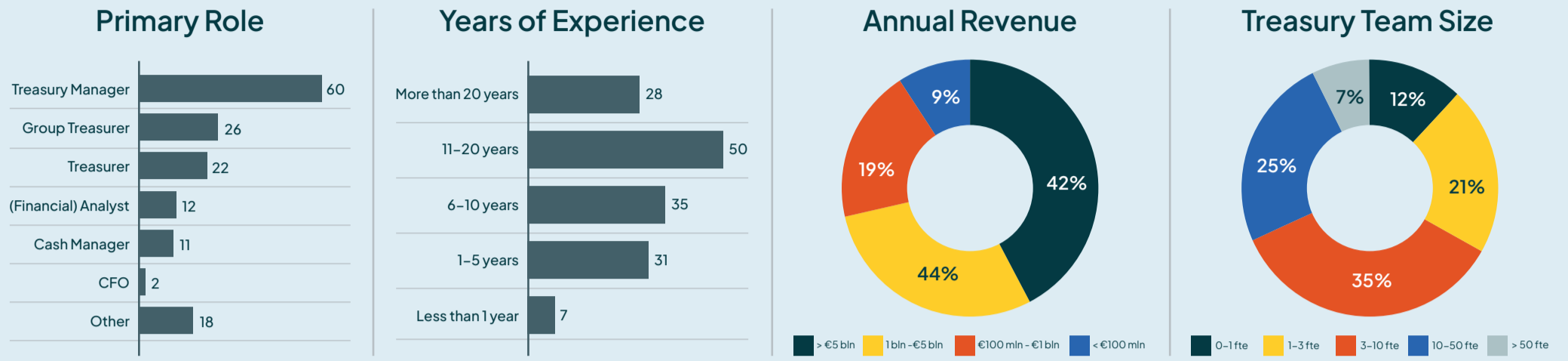# Treasury Trends Tracker

A bi-annual survey to track Treasury trends and insights from Treasury professionals in the Netherlands
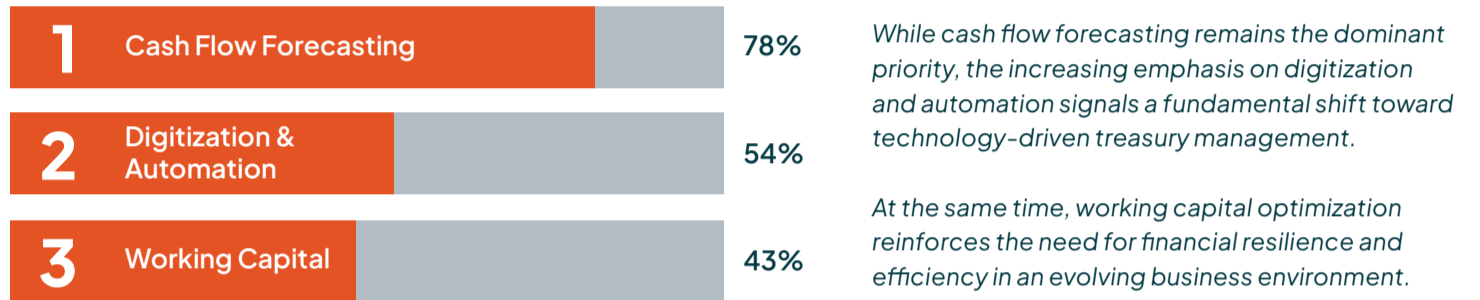
Survey Metrics

In total more than 150 respondents participated in the Treasury Trend Tracker Survey, representing approximately 20% of DACT member base.

Primary Role

Role	Value
Treasury Manager	60
Group Treasurer	26
Treasurer	22
(Financial) Analyst	12
Cash Manager	11
CFO	2
Other	18

Years of Experience

Experience	Value
More than 20 years	28
11–20 years	50
6–10 years	35
1–5 years	31
Less than 1 year	7

Annual Revenue

- 42% < €5 bln
- 44% €100 mln – €1 bln
- 19% 1 bln – €5 bln
- 9% < €100 mln

Legend: < €5 bln | 1 bln – €5 bln | €100 mln – €1 bln | < €100 mln

Treasury Team Size

- 12% 0–1 fte
- 21% 1–3 fte
- 35% 3–10 fte
- 25% 10–50 fte
- 7% > 50 fte

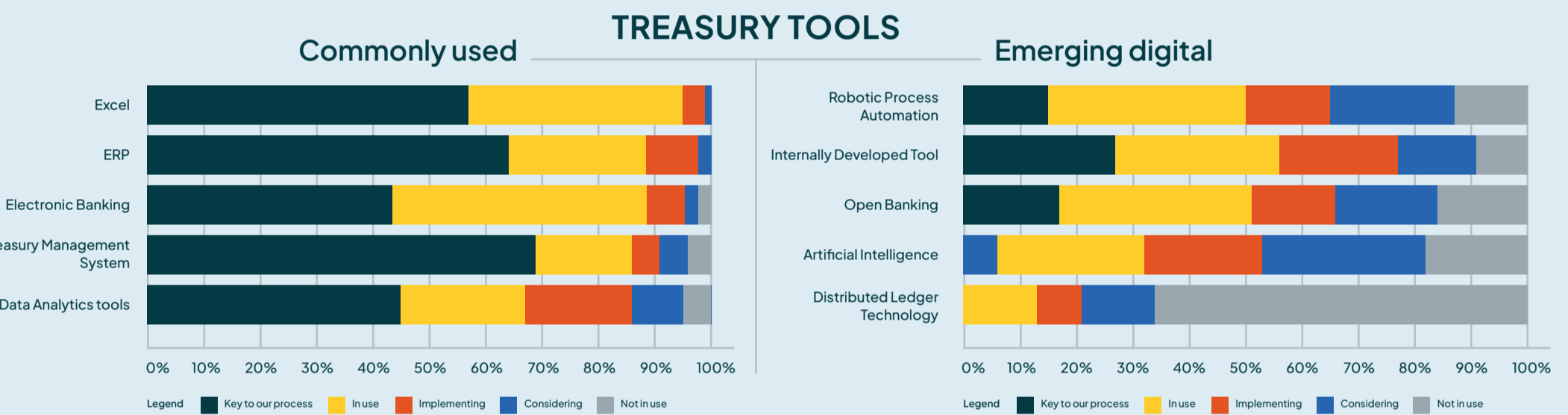Legend: 0–1 fte | 1–3 fte | 3–10 fte | 10–50 fte | > 50 fte

