TOTALBUSINESS 360 IS LIVE

STRATEGIC INSIGHT PAPER

The Islands Problem:

Why Most Businesses Still Steer Through Spreadsheets, and What a Holistic Business System Looks Like

From Market Place to Dynamic Strategy Implementation: introducing TotalBusiness 360

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Intelligence Amplified. Business Transformed.

1. Executive Summary

Almost every business today, from a two-person start-up to a mid-sized group, runs on digital tools. An accounting package, a CRM, perhaps an ERP, a payroll service, a project tool, a shared drive and a chat application. Even a small or mid-sized business now runs a double-digit number of tools and apps (Okta, 2024). Even the smallest firms run dozens of them, and the real number is usually higher than leadership thinks: a large share of tools is bought by departments and individuals without IT's involvement (Zylo, 2025). Large organisations run several hundred (MuleSoft, 2025).

Each of these tools does its own part well. Yet when the leadership team meets to review the pipeline, agree the forecast, assign follow-ups or check whether the strategy is working, the meeting is still prepared in spreadsheets. Someone extracts, someone reconciles, someone emails version four. The business is one, but its management runs on islands.

This paper argues that the missing element is rarely another tool. It is the foundation that should come before the first lead is typed into a CRM: an understanding of the market place, a deliberate choice of where to win, and a systematic sales management method that is built into the system rather than kept in someone's head or workbook. Above that sits a second gap: strategy formulation, implementation and feedback run on yet another island, if they run at all.

The research is consistent. Sales representatives spend about 70 percent of their time on tasks other than selling, such as administration, data entry and internal meetings (Salesforce, 2024). 96 percent of finance professionals use spreadsheets for planning, even where dedicated planning software is in place (AFP, 2025). 61 percent of firms struggle to bridge strategy and day-to-day implementation (Economist Intelligence Unit, 2013). And companies that define a formal sales process grow revenue 18 percent faster than those that do not (Jordan and Kelly, 2015).

KhahanA Insights has seen the same pattern inside multinational groups with tens of thousands of employees, and in the small and mid-sized businesses we advise. TotalBusiness 360 is our answer: a holistic view of the business and its management process, from the market place to dynamic strategy implementation, covering all of the organisation's resources around the clients it serves. It is live. We run KhahanA Insights on it, and we now design and build it for our clients.

2. The Digital Paradox: More Tools, Less Overview

Digitalisation in small and mid-sized businesses has mostly happened one department at a time. Finance bought an accounting package because invoices and VAT had to be right. Sales adopted a CRM because contacts had to be shared. Operations added an inventory or project tool, HR a payroll service. Each purchase was sensible. Together they form a landscape in which every part of the business is covered and nobody sees the whole.

Business area	Typical tool	What it usually does not see
Accounting and invoicing	Accounting package, e-invoicing	The pipeline that will become next quarter's revenue
Customer relationships	CRM, contact manager	The plan, the margin and whether the customer pays
Operations and stock	ERP, inventory, order tools	The opportunities that will need capacity
People	HR and payroll service	The skills the strategy needs next year
Projects and tasks	Task boards, project tools	Which tasks come from which customer, review or strategic action
Marketing	Email, social and web tools	Which campaigns produce orders, not only clicks
Sales channels	Online shop, point of sale	The B2B side, the plan, the full customer history
Reporting	Dashboards and BI	The method: what the numbers mean and who acts on them
Documents and communication	Shared drives, e-signature, chat, meetings	Which record a file, decision or promise belongs to
Quality and service	Ticketing, audit and service tools	The commercial impact of a complaint or a recurring defect

The integration gap is not a small-company issue. Large organisations run several hundred applications, and in MuleSoft's 2023 study only about 29 percent of them were integrated with one another (MuleSoft, 2023; MuleSoft, 2025). MuleSoft sells integration software, but the pattern it describes matches what we see in businesses of every size. Where tools do not talk to each other, people do the talking: they export, copy, paste and reconcile.

> Every tool is good at its own part. None of them was built to show the whole business, and none of them carries the management method that connects the parts.

3. The Missing Foundation: Before the Lead Enters the CRM

Most CRM projects begin with data: import the contacts, define the stages, train the team. What is often skipped is the ground on which a CRM should stand. Without it, the system quickly becomes a contact list, the forecast becomes a guess, and steering moves back into spreadsheets.

