Navigating Global Turbulence in 2026: Turning Volatility into Opportunity

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Abstract

In an era where volatility defines the business landscape, organizations must pivot from traditional strategies to embrace agility, creativity, and resilience. This article explores the multifaceted challenges businesses face in 2026, from geopolitical tensions to technological disruptions, and outlines the strategies necessary for thriving amidst uncertainty. Drawing insights from industry leaders like Toyota, Netflix, and CMA (ANZ), the discussion emphasizes the importance of balancing Quality, Cost, Time, and Innovation (Q-C-T-I) while being acutely aware of internal and external dynamics—the Three Cs: Costs, Customers, and Competitors. The concept of Creativepreneurship is introduced as a fusion of disciplined management and imaginative exploration, necessary for generating new value. The article further argues that sustainable success hinges on the ability to foster a culture of continuous improvement and structured innovation, enabling organizations to turn challenges into opportunities and maintain relevance in a rapidly changing world.

Introduction

"*The greatest danger in times of turbulence is not the turbulence itself, but to act with yesterday's logic." – Peter Drucker*

Volatility is no longer a passing phase; it has become the rhythm of modern business. From geopolitical shocks to inflation to AI disruption, global shocks now shape the landscape rather than disturb it. The ripple effects of President Trump's unpredictable actions and specifically his weaponisation of tariffs have caused geopolitical tensions and unsettled global trade norms, overturning decades of economic order and forcing organisations to rethink their supply chains, markets, and competitive positions.

Leaders must steer with a new compass, balancing Quality, Cost, Time, and Innovation while keeping sight of the Three Cs: knowing their costs, their customers, and their competitors. Creativepreneurship, the fusion of disciplined management and imagination, enables organisations to pivot quickly and capture new value. Agility now matters more than size. The enduring stories of Toyota, Apple, Unilever, Microsoft, and Netflix show that resilience is born from clarity, curiosity, and continuous reinvention. Within every storm lies a chance to evolve, and those who truly understand themselves and their ecosystems will turn uncertainty into advantage.

The World in Turbulence

"Change is the law of life. And those who look only to the past or present are certain to miss the future." - John F. Kennedy

2026 arrives not as a gentle dawn but as a restless sea. Geopolitical rivalries reshape trade routes, and the tariff saga, launched by the United States under Donald Trump's administration and sustained through successive rounds of escalation and de-escalation, continues to unsettle global

markets and fragment supply chains. Interest-rate swings jolt currencies, and networks once deemed efficient now reveal their fragility. Meanwhile, generative AI advances faster than regulators can respond, and climate extremes blur the line between economic and human crises.

Volatility is no longer a headline; it is the background music of global commerce. Forecasting feels like fortune-telling, yet opportunity hides inside every disruption. The challenge for leaders is not to resist the storm but to learn to sail within it.

The business environment of 2026 is defined by speed, uncertainty, and interdependence. Interest-rate cycles remain uneven across major economies. Currency shifts alter landed costs and margin profiles month by month. Geopolitical tension and sanctions redirect trade routes, while climate events stress logistics and insurance. At the same time, artificial intelligence and automation compress decision cycles, elevate productivity for the prepared, and widen the gap between the fast and the slow.

Yet volatility is not only financial or geopolitical; it is cultural and social as well. Consumers demand convenience, transparency, and alignment with their values. Employees expect flexibility, purpose, and growth. Regulators require responsibility and resilience. These expectations converge, not sequentially but simultaneously, often in conflict. The result is a leadership challenge that cannot be solved by a single plan but by a system of disciplined learning and adaptation.

The opportunity, however, is real. When markets fragment, niches emerge. When supply chains rewire, nearby partners and agile entrants find relevance. When digital tools democratise capability, smaller firms can act like global players, and large firms can behave like fast explorers. The question is not whether turbulence will ease; it is whether we can build the clarity and capability to move through it with confidence.

From Reaction to Resilience

“It’s not what happens to you, but how you react to it that matters.” - Epictetus

True resilience begins where reaction ends. During times of crisis, impulsive cost-cutting and fear-based retrenchment often erode long-term strength. Resilient organisations act with perspective and discipline.

