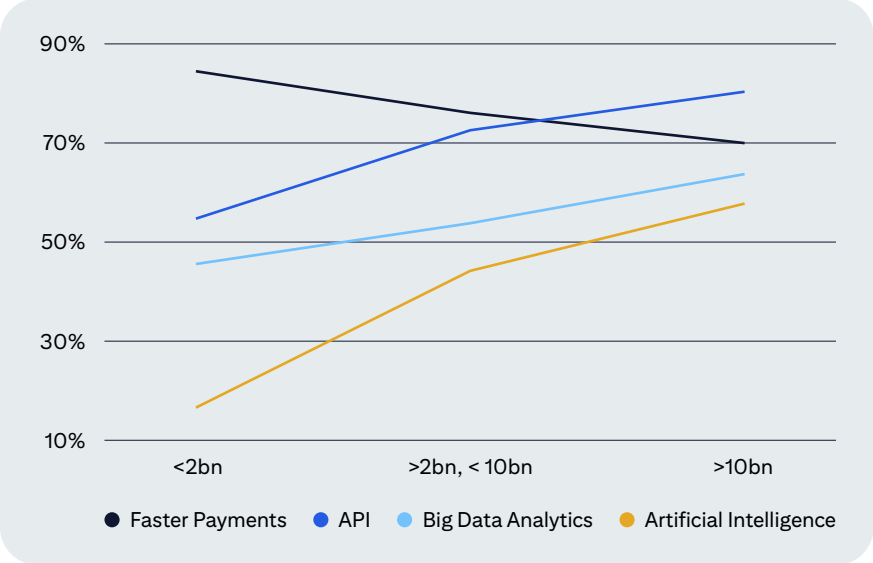
Research by Citi Client Advisory Group[5] further underscored the challenge of realizing GenAI's potential in treasury. Figure 3 shows AI initiatives have the largest gap between identified opportunities and mobilized projects. Less than 50% of identified AI opportunities have been validated. As Figure 4 indicates, larger companies, likely with more resources, lead AI innovation in treasury.

Figure 3. Percentage of value opportunities identified mobilized for proof of concept validation annually over the 48 months of CTD data from Aug '21 (n = 322)



Source: Citi Client Advisory CTD data

Figure 4. Percentage of value opportunities identified mobilized for proof of concept validation by company size. (CTD data, 24 months data to Aug'25, n = 171)



Source: Citi Client Advisory CTD data

The Framework

With 82% of companies in early GenAI adoption and only 3% realizing organizational value, we propose a structured framework to support value realization. We propose a phased roadmap prioritizing early validation before wider implementation. This framework helps treasury responsibly, securely, and transparently apply GenAI to achieve intended business outcomes and mitigate risks.

> Recent AI developments offer a lot of potential to review our treasury ways of working. As a first step, we invested time to train the treasury team and trigger a change mindset. This helps us in finding the most valuable use cases, wherever they come up.
>
> *Alexander Reijrink, Head of Corporate Finance, Philips*

Figure 5: Execution framework to help treasury practitioners advance their digital agenda through GenAI.

1. Identification	2. Exploration	3. Transformation	4. Optimization
Identify potential use cases	Assess use case validity	Modernize infrastructure	Measure results
Assess data readiness	Design solution	Governance framework for AI	Feedback loop
Build an "AI-First" mindset	Build Proof of Concept	Upskill the team	Process improvements

Source: Zanders and authors

Stage 1: Identification

This initial phase prioritizes identifying high feasibility use cases and defining a data/AI strategy before technology deployment. It requires focusing on delivering tangible value while maintaining security, transparency, and user-friendliness.

> AI is not here to take our jobs. It's to get things done faster or at least get rid of some of the boring tasks.
>
> *NeuGroup Member – Technology Company, Head of Treasury Technology*

Identify Potential Use Cases with Easily Measurable Outcomes:
Identify high-impact problems solvable by GenAI, such as manual data consolidation or fragmented cash flow forecasting. Prioritize projects with measurable treasury KPIs based on business outcomes, not technology.

- High-Value Problem Solving: Target time-consuming, repetitive tasks for clear returns on investment (ROI).
- Tangible ROI: Measure success by quantifiable results like reduced costs, increased efficiency, and improved decision-making. Secure buy-in with a clear business case.
- Strategic Shift: Free treasury professionals from manual tasks to focus on financial analysis, business advising, and capital optimization.

