RTInsights **Research**



The Democratic **Data Revolution: Real-Time Insights** for All





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A revolution is brewing in the corridors of modern enterprises.

It's not about products, services, or even technology in the traditional sense. It's about data. More precisely, it's about who gets to wield its power.

For too long, the transformative potential of real-time data has been locked away in the ivory towers of IT departments and data science teams. But in today's hyper-competitive, rapidly evolving business landscape, this exclusivity is not just outdated but counter-productive.

According to a 2024 McKinsey Global Survey, companies that successfully scaled AI and analytics across their organization were 2.6 times more likely to report outsized revenue growth compared to their peers.¹ This stark reality underscores a critical truth that the democratization of data isn't just a nice-to-have but a business imperative.

The shift from elite data access to organization-wide empowerment is more than a trend. It's a fundamental reimagining of how businesses operate, compete, and innovate. It's more than providing the organization with a monthly report they can leverage. It's about putting the power of real-time insights directly into the hands of those on the front lines—from C-suite executives to customer service representatives, from product managers to factory floor workers.

Imagine a world where every employee is a data-driven decision-maker. Where a sales rep can instantly access and interpret real-time inventory data to close a deal. Where a production manager can make on-the-spot adjustments based on live supply chain information. Where customer service agents can predict and preempt issues before they escalate. This is not a utopian vision but the new battlefield of business competitiveness.

Make no mistake; achieving this vision requires more than just technological solutions. It demands a seismic shift in organizational culture, a relentless commitment to data literacy, and a complete reimagining of how we approach data governance and security.

The path to data democratization is fraught with challenges. Technical complexities, skill gaps, and entrenched cultural resistance are formidable barriers. Yet, the potential rewards of unparalleled agility, accelerated innovation, and decisive competitive advantage make this a journey that no forward-thinking organization can afford to ignore.

As we delve deeper into this eBook, we'll confront these challenges head-on. We'll explore the technologies and strategies that make true data democratization possible. And we'll uncover how pioneering organizations are already reaping the benefits of putting real-time insights into the hands of every decision-maker.

The democratic data revolution is here. The question is not whether your organization will participate but whether you'll lead the charge or be left behind.

¹ https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai#/

Breaking Down the Barriers: The Challenges of Data Democratization

As organizations start to democratize real-time data access, they face a trifecta of challenges - technical complexity, skill gaps, and cultural resistance. Understanding and addressing these barriers is crucial for successfully implementing a data-driven culture.

Technical hurdles present the first major obstacle. Real-time data systems are inherently complex, requiring sophisticated infrastructure to ingest, process, and analyze data at high velocities. This also translates to such systems being more expensive. Traditional data warehouses and business intelligence tools designed for batch processing and historical analysis often buckle under the demands of real-time operations. Integrating diverse data sources, ensuring data quality in real-time, and maintaining system performance under varying query loads all present significant technical challenges.

Skill gaps across the organization pose another formidable barrier. While data scientists and analysts are trained to wrangle complex datasets, the average employee often lacks the necessary data literacy to interpret and act on data insights effectively. This gap isn't just about technical skills; it encompasses statistical thinking, data visualization principles, and the ability to translate data insights into business actions. Bridging this knowledge divide is essential for true data democratization.

Perhaps the most insidious challenge is cultural resistance. Many organizations have deeply ingrained habits of data hoarding, where departments or individuals view data as a source of power rather than a shared resource. Breaking down these silos requires more than just technical solutions; it demands a fundamental shift in organizational culture. Additionally, there's often resistance to change from employees who are comfortable with existing processes or skeptical of data-driven decision-making.

Overcoming these barriers requires a multi-faceted approach. On the technical front, organizations must invest in scalable, real-time data platforms that can handle the complexity while presenting user-friendly interfaces. Comprehensive data literacy programs must be implemented to upskill employees at all levels. Finally, strong leadership and change management strategies are essential to foster a culture of data sharing and collaborative analytics.

As we delve deeper into solutions, it becomes clear that platforms offering a holistic approach to these challenges, such as combining technical prowess with user accessibility and governance features, will be key to successful data democratization initiatives.

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The Power of Now: Making a Case for Real-Time Data Access

The imperative for real-time data access becomes increasingly evident as recent studies and industry reports highlight its transformative impact across various sectors. The democratization of real-time insights is revolutionizing decision-making processes and driving significant business outcomes across all industries.