Key Priorities

The survey focuses on current and future Treasury priorities, the support from technology and the role and function of Treasury organizations.

#	Priority	%
1	Cash Flow Forecasting	78%
2	Digitization & Automation	54%
3	Working Capital	43%

While cash flow forecasting remains the dominant priority, the increasing emphasis on digitization and automation signals a fundamental shift toward technology-driven treasury management.

At the same time, working capital optimization reinforces the need for financial resilience and efficiency in an evolving business environment.

Support from Technology

The majority of the Treasurers indicate using the commonly used technologies, however emerging technologies are on the rise.

TREASURY TOOLS

Commonly used

- Excel
- ERP
- Electronic Banking
- Treasury Management System
- Data Analytics tools

Emerging digital

- Robotic Process Automation
- Internally Developed Tool
- Open Banking
- Artificial Intelligence
- Distributed Ledger Technology

Legend: Key to our process | In use | Implementing | Considering | Not in use
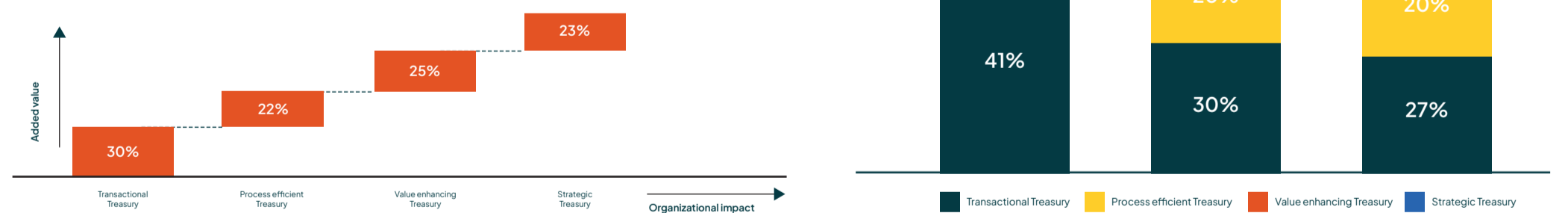
Treasury Maturity and Transformation Strategies

One of the key factors influencing a Treasury department's organizational impact is its level of maturity. The survey respondents represent diverse levels of Treasury maturity.

Across all levels of Treasury maturity, Treasury Management Systems (TMS), system connectivity, and advanced data analytics & AI were indicated as important transformation strategies. However, the focus shifts depending on the organization's level of maturity.

For less mature Treasury teams, TMS implementation is a critical first step in establishing centralized processes, improving cash visibility, and streamlining Treasury operations. As Treasury functions mature, the emphasis shifts from system adoption to optimization. More advanced Treasury teams prioritize system enhancements, greater connectivity, and leveraging new data sources to drive efficiency and improve forecasting and risk management. For highly mature Treasury teams, the priority moves toward data-driven decision-making, predictive analytics, and AI-driven automation. These teams utilize advanced analytics tools to extract deeper insights from financial data, optimize liquidity management, and enhance strategic decision-making.

Added value / Organizational impact

Stage	%
Transactional Treasury	30%
Process efficient Treasury	22%
Value enhancing Treasury	25%
Strategic Treasury	23%

	Implementing a Treasury Management System (TMS)	Enhancing connectivity in the Internal system landscape by using integration solutions (e.g. API, SFTP)	Utilizing advanced data analytics and AI
Strategic Treasury	21%	22%	26%
Value enhancing Treasury	17%	28%	27%
Process efficient Treasury	21%	20%	20%
Transactional Treasury	41%	30%	27%

Legend: Transactional Treasury | Process efficient Treasury | Value enhancing Treasury | Strategic Treasury

Regulations

Regulations play a significant role in shaping Treasury activities, as confirmed by **82% of the respondents**, who state that regulatory requirements influence their daily operations.

82% respondents

#	Regulation	%
1	Anti Money Laundering (AML)	54%
2	Tax regulations (e.g BEPS)	48%
3	Corporate Sustainability Reprting Directive (CSRD)	32%
4	Payment Service Directive 2 and 3 (PSD2 / PSD3)	28%

Trending Topic 2025

Artificial Intelligence leads as the top trending topic among respondents

#	Topic	%
1	Artificial Intelligence	33%
2	Geopolitical and Macroeconomic risk	16%
3	Technology solutions	11%

AI

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