Assess Data & Infrastructure Readiness:
GenAI effectiveness relies on quality training data. Treasury must assess data quality, accessibility, and security from Treasury Management Systems (TMS), Enterprise Resource Planning (ERP) platforms, and bank portals, and bank portals, ensuring clean data through a strong governance framework.

- High-Quality, Accessible Data: Ensure clean, validated data and robust infrastructure, such as a data lake, for accurate outputs.
- Secure Environment with fine-tuned access rights: Given the sensitivity of financial data, successful GenAI implementation must prioritize data security, privacy, and compliance. Verifiable secure storage and access controls build trust in AI-driven insights and prevent compliance issues as the use case scales.
- Seamless System Integration: Integrate the GenAI solution with existing systems (TMS, ERP) for seamless data flow, actionable insights, and streamlined workflows

> Using large language model technology, we've implemented a treasury AI assistant that delivers tangible value daily – from drafting Board papers to strategy and policy recommendations. We're now exploring a web of interconnected treasury agents to further enhance our capabilities across specialised areas such as risk reporting, KYC, Treasury policy compliance and FX risk management.
>
> *Alex Ashby, Group Treasurer, WPP*

Build an "AI-First" Mindset with Willingness to Change:
Successful adoption requires Treasury leaders to foster an "AI-first" mindset, viewing technology as a strategic partner. This includes experimentation, partnering with diverse tech providers, and embracing "fail fast, learn faster, scale what works."

- Culture of Experimentation: Agile development, including workshops and pilots, leads to successful GenAI use cases and tangible value.
- Co-creation, Partner collaboration: Effective AI solutions are developed through collaboration and user feedback, ensuring real-world relevance, intuitiveness, and a seamless user experience.
- Human-machine collaboration: GenAI in treasury should augment capabilities, not replace personnel, functioning as a "co-pilot" to automate routine tasks and empower strategic focus.

> We know the future will require significant knowledge of both data and technology to be a treasury leader. This on top of knowledge around cash, liquidity and risk. We knew it would be difficult to get both. Knowing we have to upskill on either finance skills or technology skills, we decided to go for the technology skills as a priority as we saw this being much more complex but also as it could give us a strategic advantage.
>
> *Chris Mclaughlin, Global Head of Group Treasury, Trafigura*

The following table provides a checklist to assess the applicability of potential GenAI use cases, and the likely scale of effort required to mobilize a proof of concept.

Figure 6: Checklist for GenAI use case applicability for corporate treasury proof of concept mobilization based on Zanders GenAI projects.

Step 1: Identify business problem and data availability	Step 2: Evaluate data quality and infrastructure	Step 3: Verify technology stack	Step 4: Determine scale of approach to mobilize
Questions: • Is the business issue data-intensive, repetitive, or predictive? • Is automation justified by time/cost savings?	**Questions:** • Is data high-quality, predominantly unstructured, and well-governed? • Can the process tolerate errors or oversight?	**Questions:** • Does it require integration across non-standard systems? • Does it involve non-deterministic or intuitive logic? • Are parts of the process still manual?	**Question:** • Is this a "quick win" (e.g., chatbot) or a core process modernization (e.g., enhanced cash forecasting, improved risk management, or automated reconciliation)
Yes, to both questions: Proceed to Step 2.	**Yes, to both questions:** Proceed to Step 3.	**Yes, to all questions:** Utilizing GenAI as part of process reengineering appropriately. Proceed to Step 4.	**"Quick Win":** Mobilize proof of concept (PoC) to pilot the GenAI solution with a limited team and dataset.
No to one or more: GenAI is likely not a good fit for this specific task. Focus on traditional process improvements or other technologies.	**No to one or more:** GenAI is likely not a good fit yet for this specific task. While GenAI works well on unstructured data, prioritize data normalization, aggregation, and cleansing to ensure sufficient data quality.	**No to one or more:** Utilizing GenAI may not be necessary. Re-evaluate the business problem with alternative technologies.	**"Core Process Modernization":** Mobilize PoC with an exit plan to form a cross-functional team with IT, data scientists, and treasury. Develop a comprehensive strategy addressing technical integration, change management, and security.