Know the market place

Before deciding whom to call, a business needs a working picture of its market: the size of each segment, the installed base, the competitors and their positions, and where demand really comes from. In most businesses this knowledge exists in pieces, in a market study from two years ago, in the heads of the best sales people, in a file nobody updates.

Choose where to win

Target segments and accounts should follow from the strategy, not from whoever happened to call. A lead that does not fit the chosen segments may still be worth serving, but it should be a decision, visible to the people who plan capacity and resources.

A systematic sales management method

A method is more than pipeline stages. It defines how opportunities are qualified, how the year is planned by customer, product line and owner, how plan, actual, committed and rated figures are compared, how gaps are closed, and how often and in what format the team reviews. Research by Vantage Point Performance and the Sales Management Association found an 18 percent difference in revenue growth between companies that had defined a formal sales process and those that had not, and 28 percent higher growth for companies that mastered three specific pipeline management practices (Jordan and Kelly, 2015).

Built into the tool

The decisive step is to build the method into the system everyone works in. When the method lives in a workbook or a slide template, each review needs its own extract. When it lives in the system, every review opens on the same live truth.

4. Steering on Separate Islands

The cost of the islands becomes visible in the management routines that every business runs: the weekly pipeline review, the monthly forecast, the quarterly business review, the task and follow-up lists that come out of each meeting. In most organisations each of these has its own preparation ritual.

- **Pipeline reviews** are prepared from a CRM extract, enriched by hand with the latest status and rebuilt in a spreadsheet for the meeting.
- **Forecasts and plans** live in separate files per round. Adjustments are made without a recorded reason, and nobody can say why the number moved.
- **Follow-ups and tasks** are captured in meeting minutes, inboxes and chats, and are not linked to the customer, the opportunity or the strategic action they belong to.
- **Finance** produces correct figures, but after the commercial decisions they should have informed.

70%

of sales representatives' time goes to tasks other than selling: administration, data entry, internal meetings

Salesforce, State of Sales, 6th edition, 2024 (5,500 sales professionals)

96%

of finance professionals use spreadsheets for planning, even alongside dedicated planning software

AFP FP&A Benchmarking Survey, 2025 (362 practitioners)

29%

of enterprise applications integrated with each other

MuleSoft Connectivity Benchmark, 2023 (1,000+ IT leaders)

Not all of that non-selling time can or should disappear: researching prospects, keeping records up to date and coordinating with colleagues are part of the job, and spreadsheets will always have a place for quick modelling. The time that can be removed is the time spent re-keying, reconciling and rebuilding the same reports between tools.

None of this is caused by careless people. It is the natural result of tools that each cover a part, connected by people who carry numbers from one island to the next. The time it costs is real, and so is the second cost: decisions made on numbers that are already out of date, or that differ depending on which file was opened.

5. Strategy on Its Own Island

If steering runs on islands, strategy usually runs on the most remote one. In many businesses the strategy is a document or a slide deck produced once a year, sometimes in an off-site workshop, and then filed. The actions it implies are not linked to owners, budgets or measures in the systems where daily work happens, and the feedback that should tell leadership whether the strategy is working arrives late, if at all.

The evidence on this gap is well established. In a study by the Economist Intelligence Unit for the Project Management Institute, 61 percent of respondents said their firms often struggle to bridge the gap between strategy formulation and day-to-day implementation (Economist Intelligence Unit, 2013). Research published in Harvard Business Review found that when managers were asked to name their company's top strategic priorities, only about half could name even one of them (Sull, Homkes and Sull, 2015).

A strategy that cannot be seen in daily work cannot be steered. What is needed is a continuous loop: formulation that rests on evidence about where the business really stands, implementation through actions with owners, checkers and measures, and feedback from the same live data that sales, operations and finance run on. We call this dynamic strategy implementation.

> Strategy formulation, implementation and feedback belong in the same system as the pipeline, the orders and the books. Otherwise the strategy review is just another island.

6. Not Only a Small-Company Problem

It would be comforting to believe that the islands problem disappears with scale. It does not. The leadership of KhahanA Insights spent many years inside multinational groups with tens of thousands of employees and some of the most sophisticated enterprise systems available. The pattern was the same: separate systems for customer management, planning, finance and people; regional teams preparing the same reviews in their own workbooks; strategy cascades in slide decks; and follow-ups tracked by e-mail.

