



Accelerating success in Consumer Market

5 essential actions from the PwC
Global Compliance Survey 2025

PwC's Global Compliance Survey 2025





Introduction

Consumer Markets (CM) companies are at the core of our rapidly evolving social and commercial landscapes. This has led to significant disruptions in recent years, with economic fluctuations, cost-of-living pressures, tech advancements like AI, geopolitical shifts and changes in global trade rules. These shifts have sparked new business models and customer engagement strategies, but they've also brought new regulations and market expectations in areas like cybersecurity, data protection, quality and safety, tariffs and sanctions, pricing and third-party risk management.

Compliance isn't just a 'box-ticking' exercise anymore—it's a strategic enabler that helps businesses transform, manage costs and meet consumer and market expectations. Today's consumers, especially Gen Z, demand transparency, sustainability and personalised experiences. PwC US's [Next in Consumer Markets 2025](#) report shows Gen Z is willing to pay nearly 10% more for sustainably sourced products and expects seamless digital-physical brand experiences. In response, companies are fast-tracking AI adoption and rethinking how they offer services and data.

But this shift changes the risk landscape and introduces new compliance threats. Our [Global Compliance Survey 2025](#) shows CM respondents rank cybersecurity as a top threat (49%), with data privacy close behind (47%). They also see environmental and sustainability risks as more critical than the global average. For those who adapt and embrace new compliance approaches and technologies, there are opportunities—greater efficiency, better decision-making and fewer issues.

Five actions that CM compliance leaders can take now

- 01 | Tackle complexity as a priority
- 02 | Use technology to respond in real-time
- 03 | Break down silos and tackle fragmentation
- 04 | Relook at the compliance talent strategy
- 05 | Shift the mindset to value creation



Tackle complexity as a priority

Consider compliance as part of business and digital transformation to streamline compliance and reduce complexity

01

The majority (83%) of CM respondents report increased regulatory complexity over the past three years, consistent across industries. This complexity can negatively affect IT systems and data maintenance (90%), especially in retail, transportation and logistics. It also affects senior management focus (85%), resource capacity (86%) and business transformation (81%).

This complexity is, in part, due to the breadth of compliance, with regulations spanning consumer protection, workforce, financial reporting, sustainability, data protection, tax and customs, and systems and data, amongst others. Each CM sector has unique compliance priorities and challenges, but all rate complexity as a top challenge.

Top five factors that make effective compliance more challenging

Consumer goods	Retail	Transport and logistics	Global (all industries)
Organisational complexity (45%)	Regulatory complexity and organisational complexity (41%)	Regulatory complexity (44%)	Regulatory complexity (47%)
Regulatory complexity (43%)	Resource capacity (33%)	Organisational complexity and culture (39%)	Organisational complexity (34%)
Resource capacity (30%)	Technology (30%)	Employee awareness (33%)	Culture (29%)
Culture (27%)	Data (25%)	Leadership (22%)	Resource capacity (28%)
Employee awareness and leadership (23%)	Culture (24%)	Resource capacity (20%)	Employee awareness (25%)

Companies are addressing these challenges with a clear vision of their compliance operating model and the steps to achieve it. This might include a structured transformation programme—creating a unified strategy, documenting compliance activities for visibility, standardising and aligning teams and processes, sharing tools and methodologies and leveraging technology for automation and monitoring.



Use technology to respond in real time

Leverage technology to accelerate routine tasks and proactively tackle challenges head-on

Companies are increasingly embedding compliance technology and intelligent automation in broader digital transformation. By connecting the data ‘pipes’ and embedding compliance controls directly into processes, organisations can cut down on manual work and costs. This proactive approach allows for early detection and investigation of anomalies—addressing potential issues before they escalate. It's about staying ahead, not just reacting.

02

PwC US’s [Next in Consumer Markets 2025](#) report highlights a technological revolution in CM, with over 60% of companies speeding up digital investments. This 'digital first' model transforms consumer and supplier engagement and addresses compliance risk.

Top five areas for technology use in compliance

Consumer goods	Retail	Transport and logistics	Global (all industries)
Risk assessment / Training (75%)	Training (94%)	Training (78%)	Training (82%)
Compliance and transaction monitoring (71%)	Fraud detection (86%)	Customer due diligence or assessments (73%)	Risk assessment (76%)
Data predictive analysis (70%)	Compliance and transaction monitoring (81%)	Risk assessment (72%)	Compliance and transaction monitoring (75%)
Customer due diligence or assessments (67%)	Customer due diligence / assessments (73%) Regulatory disclosure and reporting (78%)	Fraud detection (70%)	Customer due diligence or assessments (74%)
Fraud detection (66%)	Data predictive analysis / risk assessment (77%)	Media monitoring and screening (69%)	Regulatory disclosure and reporting/ Fraud detection (72%)

CM respondents cited better visibility of risks and risk management activities as the primary benefits of compliance technology (69%), followed by higher quality and more insightful reporting (55%). Other benefits included increased productivity and cost savings, especially in transportation and logistics (57%), for example.

Looking ahead, the three primary areas where CM respondents plan to invest more are:

- Consumer goods: data and predictive analytics, training and regulatory disclosure and reporting
- Retail: fraud detection, data and predictive analysis and risk assessment
- Transport and logistics: risk assessment, training and fraud detection

AI is a priority across industries, increasingly woven into compliance. 46% of companies (cross-industry) use AI for data analysis and predictive insights, with 36% leveraging it for fraud detection. This jumps to 50% and 41% for CM companies, reflecting the speed of transactions and decisions in omnichannel sales, dynamic pricing strategies and global supply chains. AI forecasts regulatory risks and trends, using data and natural language processing (NLP) to research updates across jurisdictions, flagging policy inconsistencies. While AI investment is generally strong, there are areas that could benefit from more focus. 44%, for example, have no plans to use AI for the identification and interpretation of regulations', increasing to 49% for those in transportation and logistics—a sector which might find it particularly beneficial given they have to navigate complexity across multiple jurisdictions.



