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Adopting a Real-time Mindset to Compete in an Always-on World

By David Tao, Director

David is a member of Citi Services' Client Advisory team. The group is a practitioner-led team that helps Citi clients progress finance practices and evolve corporate finance functions to support enterprise growth and transformation. For more information on consulting with Client Advisory, please reach to your Citi Representative.

Innovations in cloud computing, artificial intelligence, and machine learning have fueled a data analytics gold rush that promises business transformation. Today, businesses are shifting from data-on-request, information that is hours, days, or weeks old, to data-on-demand, live information. This approach allows a focus on what is happening now, rather than making decisions based on what happened last week.

Good Enough is Not Good Enough

Not everyone is ready to be an early adopter. Some organizations view real-time processes as unnecessary for their existing business models and don't see the benefits. The true advantages of a real-time mindset are often found just below the surface.

Consider manual processes and data silos – each department maintains its own information generating daily, weekly, monthly, and quarterly reports that are outdated as they are created. This inefficiency wastes time that could be used for high-value work. Other costs include business-critical errors and friction between departments because there is no way to seamlessly share information.

Adopting a real-time mindset is less about speed and more about *fostering a culture of continuous, data-driven, and proactive decision-making.*

The inability to see and share data creates friction and bottlenecks across departments such as sales, procurement, IT, and finance. The opportunity cost of skilled and highly compensated professionals performing low-value administrative work should warrant business leaders' attention.

In addition to inefficiencies around legacy practices, disconnected systems pose security risks. Data vulnerability leads to cybersecurity threats, reputational damage from breaches, and costly compliance remediation. Risks arise because no single person or system has a complete, real-time view of the process. While current business practices might seem good enough, the growing gaps and risks show they aren't.

The Real-world Implications of Real-time

Adopting a real-time mindset is less about speed and more about fostering a culture of continuous, data-driven, and proactive decision-making. A client survey found that for 78%¹ of companies, the near-term focus is on real-time information, rather than on real-time liquidity and instant payments. Businesses recognize the power of real-time analytics to gain insights for faster and better-informed decisions.

Real-time data offers an opportunity to dramatically improve decision-making, accuracy, operational efficiency, risk management, and predictive analytics for long-term planning.

The real-time mindset is transforming businesses across numerous industries:

Retail: Grocery chains instantly adjust pricing, re-orders, and displays using real-time point-of-sale and inventory data, reducing waste and improving margins.

Telecom: Mobile carriers proactively reroute traffic and alert customers based on live network data, improving experience and reducing churn.

Healthcare: Systems dynamically allocate staff and route ER patients using live patient and staffing data, shortening wait times and speeding high-risk interventions.

Manufacturing: Factories stream sensor data into anomaly detection models, enabling proactive maintenance and production adjustments to avoid costly downtime.

Logistics: Global shippers use real-time data from trackers to route around disruptions and update deliveries, thereby cutting delays and optimizing inventory.

Building a Real-Time Mindset: A Practical Framework

Implementing a real-time mindset starts with two pillars: a data-driven strategy and an integrated ecosystem.

The first pillar emphasizes clean, accessible, and standardized data. To get started, begin with a careful organizational assessment to build good data governance:

Define goals: Identify critical business questions that can be better answered with clear, accurate, real-time data. A clear understanding of how processes can be improved will guide how a company structures its data.

Identify key data sources: Make siloed information from Customer Relationship Management (CRM), HR, operations, and financial systems broadly accessible to provide the greatest business benefit.

Champion the initiative: Advocate for a framework that standardizes data (e.g., customer names, product codes, bank transactions) to fuel real-time solutions. Championing a real-time mindset with stakeholders across the business is essential for successful initiative outcomes.

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¹The Real-time Treasury Evolution: A Shift to Modernization



The second critical pillar is building an integrated ecosystem connecting core platforms:

Break down silos: Establish seamless, two-way data flows between core systems (e.g., CRM to finance). Real-time data must be highly accessible throughout the organization to realize its full potential.

Create an integration roadmap: Map data flows to identify what information needs to move automatically from one system to another. Evaluate tools (e.g., plug-and-play, middleware) to better understand connectivity options. Once connected, continually and thoroughly test systems to ensure data flows correctly. Testing before cutover is key to integration success.

Organizations should have a change management champion – a person or team with the influence to shape the initiative. The project’s success depends on early communication, coordination, and training. Change is never easy, and it is crucial that champions within each team drive adoption to the new mindset and workflows.

A Real-time Strategy Sets Businesses Up for the Future

A real-time strategy harnesses real-time data to transform departments, driving greater efficiency and sharper decision-making. For instance, real-time treasury leverages APIs to manage instant payments, real-time information, and liquidity. A real-time infrastructure frees teams from generating reports based on old information, shifting their focus to high-value work. This shifts the focus from reacting to the past to proactively anticipating problems, identifying opportunities, and driving business growth.

The journey to a real-time mindset begins not with a massive IT or finance project, but with the simple decision to adopt a new way of thinking. In an always-on world, more information is available than ever before. Building a strategy to sift the signal from the noise will soon become the norm.

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