

HSBC Survey: AI and Automation Could Improve Business Efficiency and Accuracy

JAKARTA, 16 October 2025 – In HSBC's Redefining Treasury in Asia Pacific: Voices of Treasury 2025 Report, Indonesian treasurers see significant benefits from automation and AI in delivering efficiency and improved decision-making, especially for managing cash flow projections and predicting hedging needs, which is critical in navigating financial volatility - a major concern for Indonesian businesses.

However, most Indonesian treasurers are also concerned about the risk associated with new technologies, particularly cybersecurity. 48% of treasurers in Indonesia identified this as the biggest hurdle to achieving real-time treasury – the highest among markets polled. Treatment and security of data are key concerns with treasurers citing recent instances where personal data were easily obtained by hackers.

This contrasts with the findings from other markets in Asia Pacific, where across the region, corporate treasuries are accelerating the transformation towards a digital-first, data-driven, always-on model – also known as “real-time treasury” – while they navigate the currently complex business landscape.

According to the report, while only 8% find artificial intelligence extremely useful today, 1 in 2 treasurers across Asia Pacific believe AI will be “extremely useful” over next three years. The potential for AI to improve forecasting accuracy, detect fraud, and identify unusual data patterns – thereby reducing operational costs.

“Treasurers have become crucial players in strategic conversations, supporting key decisions that enable business growth. The benefits of efficient, agile treasury management, supported by robust and immediate information, will redefine treasury excellence for the future.” commented Manoj Dugar, Head of Global Payments Solutions, Asia ex Greater China at HSBC.

Bracing for volatility

The treasury and finance professionals we spoke with overwhelmingly agree: “managing treasury in a volatile FX and interest-rate environment” is their most critical priority over the next 12 months, ranking first in 7 of the 8 markets we surveyed (Indonesia, Singapore, Malaysia, Thailand, Hong Kong, China, Australia and New Zealand).

On the other hand, “expansion into new markets and segments” is identified as the least critical priority, which reflects the impact trade uncertainties, and its knock-on effects have had on long-term business planning.

When asked about the primary risks treasurers expected from the current geopolitical environment, and 3 in 5 cite market volatility and economic slowdown as top risks over next 12 months.

In fact, treasury and finance professionals in Asia Pacific need real-time treasury to achieve business growth amidst currency and interest rate fluctuations.

In a volatile environment, digitizing payments becomes a key factor in real-time treasury as it allows treasurers to have a complete real-time view of payment transactions, working capital needs across all entities, cash flow positions, and FX position.



"We understand companies' priority to continue to grow in an uncertain environment. As a leading global transaction bank, we have supported clients in Indonesia to digitise their payments to help navigate the complexities of cross border payments," said Anne Suhandoyo, Head of Global Payments Solutions HSBC Indonesia. This step encompasses various payment solutions, including domestic and cross-border payments, utilizing a system and automated currency conversion into 130 foreign currencies for international payments.

One HSBC customer, an Indonesian shipping company with 12 subsidiaries across Asia, experienced business efficiencies through integrated payment and cash management solutions. Previously, the company used different banks and different payment channels in each country, requiring manual processes to integrate data. Visibility over cash positions was also limited because information was not yet real-time and consolidated.

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