Break down silos and tackle fragmentation

Consider more centralised and aligned compliance models to pool expertise and share assets

03

Our survey explores compliance complexity, which 83% of CM respondents say is increasing. This can lead to siloed activities across first and second lines, regions and territories for multinationals. This includes teams in branch audit, product quality and safety, legal and compliance, IT security, data management and sustainability/ESG. CM respondents report lower centralisation than other industries (43% vs 50%) and more unclear or uncoordinated compliance activities (19% vs 13%).

Compliance complexity is driving a shift towards greater centralisation and coordination. CM respondents cite benefits like improved decision-making, transparency, efficiency and faster business change.



Top five benefits realised from a better coordination

Benefit	Consumer goods	Retail	Transport and logistics	Global (all industries)
Better decision-making	57%	62%	63%	59%
More transparency	51%	66%	52%	58%
Increased awareness	51%	52%	65%	56%
Faster change	43%	26%	17%	28%
Increased efficiency	45%	51%	46%	45%

There’s no ‘quick fix’ for navigating today’s complex organisations. But it starts with a clear, company-wide view of key compliance risks—who’s tackling them and where coordination intersects. This is crucial for multi-channel and multi-territory retailers, mapping compliance risks across digital, in-store, and third-party platforms, and different jurisdictions, including those they’re eyeing for expansion. This approach helps cut duplication and spot opportunities to pool expertise, share tools and techniques and collaborate on common issues like culture, training and data availability. Building a risk assurance map focused on compliance risks can also clarify how management builds confidence in mitigations across the organisation.



A woman with curly hair, wearing a colorful patterned top, is looking down at a laptop screen. The background is bright and out of focus.

Relook at the compliance talent strategy

Map the compliance talent strategy to new risks and regulatory trends

CM companies are broadening their definition of effective compliance professionals. Specialist experience remains top, but data management, analytical skills (44%), industry knowledge, business acumen (40%), communication and collaboration (40%) and technology capabilities (39%) are highly rated. Technology and data use drive compliance talent strategy, but there's a skills gap. 40% of respondents who value technology skills also report a gap. Similar gaps exist for data management and analytical skills.

Executives want strategic planning and leadership skills (42%), suggesting a focus on aligning compliance professionals with strategic objectives. CM is most likely to value strategic planning and leadership experience (42%) for compliance.

This mix of technology, business and strategic capabilities is vital for CM companies keeping pace with fast-moving consumer expectations and value chains, while streamlining operations for profitability, efficiency and resilience.

Compliance leaders should innovate their talent models, including internal cycles-of-experience, external experts, managed services for standardised activities, experiential training and knowledge exchange through communities of interest. A number of CM respondents said that they are using external providers to help address gaps in skills. This was more prominent in some areas and sectors; for example, those in the consumer products and retail sectors said they were using outsourcing/managed services for advice on laws and regulations (64% and 56% respectively, compared to a global average of 45%).



Shift the mindset to value creation

Build value into compliance objectives and the mindset of those delivering them

Brand trust is crucial for CM companies, but there's a growing need for transparency and evidence that promises are met. This includes commitments to consumers, investors, regulators, employees, partners and suppliers. Compliance's ability to 'protect value' is one dimension. Our survey also highlights compliance leaders' desire to add value and support strategic initiatives—supporting 'value creation' (summarised in the table on the following page). Respondents prioritise digital transformation (71%), but compliance involvement is beneficial in new products, services, deals, market entry and workforce changes. The next table shows the different priorities for the sectors in CM.

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Strategic initiatives planned that may require compliance involvement

Strategic initiative	Consumer goods	Retail	Transport and logistics	Global (all industries)
Digital transformation	65%	71%	76%	71%
New products and services	59%	43%	39%	49%
Partnership and alliances	39%	46%	54%	46%
Deals and corporate transactions	38%	35%	44%	44%
Enter new markets / territories	50%	37%	41%	43%
New business models	49%	32%	31%	41%
New value / supply chain arrangements	26%	38%	37%	29%
Workforce changes	28%	33%	31%	28%

Compliance leaders at the executive table can help to drive strategic initiatives faster and mitigate brand and trust risks. 53% of executives (excluding Compliance Officers) say compliance leaders provide useful advice and support, but only 34% say it's proactive. There’s more to do as an industry—and now is the moment for compliance leaders to step forward with new insight.



Executives view on how the compliance function supports the business

Level of support from compliance function	Consumer goods	Retail	Transport and logistics	Global (all industries)
Always offers proactive, insightful advice and support on strategic and emerging areas	27%	41%	21%	34%
Often offers useful advice and support but not always proactively	48%	47%	60%	53%
Sometimes unable to provide advice and support	23%	10%	14%	11%
Often unable to provide advice and support	2%	2%	5%	2%



Further reading

- [Next in Consumer Markets 2025](#)
- [Value in Motion - how we feed ourselves](#)
- [Consumer markets accounting and reporting insights](#)
- [How key EU sustainability regulations are driving the reinvention of consumer markets](#)
- [US Tariff Industry Analysis – Consumer Products](#)

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