Source: Zanders and authors

Stage 2: Exploration

This phase focuses on mobilizing a proof of concept to validate the technology's value through quick and controlled experimentation.

Assess Use Case Validity:
Evaluate all potential GenAI opportunities and select a "low-hanging fruit" use case with a clear scope and limited data for controlled testing. Early examples include:

- Manual, repetitive tasks: Automate financial report generation/data extraction from unstructured documents.
- Time-sensitive decisions: Use AI for real-time cash positioning/FX hedging recommendations.
- Improving accuracy: Enhance cash flow forecast accuracy by analyzing diverse data

Design the Solution:
The treasury team should be involved in solution design and testing from the outset. Early access and feedback are critical for addressing real-world challenges and ensuring intuitive use. Success factors include:

- Clear Reasoning: AI must be able to explain its recommendations.
- Auditability: The model's inputs, assumptions, and outputs should be traceable.
- Human-in-the-Loop: AI should augment, not replace, human decision-making, allowing for review and override.

> "It's a steep learning curve. Resourcing will remain an issue and then upskilling of the current resources that I have remains my primary focus. Though without the needed knowledge base, of course we cannot do this. And giving the folks the time to do develop the knowledge has been the biggest challenge that I have."
>
> *NeuGroup Member – Technology Company – Head of Treasury Technology*

Build Proof of Concept:
Transparency is crucial during the pilot phase. As Explainable AI (XAI) is critical in regulated fields like treasury, auditors require full transparency of AI reasoning, results, and data sources. A successful PoC must demonstrate:

- Cross-functional team: Include data scientists, treasury, IT, and legal/compliance.
- User feedback: Use iterative testing and feedback to refine the solution and address business needs.
- Defined metrics: Define success using quantitative (time saved, accuracy) and qualitative (satisfaction, ease of use) metrics.
- Secure data: Manage PoC data securely, limiting access and avoiding sensitive data initially.

> It's important to have a leadership that understands it's not going to happen overnight (AI in treasury) but that they continue to provide meaningful support for treasury advancement.
>
> *NeuGroup Member – VP Corporate Finance & Group Treasurer*

GenAI PoCs in treasury succeed by solving specific problems with strong data. Clear, measurable objectives are key to demonstrating value and securing investment. The following table lists common pitfalls and success factors encountered by Zanders in the exploration of GenAI solutions.

Figure 7: Pitfalls and success factors in corporate treasury GenAI proofs of concept based on Zanders AI projects

Use Case	Pitfalls/Reasons for Failure	Success Attributes/Learnings
Cash Flow Forecasting & Working Capital Optimization	**Lack of Quality, Integrated Data:** Due to siloed and inconsistent data across systems (ERP, TMS, bank portals), GenAI models alone can struggle to produce accurate forecasts with limited access to structured data. **Consequence:** Loss of confidence in the AI model's output. **Inefficient Technology Selection:** Although GenAI models can forecast time series data (e.g., cash flows), combined with machine learning (ML) models can lead to better results. **Consequence:** Forecast quality does not improve. **Unclear Business Objectives:** POCs often fail due to vague goals, leading to undefined metrics, misaligned scope, and no ROI. **Consequence:** No clear business case to justify the investment.	**High-Quality Data:** Identify, source, clean and integrate data from disparate sources before building the model. **Incorporate ML Tools:** Use GenAI to leverage simpler ML models and select the best fit through back testing. **Clear Goal:** Define a single, measurable objective (e.g., improve forecast accuracy by X%). **Human-in-the-Loop:** Use AI to augment, not replace, treasury expertise. Team review builds trust and confidence
Reporting & Analytics Automation	**Lack of Explainability and Transparency:** GenAI "black boxes" hinder understanding of conclusions/reports, creating distrust from treasury and compliance. **Consequence:** Untrustworthy outputs lead to project abandonment.	**Anchor to Business Data:** Use deterministic tools to enhance transparency and limit hallucinations. **Focused on Repetitive Tasks:** Target high-volume manual tasks, such as generating board reports, for quick wins. **Incremental Approach:** Begin with small datasets and limited scope, then scale up. **Value Demonstration:** Measure success using clear metrics like time saved and reduced errors to validate ROI.
Document Processing & Querying	**Hallucinations and Security Risks:** GenAI can generate incorrect information when processing sensitive documents or using external models, introducing risk. **Consequence:** Incorrect outputs and data breaches pose unacceptable risks for regulated treasury functions.	**Structured Data Extraction:** Design the PoC to extract structured data from unstructured documents (contracts, statements, invoices). **Controlled Environment:** Pilot in a controlled environment with limited document types to minimize risk and refine the model, with limited hallucinations.
Real-time Cash Reconciliation	**Small Data Scope:** Accurate classification requires ample data; otherwise, GenAI may hallucinate. **Consequence:** Low trust due to excessive validation efforts. **Adding Unnecessary Noise:** GenAI adds errors when deterministic rules suffice. **Consequence:** Lowers impact of the solution.	**Ensure Learning Capability:** Improve model performance and build confidence by adding feedback from historic reconciliations. **Enrich with Deterministic Logic:** Enhance GenAI performance by enriching input with rules-based logic to limit noise and provide context.