The financial services industry has seen significant advancements in fraud detection through real-time data analysis. Mastercard's real-time fraud detection system, powered by AI and real-time data, protects over 100 billion transactions annually and has prevented over \$20 billion in fraud losses in 2023.² Similarly, Visa's real-time fraud detection system, Visa Advanced Authorization, has been reported to have helped financial institutions prevent an estimated \$28 billion in fraud losses annually.³ This system analyzes up to 500 unique risk attributes in about one millisecond for every transaction, demonstrating the power of real-time data processing in critical applications.



In logistics, UPS has implemented ORION (On-Road Integrated Optimization and Navigation), a real-time route optimization system. ORION is a proprietary technology that uses advanced algorithms, AI, and machine learning (ML). According to UPS, this system has reduced 100 million miles driven annually, resulting in a decrease of 10 million gallons of fuel consumed. This translates to a reduction of 100,000 metric tonnes of CO2 emissions.



The healthcare sector has also benefited from real-time data access. For instance, Johns Hopkins Hospital implemented a command center with real-time data analytics to improve patient care and operational efficiency.⁴ By bringing together analytics, AI, and decision-makers in one place, the Command Center helps Johns Hopkins better manage patient care, experience, volume, and flow. They have seen an enormous improvement in patient throughput challenges that were the impetus for the deployment of the Command Center. Back then, backlogs, bottlenecks, and patient holds negatively impacted the patient experience. Now, the Command Center is an internationally recognized model of excellence.

² Mastercard 2023 Environmental, Social and Governance Report

- https://www.mastercard.com/news/media/2d5bdnpf/mastercard-esg-sustainabilty-report-2023.pdf
- ³ https://usa.visa.com/run-your-business/visa-security/risk-solutions/authorization-optimization.html

⁴ https://www.gehccommandcenter.com/outcomes/johns-hopkins-capacity-command-center-creates-a-new-center-of-gravity



The manufacturing sector has also reaped substantial benefits from democratized real-time data access. A 2023 report by the World Economic Forum highlighted that manufacturers implementing real-time data analytics across their operations saw an average 18% increase in productivity and a 15% reduction in maintenance costs.⁵ For instance, BMW's implementation of a real-time data analytics platform across its production lines led to a 5% increase in production efficiency and a significant reduction in quality issues in 2022.⁶

These recent examples underscore the transformative potential of democratized real-time data access. As organizations continue to break down data silos and empower employees with timely insights, the possibilities for innovation, efficiency, and competitive advantage are expanding rapidly. The key lies in implementing robust platforms that can handle the complexity of real-time data while making insights accessible to users across all levels of technical expertise.

Bridging the Gap: No-Code and Low-Code Solutions for Real-Time Analytics

The democratization of real-time data access hinges on making complex analytics accessible to nontechnical users. No-code and low-code solutions have emerged as powerful tools in bridging this gap, enabling users across the organization to interact with and derive insights from real-time data without extensive programming knowledge.

The rise of user-friendly data interfaces marks a significant step towards true data democratization. Modern platforms employ intuitive design principles and visual elements that resonate with a broad user base. Key features include drag-and-drop report builders, interactive dashboards, and visual data exploration tools. These interfaces abstract away the complexity of underlying data structures and query languages, allowing users to focus on asking questions and interpreting results.

Drag-and-drop analytics capabilities have revolutionized how non-technical users interact with data. These tools allow users to construct complex data pipelines, create visualizations, and perform advanced analytics by simply connecting visual elements on a canvas. For example, a marketing manager can easily combine real-time social media sentiment data with sales figures to gauge campaign effectiveness, all without writing a single line of code.

In a similar fashion, intuitive user experiences also enable technical users. These help developers speed up the implementation process and boost the overall development cycle.

⁵ World Economic Forum. (2023). Global Lighthouse Network: Reimagining Operations for Growth.

⁶ BMW Group. (2023). Annual Report 2022. https://www.bmwgroup.com/en/investor-relations/financial-reports.html

However, the challenge lies in balancing simplicity with depth. While user-friendly interfaces are crucial for adoption, they must not come at the expense of analytical power. Advanced users and data scientists still require tools that can handle sophisticated statistical analyses and large-scale data processing. Leading platforms address this by implementing layered interfaces that reveal more advanced features as users become more proficient.

