

BUSINESS INTELLIGENCE AND ANALYTICS: CURRENT TRENDS, CHALLENGES, AND EMERGING OPPORTUNITIES**Hlaing Htake Khaung Tin* and Than Than Nwe**

Abstract: Business Intelligence and Analytics have pioneered and enabled modern organizations to make decisions using data. Over the years, due to the exponential growth of data and innovations in cloud, AI, and big data, BI has undergone a transformation from static legacy reporting systems to more dynamic and even predictive and prescriptive systems. Self-service BI, real-time analytics, augmented analytics, tight integration with machine learning, along with self-service BI are influencing BI and analytics. Additionally, some other critical concerns are data quality, governance, privacy, and user adoption difficulties. The review aims to provide clarity to BI and analytics with the introduction of systems like decision intelligence, natural language analytics, and domain-specific apps. The paper discusses the insights from literature alongside industry practices to present Business intelligence and analytics with the aim of guiding scholars and professionals to shift through the evolving landscape.

Keywords: Business Intelligence, Analytics, Decision-Making, Trends, Challenges, Emerging Opportunities.

Introduction: The digital economy has rendered organizations information-centric with decision-making growing more reliant on the effective use of information. Business Intelligence (BI) and Analytics have emerged as important enablers, facilitating organizations to collect, process, and analyze enormous volumes of structured and unstructured data. Traditionally, BI defined tools and systems supporting reporting, dashboards, and descriptive analytics. However, the confluence of big data, artificial intelligence, cloud platforms, and advanced visualization has expanded BI into a broader ecosystem that not only describes the past

but also predicts future outcomes and prescribes optimal decisions.

Implementation of BI is no longer the domain of large organizations; small and medium enterprises also benefit from low-cost cloud-based software such as Power BI, Tableau, and Qlik. Organizations from verticals as varied as finance and healthcare to retail and government are embracing BI and analytics for strategic decision-making, operational efficiency, and customer experience. Industry reports of the recent past indicate that investments in BI and analytics have increased, driven by the demand for real-time insights and competitive advantage.

Together with its rapid evolution, the field also comes with some overwhelming challenges. Data quality, integration of heterogeneous systems, governance, user adoption, and ethical concerns are some of those unsettled challenges. In addition, growing privacy regulations such as GDPR and CCPA give complexity to BI adoption. Meanwhile, opportunities such as augmented analytics, natural language processing, decision intelligence, and

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domain-specific applications are opening new possibilities.

The purpose of this review is to give a general overview of the status of BI and analytics, pointing out main trends, challenges, and opportunities for the future. Through the synthesis of academic literature and market trends, the paper derives implications for researchers, practitioners, and decision-makers who seek to leverage the complete potential of BI in a rapidly evolving world of technology.

Current Trends in Business Intelligence and Analytics: The BI and analytics environment is evolving rapidly with the development of technology and growing demand for real-time, data-driven decision-making. The traditional BI, which was largely focused on descriptive reporting, has now progressed to an elaborate ecosystem in support of predictive and prescriptive analytics. The current state of BI and analytics is characterized by the following significant trends.

Self-Service and Democratization of BI: Self-service BI tools allow non-technical users to generate insights independently without IT departments. Some of the tools that have accelerated the democratization of data include Power BI, Tableau, and Qlik, which provide ad hoc reporting and interactive dashboards [1]. Contemporary organizations balance governance for accuracy and consistency of insights with accessibility.

Cloud-Based and Mobile BI: Cloud computing has transformed BI delivery models through its scalability, flexibility, and economy. The availability of SaaS BI solutions has facilitated companies in deploying analytics across locations without investing in hefty infrastructure investment [23]. Mobile BI takes this accessibility to another level by enabling managers to make decisions via real-time dashboards on mobile devices and tables [18].

Real-Time and Streaming Analytics: Increased adoption of IoT and online shopping sites has

boosted demand for real-time BI. Integration support with streaming tools such as Apache Kafka and AWS Kinesis supports use cases including fraud detection, supply chain optimization, and personalized marketing [5], [13].

