career paths reimagined.

The changing world of work.

About ACCA.

We are ACCA (the Association of Chartered Certified Accountants), the only truly global professional accountancy body.

Since we were founded in 1904, we've been breaking down barriers to the accountancy profession. Today we proudly support a diverse community of over **257,900** members and **530,100** future members in **180** countries.

We're redefining accountancy. Our cutting-edge qualifications, continuous learning and insights are respected and valued by employers in every sector. They equip individuals with the business and finance expertise and ethical judgement to lead and drive sustainable value in organisations and economies worldwide.

Guided by our purpose and values, we're leading the accountancy profession for a changed world. Partnering with policymakers, standard setters, the donor community, educators and other accountancy bodies, we're strengthening and building a profession that focuses on people, planet and prosperity to create value for all.

Find out more at **accaglobal.com**

About this report.

This report is part of a suite of resources exploring how careers in the accountancy and finance profession may evolve over the next decade to 2035. It examines the key drivers of change that may lead professionals to reevaluate their career path – preparing them for the coming five to 10 years. Other reports in the suite provide regional perspectives and different contexts to the discussion.

The objective of this report is to frame the context around the inevitable decisions that professionals increasingly need to make – **exploring the reasons behind their choices**.

Looking ahead towards the mid-2030s, it's clear that the only certainty of predictions is uncertainty. Yet this does not imply a lack of direction – rather the underlying trends are becoming ever more apparent. It's these trends that this report seeks to distil.

ACCA's annual Global talent trends report – which considers the current talent landscape in the profession – should be considered in conjunction with this report.

We draw on the insights of 325 ACCA members, affiliates and future members; almost 2,600 survey responses collected in August and September 2025; and the perspectives of around 125 employers.

The report is designed as a practical tool to support accountancy and finance professionals reflect on their career planning and provide insights. Each section offers a narrative on the possible world in 2035 – and the implications for the profession and its people.

The accountancy and finance profession has a robust future. The opportunities for its members will likely continue to broaden. **Being prepared for the changing world is essential**.

Foreword.

Helen Brand OBE
chief executive, ACCA

The evolving world is reimagining career paths across professions. Accountancy and finance are not immune.

Accountancy and finance professionals recognise that while financial success remains essential, a new business model with a broader view of performance is emerging – one that reflects the need to create and maintain sustainable organisations fit for the future. This requires professionals to develop new skills while strengthening traditional ones.

Change brings both opportunity and challenge – often in equal measure.

There's an opportunity to redefine the role of the profession, and take advantage of a series of drivers that empower professionals to widen their careers into new areas while using their skill sets in new and interesting ways.

This is an extremely personal journey. Traditional career paths are giving way to more flexible, individualised routes.

ACCA continues to support those in the profession through tools, such as the Career Navigator, access to new roles via ACCA Careers, and the useful resources in our Virtual Skills platform.

Our redesigned qualification has, at its core, the skill sets that accountancy and finance professionals need to navigate these personalised paths.

The challenge is that standing still is not an option. The exciting pace of change requires every professional to continually reappraise their skill set, and evaluate the competencies needed to take the next step on their career path. Continuous learning is not new, but it is becoming ever more essential.

At a time when trust is increasingly being questioned, applying core ethical principles throughout accountancy and finance professionals' careers emphasises the fundamental role that they play in society.

Career paths are being reimagined.

Contents.

executive summary.

Three key messages from this research:

- **Future career paths are less linear**, more flexible and personalised in nature, shorter-term in focus, and more adaptive to circumstance and opportunity.
- In a rapidly changing world of work – where the core principles of how and why we work evolves at pace – **continually developing the right skills is essential** to navigating a flexible workplace.
- While career paths may be less certain than in the past – **the opportunities to grow and thrive have never been greater** for those prepared to embrace change.

The accountancy and finance profession continues to evolve. Technological advances, climate change, and demographic shifts are reshaping roles and careers. This evolution is accelerating and, with it, new opportunities are emerging for professionals to be more relevant to their organisations and wider society. This is a positive story – where for those willing to seize the initiative, the future offers significant potential. Accountancy is being redefined.

As the profession transforms, so too does the workplace in which it operates – these changes present both threats and opportunities.

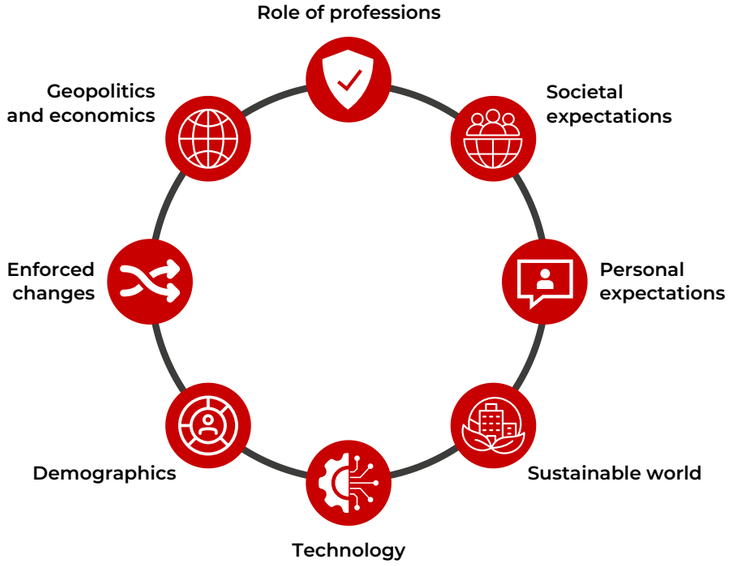
Individuals change jobs for many reasons – sometimes because of significant shifts and sometimes because of simple developments. Circumstance influences these choices – Figure ES1 summarises the key drivers behind them.

The story is complex and nuanced. This report provides a general picture that each reader should consider in the context of their own career. We all interpret our career paths through personal experiences and those of our peers. We're shaped by our understanding of previous generations' struggles – and motivated to create better conditions for future generations. The world continues to change, as it always has.

This report takes an objective view. In considering our future career paths, it's timely to reflect on what it means to be human, and what value we aspire to add to our work. These notions will shape future careers at a time when opportunities to create a better society are real. By defining and enacting our aspirations – we contribute to the society we hope to build.

Figure ES1: Factors leading to a decision to make a role / career path change

Figure ES2: Drivers of change in the workplace



Eight key drivers of change will impact the world of work (see Figure ES2). These drivers were developed through insights drawn from members of the various ACCA global forums.

A consistent message emerges: opportunity. The nature of work and the ways and places in which we work may shift, but accountancy and finance professionals remain essential to society. However, the skill set required to meet this continual demand will keep evolving. Technological developments – from artificial intelligence (AI) and automation to climate-related technologies (see Chapter 5) – will see organisations increasingly pivot to value-based business models (see Chapters 4 and 9). Human capability will be central to realising the value of technology and data. **Machines enhance human work – they do not replace it.**

Career paths themselves are changing – they are no longer strictly linear but increasingly flexible. Shorter role tenures are accompanied by deeper technical expertise and strong interpersonal skills that facilitate flexibility (see Chapters 2 and 3).

The accountancy and finance profession has been at the forefront of this transition – **the flexibility that the qualification offers opens a range of opportunities**. The future builds on this reality.

It's important to recognise the accelerating pace of organisational and workplace change means shorter-term career horizons are becoming the norm. Those who remain adaptable and open to continuous learning will succeed. Carol Dweck suggests there are potentially two types of individuals – those with either a fixed or a growth mindset – that both need to be embraced to achieve positive change (Dweck 2017).

In this context, **personal wellbeing and balance matter**. The future career landscape offers the potential for a more effective work-life blend. We cannot lose the opportunity presented to us as it offers the possibility of creating a more equitable and sustainable society – one that leaves no one behind. The risk is that new roles benefit only a minority.

As a roundtable participant from Australia noted: *'it is hard to determine what people's jobs are going to be, or what any sort of career path looks like in 10 years. For me, it comes down to being able to adapt, be agile, and build a deep and wide knowledge and skill set around analytics and curiosity – together with being able to communicate effectively.'*

Technology will change job roles. While some traditional entry-level roles may decline, it's important to seek and define new roles in emerging areas – eg data integrity and provenance – that offer strong entry points into the profession. As some paths narrow, others expand. These new paths will be hyper-personalised – unique to each individual and requiring employers to rethink their learning approaches. Organisational structures are evolving towards diamond-shaped models, with deeper specialisms and strong individual autonomy – leaving annual learning programmes a thing of the past.

Looking ahead, the past will not define future entry paths. Although traditional paths have long been assumed, people have always entered the profession from diverse backgrounds and at different stages of life. This will continue. However, as explored in Section 5.6, data skills are becoming increasingly relevant – evolving from traditional transactional roles towards growing importance in data analytics and forecasting. To navigate career paths, **we must be willing to let go of outdated expectations and embrace the future**.

Whether the changes ahead represent an evolution or revolution is open to interpretation. What is clear is that there are significant opportunities. A roundtable participant from the UK commented: *'we are not being optimistic enough and pushing ourselves in terms of the socio-economic context. I think that we really need to opt for a revolution. Evolution is just limping around, and I really think that we need to do more because other professions in the world are doing this too. We run the risk of being left behind and becoming irrelevant in view of employers'.*

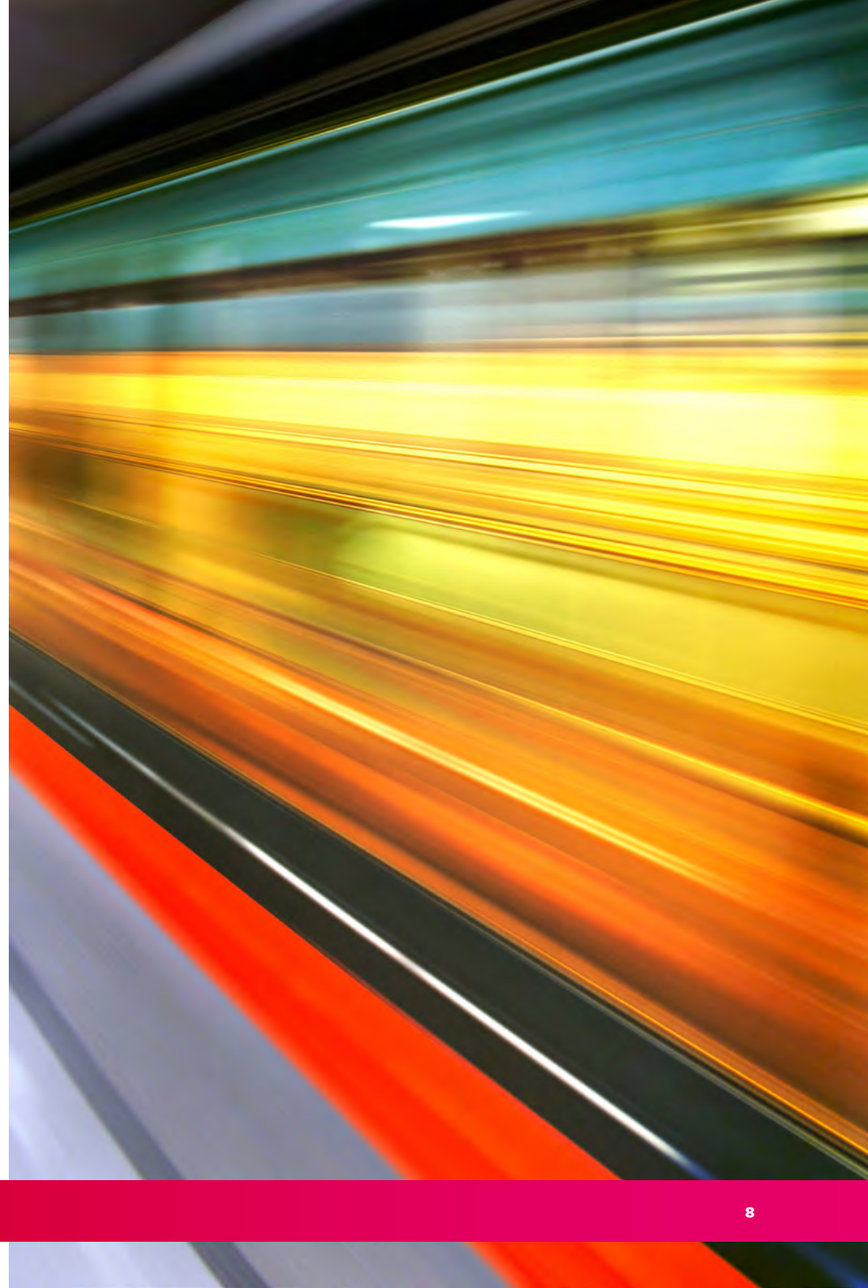
Another roundtable participant characterised it as a revolution: *'we are not doing this on our own. It is the whole world and if you move on five years and look at who is coming into the workplace and their needs – it is going to have to change'.*

Finally, one roundtable participant called it: *'an evo/revo. What I mean is that it is definitely an "evolution", but the speed with which I think that the evolution happens is going to increase'.*

'The career paths of the future hold significant promise for those ready to seize the opportunity. The skills required of accountants will continue to evolve, along with the qualification. Staying relevant is a thinking ahead ambition – and a necessary one.'

Key observations in preparing yourself for the future.