Successful implementation of no-code and low-code solutions can yield significant benefits such as:

- Sector Development and Deployment: Create analytics solutions in minutes or hours.
- Solutions.
- Section 2017 Faster Project Timelines: Lower reliance on specialized resources to accelerate project deliveries.
- Senhanced Flexibility and Customization: Tailor solutions to meet specific business needs.
- Supproved Collaboration: Facilitate teamwork between technical and non-technical stakeholders.
- Solution Increased Productivity: Save time on development, allowing for more projects to be completed.
- Setter Data Integration and Visualization: Easily combine data from multiple sources and create interactive dashboards.

One important point to understand here is the conundrum that IT teams face when they realize that having these features is critical, but building them from scratch can be a highly expensive exercise. The better alternative will be to buy a platform that offers such capabilities, but that also involves an evaluation exercise to determine if the platform offers an easier onramp for its users, is cost-effective, and is truly intuitive enough to accelerate their project deliverables.

As these tools continue to evolve, we can expect to see even more sophisticated capabilities become accessible to technical and non-technical users. The integration of AI-assisted analytics and natural language interfaces promises to further lower the barriers to complex data analysis, truly democratizing the power of real-time analytics across organizations.

Al as the Great Equalizer: Intelligent Insights for Everyone

Artificial Intelligence (AI) is playing a pivotal role in democratizing access to real-time data insights. By making complex data analysis more accessible and actionable, AI is becoming the great equalizer in the world of data analytics. In the 2024 McKinsey Global Survey on AI, 65 percent of respondents report that their organizations are regularly using Gen AI, nearly double the percentage from their previous survey just ten months ago.⁷ Organizations are already seeing material benefits from Gen AI use, reporting both cost decreases and revenue jumps in the business units deploying the technology.



How AI is Making Complex Data Analysis Accessible to Non-Experts

Al-powered analytics tools are breaking down the barriers that once restricted data analysis to trained specialists. These tools can automatically identify trends, anomalies, and correlations that might take human analysts hours or days to discover. This capability is transforming how non-expert users interact with data:

- Automated pattern recognition allows business users to quickly identify key trends
- Predictive analytics provides forward-looking insights without requiring statistical expertise
- Anomaly detection helps users focus on what's important in large datasets
- Automated report generation turns raw data into narrative insights

These AI capabilities are not replacing human analysis but rather augmenting it, allowing nonexperts to gain deeper insights from data than ever before.

⁷ https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai#/

Natural Language Queries: Conversing with Your Data

One of the most transformative applications of AI in data democratization is natural language processing (NLP). NLP allows users to interact with data using everyday language, effectively "conversing" with their data.

Instead of needing to know complex query languages or the intricacies of data structures, users can ask questions in plain English:

- "What were our top-selling products last quarter?"
- "Show me customer satisfaction trends over the past year"
- "Predict our inventory needs for next month"

The AI system interprets these natural language queries, translates them into appropriate data operations, and returns results in an easily understandable format. This dramatically lowers the barrier to entry for data analysis, making it accessible to a much wider range of users within the organization.

Automated Insights: Pushing Relevant Information to the Right People

Al is also revolutionizing how insights are delivered. Instead of requiring users to actively seek out information, Al-driven systems can proactively push relevant insights to the right people at the right time. These systems can:

 Analyze user roles and responsibilities to determine what information is most relevant

- Monitor data in real time to identify significant changes or anomalies
- Generate personalized alerts and reports tailored to each user's needs
- Provide context-aware recommendations for action based on data insights

By proactively delivering insights, these AI systems ensure that important information doesn't get overlooked and that decision-makers always have the most up-to-date data at their fingertips.

As AI continues to evolve, its role in democratizing data access will only grow. By making complex analysis accessible, enabling natural interactions with data, and automating insight delivery, AI is truly becoming the great equalizer in the world of data analytics.

The Self-Service Data Culture: Fostering Independence and Innovation

Creating a self-service data culture is essential for true data democratization. This cultural shift empowers employees at all levels to independently access, analyze, and act on data insights, fostering innovation and agility across the organization.