Augmented Analytics: Augmented analytics use AI, ML, and NLP to automate data preparation, discovery of insights, and reporting. Augmented analytics was recognized by Gartner (2021) as one of the key drivers for the adoption of BI, given that it eliminates human bias and speeds up insights [11]. BI chatbots and natural language queries make it easier for non-technical users to interact with data [7].

Data Visualization and Storytelling: Advanced visualization techniques enhance decision-making by using intuitive and interactive data presentations. The emphasis shifts from static dashboards to data storytelling, where stories guide managers through discoveries [24], [8]. The trend bridges the gap between technical analysts and business leaders.

Predictive and Prescriptive Analytics Integration: Modern BI platforms are more infused with predictive analytics (forecasting) and prescriptive analytics (making recommendations for action). This trend enables companies to shift from "what happened" to "what will happen" and "what should we do"[25], [29]. For example, predictive BI is used in retail demand forecasting, and prescriptive BI is used in inventory optimization.

Embedded and Collaborative BI: Embedded analytics integrate BI into operational systems themselves (ERP, CRM, HRM), allowing contextually relevant insights within the workflow. Collaborative BI takes these insights further outward to communication platforms such as Microsoft Teams, Slack, and Google Workspace, where they can foster shared decision-making [15], [9]. The key trends in BI and analytics are shown in the following table 1.

Table 1. Key Trends in Business Intelligence and Analytics

Trend	Description	Example Tools/Technologies	References
Self-Service BI	Non-technical users empowered to create insights	Power BI, Tableau, Qlik	Gartner (2020); Alpar & Schulz (2016)
Cloud & Mobile BI	Scalable BI accessible on cloud and mobile devices	AWS QuickSight, SAP Analytics	Rathore <i>et al.</i> (2018); Maltz (2020)
Real-Time Analytics	Streaming data processed for instant insights	Apache Kafka, AWS Kinesis	Cugola & Margara (2012); Gualtieri <i>et al.</i> (2020)
Augmented Analytics	AI/ML-driven automation of insights and data prep	SAS Viya, ThoughtSpot	Gartner (2021); Davenport & Miller (2020)
Data Visualization & Storytelling	Interactive dashboards with narratives	Tableau, D3.js, Power BI	Segel & Heer (2010); Dykes (2019)
Predictive & Prescriptive BI	Forecasting outcomes and recommending actions	IBM Watson, RapidMiner	Shmueli & Koppius (2011); Waller & Fawcett (2013)
Embedded & Collaborative BI	BI embedded into workflows and collaboration platforms	Salesforce Einstein, MS Teams	Howson (2018); Eckerson (2019)

Challenges in Business Intelligence and Analytics: Despite the rapid growth and adoption of Business Intelligence (BI) and Analytics, organizations continue to face technical, organizational, and ethical challenges. The challenges hinder the maximum potential of BI and render it difficult to integrate into strategic decisions. The primary challenges are discussed below in figure 1.

Data Quality and Integration: Perhaps the most entrenched problem in BI is how to ensure data accuracy, consistency, and completeness. Low quality of data leads to unreliable inferences, which ends up annihilating managerial trust in BI systems [2]. Merging heterogeneous data from various sources such as ERP, CRM, IoT sensors, and external databases further complicates BI deployment [17]. Data silo issue still prevents organizations from achieving a uniform "single version of truth."

Data Governance and Management: Strong data governance policies that establish ownership, accountability, and standards for compliance are essential for effective BI. Without governance, adoption of self-service BI can lead to inconsistent reporting and "shadow analytics" conducted outside

the boundaries of IT oversight [20]. Organizations also struggle with the maintenance of metadata management, data lineage, and master data consistency, which are key for ascertaining sound analytics outcomes.

Privacy, Security, and Regulatory Compliance: The expansion of BI and analytics poses critical questions about security and privacy. Customer and organizational data that is sensitive in nature are often processed within cloud-based BI systems and are thus susceptible to cyber-attacks [18]. Compliance with regulations such as the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA) adds an extra layer of complexity for international organizations [28]. It can result in financial penalties and loss of reputation.