	KEY ACTIONS	REPORT SECTION
	Hyper-personalised careers	
	Flexible not linear career paths	3.6
	Interpersonal skills define the ability to move roles, but deeper technical skills define the role	3.6
	Personal motivation key to a successful career	3.4
	Short-term goals not long-term ambitions	
	Focus on next career step as careers and roles will evolve rapidly	3.6
	Organisational structures will favour the flexible specialist in a generalist world	3.6
	Consider career breaks and micro-retirements as tools to extend the working life	3.6
	Flexibility and fluidity	
	Be prepared for changes in roles as technological evolutions continue	5.6
	Consider where and how you work, including migration (both physical and technological)	6.2
	Coach others to accelerate experiences and insights	6.3
	Maintaining skill package; skills that AI cannot bring	
	Insight generation a core skill for the future	5.6
	Ensure that you possess skills that augment the technology	3.6
	Be consciously competent in the use of technology within the context of your role	5.6
	Curiosity	
	Drive insights through a curious mindset	3.6
	Challenge business models to maximise the value from data and technology	4.2
	Never stand still in your role – seek new challenges and motivations	3.4
	Agility and absorbing new ideas	
	Continuously learn in a rapidly changing world	3.5
	Be prepared to lead and not manage	3.6
	Think beyond the traditional accountancy and finance roles	3.6



Skills to grow for the future.

In a changing world, it's important to nurture skills that are relevant for the future. This table summarises the skills sets that an accountancy and finance professional will need to drive a successful career.

	SKILL	SECTION(S)
	**Technical** These skills are at the core of the accountancy and finance professional. However, they are likely to deepen into domains as roles become more focused on enhancing data driven insights. Individuals will shift areas of expertise several times in their careers while maintaining an overall focus.	2.2, 3.5, 5.6
	**Data** Data is the lifeblood of organisations as AI and insights increasingly dominate the business environment. Knowledge of data provenance, cleaning, governance, and integrity are essential skills; as are data preparation and programming skills such as Python, R and SQL. Human-driven quality assurance and guardianship.	3.2, 4.2, 5.6
	**Insight** Data can only be part of the story, having capabilities to derive insight from the data are essential. These include analytical techniques, such as critical thinking and problem-solving, data visualisation and interpretation, and guardianship.	4.2, 5.6, 9.3
	**Strategy** Operating environments will become more challenging as automation and sustainable-business models are increasingly embedded. Strategic planning and economic modelling in a low growth environment where margins are slim and opportunities need to be grasped quickly. This includes broader strategic focus, such as partnerships and collaboration.	4.2, 8.1, 8.4
	**Ethics** In a world where trust in information is increasingly questioned, standing out as a credible source of 'truth' in organisations and the wider business environment is essential. Applying an ethical lens to insight generation is paramount. Ethical dilemmas will become more complex. This feeds into governance, leadership and strategy.	7.1, 9.1
	**Risk** The complexity of the business environment and funding challenges will increase risk dilemmas. Assessing implications of regulatory environment, economic and geopolitical pressures.	7.1, 8.1, 8.3

	SKILL	SECTION(S)
	Technology The technological evolution gathers pace with new opportunities. Possessing skill sets that appreciate emerging applications and their applicability to the business environment and operating models is essential. This is not to say that they need to be technologists, but rather consciously competent in its application and aware of the inter-connectivity and role of specialists in this area.	5.6
	Storytelling An insight itself is not sufficient. How the human communicates these, and provides analysis and interpretation in an effective and concise manner, are the differentiators – viewing through a strategic lens and interpreting data-driven insight.	3.6, 9.4
	Curiosity In a changing world, simply taking an answer or analysis at face value is not sufficient. The 'why' question is a core skill. Being curious about the world is fundamental. Curiosity about skills, learning and development, as well as the wider implications of analysis undertaken. This feeds into both storytelling and strategy.	3.6, 5.7
	Business The traditional business environment is evolving. New funding models will develop and complexity in the capital markets – in part caused by geopolitical shifts – will increase. Forward-looking business acumen navigates this complex world. Internal and external focus is needed.	3.6, 5.4, 5.6, 8.4, 9.2

Impact of the drivers of change at varying stages of careers.

The table below outlines how the **drivers of change** discussed in this report may affect an individual's career at varying stages. These insights should be considered alongside the geographic perspectives available on our website accompanying this report. The observations are necessarily generic and will need to be tailored to individual circumstances. Many of the examples span across several drivers of change.

	DRIVER OF CHANGE	THOSE CONSIDERING A CAREER IN ACCOUNTANCY	THOSE STUDYING FOR THE QUALIFICATION	THOSE QUALIFIED AND IN MID-CAREER STAGE	THOSE IN LATER STAGES OF CAREER	THOSE IN SENIOR ROLES
	**Societal expectations**	Establish what balance you want from work-life and protect mental health.	Establish what balance you want from work-life and protect mental health.	Consider how to best balance caring responsibilities and the workplace.	Recognise that there is an expectation, or need, to contribute longer to the workplace than you might have foreseen.	Consider how organisational culture can be transformed to support more flexible working and meet future expectations of workforce. Consider mental health implications of the workforce.
	**Personal expectations**	Define what you want from a career and what compromises you are willing to make, given the evolution of these drivers.	Ensure that you are developing the interpersonal skills necessary to support a flexible career path.	Maintain and develop interpersonal and analytical skills to support a flexible career.	Redefine your personal objectives from work and how these match more flexible opportunities, such as fractional roles.	Recognise that the personal expectations of the workforce may not be the same as those that you had at the comparable stage of your career.
	**Sustainable world**	Be open to strategies that help you to mitigate the impact of climate change on careers.	Consider migration options (both physical and technological).	Evaluate the potential threat of climate and biodiversity change in the medium-term.	Identify what you can change in the workplace to address the issues that others face in their careers.	Evaluate the impact of climate change on the working patterns of your employees and those in your value chain.

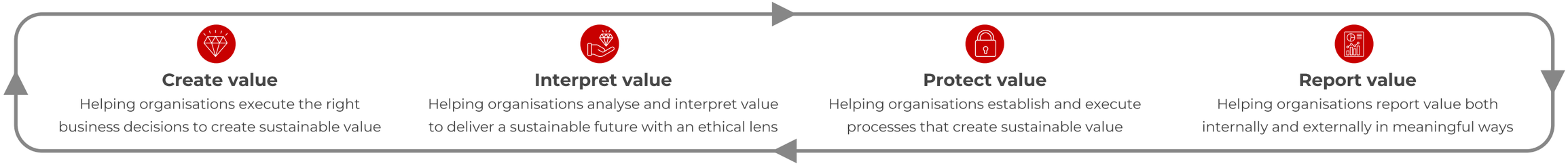
	DRIVER OF CHANGE	THOSE CONSIDERING A CAREER IN ACCOUNTANCY	THOSE STUDYING FOR THE QUALIFICATION	THOSE QUALIFIED AND IN MID-CAREER STAGE	THOSE IN LATER STAGES OF CAREER	THOSE IN SENIOR ROLES
	**Evolution of technology**	Develop knowledge of data and technology in workplace. Develop analytical and business skills as a key step to finding a role. Recognise that entry-level roles are increasingly influenced by data management skills.	Remain appraised of technological developments. Ensure that you have the appropriate data science skills to align with the entry-level roles now opening.	Continuous learning related to technology and data. Develop curiosity skills. Ensure that you have the skills to 'work alongside the machine'.	Recognise the role that technology evolution is playing in the workplace and look forward rather than back.	Embrace the opportunity of change and lead from the front in creating an evolution of technology and data – and how this impacts the workplace.
	**Demographic changes**	Consider how you build life skills that are relevant for a long-term career.	In a competitive marketplace, define how you stand out in terms of skills and experience.	Consider potential career reboots, or micro-retirements, to ensure elongated career.	Evaluate the extent to which you need to remain economically active, both from an intellectual and financial perspective.	Consider how you promote longer working lives among your employees.
	**Changes enforced on the profession**	Recognise that the qualification offers a broad basis for future career growth in many different areas.	Recognise that one future role of the profession is to develop skills around more value-based reporting.	Develop acumen that reflects value-based performance management.	Consider the impact of changes in regulatory regimes on the profession – and adapt roles accordingly.	Appreciate the role that value-based management has on the sustainable organisation.
	**Uncertainties of geopolitics and economics**	Be flexible in your approach to work, but recognise that your working life may well be longer than that of your parents.	Plan for a longer-term career where financial growth can only be achieved through horizontal transitions in roles.	Be aware of potential changes in retirement ages and plan accordingly, given low expected economic growth.	Financially plan for an uncertain world, especially towards retirement.	Develop strategies to protect organisations from the impact of these uncertainties. Recognise what skills need to be deployed, in which locations, to promote growth and develop appropriate strategies.

	DRIVER OF CHANGE	THOSE CONSIDERING A CAREER IN ACCOUNTANCY	THOSE STUDYING FOR THE QUALIFICATION	THOSE QUALIFIED AND IN MID-CAREER STAGE	THOSE IN LATER STAGES OF CAREER	THOSE IN SENIOR ROLES
	Changing role of professions	Consider whether you appreciate the full range of career opportunities that an accountancy qualification can bring.	Recognise that the role of the accountant is shifting towards interpretation rather than possession of knowledge.	Focus on community and developing the profession's next generation. Consider how your skills translate into other professions. Promote the range of roles that the profession undertakes.	Identify how you can assist in accelerating the skill development of those entering the profession.	Drive entrepreneurship and vision in agile organisations – recognising the value of interaction between professional groups.

Career zones for the future.

This model provides a summary of the potential career zones for the accountancy and finance profession in the future.

STRATEGIC ADVISORS — **ETHICAL GUARDIANS**



VALUE CREATORS — **INSIGHT GENERATORS**

STRATEGIC ADVISORS	Roles that deliver strategic value to an organisation through leadership and strategic decision-making. This includes governance and leadership roles.	Strategy, business modelling, sustainability, value generation, non-executive, consulting
ETHICAL GUARDIANS	Roles that provide ethical assurance and insight – external or internal – to create trust in information for a broad range of stakeholders.	Audit, assurance, internal audit, regulator, reporting and disclosure, treasury, due diligence, data governance
VALUE CREATORS	Roles that create value in organisations through the deployment of capitals – including, but not exclusively, financial capital.	CFO, finance director, CEO, non-executive, consultant, corporate finance, transactions
INSIGHT GENERATORS	Roles that provide insights from data and deliver them to others to support decision-making –including roles that embrace data management and governance.	Business partners, risk management, governance, data analyst, planning and forecasting

Navigating this report.

In this report, each section is signposted by boxes, which enable the reader to focus on key elements of the discussion that are specifically relevant to them. These boxes are:

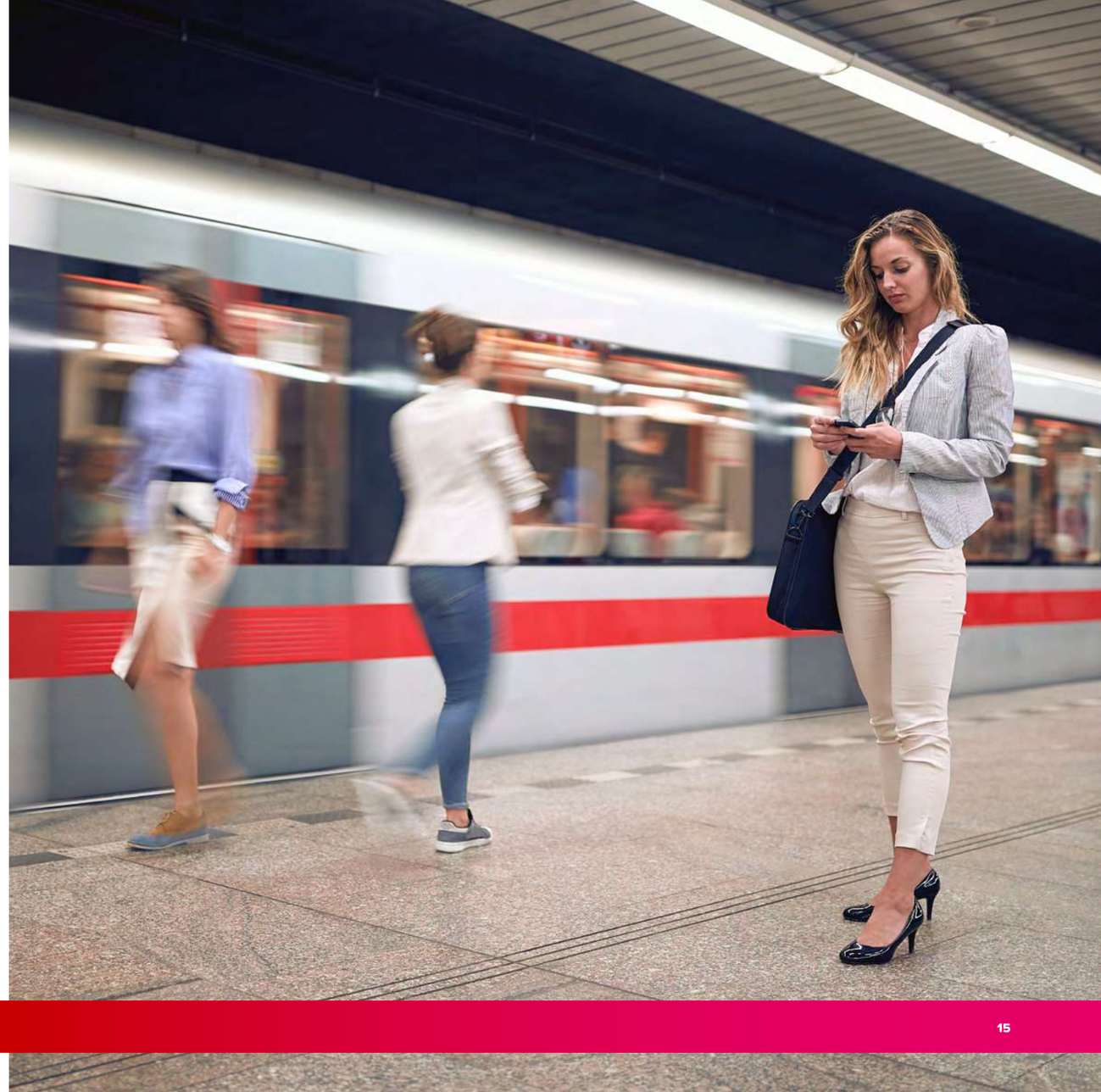
Use the insights in these boxes to explore how this particular driver might impact your own career.

Potential insights for employers are given in these boxes.