In the first moments of a shock, many companies default to across-the-board cuts, delayed investments, and decision paralysis. These actions may feel safe, but they often weaken the very muscles needed for recovery. Resilient organisations pause long enough to ask better questions: What must we protect at all costs? Where can we trim waste without harming capability? Which bets deserve more funding precisely because the world has changed?

When the COVID-19 pandemic disrupted global education, CMA (ANZ) faced a defining test of leadership. Almost overnight, face-to-face teaching across continents came to a standstill. Guided by foresight and a commitment to its members, CMA quickly reimagined its delivery model through the Global Zoom Program, ensuring that learning continued seamlessly across borders and time zones. What began as a rapid response soon evolved into a strategic advantage-broadening global access, deepening engagement, and reinforcing CMA’s position as an innovative and resilient professional body.

Consider Toyota’s experience after the 2011 earthquake and tsunami. The company committed to deeper visibility into tier-two and tier-three suppliers, diversified critical components, and developed alternative production pathways. A decade later, those choices paid off during the pandemic when

semiconductor shortages disrupted the automotive industry. The lesson is simple: design resilience when times are calm, so that options exist when turbulence returns.

Netflix provides a digital parallel. The company has repeatedly reinvented its business model-from DVDs by mail to streaming, to producing original content, and now to tiered pricing and ad-supported services. Each transformation reflected a clear understanding of shifting customer behaviour and emerging competition. Like CMA, Netflix recognised that true resilience comes from anticipating change, acting with agility, and having the courage to replace what works today with what will create value tomorrow.

Resilience is not rigidity or resistance. It is not the denial of uncertainty. It is the capacity to absorb shocks, adapt quickly, and emerge stronger. This capacity is built through the operating choices we make every week and through the culture we nurture over years. It is not a slogan; it is a system.

In 2026, the leaders who prosper will be those who combine calm reflection with decisive experimentation.

Balancing the Four Drivers: Quality, Cost, Time, and Innovation

"Strategy is a pattern in a stream of decisions." – Henry Mintzberg

Every enterprise, large or small, faces the daily tug-of-war among four forces of success:

Quality, Cost, Time, and Innovation (Q-C-T-I). Mastering them is not about perfection but balance. Improving one dimension often strains another. The leader's art lies in aligning them so that they reinforce rather than undermine one another.

At **CMA (ANZ)**, *Quality comes first*. You cannot know your true costs until you decide what level of quality you intend to deliver. Quality defines the promise; cost follows that promise. When quality is clear, efficiency becomes purposeful, speed becomes meaningful, and innovation becomes sustainable.\

1. **Quality – The Foundation of Trust.**
   Quality must move from inspection to culture. Unilever's *"Quality Lives Here"* initiative turned product excellence into everyone's responsibility, not just a department's. Similarly, CMA embeds quality as a shared value across every program and partnership. From curriculum design to faculty selection, quality is not checked at the end - it is designed in from the start. When quality becomes a habit, excellence becomes normal.

2. **Cost – Efficiency without Myopia.**
   Cut waste, not vision. Airlines that invested in fuel efficiency technology a decade ago now enjoy structural advantage. Efficiency matters because cash is oxygen, yet cost-cutting without clarity can remove capability and create hidden risks. The superior path is structural cost improvement - simplification, modular design, shared platforms, and automation that lower costs while improving reliability. True efficiency enhances quality rather than eroding it.

3. **Time – Speed as a Promise.**
   Apple's global ecosystem delivers products with near-surgical precision because its teams treat time as a customer commitment. Time wins trust. Delivering on time starts with quick, clear decisions and empowered teams. Governance should set guardrails, not roadblocks. When organisations treat time as a promise to customers and stakeholders, speed becomes a symbol of respect.

4. **Innovation – The Oxygen of Relevance.**
   Innovation is not a single event but a disciplined rhythm of curiosity and improvement. Tesla treats innovation as a habit of questioning, while CMA does the same through continuous evolution of its programs, technology, and global delivery. During the COVID-19 pandemic, CMA rapidly transitioned to its **Global Zoom Program**, turning disruption into an opportunity to expand reach and strengthen engagement. Innovation, at its core, is about courage - the willingness to replace what works today with what will work tomorrow.