Building data literacy is the foundation of a self-service data culture. Organizations must invest in comprehensive training programs that cater to various skill levels and roles. These programs should cover not just technical skills but also critical thinking about data, understanding statistical concepts, and translating insights into action. In a 2024 TDWI Data & Analytics survey of enterprise users, 25% of them said that they were not data literate, and 43% of them said that they were putting programs in place to make them more data literate.

Creating a self-service data infrastructure is crucial for enabling independent data exploration and analysis. This infrastructure should include:





A centralized data catalog that makes it easy to discover and understand available data assets User-friendly analytics tools with intuitive interfaces for data exploration and visualization



Robust data governance frameworks that ensure data quality and security without impeding access



Collaboration features that allow users to share insights and build on each other's work

Encouraging experimentation and data-driven innovation at all levels is key to maximizing the value of democratized data access. Organizations should create safe spaces for employees to experiment with data, possibly through hackathons or innovation challenges.

Leadership plays a critical role in fostering this culture. Executives should lead by example, using data in their decision-making and encouraging others to do the same. Recognizing and rewarding data-driven initiatives can further reinforce the importance of this approach.

Implementing a self-service data culture is not without challenges. It requires a delicate balance between empowerment and governance, ensuring that democratized access doesn't lead to data misuse or misinterpretation. However, organizations that successfully navigate this transition can unlock unprecedented levels of innovation and agility, turning their entire workforce into a powerhouse of datadriven decision-making.

Governance in a Democratized Data Environment

Balancing Access with Security and Compliance

As organizations democratize data access, robust governance becomes paramount. The challenge lies in balancing the need for widespread access with the imperatives of security, compliance, and data integrity. Effective governance in a democratized environment requires a nuanced approach that enables rather than restricts.

Balancing access with security and compliance is a complex task. Organizations must implement granular access controls that allow users to see and manipulate only the data relevant to their roles. This might involve dynamic data masking for sensitive information and/or row-level security in databases. Additionally, robust auditing and monitoring systems are crucial to track data usage and detect potential misuse or anomalies.

Implementing data governance without creating new silos is critical. A centralized governance framework that spans all data sources and analytics tools can prevent the fragmentation that often occurs when individual departments implement their own rules. This framework should include:

- igodot Clear data ownership and stewardship roles
- igodot Standardized data definitions and quality metrics
- igodot Automated data lineage tracking
- $\,\,\,\odot\,\,\,$ Consistent metadata management across the organization

As real-time data access becomes more widespread, governance must evolve to address new challenges:

- Data freshness: Ensuring that real-time data is accurately timestamped and that users understand the currency of the information they're accessing.
- Performance impact: Managing the load on systems as more users run complex queries on real-time data.
- Training and support: Providing ongoing education on responsible data use and interpretation.
- Real-Time Data Quality Monitoring: Deploy automated systems to continuously monitor and ensure data quality in real-time streams.

By implementing robust yet flexible governance practices, organizations can unlock the full potential of democratized data access while maintaining security, compliance, and data integrity. This balanced approach is crucial for building trust in data across the organization and realizing the full benefits of a data-driven culture.

Remember, governance in a democratized data environment is not about restricting access but about enabling the safe, responsible, and effective use of data by all stakeholders. It's a continuous process that evolves with the organization's needs and the changing data landscape.

Scaling the Solution: Architecture for Enterprise-wide Real-Time Access

Designing systems capable of handling organization-wide, real-time data queries presents significant architectural challenges. The solution must be scalable, performant, and reliable while accommodating diverse data sources and user needs. A well-designed architecture is crucial for successful data democratization.

Key components of a scalable real-time data architecture:

- Distributed data ingestion layer to handle high-volume, high-velocity data streams
- A high-speed messaging broker that allows you to design a decoupled architecture
- Real-time processing engine for immediate data transformation and enrichment
- Solutions like in-memory data grid for low-latency data access
- Scalable storage solution combining hot and cold data tiers
- Flexible query engine capable of handling both real-time and historical data analysis
- Cloud-native analytics platform capable of scaling up or down as needed
- A highly interactive visual platform that enables users to discover, introspect, and query data at will without hindering them with technical complexities or know-how

The cloud plays a pivotal role in democratizing data access. Cloud platforms offer the elasticity and scalability needed to handle fluctuating query loads and growing data volumes. They also provide advanced services for data processing, analytics, and machine learning that can be prohibitively expensive to implement on-premises.