These boxes highlight the relative certainty with which the driver will **impact** the future career paths of accountancy and finance professionals.

X **Driver ranking** (see Figure 1.11) from the member, affiliate and future member survey.

The key impacts of each driver are summarised in these boxes.



1. The drivers of change

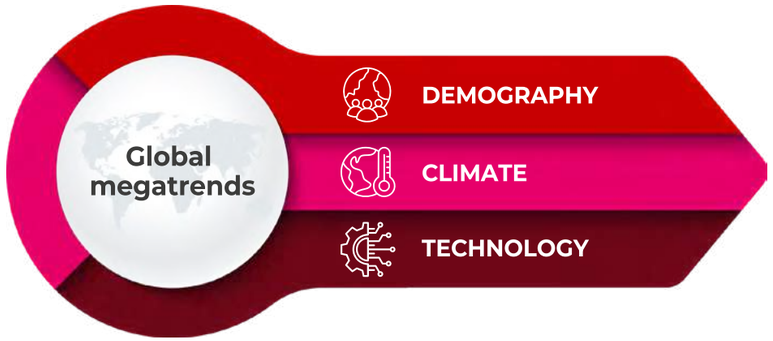
1.1 A point of structural change or a natural evolution?

A world of change

As society looks ahead to 2035 and beyond, there are two schools of thought. Firstly, that we are at a significant point of societal development – the type that may occur only once or twice in a century. Or, secondly, that the extent of the changes we continue to experience are simply minor evolutions in the journey of humanity.

Whichever view is taken, there is no denying that **three global megatrends** (see Figure 1.1) will come to shape our world over the next 10 years. The combination of each of these cannot be ignored – and forms the backdrop to the discussion in this report.

Figure 1.1: The global mega trends / structural forces



The three megatrends are:

- **Demographic change:** For many locations, especially in the global north, the population is ageing (see Chapter 6). In contrast, youthful populations elsewhere are growing rapidly – sometimes contributing to increased economic migration (see Section 6.2).
- **Climate change:** While climate change may be debated by some, the impacts are increasingly visible. Sustainable organisations now consider the three factors of people, planet and performance together (see Section 4.2). Climate also impacts how and where we work (see Section 4.1).
- **Technological acceleration:** Advances in technology impact the products and services we consume, the ways in which we work, and the tasks themselves (see Chapter 5).

Beyond these three factors, the period 2020 to 2025 has been marked by instability and the impact on economic growth, which affects our labour markets (see Chapter 8). The World Economic Forum's *Future of Jobs Report 2025* estimates that by 2030: *'structural labour-market transformation will amount to 22% of today's total jobs'* (World Economic Forum 2025).

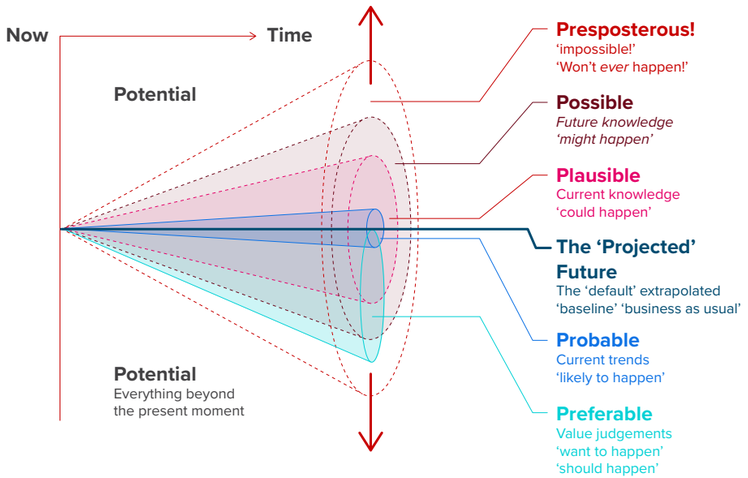
The future is always uncertain

The future is neither linear nor predictable. Joseph Voros' concept of the 'futures cone' illustrates the importance of considering multiple possible outcomes rather than a single forecast (Voros 2017). The cone (see Figure 1.2) reminds us that navigating the future requires flexibility, adaptability and scenario thinking.

This should be considered when interacting with the content and observations of this report. When considering your future, it's important to be flexible – have different scenarios in place, and **be ready to adapt**.

Transformations in the world of work influence several UN Sustainable Development Goals (SDGs) – particularly gender equality (Goal 5), decent work and economic growth (Goal 8), reduced inequalities (Goal 10), and peace, justice and strong institutions (Goal 16).

Figure 1.2: Voros' futures cone



Source: Adapted and extended from Voros (2003)

Ready for the future?

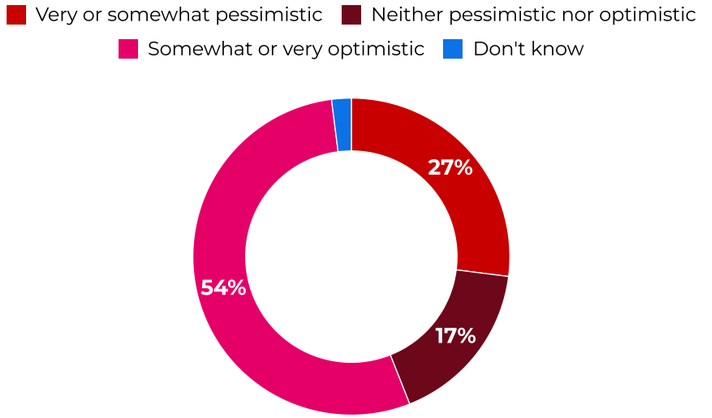
Three key questions shape discussions about future work:

- **What work is valued?**
- **Who is valued?**
- **Who is the work valued by?**

For professionals, these questions represent the challenge of the career path options that lie ahead.

A survey of ACCA members, affiliates and future members in August and September 2025 examined the extent of readiness for any changes in the career paths within the profession. Respondents were asked, as individuals, to what extent they were either optimistic or pessimistic about their future careers (see Figure 1.3).[1]

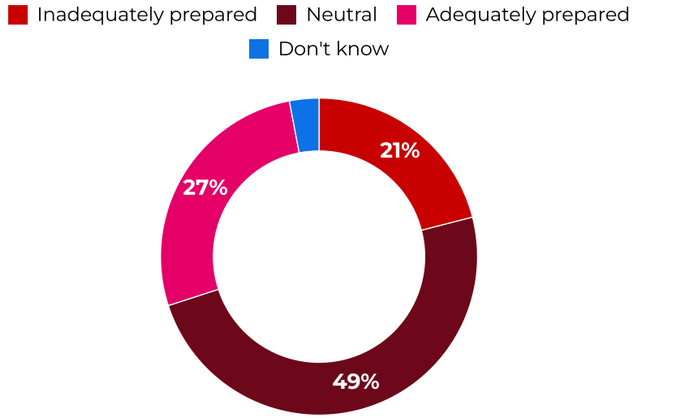
Figure 1.3: Are you either optimistic or pessimistic about your future career path in the next five to 10 years?



Overall, more than half (**54%**) of respondents were either somewhat or very optimistic while just over a quarter (**27%**) reported being pessimistic. It's notable that the respondents from China presented a different pattern – only **20%** were either somewhat or very optimistic while **44%** were pessimistic or very pessimistic.

A second survey question asked whether respondents felt prepared for career changes in the next five to 10 years. Nearly half (**49%**) expressed neutrality (Figure 1.4). Respondents in China were particularly neutral (**67%**), compared with **37%** in North America.

Figure 1.4: To what extent do you feel adequately prepared for the future of work in the next five to 10 years?



A roundtable participant reflected on these survey results:

'We have a wave of change coming from AI, sustainability and geopolitical forces and it is in [the respondents'] minds but not a reality yet. I would say that people are not adequately prepared for the pace of change that is happening over the next 10 years. I personally disagree with the data – knowing what we are on the cusp of.'

Canada roundtable participant

1 Regional analyses of each of the survey questions together with relevant commentary can be found at: <Shorthand url>.

A roundtable participant from the UK noted: *'ultimately the profession is going through a massive change, especially with AI – and it is going to throw up different things. The progression it has had in the last 10 years is quite vast and I think that it is only going to change more. What comes next is interesting'.*

A participant from Australia added: *'there is only a small percentage who are adequately prepared. Everybody else either didn't know or felt inadequately prepared. I would say that even those who felt adequately prepared do not know what is coming. The world is moving really fast now – so building more skills, continuously learning, and continuously adapting is something that we have to do'.*

Another UK participant related it to a recent experience: *'I overheard a conversation in a coffee shop last week where somebody was asking about her friend's son and what he was going to do at university. The mother said that he was going to do accountancy. The friend was horrified and said that it was not going to be around in five to 10 years' time. The mother said that she thought that, but they had spoken to the university, and they had explained that it was more about strategy and all the things that AI cannot do. She did a good selling job to her friend'.*

Respondents were also asked for three words that described their perception of future career paths. While the most popular responses emphasised **growth** and **evolution** – **uncertainty** was the third most common theme (see Figures 1.5 and 1.6).

The overall tone was essentially positive, with reservations – indicating that respondents are aware the world is changing, and that the nature of the future careers will adapt accordingly.

Figure 1.5: What three words characterise your perception of your future career path?

Figure 1.6: Statistical analysis of the three words that characterise the perception of the future career path

The pattern has variations by age of respondents. Those aged under 25 or between 26 and 30 are less concerned by AI and technology disruption than those aged 51 and above. Similarly, the level of uncertainty increases in line with respondents' age.

Identify your own perception of the future of work. What are the key motivations for you – and how will these be impacted by the future changes?

Evolving roles

Respondents were asked to evaluate how selected accountancy and finance roles would change over the next five to 10 years (see Figure 1.7). Roles most susceptible to automation – eg accounts payable/receivable and general ledger – showed the greatest anticipated decline, while data and analytics roles were expected to grow most significantly.

Figure 1.8 provides an analysis of these results by region showing the net increase or decrease.

While the broad responses to this survey question correspond with expectations – the extent that respondents were fully anticipating the level of change over the next five to 10 years is open to question. **There remains uncertainty over the scale of change**.

When discussing the growth in data related roles and the implications for data science related roles, one roundtable participant commented: *'I think that a lot of people are doing that job anyway, and I think that it is going to be more and more. Part of our challenge [in this profession] is to remain relevant to these people since they may not consider themselves to be "accountants" with ethical skills that we can bring to play. There is something about recognition and the need to show a clearer path'.*

Figure 1.7: Within the accountancy and finance profession in the next five to 10 years, what do you anticipate the impact on the number of roles in each category would be?

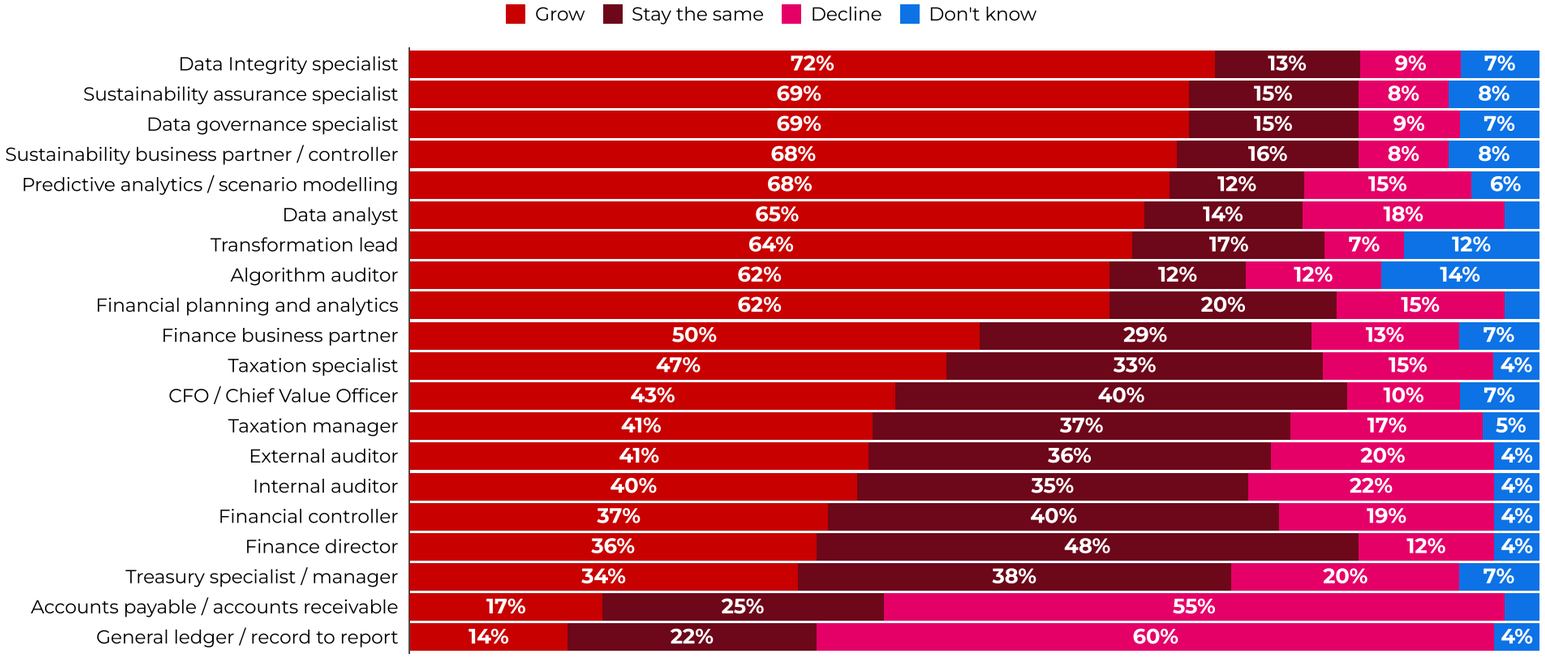
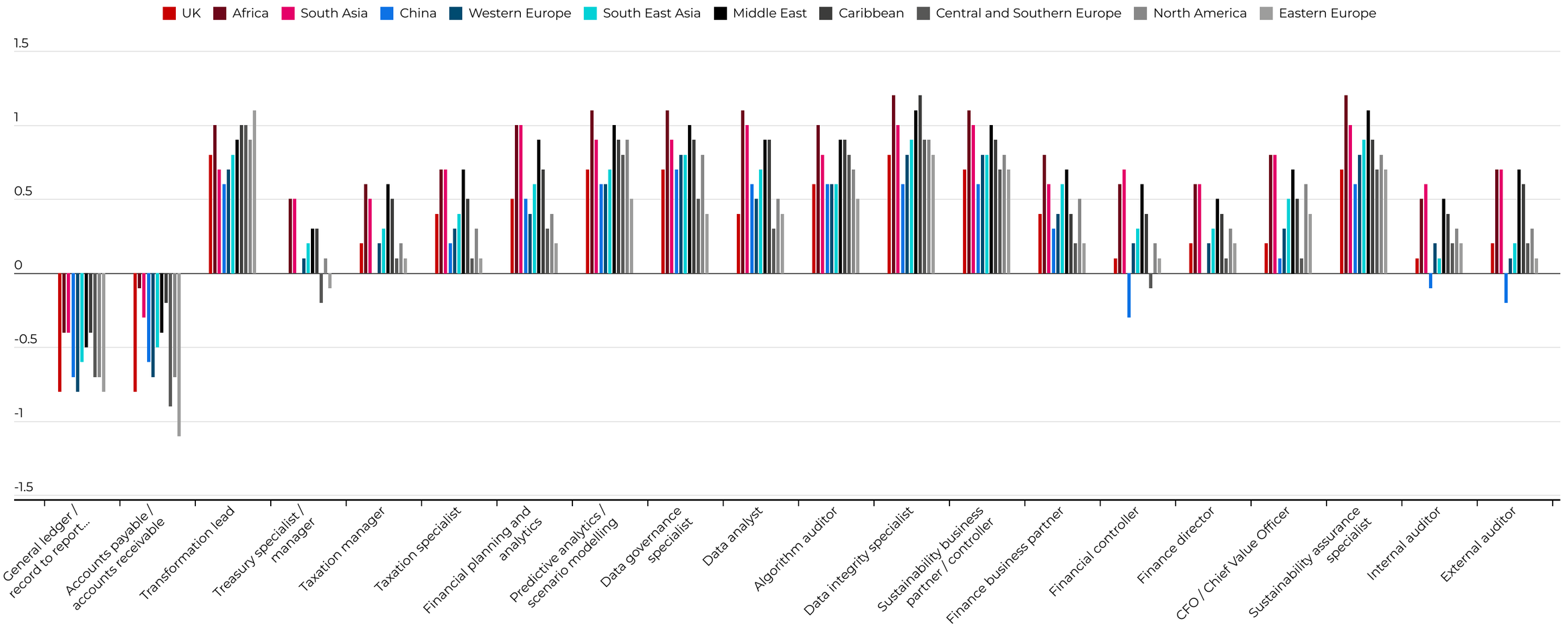


