

Key 10 Regulatory Challenges: 2025 Midyear

Regulatory agency leadership changes at the FTC, USDA, OSHA, EPA and DOJ shift policies related to the environment and domestic production. Increasing international trade restrictions, tariffs, and sanctions (including secondary sanctions) activity to align with evolving geopolitical positions. Continued increases in state rulemaking.

Key Regulatory Signals



“America First” Trade Policies

Focus on protecting domestic industries and safeguarding key sectors through tariffs, sanctions, and trade restrictions.



Increased Enforcement & Supervisory Actions

Intense focus on import control and trade compliance and continued focus on anti-trust, challenging businesses to adapt quickly to dynamic regulatory change.



Regulatory Divergence

Divergent federal/state regulations coupled with the pace of global regulatory divergence prompting uncertainty and adjustments.



Tech & Digital Regulatory Developments

Changing regulatory stances to digital finance, AI, and crypto asset regulation help promote continued adoption.

Consumer and Retail companies should expect regulatory focus and change across:

1

Regulatory Divergence

2

Trusted AI & Systems

3

Cybersecurity & Information Protection

4

Financial Crime

5

Fraud & Scams

6

Fairness & Protection

7

Financial & Operational Resilience

8

Parties & Providers

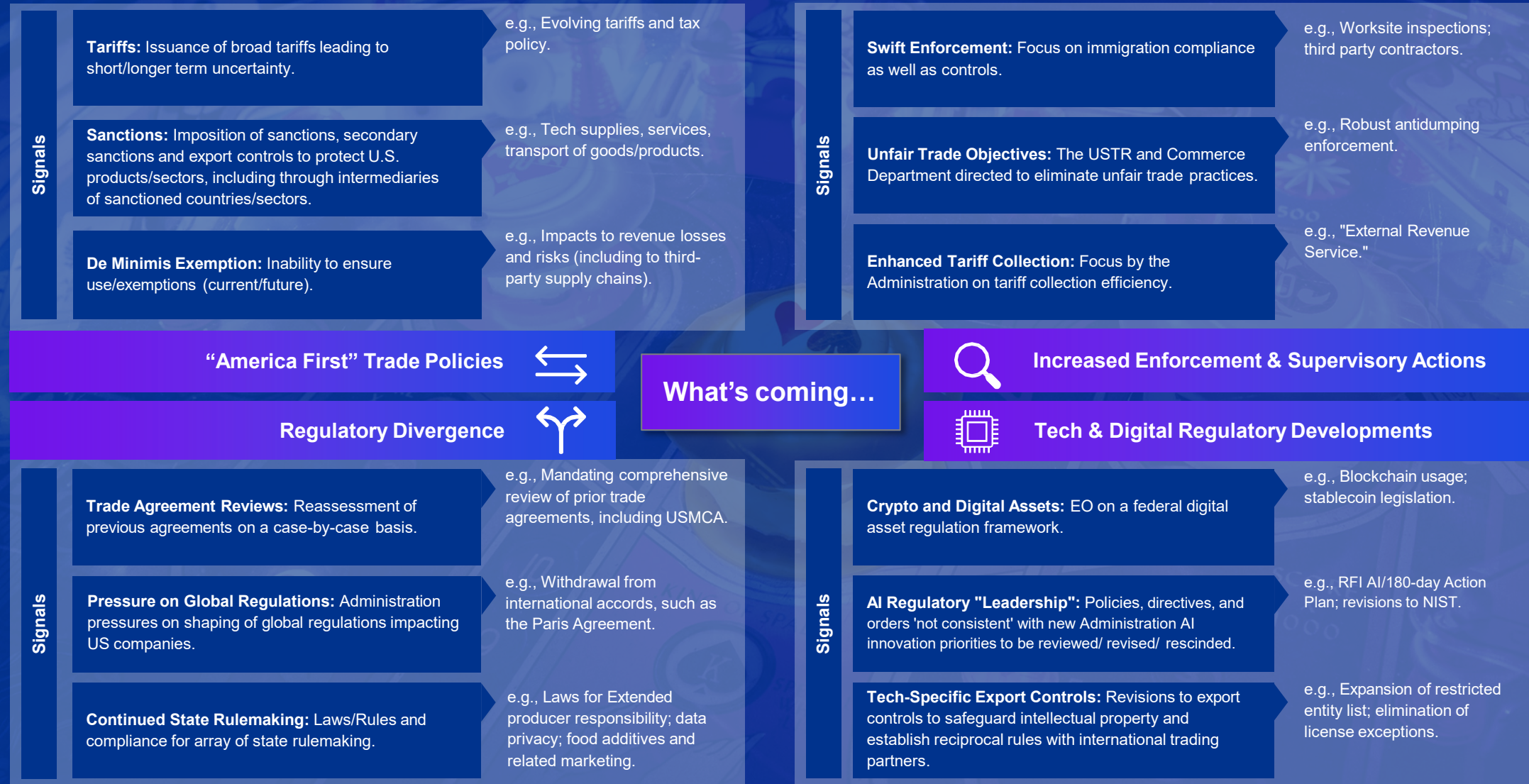
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Governance & Controls

10

Markets & Competition

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“Growing regulatory divergence and fragmentation add another layer of complexity to establishing a clear path from strategy and operations to effective risk and compliance. Will a deregulatory policy really equate to deregulation?”

*Amy Matsuo, Principal & Leader
KPMG Regulatory Insights*



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“Consumer and retail companies are facing an increasingly complex regulatory environment, making it challenging to align and execute their strategies. Some companies within the sector will need to adopt a new playbook to effectively monitor and adapt to this evolving landscape.”

*Duleep Rodrigo, Principal
Consumer & Retail Sector Lead*



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