Ensuring performance and reliability for all users is critical. Here are some of the techniques to achieve this:

- Query optimization and caching to improve response times
- Auto-scaling capabilities to handle peak loads
- Data partitioning and distribution strategies for efficient processing
- Failover and disaster recovery mechanisms to ensure high availability

As organizations expand their real-time data democratization initiatives, choosing the right architectural approach becomes crucial. Platforms that offer a comprehensive, scalable solution while abstracting the underlying complexity from end-users will be key to successful implementations. These solutions must not only meet today's needs but also provide the flexibility to adapt to future data volumes, types, and analytical requirements.

Measuring Success: **KPIs for Data Democratization**

Quantifying the impact of data democratization initiatives is important for justifying investments and guiding ongoing improvements. Effective measurement requires a multi-faceted approach that considers both direct data usage metrics and broader business outcomes.

Metrics for Tracking the Impact of Widespread Data Access

Key metrics for effective measurement of data democratization initiatives:

Data Utilization Rate: Track the percentage of employees actively using data tools and accessing data regularly.

Time-to-Insight: Measure the average time taken to derive actionable insights from data, comparing it to pre-democratization benchmarks.

Data Literacy Score: Assess the organization's overall data literacy through regular assessments and practical application tests.

Self-Service Analytics Adoption: Monitor the percentage of analytics tasks performed without IT intervention.

Data Quality Index: Track improvements in data quality as more users engage with and report on the data.

From Data Usage to Business Outcomes: Linking Democratization to Results

The true measure of success lies in the business outcomes driven by democratized data access. Key business outcome metrics include:

Decision Velocity: Measure the speed and precision of decision-making processes, particularly for datadriven decisions.

Innovation Rate: Track the number of new data-driven products, services, or process improvements launched.

Customer Experience Index: Monitor improvements in customer-related metrics that can be tied to datadriven initiatives.

Operational Efficiency: Measure cost savings and process improvements resulting from data-driven optimizations.

Revenue Impact: Assess the direct and indirect impact on revenue from data-driven initiatives and decisions.

By focusing on both usage metrics and business outcomes, organizations can effectively measure the success of their data democratization efforts and continuously refine their strategies for maximum impact.

Real-Time Intelligence for All: The Microsoft Fabric Advantage

After all this analysis, it's clear that organizations need a comprehensive, user-friendly platform to truly unlock the potential of real-time data for all. Microsoft Fabric, a complete AI-powered data platform, has Real-Time Intelligence built in and emerges as a solution designed to address the challenges and opportunities we've discussed.

Introducing Real-Time Intelligence: A Comprehensive Platform for Democratizing Real-Time Data

Fabric Real-Time Intelligence is a powerful service that empowers everyone in your organization to extract insights and visualize their data in motion. Fabric Real-Time Intelligence provides a complete end-to-end solution for ingesting, processing, analyzing, visualizing, monitoring, alerting, and acting on events. It enables business users, analysts, data engineers, and developers to easily and rapidly build solutions that bring together signals, provide high-value insights and alerts, and orchestrate operations in real time. In addition, harnessing the power of MS Copilot and AI, it enables users to easily ask complex questions about their real-time data using natural language and automatically get alerts about hard-to-find but high-value anomalies in petabytes of data.

Real-Time Intelligence Addresses the Challenges of Universal Data Access

Microsoft Fabric is an AI-powered data platform designed for enterprises that require a pre-integrated and optimized SaaS solution. Fabric Real-Time Intelligence enables the creation of end-to-end solutions for real-time and observational data. It spans user roles from analyst to insights explorer to data engineer, empowering users of all skill sets to get actionable insights on streaming data. Some of the key capabilities of Fabric Real-Time Intelligence are -

- Manage, discover, and act on your streaming data in a single location across the entire organization.
- Ingest, transform, and route streaming data from a wide range of external sources and processing it on the fly.
- Analyze and transform high-granularity and high-volume data with Copilot support to gain insights on terabytes of streaming data without writing code.
- Visualize your data in real time and use no-code data exploration to better understand your data and find insights.
- Monitor and detect patterns and anomalies in live and changing data, then trigger actions, including notifications or initiating workflows.
- Subscribe to system events and initiate actions within Fabric items such as notebooks or pipelines based on the events instead of on a schedule.