Scalability and Real-Time Processing: With data volumes doubling exponentially, companies struggle to scale up BI environments to accommodate big data and real-time analytics needs. Traditionally, data warehouses are not sufficient to capture high-speed data streams [4]. Returning low-latency feedback for real-time decision-making remains a technology challenge, especially in industries such as finance, logistics, and healthcare.

User Adoption and Skills Gap: Though there exist advanced BI tools, user adoption remains a giant problem. Many employees lack analytical skills to effectively analyze the BI output, leading to underutilization of BI investment [21]. The absence of data-savvy professionals also prevents organizations from achieving competitive advantage through BI [6].

Cost and Resource Constraints: Implementation of BI solutions is capital-intensive, with high expenditures on hardware, software, and human resources. SMEs are exposed to the high cost of BI implementation [16]. Second, upgrading and maintaining BI systems to align with evolving technologies adds to long-term costs

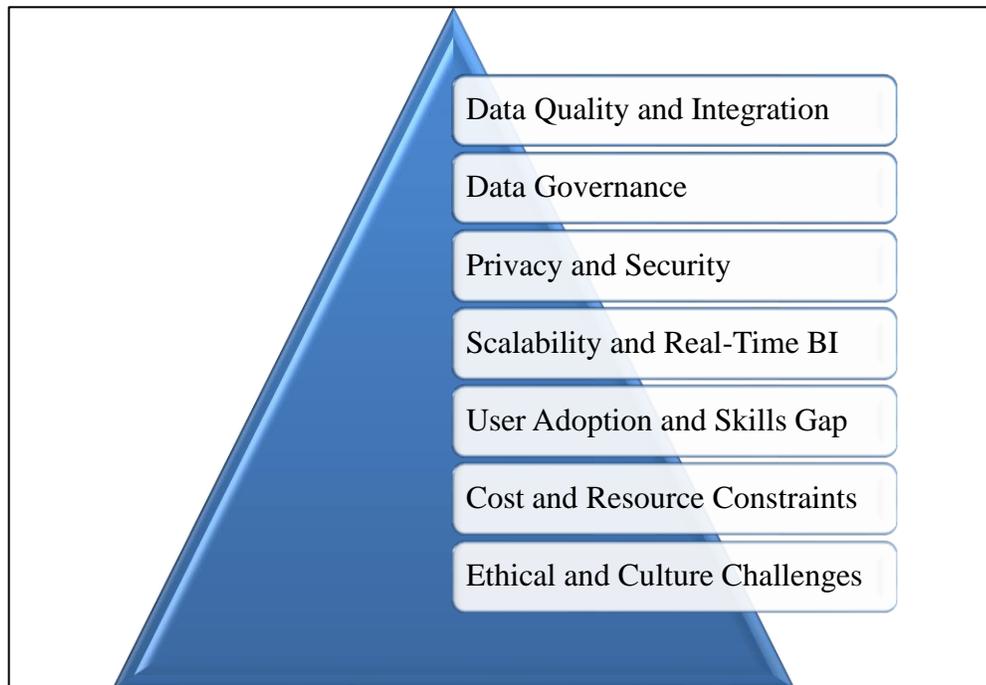


Figure 1. Challenges in Business Intelligence and Analytics

Ethical and Cultural Challenges: Adoption of BI also poses ethical issues, such as algorithmic bias, data abuse, and monitoring of employees. Excessive dependence on algorithmic suggestions could create ethical challenges in sensitive domains like recruitment or credit scoring. Moreover, cultural

resistance to adoption of BI based on managers' preference for intuition over data-supported insights continues to constrain the strategic usefulness of BI in some companies [14]. The key challenges presented in the following table 2.