Scale adds budget and integration teams, but it also adds more islands and more distance between the strategy and the work. Small and mid-sized businesses have an advantage here. They can build the right foundation from the start, with one connected system and one method, before the islands harden into habits.

7. A Holistic View: TotalBusiness 360

TotalBusiness 360 starts from a simple proposition: the business and its management process should be designed as one chain, and the system should follow that chain. The chain runs from the market place to dynamic strategy implementation, and it closes into a loop.

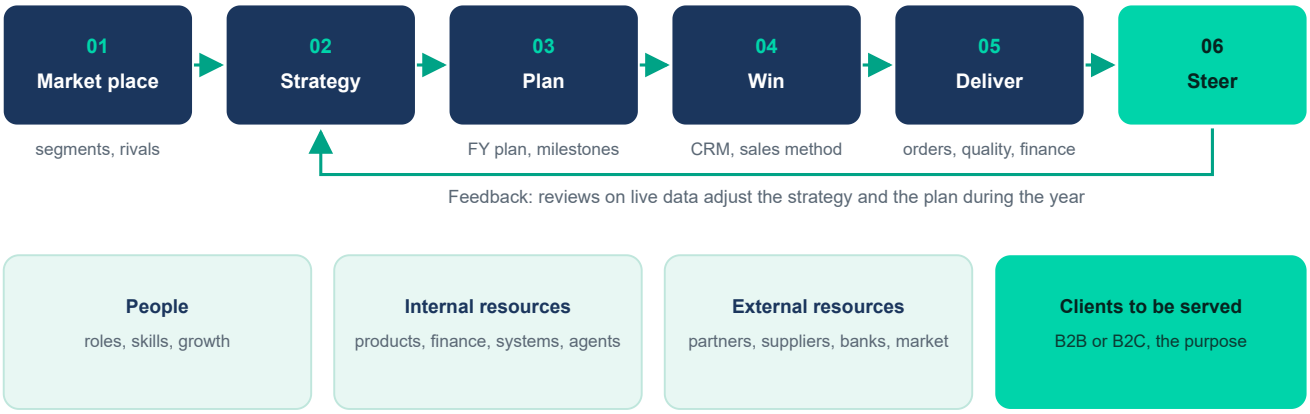

Figure 1. The TotalBusiness 360 chain, from market place to dynamic strategy implementation, and the four resource groups it covers.

All the resources of the organisation

The chain runs on the organisation's resources, and TotalBusiness 360 covers all of them in one place: its **people** (roles, skills, job descriptions, leave and development, mapped to the work the plan requires); its **internal resources** (products and services, finance, systems, knowledge and AI agents); and its **external resources** (partners, suppliers, banks, authorities and the market itself). All of them are organised around one purpose: the **clients to be served**, whether the business sells to companies, to consumers, or both.

The blueprint

Stage	Modules	What it brings to the chain
Direct	Market Data, Strategy, Business Planning, Governance	Market picture, vision and choices, business cases, the fiscal year plan with milestones, approval limits and the firm's constitution
Win	Marketing, CRM, Sales Management, Products and Services	Campaigns, leads, accounts, visit reports, the sales method and pipeline reviews, the catalogue
Deliver	Order Management, Inventory, Quality, Finance	Quotations to invoices, quality records, a double-entry ledger with VAT and bank reconciliation
Enable	People, AI Agents, Tasks, Settings	Skills and roles, governed AI agents, one task list linked to every record
Steer	Dashboards, Business Analytics, Reports	Live dashboards, questions answered from the data, management reports

Section 8 describes each module. Because every module works on the same records, a quotation, an invoice, a visit report or a strategic action is entered once and appears wherever it matters: in the pipeline review, the forecast, the ledger and the strategy dashboard.

8. Inside the System: Module by Module

The blueprint is a set of connected modules on one database. Each is built around a management routine rather than a data type, and each passes its records to the next. What follows is what every module covers.