Figure 1.8: Analysis of changes in roles by region applying a scoring to the responses

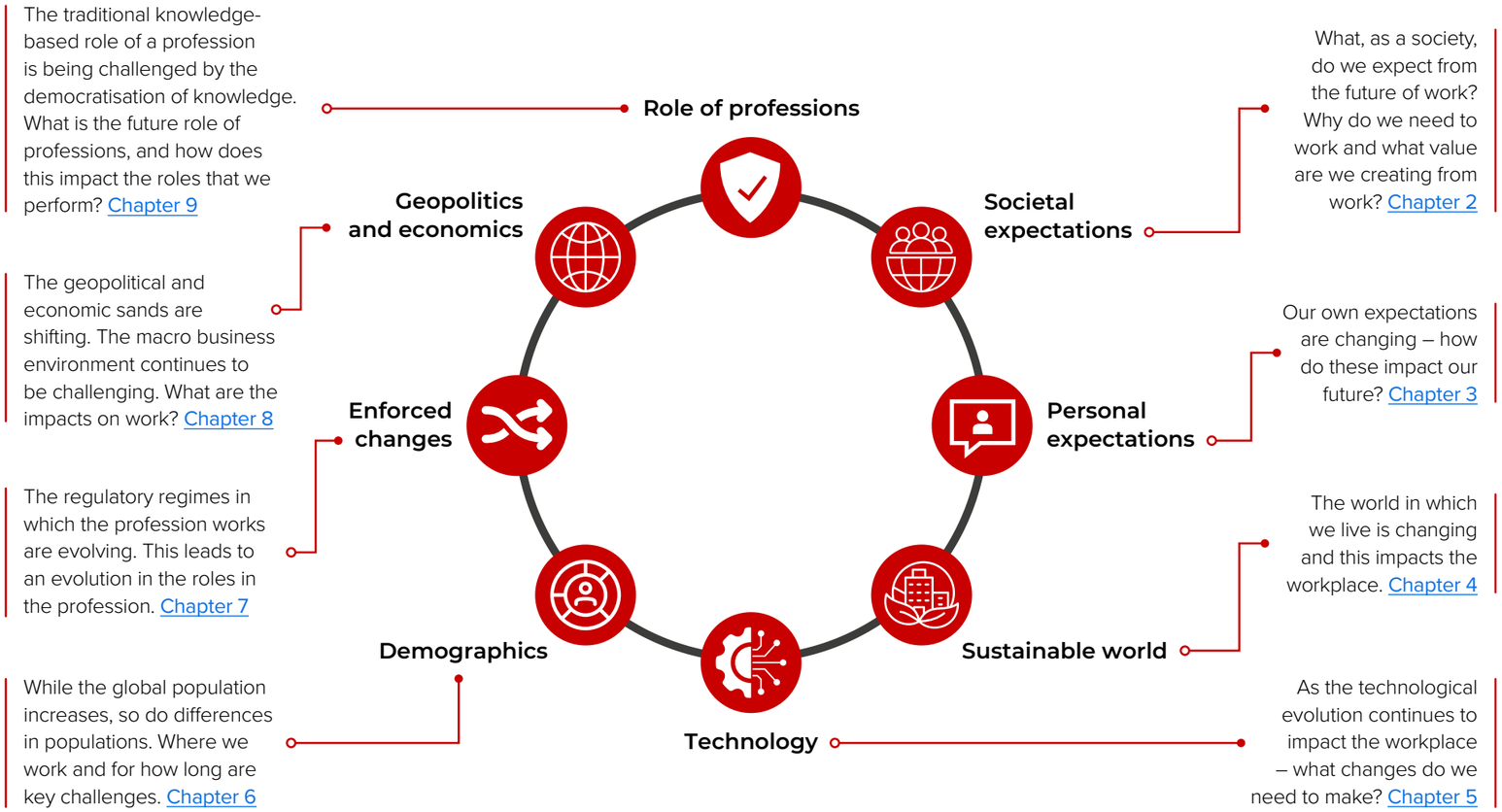


1.2 Factors that will change careers in the next 10 years

A detailed analysis of **the drivers of career change in the profession over the next 10 years identifies eight key factors** (see Figure 1.9). The following chapters in this report discuss each of these drivers in more detail.

While the drivers are presented separately, they interact extensively. For example, technology influences personal expectations of work through the automation of roles and ways in which it works with individuals to deliver purpose-led work. While discussions in subsequent chapters may appear siloed – these interdependencies must be kept in mind.

Figure 1.9: Drivers of change for future careers



1.3 Our perception of the drivers

Before considering the details of each of these drivers, it's important to understand how respondents perceived their impact. Respondents were asked to rank the eight drivers in order of importance (see Figure 1.10) – with Figure 1.11 giving a weighted-average overall evaluation of the respective rankings.

Technology was identified as the most significant driver of change by member, affiliate and future member respondents – aligning with our roundtable views. There were geographical variations in responses, most notably from respondents based in China – who expressed greater concern of regulatory impacts and personal/societal expectations of work. Africa respondents, meanwhile, ranked sustainability risks as the third most significant driver (see Section 4.1).

A roundtable participant from the UK paused to reflect on their interpretation of the survey results, commenting: *'AI has been around for at least 15 years in the real world. It is almost as if people have taken a picture that has been painted and that the seas are going to come in and we will be drowned. We cannot change the world, but people are seeing the negatives – not necessarily the positives'.*

Figure 1.10: Rank the following factors in order of those which will cause the most disruption of your future career path in the next five to 10 years (with 1 the most significant)

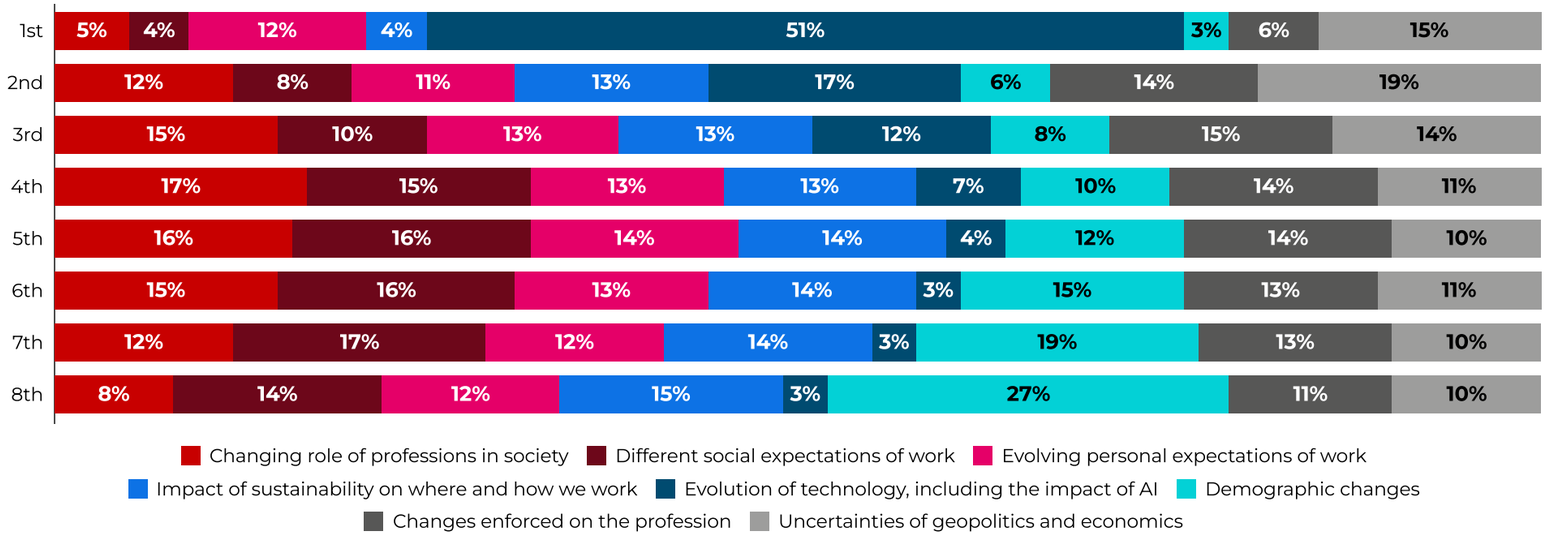
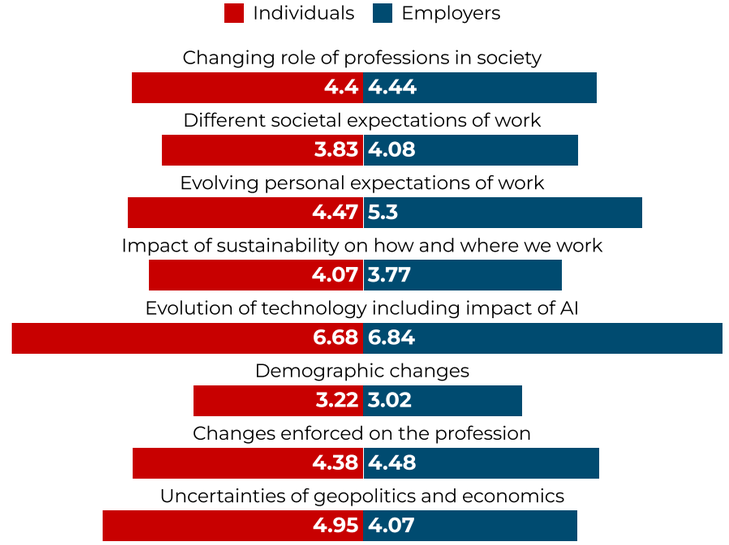


Figure 1.11: Drivers of change ranked according to relative responses



While the focus is on this report's survey results, a parallel survey of a smaller sample of ACCA's approved employers (see Figure 1.11) was also undertaken. The findings again emphasised technology and personal aspirations for work ranked most significant – but employers placed lower importance on geopolitical uncertainty and demographic shifts than individuals (both **9%** lower ranking scores).[2]

Uncertainties over geopolitics and economics ranked second, followed by the changing role of professions in society. Demographic changes were ranked as the least significant factor. Each of these drivers is explored in the following chapters – with observations and explanations of the issues that may be considered.

Using the drivers of change model, consider which of the drivers might impact you the most.

Develop action plans to ensure that you maintain an understanding of the developments with this driver, and measure personal impact.

