

Navigating Resilience

Key insights for banking c-suite

The current situation for banking

Growing geo-economic fragmentation is intensifying short-term pressures on the banking sector by driving up loan loss reserves, reducing net interest income (NII), and straining investment portfolios. In the medium term, they may erode real consumption, weakening loan demand and increasing credit risk—all of which weigh heavily on banks' market valuations.

0.8–2.8%

Potential increase in US inflation over the next 12 months

-7.7%

Decrease in financial stock globally immediately following the US tariffs announcement

+30%

Q1-25 Increase in provisions for credit losses by the top four US banks

\$4,900

Potential additional yearly costs for US households

Sources:
Accenture, Ready for resilience: how to navigate the new tariff landscape, April 2025
Accenture, Research based on S&P Capital IQ
Accenture, Research based on JPMorgan, Citi, Wells Fargo and Bank of America investors' website.

Top CEO concerns

Pressure on margins – Fluctuating costs and tightening spreads could compress margins, triggering delayed investments, reallocation of capital, and repricing of risk — particularly in tariff-exposed segments.

Increased cyber and fraud risks – Tariff-related geopolitical tensions may heighten opportunistic cyber and fraud threats, requiring banks to reinforce controls, resilience, and regulatory readiness.

Dependency on foreign tech, cloud and service providers - Reliance on foreign technology, cloud, or data infrastructure may force banks to reassess vendor strategy, ensure regulatory compliance (e.g., data sovereignty), and invest in diversification for operational continuity.

Customer trust and advice– Banks must deliver personalized, proactive advice and trusted digital engagement to help clients navigate uncertainty and protect loyalty in a volatile market.

What makes a resilient enterprise?

Resiliency will be the key differentiator for companies who can navigate this uncertain economic and policy environment – this covers commercial, technology, operations, commercial and people. Scenario planning is a critical to building enterprise and financial resilience.

Technology Resilience: Deploy autonomous AI agents across functions to continuously monitor real-time data and optimize decision-making and enable more secure processes to mitigate geopolitical and cyber threats.

People Resilience: Engage leaders and teams to pivot talent and skills, build new capabilities, strengthen engagement and change management, tackle major organizational and operating model challenges and activate rapid response teams to drive performance discipline and achieve results.



Operational Resilience: Drive strategic changes in sourcing, procurement, and network strategy to enable operating model resilience, while enhancing cost and productivity through spend optimization and process improvements to protect margins and boost productivity.

Commercial Resilience: Devise a pricing and commercial strategy to enable changes, while also thinking opportunistically about growth and M&A in a slower economic environment.

Resilience for competitive advantage today and tomorrow

Resilience across these dimensions is the key to responding to the uncertain economic and policy environment ahead. Consider no regret moves that will yield value regardless of how the tariff environment evolves.

	What to do Now	What to do Next
Enterprise & Financial Resilience	Build capability for ongoing rapid impact assessments and scenario modeling	Reposition customer engagement strategies for new market realities
Operational Resilience	Enable rapid impact assessments and scenario modeling to help understand immediate exposure	Review investment strategies and rebalance resources against new market realities and emerging needs
Commercial Resilience	Prioritize portfolio resilience, sectoral exposure reviews, and strategic rebalancing in tariff-sensitive industries	Devise a pricing and commercial strategy that accounts for uncertainty and implement commercial structures that facilitate these adjustments.
People Resilience	Reassess workforce and location strategy in line w/target mix and productivity level	Integrate strategic workforce planning to optimize work/ roles for an agentic org
Technology Resilience	Build end-to-end visibility across the enterprise, ensure interoperability across infrastructure, and strengthen cyber posture	Build resilient and secure cloud-first tech ecosystem and modernize mainframe workloads