Balancing **Q, C, T, and I** requires trade-off clarity. Leaders must name the constraints they accept and the advantages they will protect. A clear operating doctrine helps:

- *We will never sacrifice trust or quality for short-term cost.*
- *We will simplify before we cut.*
- *We will favour speed to learning over speed to launch.*

Such guiding principles keep organisations aligned when pressure rises and ensure that quality remains the anchor of resilience.

Know Thyself: The First C - Know Your Cost

Know Thyself (Gnōthi seauton)

The ancient maxim “Know Thyself” remains the starting point for modern strategy. Centuries before globalisation, both the Greeks and the Buddha taught the same truth in different tongues: that wisdom begins with knowing oneself

In business terms, it means **Know Your Cost** (KYC) - and not merely in dollars. Costs of quality failures, delays, and lost innovation opportunities can quietly drain profit and morale.

Leaders must map their true cost drivers: labour, logistics, energy, complexity, and time. Only by understanding these can they decide what to eliminate, what to automate, and what to elevate. KYC turns numbers into narrative-it reveals why the organisation behaves as it does.

Most importantly every organisation needs to understand and identify what costs within the organisation are value adding and which are non-value adding. This will enable them to take the next step of eliminating non-value adding costs which effectively means eliminating waste.

Know Your Cost is more than an accounting reconciliation. It is the disciplined discovery of how value and waste move through the system. Financial cost is only one layer. There is also the cost of poor quality, the cost of delay, the cost of complexity, and the cost of missed opportunities. Leaders who make these costs visible create energy for change without blame.

Once the cost drivers are visible, apply three levers. Eliminate steps that add no value, automate steps that repeat without judgment, and elevate steps that create unique value. Eliminate, automate, elevate. This simple triad turns analysis into action. It also clarifies trade-offs. If an activity does not add value and cannot be automated cost effectively, retire it and reassign the people to higher impact work.

Know Your Cost should also include a view of the cost of innovation. Many organisations under invest in small experiments because they cannot prove the full return in advance. The better lens is portfolio thinking. Invest in a portfolio of quick tests, accept that some will fail cheaply, and double down on the few that create signal. The cost of not learning is greater than the cost of small failures.

Know Your Customers and Competitors: The External Lens

"In the midst of chaos, there is also opportunity." - Sun Tzu
Once internal clarity is secured, leaders can turn outward with confidence to the two remaining C's: **Customers and Competitors.**

The second and third C's anchor external awareness. Know Your Customers and Know Your Competitors. These are not marketing slogans. They are operating disciplines that connect strategy with reality.

Know Your Customers.

The 2026 consumer values speed, transparency, sustainability, and purpose. Listening to their unspoken needs through data analytics and empathy mapping turns transactions into relationships. Customer expectations are no longer set by industry peers but by the best experience anywhere. That means a logistics company is compared with real-time consumer apps, a hospital with responsive retail, and an education provider with intuitive media platforms. Use data but pair it with empathy. Data reveals patterns; empathy reveals purpose. For example, when Airbnb noticed that guests abandoned bookings mid-way through, the data pointed to a conversion problem - but empathetic interviews uncovered why: people hesitated because they couldn't picture the experience or trust the host. The solution wasn't a new algorithm, but richer photography, personal host stories, and clearer communication - design choices that spoke to human reassurance, not just metrics. The same principle applies everywhere. Move beyond demographic segments to "job-to-be-done" insights.

Ask: What progress is the customer trying to make, and what frictions slow that progress? Then remove the friction. Loyalty follows usefulness far more reliably than advertising ever does.

Customers don't compare only within an industry anymore.

People expect the same level of convenience, personalisation, and speed from *every* organisation they deal with. For example:

- When someone uses their bank's app, they subconsciously compare it to Amazon's checkout - they expect it to be *as fast and frictionless*.
- When a student joins a university's online program, they compare its interface, engagement, and accessibility to Netflix - expecting *on-demand, intuitive, enjoyable experiences*.

