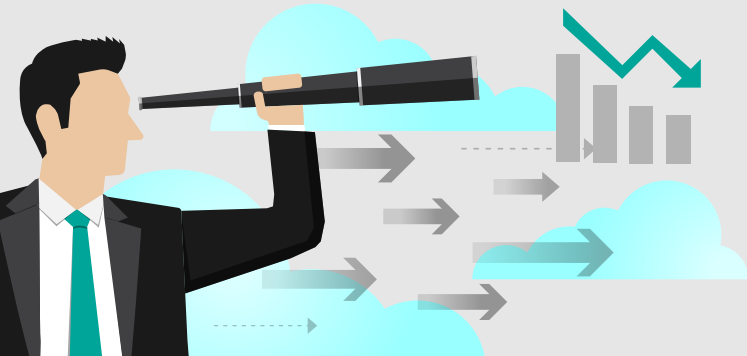


Economic Outlook



Treasury Operations



Technology Use



Regulations & Compliance



Economic Outlook Dampens from 2018

57% 57% of businesses expect the GDP of their HQ country to rise in 2019; **this represents a 10% drop in optimism from 2018.**

44% 44% of practitioners indicate that the outlook for their company has grown more positive over the past 12 months. **This represents a 7% drop from 2018.**

12% 12% of organizations indicate that tax reform has increased or benefited their financial performance. **44% experienced no significant impact.**

Teams Overworked & Strained by Manual Processes

57% 57% of practitioners list **manual processes as a top operational challenge** in 2019, above other areas like fraud, staffing, and regulatory change.

54% 54% of practitioners list **payment management as one of the most time-consuming functions to perform.** Cash forecasting follows closely behind.

34% 34% of treasury groups **do not have time to perform all their responsibilities.** Cash forecasting and risk management most commonly fall to the wayside.

Corporates Excited about Tech, but Lag in Adoption

75% 75% of businesses are **excited about new technology developments.** 10x more corporates would rather upgrade their technology than hire more staff.

37% 37% of corporates indicate they are **not doing much to prepare for disruption** in the treasury industry. 42% are simply staying informed of developments.

7% 7% of organizations are **actively leveraging Artificial Intelligence (AI).** Just 5% use blockchain, and only 2% use crypto or digital currencies.

Compliance is Burdensome & Expected to Grow

74% 74% of firms with annual revenues over \$1 billion view **Know-Your-Client (KYC) as a top compliance-related concern.** Banks view KYC as a top concern also.

51% 51% of organizations view current levels of regulatory oversight as **higher or significantly higher than historical norms.** Just 2% see current levels as lower.

50% 50% of organizations **expect further restrictions and increased regulatory oversight** over the next 1-2 years. Just 7% expect decreased oversight.

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2nd year of research

100+ survey questions

~340 respondents

91% respondents HQ'd in N. America