Table 2. Key Challenges in Business Intelligence and Analytics

Challenge	Description	References
Data Quality & Integration	Ensuring accuracy and unifying data from multiple sources	Batini & Scannapieco (2016); Kimball & Ross (2013)
Data Governance	Establishing ownership, policies, and metadata management	Otto (2011)
Privacy & Security	Protecting sensitive data, complying with GDPR/CCPA	Maltz (2020); Voigt & Von dem Bussche (2017)

Scalability & Real-Time BI	Handling big data volume, velocity, and low-latency processing	Chen <i>et al.</i> (2012)
User Adoption & Skills Gap	Lack of data literacy and limited analytical expertise	Popovič <i>et al.</i> (2012); DalleMule & Davenport (2017)
Cost & Resource Constraints	High implementation and maintenance costs	Isik <i>et al.</i> (2013)
Ethical & Cultural Challenges	Algorithmic bias, resistance to data-driven culture	Gupta & George (2016)

Emerging Opportunities in Business Intelligence and Analytics: While there are still challenges, Business Intelligence (BI) and analytics provide future opportunities that can transform decision-making in industries shown in figure 2. Technological advancements in artificial intelligence, natural language processing, and automation are transforming BI from descriptive analytics to intelligent, adaptive, and proactive decision support systems. The subsequent upcoming opportunities are shaping the future of BI and analytics.

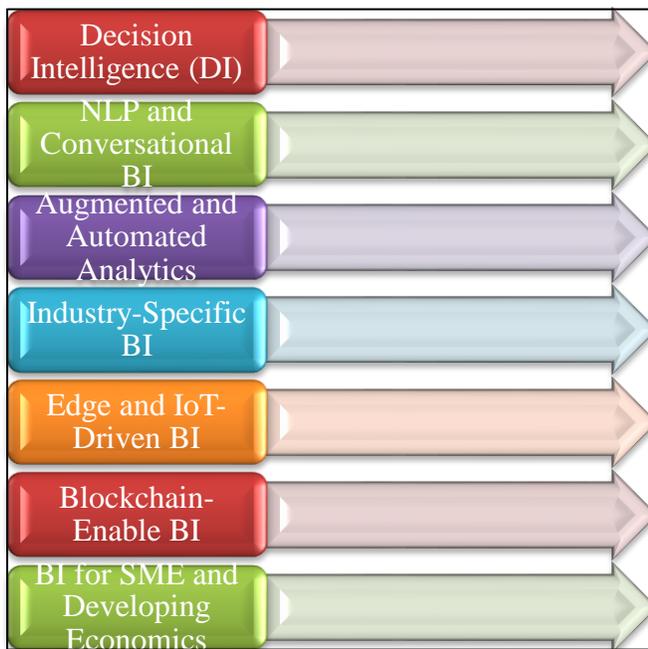


Figure 2. Opportunities in BI and analytics

Decision Intelligence (DI): Decision Intelligence (DI) extends traditional BI by integrating data, models, and organizational context to facilitate advanced decision-making. Gartner identifies DI as the most important trend that will sweep BI

strategies through 2025 [12]. As opposed to BI dashboards predominantly expressing historical information graphically, DI systems consist of predictive and prescriptive analytics, scenario modeling, and causal reasoning [22]. This enables organizations to automate formal decisions while complementing human judgment in unstructured situations.

Natural Language Processing (NLP) and Conversational BI: Natural language BI allows users to engage with analytics systems in terms of natural language questions and voice interfaces. Conversational BI offerings (e.g., Tableau Ask Data, ThoughtSpot) allow non-technical users to develop insights in a natural way [19]. This lowers barriers to access for BI adoption and develops data culture in organizations by taking analytics to more users.

Augmented and Automated Analytics: Augmented analytics based on AI and ML push several significant phases in the analytics workflow, such as data preparation, anomaly detection, and automatic discovery of insights. Automated BI can automatically identify masked trends and suggest actions [7]. This gives organizations a chance to increase analytics capacity with limited human involvement, particularly in dynamic environments like financial markets or supply chains.

Industry-Specific and Vertical BI Solutions: Instead of a one-for-all BI platform, vendors are developing domain-specific BI solutions for domains such as healthcare, retail, finance, and manufacturing. Healthcare BI provides patient outcome forecasting, for example, and retail BI provides analysis of customer behavior and targeted marketing [30]. Specialization increases relevance

and accelerates adoption by addressing industry-specific issues.