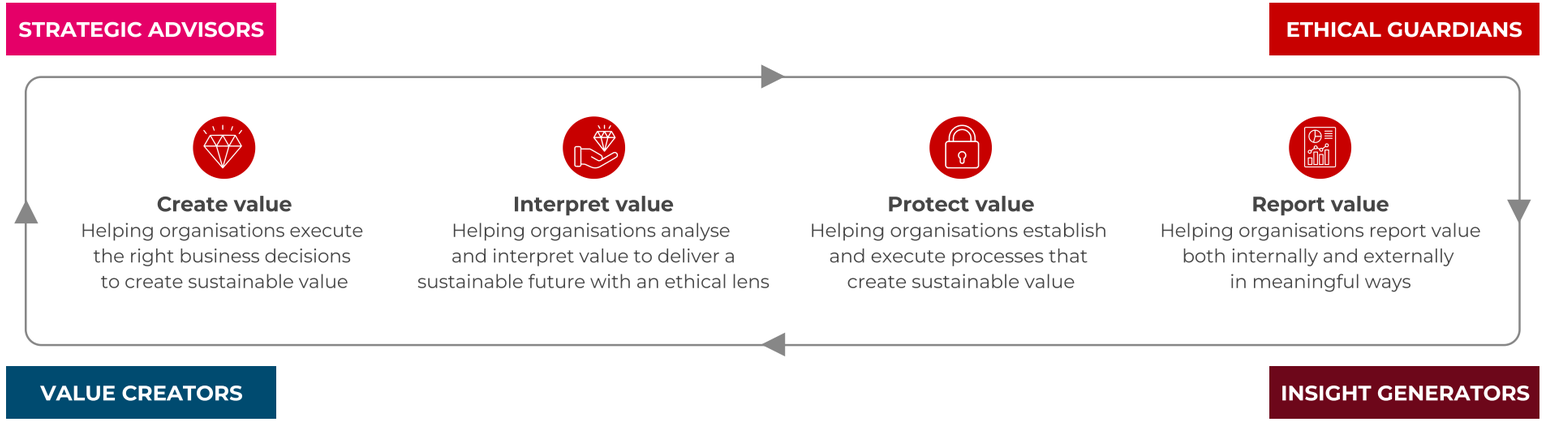
1.4 The increasing relevance of the accountancy and finance professional

In 2021, ACCA introduced the concept of career zones in its report *Professional accountants at the heart of sustainable businesses*. Since then, however, both the world and the profession have changed substantially. While our earlier report suggested a range of career zones categorising the roles that might be expected – this report develops that narrative and suggests that the roles themselves have evolved (see Figure 1.12).

There is, if anything, a stronger need for the skill sets of accountancy and finance professionals to work at the core of organisations – delivering value for a broad range of stakeholders (see Section 4.2).

Further ACCA research explores how the roles of accountants in business and practice continue to evolve.

Figure 1.12: The evolved career zones



2 Additional information on the results of the employer survey can be found on the report microsite at <insert shorthand url>.

1.5 The finance function of the future

The finance function of the future can be summarised in two words: autonomous and pre-emptive. ACCA, Chartered Accountants Australia and New Zealand (ANZ), and PwC (2024) outlined a vision for the finance function of the future – which is closely aligned to the current drivers of change – as:

- **Autonomous:** Using high levels of automation to deliver real-time, integrated processes and highly accurate data flows.
- **Pre-emptive:** Providing strategic insights and value-driven advice to a range of stakeholders.

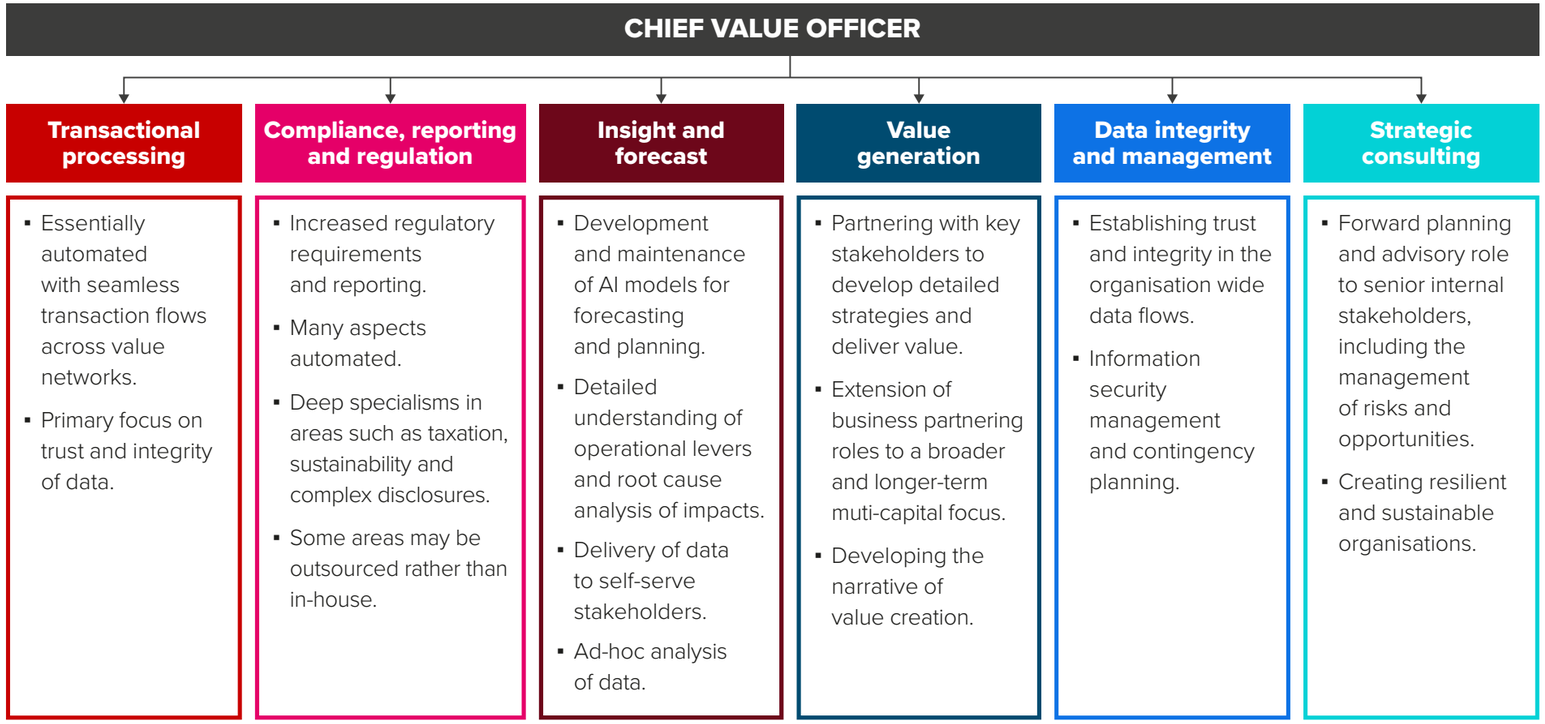
At the core is a more flexible and data-driven role for the finance function of the future (see Figure 1.13).

1.6 The accountancy practice of the future

Three Deloitte professionals commented: *'the global finance function is at an inflection point. Across boardrooms from Riyadh to Stockholm, the narrative is shifting – audit and assurance are no longer backward-looking exercises tied to compliance cycles. They are becoming strategic levers for trust, transparency and value creation'* (Winkler Jakobsen, Thomsen and Dulay 2025).

While technology may be reshaping audit – from broader datasets to more advanced methodologies – the need to build trust in information remains paramount. The drivers of change outlined in this report apply as much to practice as they do to business.

Figure 1.13: A future model of the finance function



Consider how your career aspirations may be advanced by the opportunities created by future directions for accountants in both practice and business.

2. Different societal expectations of work

Low to moderate impact on future career paths.

7 Driver ranking

The role of work in society will evolve – changing motivations to work.

Job roles will be increasingly defined more broadly, with a focus on the application of specific skills to projects.

An individual's skill set defines the roles that they perform, which may create more flexibility in individual / employer relationships.

Mental health challenges may grow, especially in connection with the implementation of AI and automation in the workplace.

2.1 Role of work

Societal expectations of work are evolving. Over the next decade, attitudes towards work may shift significantly from those of today, or the recent past.

A roundtable participant from Europe commented: *'the job is not the only thing that people are living for. The career is not the only thing that they put their effort into, which means that it takes the pressure from the organisation. People are struggling to even think about other ways to do things and to open their minds to change. This flexibility is creating this atmosphere of development and growth, which is beneficial for not only employees but also for the organisation. So, appreciating this, rather than fearing it creates an opportunity'.*

A roundtable participant from Africa emphasised that enjoyment was a primary motivator – placing value on autonomy and the freedom to choose how, when, and where to work.

There are **four factors that define the role of work in society** (see Figure 2.1). These factors illustrate how work is embedded in the fabric of society. Any disruption to these foundations will influence how people govern their lives and the benefits derived of working.

Figure 2.1: The role of work in society

Traditionally, economic progress has been linked to human work in producing goods and services for others. As automation grows, the relationship between human effort and financial value may weaken. Machines may generate a greater share of wealth, reducing the rewards available to people. This may manifest as a change in the economic balance between human and machine – where greater reward is generated for less effort.

The shift could widen economic inequality as enhanced skills become more valuable, especially those related to emerging technologies such as AI. Skills acquisition and utilisation may increasingly become a key factor in determining individuals' status and wealth.

The nature of work a person performs shapes their role in society – providing structure and order. As discussed in Chapter 9, the changing role of accountancy and finance professionals affects the social impact of work and the career paths available. The role which professionals perform in society also underpins their collective contribution to society.

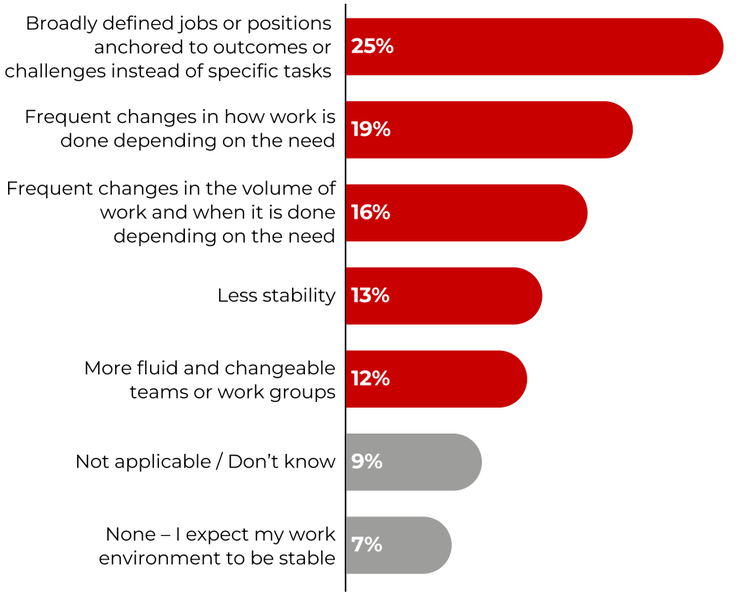
Finally, work provides a foundation for wellbeing, which is explored below.

Consider what motivates you to work. What are your own needs? How can these best be accommodated? What skill growth is needed?

2.2 Nature of work

Future career paths will be shaped by the nature of available work. Respondents were asked how they expect work to evolve in their organisations (see Figure 2.2). Overall, respondents anticipate more flexible and project-centred work than in the past. One quarter (**25%**) expect roles to become more broadly defined and focused on outcomes – rather than narrow task-based responsibilities.

Figure 2.2: Which of the following statements best describes the changing nature of work which you anticipate in your current organisation in the next five years?



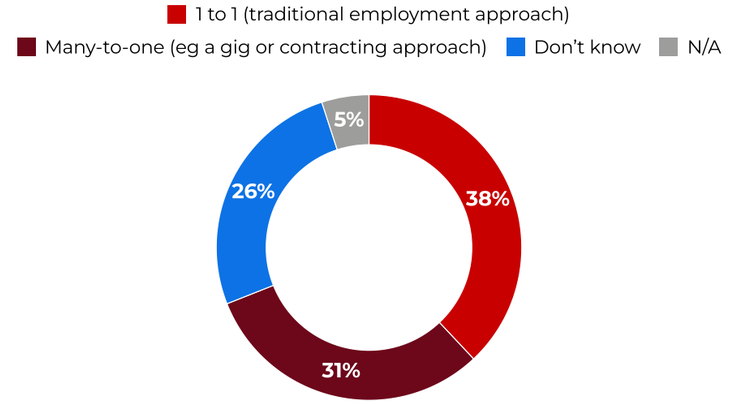
Regional comparisons show wide variation – with **40%** of respondents in China expecting this shift, compared with **17%** in the UK, and **19%** in the Middle East.

With increasing flexibility and deepening technical specialisation, the traditional long-term, exclusive relationship between employer and employee may change. As discussed in Section 3.2, organisational structures adapt and automation deepens specialist roles.

Many organisations, especially smaller ones, are less likely to require deep expertise and experience on a full-time basis – giving rise to a more flexible relationship between employer and employee. This is already evident in the increase of fractional CFO roles in the late 2010s and early 2020s. The cascade of this approach to other roles is inevitable.

When asked about this shift, respondents were evenly split – with over one third (**38%**) expecting the traditional one-to-one employment model to persist, almost a third (**31%**) anticipating a many-to-one model, and the remainder being unsure (see Figure 2.3).

Figure 2.3: What do you think your primary relationship with your employer(s) will look like five years from now?



While most respondents were broadly in alignment across regions – only **21%** of UK respondents selected a many-to-one relationship.

A fundamental shift to a many-to-one approach has implications for lifetime earnings and pension provision. In many economies, pensions are supported by employer contributions – such contributions could be costed into service fees, they may not fully compensate. Combined with more varied career paths (see Figure 3.17), the onus is on individuals to be more responsible for long-term planning at an earlier stage of their career than may have previously been the case.

Consider how flexible your personal needs from job roles are. Are you prepared to work for more than one organisation concurrently?

Determine your financial planning strategy, which supports your choices in flexibility and the shorter-term nature of roles.

2.3 Mental health

An interviewee from Canada commented: *'we must be more cognisant of the mental health of people. Organisations need to be prepared to deal with that'.*

There are several factors likely to heighten the focus on mental health issues:

- Mental health is now a mainstream concern within the profession – with reduced stigma and more open dialogue.
- Work intensity, technological change, and flexible work can either improve or worsen mental health.
- Generational shifts are prompting greater expectations of employer support.
- Organisations are responding through flexible work, wellbeing initiatives, and open communication – though issues, such as burnout and need for resilience persist.
- The profession is taking a more holistic approach – integrating mental health into career development, culture, and leadership.