Direct: where the business is going

Module	What it covers
Market Data	Market overview, countries, cities and industrial areas, competitors and their positions, and market signals: the picture of the market place the sales plan is built on.
Strategy	A complete strategic planner. Vision Forge turns a written future into measurable targets. Honest Mirror builds a SWOT in which every claim is graded by its evidence, with a devil's advocate that challenges it. Route Finder crosses the SWOT into strategy options, including inventive business-model plays and a stop-doing list. Backcast plans milestones back from the vision; the Action Grid gives every action an owner, a checker and a measure. Evaluate, Systems, a Dynamic Radar, the assumption and risk registers, a Board Room in which a finance director, an operations lead, a sceptical investor, a lost customer and a long-serving employee challenge the plan, a one-page strategy, and live strategic KPIs.
Business Planning	Business cases from first idea to post-investment review: options, benefits and costs by year, NPV, IRR and payback, what-if scenarios, figures taken from the ledger, invoices, pipeline and team, approval under the authority matrix, then actuals against the approved baseline, assumption checks and reviews. The fiscal year plan by service line and month, planning milestones (budget, forecasts, re-forecasts), adjustments with a recorded reason, and gap analysis.
Governance	The firm's constitution (vision, mission, values and principles, versioned and approved), the authority matrix, a discount structure with margin floors, approvals with escalation and the four-eyes rule, policies with read confirmations, the authority of each person, and the delegation of work to AI agents with a stop switch.

Win: markets, customers and the sales method

Module	What it covers
Marketing	The marketing plan, campaigns, the funnel and the return on spend, the calendar of events, positioning and marketing KPIs.
CRM	Accounts, contacts, the installed base at each customer, leads, opportunities with stages and probabilities, prospecting and a prospecting playbook, visit, call and meeting reports (also by phone), field insights, win and loss analysis, pipeline set-up, and connections to an existing CRM where one stays in place.
Sales Management	The sales method in the system: pipeline reviews, order intake reviews, gap analysis (plan, actual, committed and rated), the order book, the to-do list from every review, the log of review events, and a control panel for the method.
Products and Services	The portfolio of service and product lines, the catalogue, price lists in several currencies, price and margin, and the locations where the business delivers.

Deliver: orders, quality and the books

Module	What it covers
Order Management	Quotations, order confirmations, delivery notes, invoices and credit notes, each issued as a PDF, e-mailed after approval and filed with the customer. Purchasing with requests for quotation, purchase orders and supplier bills; recurring billing in both directions; receivables and payables with ageing and reminders; deal margin; e-invoicing readiness.
Inventory	Stock per warehouse at average cost, issues and receipts, connected to purchasing and the ledger.
Finance	A real double-entry ledger fed by every document: bank accounts and reconciliation, journal and ledger, financial statements, VAT and corporate tax, cash flow, fixed assets and depreciation, payroll with the wage protection file, end-of-service provisions, the period close and audit trail, the chart of accounts, and migration from previous books.
Quality	Complaints, nonconformities with corrective and preventive actions, root causes (8D, five whys), internal audits, the management review and quality KPIs.

Enable: people, agents and the work itself

Module	What it covers
People	Team and organisation chart, the employee file with document expiry alerts, job descriptions, the qualification matrix with the level each role requires, the training plan, leave and attendance, recruitment and onboarding, and end of service.
AI Agents	A team of specialised agents, each with a role, limits, the data it may use and a budget, and an agent console in which one agent answers or several work through a question in turn, ask when they need more, and deliver market studies, reports and drafts as Word or PDF documents.
Tasks	One task list linked to every record: tasks, to-dos from opportunities and reviews, the agent desk where drafts wait for a person's approval, and triage. Open items from every module (unsent documents, overdue invoices, expiring permits, reviews due) appear as reminders for the person who should act.
Settings	Company data, users, roles and rights, two-step sign-in and passkeys, and security checks. Every document is filed in a document library organised by customer, supplier and person.

Steer: seeing and deciding

Module	What it covers
Dashboards	A cockpit, a management summary, operational KPIs, opportunities, strategic KPIs and tasks, all on live data.
Business Analytics	Questions asked in plain language and answered from the data, a performance tree, profitability, customers, the sales funnel, forecast and what-if, insights ranked by the money at stake, a monthly management narrative, and the definitions and data quality behind every figure.
Reports	Meeting protocols, to-dos per person and per project, order intake summaries, gap analysis reports, and the pipeline per account group and per region, ready for the review they belong to.

