



# Tariffs at Scale: How fiChains™ Enables Faster, Defensible Decisions with Financial Supply Chain Visibility

Moving from backward-looking cost reporting to forward-looking, SKU-level tariff impact management at digital speed

FROST & SULLIVAN EXECUTIVE BRIEF

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## Executive Snapshot

Tariffs have shifted from episodic trade policy events to a persistent operating condition—compressing decision windows and raising the cost of delayed or weakly substantiated actions. The scale of this shift is significant: in 2025, according to Frost & Sullivan research, more than 80% of global supply chain leaders reported their operations were directly affected by new tariffs, with the average US tariff rate reaching its highest sustained level since the 1930s.

In this environment, the defining challenge is less about improving forecasts and more about reducing decision latency: how quickly an enterprise can quantify exposure, evaluate mitigation options, renegotiate commercial terms, and realign operating plans as tariff inputs change.

Global trade flows are being disrupted, supply chains are structurally reconfigured, and digital supply chain adoption is accelerating—widening the gap between enterprises that can operationalize decision-speed changes and those that cannot.

A practical response is to establish financial supply chain visibility: a forward-looking, time-phased view of negotiated costs and commitments at the SKU and cost-item level. This enables the CFO-CPO-CSCO leadership triangle to respond to tariff volatility with speed, confidence, and governance.

Aankhen Inc., a Silicon Valley–based provider of financial supply chain solutions, enables this capability through its fiChains™ platform—computing forward-looking financial facts tied to negotiated terms (effective by time period) and supporting rapid recomputation at enterprise scale.





# Tariffs Are Now a Structural Operating Reality—Not a Periodic Exception

For global manufacturers, tariffs and supply chain disruptions increasingly behave like a recurring operating variable—affecting landed cost, sourcing decisions, network design, pricing, and profitability in parallel. The risk is not simply that tariffs change, but that they change faster than enterprise decision cycles are designed to operate.

In 2025 alone, average US tariff rates swung from 2.4% in January to a peak of 28% in April before settling at approximately 17%, illustrating the pace and unpredictability that enterprises must now accommodate.

Recent tariff cycles force executive decisions under extreme time pressure. Yet internal processes for assessing exposure, aligning functions, and executing mitigation often operate on timelines measured in weeks or months. This mismatch creates vulnerability—either through delayed response or through decisions made without sufficient financial substantiation.

Structural responses are already underway. Enterprises are reshaping supply networks through nearshoring, friendshoring, and decentralized manufacturing models while accelerating digital supply chain adoption—raising expectations for transparency, speed, and cross-functional coordination.

## Executive takeaway:

Tariffs demand a response model that is fast, repeatable, and defensible—capable of operating continuously, not episodically.





# Why Tariff Response Is Harder than It Looks (Even with Strong Systems)

Most enterprises have invested significantly in enterprise resource planning (ERP) platforms, planning tools, and analytics. These systems remain essential. However, tariffs expose three structural limitations that persist even in well-run organizations.



## Backward-looking cost visibility

Financial insight is often anchored in historical reporting and invoice cycles. While appropriate for compliance and reporting, this approach struggles to answer forward-looking tariff questions because tariff impacts materialize in the future while financial data reflects the past.



## Fragmented cross-functional inputs

Tariff response requires coordinated action across procurement, logistics, finance, product engineering, suppliers, and carriers. Yet the financial data required to align these groups is typically scattered across systems and spreadsheets. The combinatorial reality is daunting: thousands of parts multiplied by hundreds of managers, hundreds of cost items, hundreds of suppliers, and hundreds of sourcing locations, each with distinct commercial terms and tariff exposure.



## Manual recomputation at SKU Level

Tariffs do not affect averages; they affect specific SKUs, cost items, suppliers, and lanes. Each mitigation action—resourcing, rerouting, renegotiating—changes the cost baseline and triggers further recomputation. Manual approaches cannot keep pace at enterprise scale.

### Executive takeaway:

The core challenge is not inadequate systems, but misalignment between the pace of tariff change and the organization's financial decisioning capability.



# Why Existing Enterprise Systems Are Necessary but Not Sufficient

ERP platforms and analytics tools are essential for transaction processing, compliance, and historical reporting, and many now offer tariff-related scenario modeling. However, they were designed around invoice-based financial visibility—capturing costs after they are incurred.

They were not architected to maintain a continuously recomputable, time-phased view of negotiated costs at SKU and cost-item granularity across thousands of supplier-lane-term combinations. Financial supply chain visibility fills this specific capability gap—complementing, not replacing, existing systems.

## Reframing the Problem: Tariffs as a Financial Supply Chain Challenge

A productive way to modernize tariff response is to rethink where decisions are made. Rather than treating tariffs as a trade compliance or operational issue, leading organizations are reframing them as a financial supply chain challenge.