Source: Zanders and authors

> The increased capability of AI offers the potential for a new wave in productivity and performance of treasury teams. As a treasury community, we need to collaborate to make the most out of the technology. Within Zanders, we are partnering closely with system vendors, banks, and our clients to cocreate GenAI solutions that we expect will bring about the next evolution of treasury.
>
> *Laurens Tijdhof, CEO at Zanders Group*

The identification and exploration stages are where most treasury users are currently focused.

For completeness, and for those ready to move to the transformation and optimization stages:

Stage 3: Transformation

With a validated pilot and management approval, the focus shifts to broader GenAI deployment for treasury transformation. A strong business case unlocks the budget for necessary resources.

- **Modernize the Infrastructure:** Deploying the solution requires ensuring infrastructure support. This may involve GenAI upgrades within TMS, ERP, or engaging third-party specialists. Organizations with existing treasury technologies will likely use both approaches. The architecture should be API-first for seamless data flow and future enhancements.
- **Develop a Governance Framework:** Before scaling, establish a governance framework with policies for data security, privacy, and model integrity to meet compliance. Audits for fairness and accuracy are essential for building trust.
- **Upskill the Team:** As GenAI automates tasks, treasury teams need to adapt their skills. The framework should include upskilling for analytical and advisory roles, as well as training to refine GenAI outputs.

> We are planning to use pattern recognition software and historical data to improve our cash forecast accuracy, as we continue to enhance our Treasury technology infrastructure. We expect to benefit from embedded AI capabilities within S4HANA to further enhance our forecasting process and scenario planning.
>
> *Michel Verholen, AT, Zoetis*

Stage 4: Optimization

This final phase ensures the GenAI solution continuously delivers value and aligns with treasury's strategic goals.

- **Measure Results:** Continuously monitor and refine GenAI performance by tracking metrics, gathering feedback, and retraining the model as needed. Communicate successes to stakeholders to demonstrate value and build support.
- **Feedback Loop:** Regularly incorporate user feedback into the GenAI solution by optimizing prompts and refining the context, fostering confidence and driving team adoption.
- **Process Improvements:** As GenAI matures, it may evolve beyond task automation to enable strategic insights, scenario analysis, and due diligence. Explore expanding the solution's scope by incorporating new data or processes.

> Generative AI has a role to play in treasury management. How pivotal this role is going to be will depend on the treasury function's ability to identify and execute the use cases that make the biggest impact. Treasurers with an AI-first mindset will likely make the difference.
>
> *Dr Prag Sharma, Head of Citi Artificial Intelligence Centre of Excellence*

NeuGroup Perspective: Treasury Teams Face Pressure and Obstacles to Adopt Generative AI

Treasurers have spent the last three years trying to unlock the potential of AI within treasury, but the goal remains elusive for most. Responses to the latest NeuGroup peer research echo past findings and ongoing member conversations: Full-scale adoption and integration of GenAI remain limited across the treasury function. Most teams are in identification or exploration stages, with the primary barriers to progress being limited resources and challenges related to data quality and visibility.