Edge and IoT-Driven Analytics: The growth in Internet of Things (IoT) devices is generating massive streams of real-time data. Edge computing facilitates processing close to the source, reducing latency and bandwidth needs. BI coupled with edge analytics opens new horizons in intelligent manufacturing, logistics, and autonomous systems [26]. Predictive maintenance in production is a case of BI insights being extracted directly from IoT sensors.

Coupling with Blockchain for Trustworthy BI: Blockchain has the promise to enhance BI by enhancing data transparency, immutability, and security. Blockchain-based BI systems can offer

assured data provenance and auditing, useful in industries such as supply chain, healthcare, and finance [3]. This reduces risks of data manipulation and fosters greater trust in BI-driven insights.

BI for SMEs and Developing Economies: Affordable cloud-based business intelligence (BI) platforms are enabling small and medium enterprises (SMEs) and emerging market companies to leverage analytics for competitiveness [27]. Democratization of business intelligence with inexpensive SaaS models enables increased participation in the data-driven economy, catalyzing inclusive growth and innovation. The emerging opportunities in BI and analytics are shown in the following table 3.

Table 3. Emerging Opportunities in BI and Analytics

Opportunity	Description	References
Decision Intelligence (DI)	Integrating models and context for complex decision-making	Gartner (2021); Phillips-Wren & Hoskisson (2020)
NLP & Conversational BI	Enabling natural language and voice-driven BI queries	Mishra & Nayak (2022)
Augmented & Automated Analytics	AI-driven automation of data prep, anomaly detection, and insights	Davenport & Miller (2020)
Industry-Specific BI	Tailored BI for healthcare, retail, finance, and manufacturing	Wixom <i>et al.</i> (2020)
Edge & IoT-Driven BI	Real-time analytics closer to data sources via edge computing	Shi <i>et al.</i> (2016)
Blockchain-Enabled BI	Enhancing trust and transparency in data through immutability	Casino <i>et al.</i> (2019)
BI for SMEs & Developing Economies	Affordable BI adoption via SaaS for broader accessibility	Trieu (2017)

Findings and Discussions: The examination of current trends, challenges, and emerging opportunities in Business Intelligence (BI) and Analytics represents a stage of rapid change. Organizations are now transitioning from traditional descriptive reporting to advanced analytics that utilize artificial intelligence, real-time processing, and decision intelligence. However, to unleash the full potential of these innovations requires addressing chronic technical, organizational, and ethical challenges. The following table presents adoption rates and business intelligence market trends along with the growth and adoption of

prominent BI technologies by industries. The adoption rates and BI market trends are shown in figure 3 and table 4.

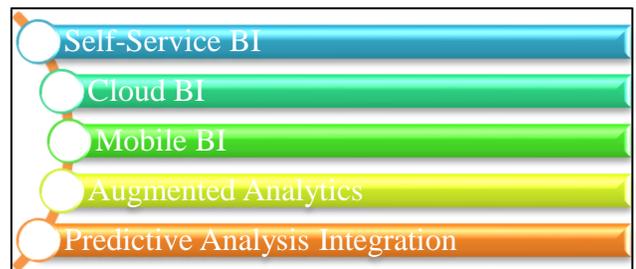


Figure 3. BI market trends

Table 4. Adoption Rates and BI Market Trends

Trend/ Technology	Adoption/Usage Metric	Source
Self-Service BI	57% of enterprises use self-service BI	Gartner (2020)
Cloud BI	Cloud BI adoption projected 20% CAGR (2021–2026)	Mordor Intelligence (2021)
Mobile BI	45% of managers access BI via mobile dashboards	BI Survey 2020
Augmented Analytics	35% of BI platforms integrate AI/ML features	Gartner (2021)
Predictive Analytics Integration	40% of organizations use predictive analytics for decision-making	Dresner Advisory (2020)

The following table 5 compares emerging BI trends with the challenges that each of them can resolve and emphasizes the influence that each trend can have on organizational decision-making and analytics adoption.