Know Your Competitors.

Competition is no longer a fixed set of rivals. It is an ever-shifting arena of start-ups, platforms, and cross-industry entrants. Tesla challenged energy firms, not just automakers; Apple's watch disrupted healthcare data collection. Understanding how adjacent innovators redefine value is crucial to staying relevant.

The benchmark of excellence is now cross-industry.

Digital leaders like *Amazon, Netflix,* or *Apple* set the "experience standard," and customers expect that same quality from all sectors - finance, education, government, healthcare, and beyond.

Competitive arenas shift quickly. A competitor can be a direct rival, a platform that reconfigures distribution, or a new technology that makes a current value proposition irrelevant. Tesla competed with automakers on vehicles and with energy firms on storage. Apple's watch did not replace

hospitals, but it changed the role of consumer data in preventive health. Build a living map of competitors and substitutes. Update it quarterly. Study not only what rivals sell, but how they win. Price, speed, brand, ecosystem, data, service. Then choose how you will be different in ways customers value.

From Solo Acts to Symphony: Uniting Cost, Customers, and Competitors

When the Three C's work together, decision making accelerates. Cost discipline funds innovation. Customer insight guides where to place bets. Competitor insight clarifies how to differentiate. The result is strategy as a living system rather than a yearly document.
Together, the Three C's-Cost, Customers, Competitors-form a living strategy system: internal discipline feeding external agility.

Creativepreneurship: The Power of Imaginative Discipline

"Innovation distinguishes between a leader and a follower." - Steve Jobs

True success, however, comes from a deeper insight - the rise of Creativepreneurship, where entrepreneurial imagination meets managerial rigour. The most successful organisations are those that combine left-brain structure with right-brain creativity, blending discipline with daring.

An entrepreneur identifies and satisfies existing customer needs. They excel at solving known problems, improving efficiency, and delivering value to established markets. A ***creativepreneur***, by contrast, goes further - they create customer needs. They imagine possibilities that don't yet exist, crafting products, experiences, or movements that redefine expectations.

For example, when *Apple* introduced the *Vision Pro*, it wasn't responding to customer demand for spatial computing - there was none. Instead, it created a new category of human–technology interaction, blending design, engineering, and imagination to expand how people think about work, media, and communication. Where entrepreneurs follow demand, creativepreneurs generate it.

At *CMA (ANZ),* the same spirit defines innovation in professional education. During the COVID-19 disruption, CMA didn't merely replicate classroom learning online; it reimagined it through the Global Zoom Program, extending reach, deepening engagement, and reshaping how management education could be delivered globally.

The entrepreneur builds within the known; the creativepreneur expands the known. Entrepreneurs optimise; creativepreneurs originate. Together, they represent the balance between imagination and execution that defines modern leadership - the ability to see what others overlook and bring it to life with discipline and purpose.

Innovation as a Continuous Discipline

"Continuous improvement is better than delayed perfection." - Mark Twain

Innovation should not depend on serendipity. It requires structure.

Breakthroughs don't just happen by luck or inspiration; they emerge from systems that make experimentation routine and learning continuous. Sustainable innovation combines creativity with process - it's designed, not discovered.

- **Idea pipelines to capture insights from front-line employees.**
  The best ideas often come from those closest to the customer. For example, at **Toyota**, the *Kaizen* system empowers factory-floor workers to suggest improvements daily. Thousands of small ideas - from tool placement to process flow - accumulate into massive productivity and quality gains. Similarly, service organisations can create simple digital channels where employees share observations and propose innovations that leadership can evaluate systematically.

- **Cross-functional teams that convert ideas into pilots rapidly.**
  Innovation accelerates when marketing, technology, and operations collaborate early rather than working in silos. **Amazon's "two-pizza teams"** model embodies this: small, empowered, cross-functional groups test ideas quickly, launch pilots, and scale what works. CMA (ANZ) applies a similar mindset when bringing educators, IT specialists, and regional partners together to prototype new delivery formats before global rollout.