In this framing, enterprises operate three interconnected supply chains:



Physical supply chain: movement of goods



Information supply chain: systems, data flows, planning tools



Financial supply chain: where enterprise financial plans are committed and capital resources are directed and governed

Tariff impact is ultimately mitigated through financial commitments—contract prices, effective dates, cost-sharing agreements, and negotiated commercial terms. This is why tariff response tightly couples the CFO (exposure and governance), CPO (negotiations), and CSCO/COO (execution feasibility).

### Executive takeaway:

Strengthening tariff response requires strengthening the financial decision layer that funds and governs execution.



# Tariff Impact Management as a Continuous Capability (Pass-Through, Growth, Cost Savings)

Enterprises typically rely on three levers to manage tariff impact: pass-through, revenue growth, and cost savings. The effectiveness of each depends on how quickly and accurately financial implications can be computed—and recomputed—as inputs evolve.



## Pass-through

Pass-through outcomes are rarely binary. Defensible positions require item-level evidence linking tariff changes to SKU and cost-item impact so pricing and negotiation positions withstand scrutiny.



## Revenue growth

Tariffs can trigger strategic shifts, such as localization, regional expansion, or network redesign. Forward-looking cost visibility allows executives to evaluate these scenarios with clear line-of-sight into future margin and cash-flow implications.



## Cost savings

Lower costs directly reduce tariffs paid. Identifying and executing savings requires visibility across thousands of cost items and influencers. Under volatility, savings programs fail when assumptions cannot be refreshed as negotiated terms change.

### Executive takeaway:

Tariff response is iterative. Competitive advantage accrues to organizations that can continuously compute exposure and trade-offs using a consistent financial truth.



# fiChains: From Financial Visibility to Enterprise-Speed Recalculation

Financial supply chain visibility becomes materially more valuable when it can be refreshed at the pace of change. When tariffs shift and mitigation actions begin, recomputation cycles multiply—often leading to analysis fatigue just as urgency peaks.

Aankhen's fiChains platform addresses this bottleneck through two capabilities:



## Forward-looking financial facts tied to negotiated terms

fiChains computes cost reality based on negotiated commitments that take effect by time period—aligning financial visibility with how future spend is actually governed.



## Digital Assistants with verifiable Proof-of-Work

fiChains uses pre-trained Digital Assistants to perform enterprise-scale recomputation while recording outputs as CRISP-verified records— Computable, Repeatable, Immutable, Secure, and Persistent. This governance mechanism is distinct from blockchain Proof-of-Work and supports auditability and accountability for decisions affecting pricing, negotiations, and board-level exposure.

### Executive takeaway:

fiChains reduces decision latency by making recomputation scalable and governable, not dependent on manual cycles.





# Deployment Without Disruption: A Pragmatic Time-to-Value Path

Tariff initiatives often stall because of integration complexity. Aankhen minimizes friction by prioritizing forward-looking commitments, reusing existing source feeds, fixing issues at the source, and avoiding unnecessary historical data integration.

This pragmatic approach supports faster time to value, lowers IT burden, and enables incremental enterprise-scale deployment without rip and replace.

## Benefits for the Leadership Triangle (CFO-CPO-CSCO)



### CFO

- ▶ Faster exposure clarity for leadership and board discussions
- ▶ More defensible margin decisions through SKU and cost-item transparency
- ▶ Stronger governance via verifiable computation outputs



### CPO

- ▶ Enterprise-scale negotiation enablement
- ▶ Reduced manual workload through Digital Assistants
- ▶ Fewer spreadsheet-driven reconciliation loops



### CSCO/COO

- ▶ Financial visibility aligned with execution feasibility
- ▶ Reduced cross-functional friction through shared cost truth
- ▶ Improved resilience through decision speed

### Executive takeaway:

fiChains supports a coordinated tariff operating discipline that improves speed, defensibility, and governance across the leadership triangle.



## Conclusion: From Reactive to Resilient

Tariffs will remain a recurring source of volatility. In this environment, resilience increasingly depends on decision capability: how quickly and coherently enterprises can quantify exposure, decide, renegotiate, and execute.

Financial supply chain visibility provides a pragmatic path forward. When forward-looking cost facts can be refreshed at enterprise speed and governed with audit-ready, CRISP-verified outputs, leaders can respond to tariff volatility with clarity, confidence, and control. Aankhen's fiChains is designed to enable this shift by reducing decision latency and supporting repeatable, defensible financial decisioning from the SKU level to the enterprise C-suite level.

## About Aankhen Inc.

Aankhen Inc. is a Silicon Valley-based provider of financial supply chain visibility solutions. Its flagship platform, fiChains™, mitigates the financial impact of tariffs and supply chain disruptions by using pre-trained Digital Assistants to automate cross-functional collaboration across Finance, Planning, Procurement, Logistics, Product Engineering, Suppliers, and Carriers. fiChains computes financial facts that support and accelerate fact-based executive and operational decisions for future time periods.



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