Table 5. Comparative Analysis of BI Trends and Challenges

Trend	Associated Challenge	Impact
Self-Service BI	-Data governance and quality control -User adoption and training	-Empowers non-technical users -Requires robust governance frameworks to ensure data integrity
Cloud-Based BI	-Scalability and infrastructure costs -Data security and compliance concerns	-Offers scalability and cost-effectiveness -Necessitates strong security measures and compliance with regulations
Real-Time Analytics	-Data integration from diverse sources -Real-time data processing capabilities	-Enables timely decision-making -Demands advanced data integration and processing technologies
Augmented Analytics	-Complexity in data analysis -Need for advanced analytical skills	-Simplifies complex data analysis -Reduces dependency on specialized skills through automation
Predictive Analytics	-Data quality and historical data availability -Integration with existing systems	-Provides foresight into future trends -Requires high-quality historical data and seamless system integration

One of the most evident themes that emerge is the struggle between democratization and governance. Self-service BI and conversational analytics place insights in the hands of more individuals but also lead to broken reports, "shadow analytics," and poorly informed decisions if supplemented with robust governance processes [20], [1]. Achieving this delicate balance between access and control is an important research and practice domain. Augmented analytics and predictive BI will reduce technical skills requirements and speed up insights [7]. Trust and explainability concerns of AI suggestions do exist, particularly for high-risk areas such as healthcare, finance, and justice. Ethical

frameworks and explainable AI techniques are therefore required to go along with technological adoption.

The intersection with cloud computing, IoT, and edge analytics creates opportunities for scalability as well as real-time decision-making. These technologies open the new frontier of data security, privacy, and regulatory compliance concerns as well. During worldwide regulations such as GDPR and CCPA requiring rigorous compliance norms, the organizations are confronted with the delicate balance between legal exposure and innovation [28]. Economically, the review shows that while large corporations are still in the lead regarding BI

adoption, opportunities for SMEs and emerging economies are increasing with affordable SaaS-based offerings [27] Democratization of BI across geographies and firm sizes may lead to greater inclusive growth but also emphasizes the necessity to close the skills gap in data literacy [21], [6].

Finally, the discussion suggests that BI systems of the future must evolve into decision intelligence ecosystems that combine predictive modeling, prescriptive analytics, and contextual decision support. This is not just a technological change but also cultural, as companies must build a mind that is data-driven, whereby decisions are made based on evidence rather than intuition [14]. The interplay between trends (gains), challenges (hindrances), and opportunities (potential for the future) indicates that BI is at the doorstep of a new era. The future is to build trustworthy, inclusive, and context-aware BI systems that bridge the gap between unprocessed data and strategic organizational value.

Conclusion: Business Intelligence (BI) and Analytics have evolved from simple reporting tools to sophisticated, AI-based platforms that enable organizations to generate insights, drive decision-making, and attain competitive advantage. The review highlighted three core dimensions: trending now, challenges, and prospects. The trends indicate a clear shift towards self-service BI, real-time analytics, augmented analytics, and integration with artificial intelligence and machine learning. They are changing the nature of the way organizations interact with data in terms of generating faster insights, simpler interpretation, and more predictive or prescriptive in nature. As organizations continue to grapple over time with the same set of challenges, such as data quality, integration complexity, governance, ethics, and low user adoption, these issues point to the necessity of having good data management frameworks in place, enhancing data literacy at levels, and balancing trust and transparency into analytical processes. The opportunities in the future lead to a brighter tomorrow where BI evolve into decision-making intelligence ecosystems that run on natural language processing, explainable AI, and industry-specific

solutions. These systems have the potential to bridge the gap between strategy and data, offering contextualized insights with direct links to organizational objectives.

In total, BI and analytics are at an inflection point. For practitioners, the findings underscore the need to oversee counter strategies that take advantage of technological innovation while balancing governance, ethics, and user adoption. For researchers, the changing nature of BI offers fertile soil for exploring explainable AI, decision intelligence, and the socio-technical challenges of BI adoption. BI and analytics will undoubtedly keep transforming organizations, yet their triumph is not just dependent on technological innovation but also on ethical, inclusive, and human-centered application of data-informed insights.

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