Prevalence of mental health issues

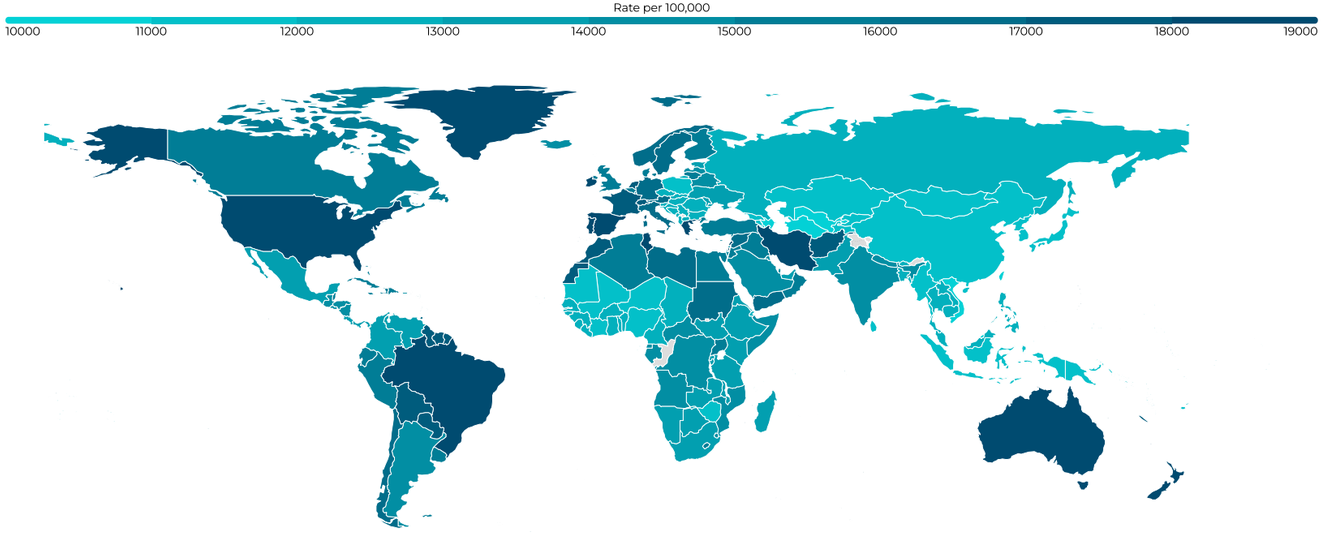
The future mental health of the workforce continues to provide cause for concern (see Figure 2.4).

Mental health issues are expected to continue to increase in the period to 2035. Work creates a sense of fulfilment and purpose in the individual – if work becomes devalued through increased automation or the use of emerging technologies, this diminishes. Organisations must be prepared for rising mental health risks while individuals must prioritise their own wellbeing.

Accountancy and finance professionals are not immune from these trends, and wellbeing and support among the community will be ever more important.

Prolonged periods of unemployment, especially during stages of an individual's career where financial and/or caring responsibilities may be more significant – can lead to mental issues. The inevitable restructuring of the workforce, including within the profession, will add to feelings of uncertainty. Reconfiguration of the workforce, including in this profession, will increase the sense of risk and uncertainty.

Figure 2.4: Prevalence of mental disorders worldwide 2021 (rate per 100,000 people)



Source: IHME. Note: The quality and availability of epidemiological data vary substantially by country, and this too may bias some of the variation in prevalence detected

Mental health and the flexible working environment

A UK roundtable participant observed that for some individuals, the workplace may be their last meaningful community:

'People lack connection with other people, and the spiralling mental health situation seems to be growing out of that.'

UK roundtable participant

As other forms of community have become less relevant, accelerated by the pandemic and technological advancement, loneliness and disconnection have become more common – contributing to rising mental health challenges.

The role of organisational culture plays a central role in the workplace of the future. This has a close relationship with mental health of employees. Inclusive and flexible cultures must support teams without relying solely on physical presence. This links closely to the leadership and management models discussed (see Section 3.6).

Mental health and AI

Technological advancements will significantly shape workplace mental health over the next 10 years (see Chapter 5). Research indicates that: *'AI adoption increases job stress and burnout'* (Kim and Lee 2024).

Table 2.1 summarises key positive and negative impacts.

Table 2.1: Potential positive and negative impacts of AI on mental health

POTENTIAL POSITIVE IMPACTS	POTENTIAL NEGATIVE IMPACTS
■ Enhanced access to support in the workplace – using chatbots to help employees in a personalised manner – eg using cognitive behavioural therapy (CBT). ■ Ethical leadership – focusing on supporting employees' psychological safety.	■ Job insecurity and anxiety – the threat of replacement by AI. ■ Reduced job satisfaction – AI and automation can replace routine tasks thereby reducing satisfaction levels. ■ Diminished human connection – overreliance on AI for automatable tasks may reduce human interactions. ■ Cognitive overload – as simple tasks are eliminated, so more time is spent on cognitive based tasks, which can overload and lead to frustration. ■ Elevated job stress and burnout – AI adoption can increase stress, leading to burnout.

The opportunity for neurodiverse talent

In ACCA's *Neurodiversity in accountancy*, we highlighted several benefits for organisations that embrace neurodiversity, including:

- **Diverse thinking**: Neurodiversity brings unique viewpoints, problem-solving approaches, and innovative solutions.
- **Increased productivity**: Increased output through supportive accommodations.
- **Talent attraction**: Building neuro-inclusive workplaces attracts candidates – especially Gen Z.
- **Talent retention**: A neuro-inclusive environment fosters loyalty and reduces turnover.
- **Enhanced creativity**: Neurodiverse individuals often think 'outside the box'.
- **Positive workplace culture**: Employees feel respected and valued – leading to better morale.

Opportunities for neurodiverse talent in accountancy and finance will continue to grow – particularly in data and insight, analytical, or specialist roles.

Develop strategies to address increasingly complex and varied mental health issues.

Create strategies that optimise the benefits of a neurodiverse workforce.

3. Evolving personal expectations of work

Moderate to high impact on future career paths.

3 Driver ranking

Work-life balance will continue to evolve and potentially become more integrated.

Continual skill development is essential.

Soft, or interpersonal, skills become the currency of the role and job transition.

Learning how to learn, unlearn and relearn are essential.

Career paths are no longer linear, but flexible and adaptable – as what we want from work changes.

Organisational models are changing in response to the opportunities presented by data and technology.

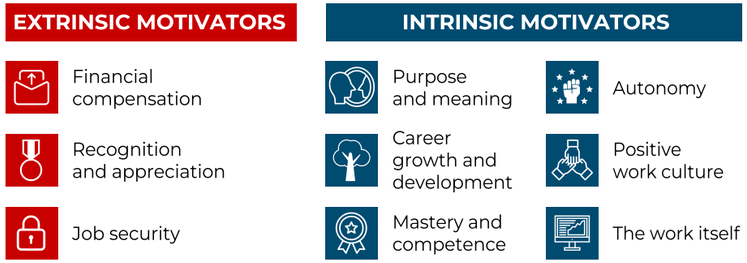
Rise in remote and flexible working arrangements.

3.1 Benefits of working

Why do we work?

The benefits of work stem from both **extrinsic factors** (external rewards, eg pay) and **intrinsic factors** (internal drivers, eg purpose) – see Figure 3.1. These elements shift throughout an individual's career depending on personal circumstances and stages in our progress. What is important in the discussion of future career paths is that our attitudes to these factors influence the decisions that we make. Figure 3.2 indicates survey respondents' perceptions of these factors in achieving job satisfaction.

Figure 3.1: Extrinsic and intrinsic motivators for work



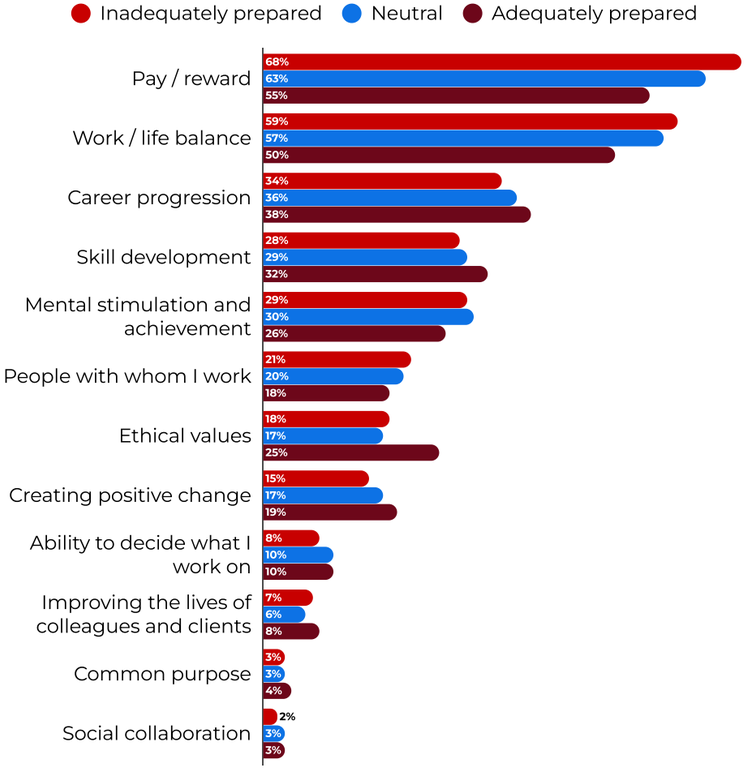
It's unsurprising that respondents rank **pay and reward** as the most significant factor, followed by **work-life balance**. Overall, however, intrinsic motivations represent the more significant elements of job satisfaction. There were no significant variations in responses to this question by either age or region.

Figure 3.2: Which of the following factors are most important to you in generating satisfaction in a job? Select your top three factors

Figure 3.3 correlates these responses with the earlier question on preparedness for future careers (see Figure 1.4). While there are some variations, they are as marked as might have been expected.

It's inevitable that these factors will evolve over the coming decade as the pressures of life evolve. The following sections consider some of these elements in detail.

Figure 3.3: Cross correlation between the factors most important in a job and the preparedness for a career in the next 5 to ten years



Be clear in your own motivations for work. What are the most important factors and drivers for you?

3.2 Human powered economy

Deloitte's Human Capital leadership described their current perception of the world as: *'We are operating in a human-powered economy. Organisations are at a watershed moment, with many having transitioned from an industrial economy to a knowledge economy and now to an economy that is powered by the hearts, minds, and essential human traits of people – in short, our humanity'* (Cantrel et al 2024).

The **human-powered economy** describes a shift toward a human-centric future of work – driven by AI, automation, and evolving workforce values. While machines manage routine, data-driven tasks – human work is increasingly defined by skills like creativity, emotional intelligence, and strategic decision-making.

The gig economy, digital platforms, and decentralisation are accelerating this transformation – reshaping traditional employment models and challenging leaders and policymakers to manage the transition equitably.

The future consists of human / machine collaboration. Rather than replacing humans, **AI will increasingly serve as a tool to augment and amplify human capabilities**. This collaboration shifts human workers away from mundane, repetitive tasks, toward higher-value work that requires uniquely human qualities.

Figure 3.4: Transition to human powered economy

	TRADITIONAL ENTERPRISE		HUMAN POWERED ENTERPRISE
Employee value proposition	Bases EVP in features	→	Bases EVP in feelings
Workforce well-being	Bolts on well-being	→	Embeds well-being
DEI	Adds more diversity to the organisation	→	Integrates diversity and belonging into the culture
Leadership	Develops leadership skills	→	Removes emotional barriers to leadership
Workplace	Equates workplace with the office	→	Equates the workplace with where people work at their best
Technology	Divides AI and human labour	→	Builds human – AI partnership

- **Focus on human-centric skills**: As AI handles routine tasks, skills such as creative thinking, critical evaluation, problem-solving, empathy, and social influence become more important – the core skills that differentiate the human from the machine.
- **New roles and responsibilities**: Humans will evolve into 'curators' and 'directors' of AI-generated work, requiring new skills in guiding AI and providing context. New roles will emerge across AI development, oversight, and operational integration.
- **Enhanced productivity**: Research shows that when AI absorbs tedious tasks – employee productivity and engagement rise, often leading to higher levels of job satisfaction (Chuang, Chiang and Lin 2025).

The **human-powered economy** increasingly favours the expansion of the gig and platform economies – as workers continue to seek **flexibility and autonomy**, catalysing demand for fractional, specialised and project-based work over traditional '9 to 5' roles.

The gig economy is moving beyond low-skill service jobs towards more specialised platforms that offer highly skilled independent professionals new ways to work. **Fractional roles** – already common at senior levels such as the CFO – are likely to emerge at lower-level roles. Automation removes routine elements of jobs, but leaves value-adding tasks that may not require full-time posts.

In a smaller organisation, the volume of analytic or reporting roles may not equate to that of a full-time position. This means that either roles become shared, or more fractional roles are offered – similar to the development of such CFO roles.

The growth of the gig economy, however, has highlighted the lack of standard employee protections for many workers.