9. What Changes in Practice

Routine	On islands	With TotalBusiness 360
Pipeline review	CRM extract rebuilt in a spreadsheet before every meeting	The review opens on plan, actual, committed and rated figures, with the gap to plan
Forecast	A new file each round; changes without reasons	Planning milestones and adjustments, each with a recorded reason
Follow-ups	Minutes, inboxes and chats	Tasks with owner and date, attached to the customer, opportunity or action
Strategy	An annual document, reviewed once a year	Vision, evidence-graded SWOT, options, milestones and actions with KPIs on live data
Finance	Correct books, arriving after the decision	A ledger fed by every commercial document, visible to those entitled to see it
People	Roles and skills apart from the plan	Job descriptions and skill targets linked to the work the strategy needs
Business cases	A spreadsheet per decision, never looked at again after approval	Built from the records, approved under the matrix, followed against actuals until a post-investment review
Governance	Approvals by e-mail	A delegation matrix with limits; every approval recorded

Intelligence built in, rules first

TotalBusiness 360 includes a team of AI agents that work on the firm's own records: preparing market studies and strategy drafts, drafting job descriptions and qualification matrices, summarising pipelines, and challenging plans from the perspective of a finance director, an operations lead or a sceptical investor. Two

principles govern them. First, anything the data can answer with rules is answered by rules, exactly and at no cost; the AI is used where it adds real value. Second, agents prepare and people decide: every agent works within the firm's approved constitution, sees only what its role allows, and hands its work to the accountable person for approval.

Designed for data protection

A system that holds the whole business must protect it. TotalBusiness 360 is designed with role-based access, an audit trail of every change, data hosted in the client's region, and alignment with the data protection laws of every market it serves, for example the UAE Personal Data Protection Law or, where European contacts are involved, the GDPR. Confidential documents are never sent to an AI service without a deliberate decision.

10. How We Work, and Why It Is Live

TotalBusiness 360 is not a boxed application. It is the methodology and the proven blueprint from which KhahanA Insights designs and builds each client's system. The work follows four steps:

Step	What happens
1. Understand	We map the market place, the sales and management process, and the islands the business runs on today.
2. Design	We design the method and the system around how the client works: which modules are used as they are, which are tailored, which tools are connected.
3. Develop	We build the system, connect existing tools where they should stay, and move the data across.
4. Run and improve	We set up the review rhythm, train the team, and keep improving after go-live.

TotalBusiness 360 is live. KhahanA Insights runs its own business on it: our market intelligence, pipeline, engagements, books, people and strategy work in the same system that we build for our clients. Every lesson we learn from running it ourselves goes back into the blueprint.

Questions for leadership teams

- How many spreadsheets were built to prepare your last pipeline review, forecast or quarterly business review?
- Can every manager in your business name the company's top three priorities, and see their own actions against them?
- Is your sales management method written into the system your team works in, or into someone's workbook?
- Can you see, for each key customer, in one place: the pipeline, the time from receiving an inquiry to sending the offer, the open offers still waiting to become booked orders, the win and hit rates, orders, open invoices, complaints and the last visit?
- How long does it take from a decision in a review to a task with an owner and a date?
- Do your strategic actions each have an owner, a checker and a measure, and when were they last reviewed?
- Does every role have a qualification matrix with the levels it requires, and can you see today who is behind and whose training is overdue?
- When you build a business case for a new market, product, hire or investment, where does the data come from: your own records, or a new round of extracts and estimates?
- After a business case is approved, who checks whether its assumptions, costs and returns actually came true?
- How quickly can you say what margin you made on your largest customer last year?

- When a key person leaves, does their knowledge of customers and deals stay in the system?

> **And the last question, the most honest one.** The e-mail arrives: *"Please send your inputs for the strategy update session in two weeks."* What do you whisper to yourself at that moment?
>
> If it is *"Not again: three days of extracts, slides and chasing everyone's latest version"*, your business is running on islands. If it is *"Fine, it is all in the system already; I only need to think"*, you are steering it. TotalBusiness 360 is built for the second whisper: the figures, the actions and the evidence are already there, so the session is spent on decisions, not on preparing numbers.

If the answers are uncomfortable, the problem is probably not a missing tool. It is the missing foundation and the islands between the tools you already have.

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