- **Feedback loops linking customers to design and delivery.**
  Continuous customer input keeps innovation grounded in relevance. **Adobe** transformed its business by engaging directly with creative users when shifting from boxed software to a subscription-based Creative Cloud. Listening to early adopters refined features and pricing models before the global launch. For CMA, regular participant feedback during the **Global Zoom Program** allowed rapid enhancements in scheduling, interactivity, and digital resource delivery - ensuring the experience matched learner expectations worldwide.

- **Metrics that reward learning as much as results.**
  Traditional performance systems punish failure; innovative ones reward experimentation. *Google's "OKR" framework* measures progress toward bold goals rather than only outcomes, encouraging teams to take calculated risks and learn fast. Similarly, organisations that celebrate well-run pilots - even those that don't succeed - build cultures of curiosity and continuous improvement.

When innovation becomes a disciplined habit rather than a chance occurrence, creativity scales. Structured innovation ensures that the next breakthrough isn't an accident - it's the result of intent, inclusion, and intelligent design.

Unilever's Sustainable Living Plan proved that profit and purpose can co-exist when innovation targets societal benefit. By embedding sustainability into product design, Unilever cut costs and built brand trust simultaneously.
The lesson: innovation is not a department-it is a culture of curiosity and courage.

Building Agility for a Connected World

"In the middle of difficulty lies opportunity." - Albert Einstein

Globalisation is evolving from scale to speed. Digital networks allow micro-enterprises in Bangkok or Brisbane to serve clients worldwide. To thrive in this interconnected chaos, businesses must adopt three agility anchors:

1. **Data Literacy** - Turn information into intuition. Data should inform, not intimidate.
2. **Collaboration** - Partnerships across industries unlock resilience through shared capability.
3. **Learning Velocity** - The speed at which an organisation learns is now its only durable advantage.

When knowledge moves faster than change, turbulence becomes momentum.

A Call to Reflect and Act

"The unexamined life is not worth living." - Socrates

Volatility exposes weakness but also reveals strength. The path forward demands a dual focus: *internal mastery and external awareness.*

Start with self-knowledge-Know Your Cost. Then expand outward-Know Your Customers and Competitors. Finally, infuse creativity into discipline, making innovation a daily ritual.
The path to opportunity begins with honest reflection. What are our real cost drivers. Where does quality fail. Which decisions take too long. Where is innovation stalled by fear or by unclear priorities. Which customers are we serving deeply and which have drifted away. Which competitors are we underestimating because they do not look like us.

Now act. Write down a one-page operating doctrine that explains how you will balance Cost, Quality, Time, and Innovation. Complete a fresh SWOT that uses your cost map as the source for strengths and weaknesses, and your customer and competitor maps as the source for opportunities and threats. Run three quick experiments in the next thirty days that address your highest leverage constraints. Review them openly, learn, and repeat.

Success in 2026 will not belong to the biggest, the loudest, or the most certain. It will belong to organisations that know themselves, know their customers, know their competition, and then move with clarity, confidence, and control. The storm is real. So are the skills to navigate it. The future favours the brave who prepare.

Those who embrace this cycle of reflection and reinvention will not just survive 2026-they will shape it.

Conclusion

As the business environment of 2026 is characterized by relentless change and interconnected challenges, success depends on an organization's ability to adapt with agility and foresight. The article concludes that true resilience is not merely about weathering the storm but thriving within it by transforming volatility into momentum. By mastering the balance of Quality, Cost, Time, and Innovation, and fostering a culture of Creativepreneurship, organizations can remain competitive and relevant. The Three Cs—knowing Costs, Customers, and Competitors—serve as the foundation for strategic agility, empowering businesses to act decisively and confidently. Ultimately, the future belongs to those who continuously reflect, learn, and innovate, turning insights into action with clarity and control. As the landscape evolves, those who embrace change and prepare to navigate the complexities of 2026 with bravery and strategic insight will not just survive but shape the future of commerce.

"Success belongs to those who know themselves, their customers, and their competition - and act with clarity, confidence, and control." **-** *Dr. Chris D'Souza | CMA ANZ*

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