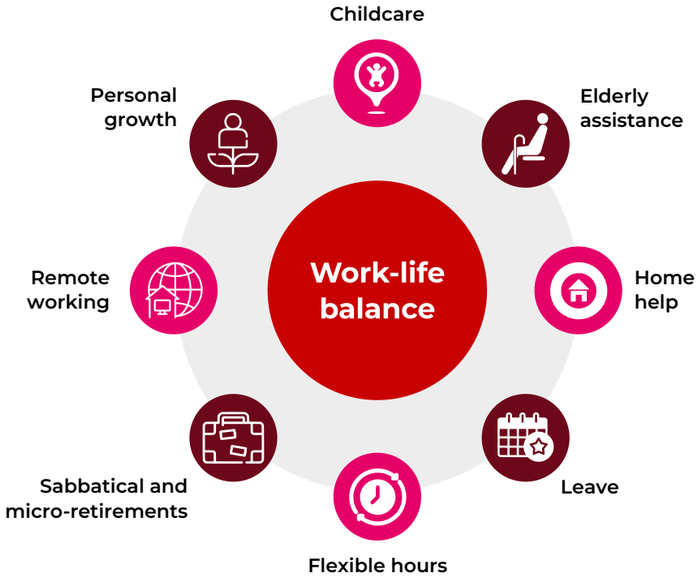
- Existing regulatory frameworks, designed for traditional employment, often fail to protect gig workers. This leaves them vulnerable – due to a lack of benefits like health insurance, paid leave, and retirement savings.
- Policymakers and organisations are exploring 'portable benefits' that could follow workers across different gigs – providing a crucial safety net.
- The use of opaque algorithms to manage gig workers can create issues of bias and a lack of transparency regarding job allocation and pay.

3.3 Lifestyle expectations

What lifestyle are you looking for?

Many conversations about the future of work begin with **changing attitudes to work-life balance**. The COVID-19 pandemic of 2020 to 2022 fundamentally reshaped individual expectations of work-life balance – the strongest intrinsic motivator (see Figure 3.2).

Figure 3.5: Factors in establishing work-life balance



The impact of broader changes – eg demography and technology – will likely strain traditionally accepted norms further. Figure 3.5 provides an overview of the various components of a work-life balance – it's a complex balance to achieve.

In the post-pandemic world, there's been significant conversation about how perceived advantages of work flexibility of that time can, or should, be carried into the future. There's little doubt that our attitudes towards work and the workplace have changed. The interaction of other drivers – eg economics, demography and technology – all have their part to play in shifting this balance.

For individuals, an essential question remains: **what work-lifestyle balance do you want, and how can your career support it?**

While the early 2020s reflected an employee-led labour market, the impact of technology may be perceived as shifting conditions towards an employer-led model. Time will tell.

At the same time, extreme working cultures, such as the '996' model in parts of Asia – where employees effectively work a 72-hour week – demonstrate the risks of burnout and stagnation. This is a concept in Chinese society called *neijuan* (involution), which reflects this tension – where increasing effort yields diminishing returns.

In this context, it's easy to see the survey results as a desire to have a better work-life balance at a time when rewards from automation and technological advances are generally not filtering down to the employee. Recent research has explored the increasing demands by employers in the US technology sector for this commitment from their employees (Knibbs 2025).

Work-life balance becomes a work-life blend

Work-life balance is evolving into work-life blend. While balance implies a clear separation between work and personal life – blending recognises that these boundaries increasingly merge. When implemented appropriately, work-life blending offers both benefits and drawbacks (see Table 3.1).

More flexible working patterns continue to expand, giving individuals greater choice in how, where and when they work. Technology now enables seamless remote working, making organisational culture – rather than operational requirements – the primary barrier. Looking ahead, employers will need to guide employees through these shifts, while individuals determine which factors matter most to their own lifestyles.

Identify your own lifestyle requirements now, and how you anticipate these developing in the future.

Although much of our current working lives is focused on the concept a fixed working day, this may change significantly by 2035. Advances in technology and automation could shift focus from time spent to outcomes delivered.

Remuneration for individuals would reflect value created rather than hours worked. Such an approach may encourage greater career flexibility – including gig-style work (see Section 3.2) – and free up capacity for additional roles or voluntary activity.

Table 3.1: Advantages and disadvantages of work-life blend

ADVANTAGES	DISADVANTAGES
Flexibility and satisfaction: Employees can manage their time more freely, allowing them to better meet their personal needs. This flexibility often leads to greater job satisfaction.	**Overtime and self-exploitation:** Without clear rules on accessibility and working hours, there's a risk that employees will work too much overtime, and feel they must work all the time.
Increased productivity: Employees can organise their working hours to work in the phases where they are most productive. This can increase efficiency in the long-term.	**Loss of relaxation:** Mixing work and leisure time can lead to employees neglecting their free time. This can lead to burnout and other health problems in the long-term.
Longer employee retention: With increased satisfaction and flexibility – employees may stay with the company longer, which is especially beneficial in industries with high turnover.	**Lack of structure:** Without clear start and end times, many employees find it difficult to separate their work from their private life.

Where people expect to work

A continuing debate concerns where people prefer to work – in the office, at home, or in a hybrid arrangement?

In 2019, Alexandra Levit, writing for the HR Director, predicted that: *'by 2035, most organisations will not have large, company-sponsored physical offices but instead will lease chains of interconnected hubs for both full-time and contract employees to work and meet when they need to'* (Levit 2019). The experience of the 2020-21 pandemic demonstrated that many knowledge-based roles can be performed flexibly without organisational collapse.

Since then, ACCA's annual *Global talent trends* reports continue to explore whether return-to-office strategies deliver the hoped-for benefits – or whether leadership and organisational culture are the real constraints on flexible working. As the workforce becomes more constrained, employees may increasingly influence where work is performed.

While estimates vary, Nick Bloom of Stanford University suggests average home-working days may rise from 25 to 35 per year by 2035 (Bloom 2024). Blue Orchid Recruitment in the UK, meanwhile, highlighted three related trends:

- **Hybrid work will dominate** – with offices evolving into collaborative, wellbeing-focused hubs designed to energise rather than house employees.
- **Workspaces will become 'sentient'** – adapting to human needs through AI and sensors.
- **Employee autonomy and wellbeing will define loyalty** – with rigid presenteeism left behind.

Perception of work-life balance and the accountant in practice

In *Attract, engage, retain* (2024), ACCA and Chartered Accountants ANZ identify ongoing talent challenges in audit firms. Survey respondents were asked what was their most significant negative factor, with:

- **61%** cited work-life balance
- **37%** identified remuneration
- **28%** reported career progression.

(ACCA / Chartered Accountants ANZ 2024)

3.4 Motivation

Why do we work?

Why do we work? Why do we continue to work? Why do we start working in the first instance?

Understanding why people work is central to defining future career choices. While financial reward remains important – motivation is more complex and personal. **Our reasons for work are not purely monetary – it is a unique journey.**

Douglas Hall introduced the concept of a 'protean career' in 1976 and the concept of self-motivation in a career remains relevant (Hall 1976). He argued that career decisions were increasingly being driven by individual choices rather than prescribed paths, these choices are based on:

- **Values-driven approach** – guided by personal principles rather than organisational goals
- **Self-directed approach** – with individuals taking ownership of their career management.

In future career paths, this extends across the breadth of the career, with individuals:

- engaging in constant self-assessment to stay relevant and align their work with their personal values
- using their personal identity to guide decision-making
- viewing success is a as subjective fulfilment rather than climbing the corporate ladder.

This mindset supports agile movement across roles and industries, especially as career paths are constantly being redefined in response to emerging drivers.

Reward and incentive matter

Respondents were asked what they considered would be their future motivators and incentives to work in the next five to 10 years (see Figure 3.6). The findings provide an interesting perspective – with intrinsic factors – work-life balance and opportunities for career and skills growth – outweighing extrinsic financial incentives.

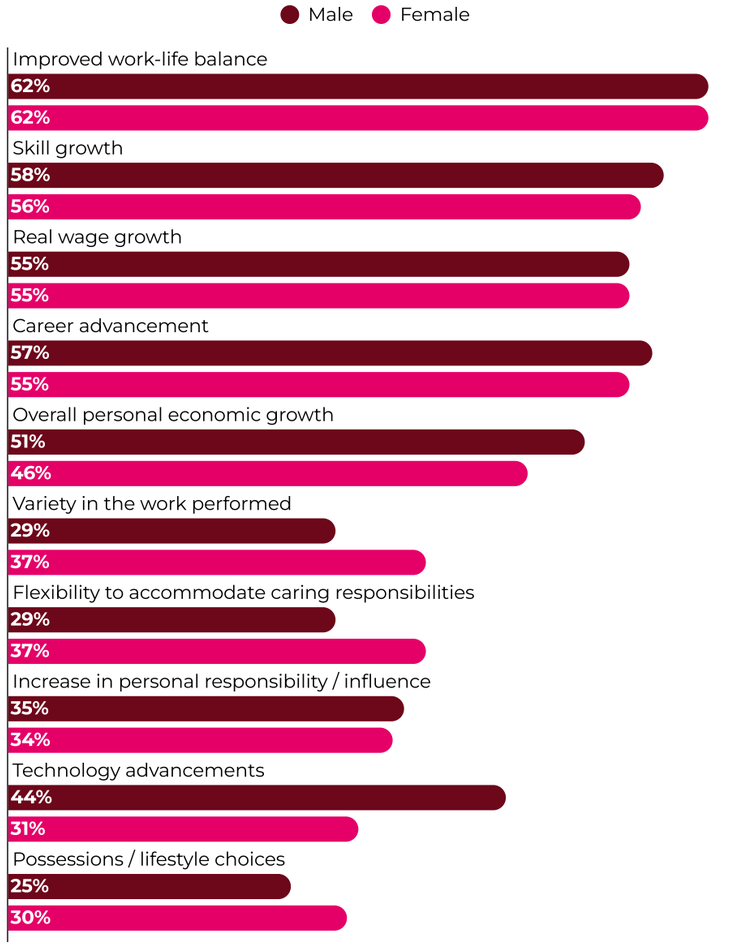
What might this suggest about future career paths? Economic progression (see Chapter 8) may become a weaker motivator over the next decade, as global growth continues to stagnate. The next 10 years will see a balance of these factors – with the factors themselves likely remaining constant, but their relative importance changing.

A successful career path is one focused on understanding personal reward and motivation – while accepting that these factors change over time.

Figure 3.7 shows differences in reward and motivation by gender, although variations – eg caring responsibilities – are less pronounced than expected.

Figure 3.6: Which of these factors do you consider will most drive your sense of reward and incentive for work in the next 5 to 10 years? Select all that apply

Figure 3.7: Factors driving sense of reward, by gender



Reward for output, not time

There is a substantial shift in how individuals are rewarded for work. In the Industrial Age, remuneration was tied to time and presence being equated with output. The shift to a Knowledge Economy (see Section 5.1), sees time as a less relevant measure since the same output can be achieved in less time. **An increasing proportion of the value will be generated through human-machine collaboration.** This shift will support greater flexibility and open opportunities to take on other roles – activities that give back, or leisure time.

Defining a 'good job'

Motivation is also about having a 'good job' – which can be described as one that meets basic needs while enabling people to perform at their best (Indeed 2025). Such roles enhance motivation, retention and morale.

Respondents were asked to identify three words describing a good job (see Figures 3.8 and 3.9). Their choices emphasised intrinsic attributes such as environment and growth. Pay featured less prominently – suggesting that while salary remains important, a broader set of factors drives talent attraction.

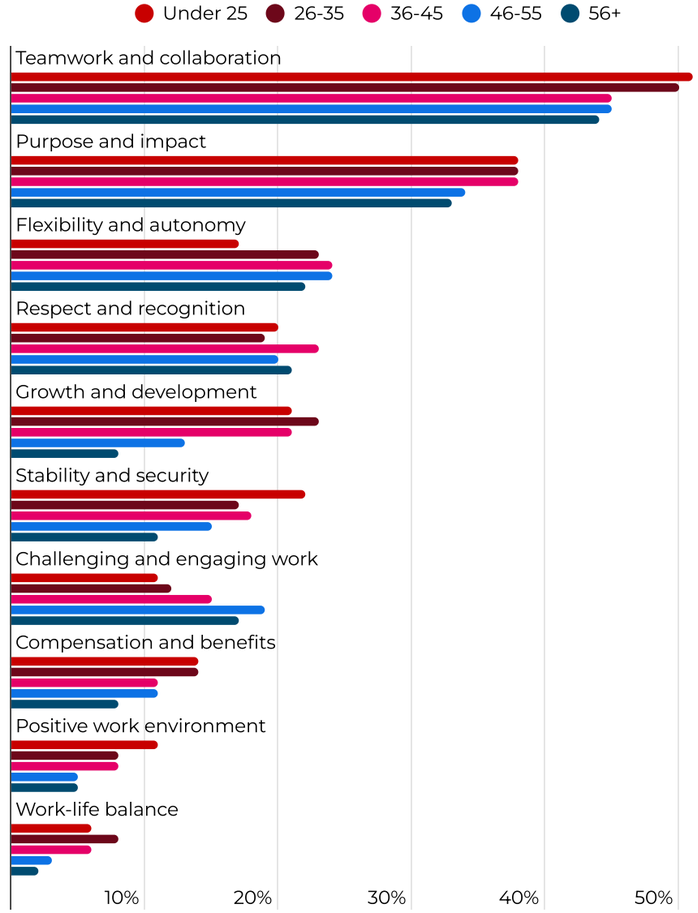
As expected, there is some variation in responses to this question by age – although assumptions that work-life balance would score more significantly by younger age groups was not supported by our survey results. Similarly, **respondents focused on intrinsic attributes rather than extrinsic ones**. The greatest emphasis was on the working environment and growth – with words such as 'pay' and 'salary' scoring lower. While salary remains a factor, the findings imply that employers need to consider broader elements when attracting future talent.

Figure 3.8: What three words would you use to describe the attributes of a good job for you?

What is your personal criteria for a 'good job'? As career choices broaden, your personal satisfaction and drivers become increasingly important.

Recognise that the factors of a 'good job' will change over time and reassess periodically to ensure appropriate levels of reward and satisfaction.

Figure 3.9: Statistical analysis of the words used to describe a good job, analysed by age ranges



Barriers to a rewarding career path

The importance of personal growth was also emphasised when respondents were asked to identify the barriers and risks preventing them from following their preferred career paths (see Figure 3.10).

