



Resilience



Cyber data

- Data breaches and hacking
- Ransomware attacks
- Insider threats
- Phishing scams
- IT system failures



Operational

- Supply chain disruptions
- Workforce shortages
- Inventory management issues
- Equipment or technology failures
- Natural disasters impacting operations



Regulatory

- Non-compliance with industry regulations
- Changes in trade laws
- Intellectual property disputes
- Employment law violations
- Product safety recalls



Reputational

- Negative publicity or media coverage
- Customer complaints and social media backlash
- Ethical scandals or misconduct
- Poor customer service experiences
- Product quality failures



Financial

- Currency fluctuations
- Interest rate changes
- Credit risk and bad debt
- Cost overruns and budget deficits
- Market volatility



Strategic

- Competitive pressure and market entry by new players
- Failure to innovate or adapt to market changes
- Misalignment of business strategy with market trends
- Poor mergers and acquisitions decisions
- Ineffective leadership and governance



ESG

- Environmental regulatory changes
- Carbon footprint and sustainability challenges
- Social responsibility failures
- Poor corporate governance
- Climate change impacts

Strong leadership and organisational culture