Case Studies: Organizations that Have Successfully Democratized Real-Time Data

Examining real-world success stories provides valuable insights into the potential impact of data democratization:



Dener Motorsport, producer of the first South American one-make championships of Porsche, uses Fabric Real-Time Intelligence so it can stream data from its race cars to its engineers to optimize predictive maintenance. Prior to using Fabric Real-Time Intelligence, it would take them almost 30 minutes before their engineers knew that something was wrong with a car, could get the data, analyze it, and have a result. Today, the process is done within minutes.

🔵 one.nz

<u>One NZ</u>, a New Zealand-owned telecom giant with nearly 5,000 employees, serves 2.4 million customers and commands 38% of the mobile market. They were already heavy users of Power BI when they upgraded to the latest Fabric Real-Time Intelligence in two weeks, enabling 1000 users with a real-time, tailored view of customer data. Most of the dashboards are updated every 10 seconds, which is six times faster than before. Their agents are also able to tend to a customer call within 27 seconds, which used to take 45 seconds before.

ELCOME

Elcome is one of the largest marine technology system integrators in the world. They deployed Microsoft Fabric, including Fabric Real-time Intelligence, to build Welcome, an industry-first, ISP-grade monitoring and management platform. With this, Elcome has reduced data latency from minutes to seconds, giving customers high-speed connectivity that keeps vessels and crews safe and wellinformed in the ever-changing marine environment.

These case studies demonstrate that successful data democratization initiatives can drive tangible improvements across various industries and business functions.

Conclusion: Ushering in the Era of Universal Real-Time Intelligence

The democratization of real-time data access represents a transformative shift in how organizations operate and compete in the digital age. As this eBook has explored, the ability to put timely, actionable insights into the hands of every employee is no longer a luxury but a necessity for maintaining competitive advantage.

The transformative potential of truly democratized data access extends far beyond operational efficiencies. It fosters a culture of innovation, where ideas can be quickly tested and iterated upon based on real-time feedback. It enables organizations to be more responsive to market changes and customer needs, creating a level of agility that was previously unattainable. Perhaps most importantly, it empowers employees at all levels to contribute more meaningfully to the organization's success, driving engagement and job satisfaction.

Preparing for a future where every decision is data-driven requires a multi-faceted approach -

- Invest in scalable, user-friendly, and cost-effective data platforms that can grow with your organization's needs
- Develop comprehensive data literacy programs that cater to all skill levels
- Foster a culture that values data-driven decision-making and rewards innovation
- Implement robust governance frameworks that balance access with security and compliance
- Continuously measure and communicate the impact of data democratization initiatives

Embrace Real-Time Intelligence to Empower Every Member of Your Organization

The path to data democratization may seem daunting, but the potential rewards are immense. As we've seen, platforms like Fabric Real-Time Intelligence can play a crucial role in this journey, providing the tools and capabilities needed to make real-time data accessible and actionable for all.

The future belongs to organizations that can harness the collective intelligence of their entire workforce, powered by real-time data insights. By embracing solutions like Real-Time Intelligence and committing to a culture of data democratization, you can position your organization at the forefront of this data-driven revolution.

The era of universal real-time intelligence is here. The question is not whether your organization will participate but how quickly you can leverage this opportunity to drive innovation, efficiency, and competitive advantage in your industry.



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RTInsights Research

RTInsights Research is the definitive voice in the evolving landscape of real-time insights and its transformative business impact of better decision making. We stand as a cornerstone for CxOs, operations leaders, and forward-thinking data and IT professionals, providing them with on-the-pulse industry trend analysis of emerging technologies that are leading towards business disruption.

The RTInsights Research Team has deep expertise across the real-time ecosystem, and how leading companies are implementing emerging technologies to create value. Our team has published reports and delivered webinars that inform business and technology strategy in areas such as Edge computing and IoT, Real-Time and Advanced Analytics, and the deployment of AI and Generative AI in enterprises. In addition, the RTInsights Research team has deep expertise on the supporting infrastructure that enables real-time insights, including Cloud and Hybrid Cloud Data Management, Machine Learning, DataOps and AlOps.

RTInsights Research provides business and technology leaders with actionable insights, helping to drive growth through emerging technologies.