In the words of some of NeuGroup members surveyed:

> *"Our CFO is using AI for investor meetings. He uses AI chatbots and wants a treasury helpdesk chatbot. We have three people in treasury and no time to work on this."*

> *"We're focused on getting our data properly structured. Once the data is structured, we want to use AI for data pulls and to create slides with specific numbers, etc., but that process takes time."*

Trust and risk remain hurdles. Many treasury teams are reluctant to expose sensitive data to third-party, large language models. Others remain wary of outputs that have not been thoroughly vetted. One NeuGroup member stated, "we are sceptical about 'black box' AI tools that provide results without explanations."

Companies that have developed viable AI solutions also see hurdles around adoption among less technical members of the organization. "Even if you provide a nice tool, adoption only works when people start using the tool," said a NeuGroup Member, highlighting that training is critical for a successful rollout.

Traits of early leaders. Companies that are further along the adoption curve tend to be larger and concentrated in the tech sector, with a few healthcare and consumer companies in the mix. These corporations typically:

1. Have mandates and support from the CFO or CEO.
2. Operate in organizations where technology is deeply ingrained throughout.
3. Have dedicated technology staff within treasury.

The talent mix is shifting. The pressure to adopt AI is pushing teams to emphasize technology expertise. A recent NeuGroup survey of mega-cap companies found that 27% of respondents[6] expect that tech/AI specialist dedicated to treasury will make up a growing portion of their teams in the next few years. This will come at the expense of staff focused on bank operations and cash management according to treasurers that participated in the survey. NeuGroup's 2025 treasury outlook report found that 26% of companies[7] already have technology staff reporting directly to the treasury team.

Some treasurers are experimenting with creative use cases. One team uses GenAI to simulate an analyst that critiques quarterly reports and generates questions analysts may pose. An assistant treasurer from another team reported that "treasury has applied a conversational AI bot on top of our reporting dashboard so that the treasurer can ask it questions and get answers. The bot points to the link of the report where more details are available if needed. The AI aspect is learning from the questions."

> GenAI is the getting things done tool for Treasury.
>
> Treasury is the ultimate guardian as with its corporate fiduciary role, and, therefore, there must be 100% trust in the numbers. Generative AI has been slow to deliver at this level of trust. This underlies all the other reasons not to plunge in fully. Establishing trust, and enforcing AI trustworthiness, is of growing importance, as the first AI-native graduates are entering the workforce and they have long ago put their trust in AI to help get things done for them.
>
> *Joseph Neu, Founder and CEO, NeuGroup*

Conclusion

While GenAI's ultimate value to treasury remains to be seen, it is unlikely to be insignificant. Why? With CEOs expecting GenAI to alleviate enterprise expense pressures, treasury will be integral to the AI-driven realignment of people and technology.

Treasury practitioners are starting to use enterprise-wide GenAI solutions to conduct basic research and to review, summarize, extract, compare and translate documents. However, Treasury is in the early stages of identifying and experimenting with treasury-specific GenAI solutions to drive process automation and efficiency. Although GenAI offers solutions to long-standing problems, realizing this requires comprehensive process re-engineering, not isolated deployments.

Treasury's progress is for most, cautious. Adoption so far is limited, with 82% of firms in Identification or Exploration stages. GenAI success hinges on infrastructure, data, and a tech-native mindset. Building trust through experimentation and embracing industry collaboration are crucial for realizing its full potential.

In this era of rapid, machine-led change, those who act with focused clarity, disciplined execution, and collaborative openness will not only future-proof their treasury operations but set the benchmark for what's possible.


Hello!
How can I assist you today?

Endnotes

[1] While the field of AI is broad and includes machine learning and deterministic logic models, the lessons learned and considerations in this paper focuses on GenAI applications in treasury and by extension, utilization of GenAI through AI Agents or Agentic AI.

[2] Treasury 2030: Modernize or Risk Irrelevance

[3] Survey conducted in August 2025 in collaboration with NeuGroup with their members, senior corporate treasury leaders. (n = 75) The stages of GenAI maturity, from identification to optimization are discussed in Section 2.

[4] Citi Research: Productivity and the AI Revolution, September 2025

[5] Citi Treasury Diagnostics research carried out over the last 4 years investigating the disparity in use case initiatives identified and mobilization of projects to enable delivery of value envisaged

[6] https://www.neugroup.com/headcount-reshuffle-some-mega-cap-treasurers-add-tech-talent/

[7] https://www.neugroup.com/2025-treasury-outlook-survey-report/

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