Respondents identified lack of opportunities as the most significant barrier to achieving their desired career path. Climate change and demographic shifts ranked lower, potentially reflecting an under-recognition of these risks.

Caution is needed when interpreting this data: factors such as pay may not score highly because they are assumed or expected and, consequently, does not score highly. In many early career conversations – salary, and the expectations of it throughout a career, are a starting point.

Figure 3.11 shows age-based variations of barriers to career progression. Early-career respondents cite limited opportunities – with remuneration becoming a more significant barrier later in life.

Figure 3.10: Which of the following barriers / risk factors do you perceive are preventing you from fulfilling the career path of your choice? Please select all that apply

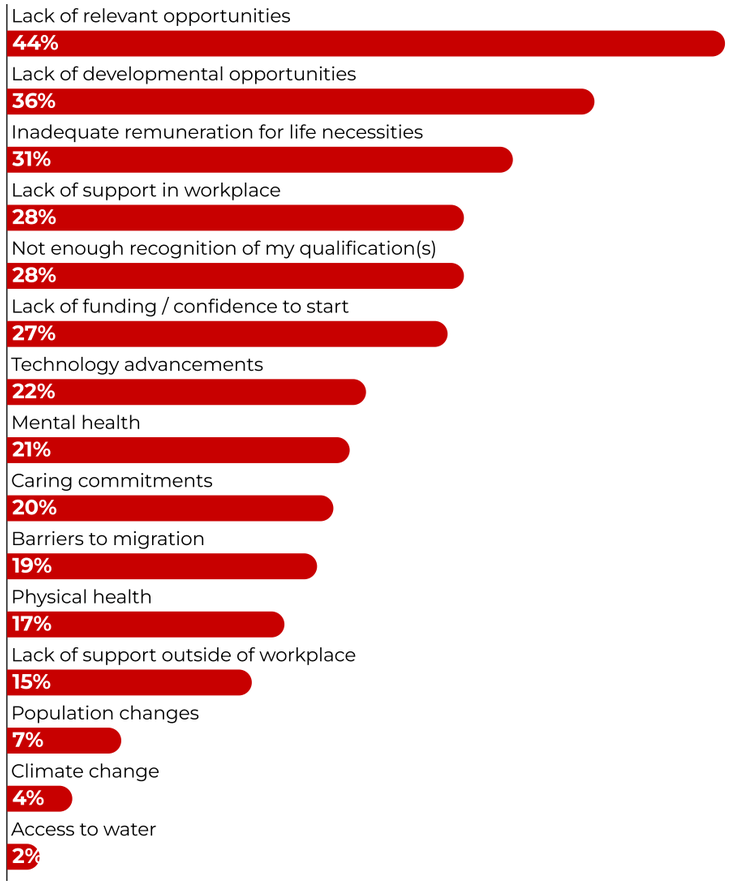
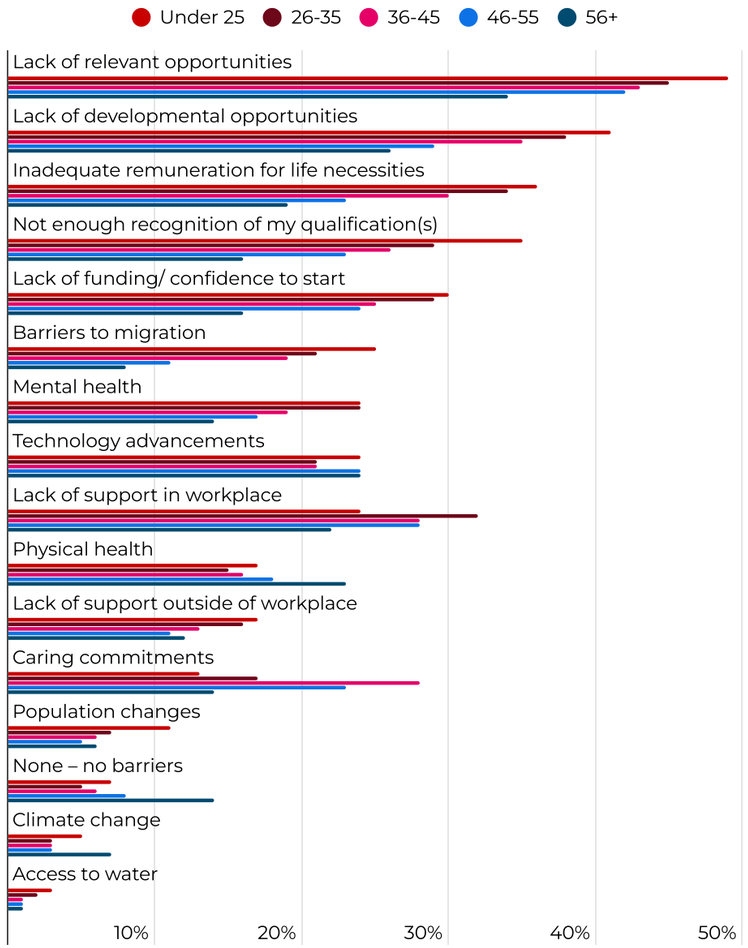


Figure 3.11: Analysis of the barriers by age group

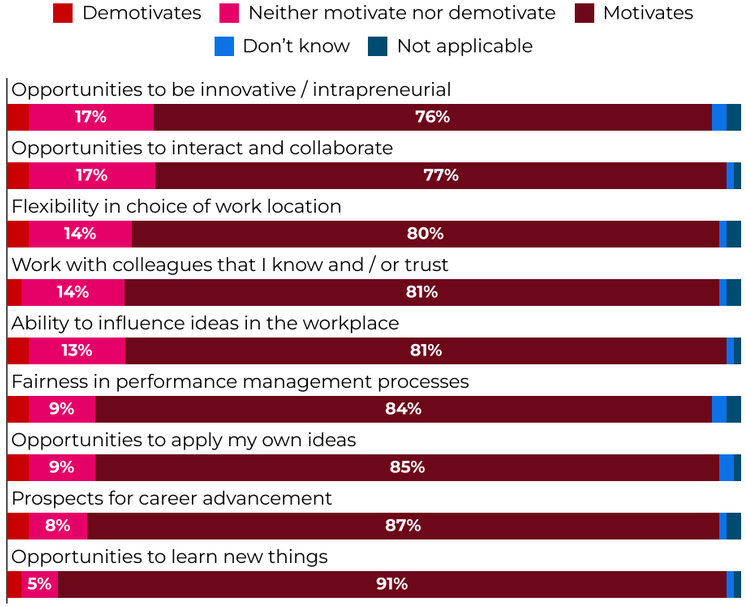


The motivators

The final question asked respondents about the factors that motivate or demotivate them in their choice of career path. Few factors acted as demotivators (see Figure 3.12) – with opportunities to learn new things and fair performance management rated as the strongest motivators.

Undertake a personal inventory of the motivators most important to you. Develop strategies to address emerging barriers.

Figure 3.12: To what extent do each of the following job quality characteristics either motivate or demotivate your career path choices?

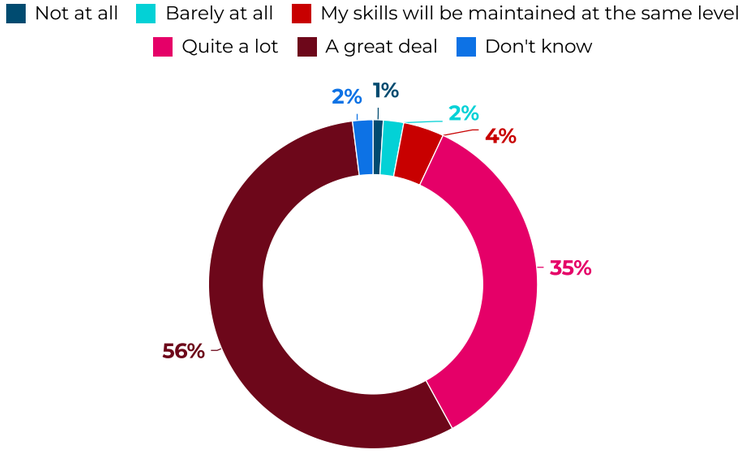


3.5 Skills evolution

Ready to continually develop?

Continuous skill development is essential as roles evolve. Many skills needed in 10 or 20 years will differ from, or be incremental to, those used today. Sixty percent of respondents expect to significantly evolve their skills over the next five to 10 years (see Figure 3.13).

Figure 3.13: To what extent do you believe that it will be essential to develop new job skills to maintain your career in the next five to 10 years?



The future skills that matter

The natural next question is: **what skills is the accountancy and finance profession seeking to evolve?** Future career paths will be defined by the skills individuals' hold, and how quickly they can adapt. Skills matter and are very much the currency of role transition. As a roundtable participant in China commented:

'Soft skills become core competitiveness.'

China roundtable participant

Survey results (see Figure 3.14) show AI and advanced technology as top priorities (**67%**), followed by analytical thinking (**45%**). Soft skills were rated lower, prompting concern from roundtable participants that their importance may be underestimated. Participants emphasised that communication, storytelling and influencing remain vital to building trust and conveying insight in uncertainty.

There were no significant variations in the responses to this question by either age or location.

Figure 3.14: Which of the following skills do you consider will become essential in supporting the growth of your career path in the next five to 10 years? Please select up to your top five

Future career paths will be driven by the human delivering those skill sets that differentiate themselves from the machine. By their nature, these will be the softer, or interpersonal skills, which individuals can use to provide insight, context and deep analysis. Will focusing on these create a valuable career path?

A roundtable participant from the UK expressed concern for the profession – questioning whether low scores for skills such as conflict management, influencing and curiosity suggested respondents may already appreciate the relevance of AI and analytical thinking, but have not recognised the human skills necessary to convey the story or engage.

A participant from Australia on the same roundtable, added: *'human soft skills such as communication and storytelling are all about building confidence with people that you know what you are talking about and that you are helping them to make decisions in a world of complete uncertainty'.*

Another UK participant noted:

'There is a fear of AI as the most needed skill. I think that it is probably a misunderstanding that our core skills have not gone away.'

UK roundtable participant

Learning to learn, unlearn and relearn

Achieving this skill development may not be straightforward – as career models for individuals become more personalised, so do the learning models of organisations. Traditional competency-based approaches will evolve.

Perhaps **the most fundamental future skill will be the ability to unlearn and relearn** (see Figure 3.15). As workplace change accelerates, old skills lose relevance faster. For the individual, there's no benefit in maintaining these skills – so they can be unlearned.

Some unlearned skills can become useful again through role changes. A roundtable participant from China noted: *'with the advancement of society, the half-life of skills has been shortened, and the demand for related skills is also growing rapidly. We need to continue to learn and innovate to maintain competitiveness'.*

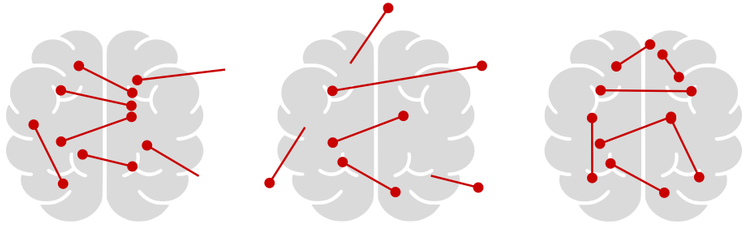
Estimates vary, but in a 2024 article in Forbes, Kian Katanforoosh, lecturer at Stanford University, suggested that some 40 years ago the half-life of a skill was about 10 years – that, in their estimation, has now changed to four years at most (McKendrick 2024).

In fact, some estimates put the half-life of a technical skill as low as two to two-and-a-half years currently. This deterioration in the life of a skill can, in part, be attributed to advances in technology – but also the way that skills are deployed in the workplace. **Continuous learning is now a constant requirement for an effective career path.**

Rapidly relearning previously unlearned skills is equally important. It's never a case of continuously learning new skills – letting go of skill sets which have outlived their usefulness is equally important.

Continuous learning also reflects neuroplasticity – the brain's ability to adapt and form new connections – and builds cognitive reserve, a form of functional resilience that can delay decline and the onset of dementia. This resilience is supported through healthy habits, active learning, and connecting new information to existing knowledge.

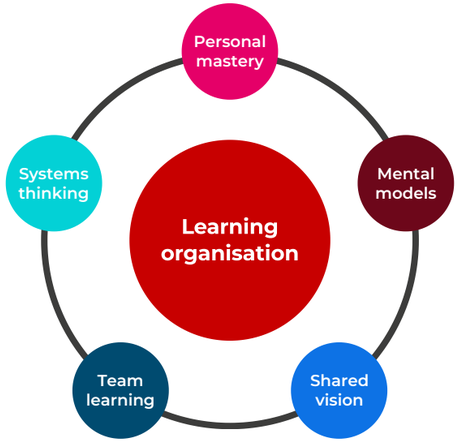
Figure 3.15: Learn, unlearn and relearn



Respondents recognise the importance of developing new skills (see Figure 3.13). While technical capabilities remain essential, soft skills provide the foundation for mobility across roles (see Figure 3.14).

Corporate learning – especially as it will develop in next 10 years – is about taking responsibility for your development and seizing the opportunities available. To support individual development, organisations must become learning-centred. Peter Senge's *The Fifth Discipline* (Senge 1990) describes five disciplines that organisations need to possess to develop timeless learning capabilities (see Figure 3.16):

Figure 3.16: Learning organisation – Peter Senge



Source: The Fifth Discipline: The Art and Practice of the Learning Organization, Peter Senge, 1990

- **Personal mastery:** Deepening personal vision, continually clarifying and focusing energy, developing patience, and seeing reality objectively.
- **Mental models:** Recognising deeply ingrained assumptions, generalisations, or even images, influence understanding and behaviour.
- **Building shared vision:** Fostering genuine commitment and enrolment to a collective future, rather than just compliance.
- **Team learning:** Engaging in dialogue and the capacity to suspend assumptions – genuinely thinking together.
- **Systems thinking:** Integrating all these disciplines to understand interdependencies.

3.6 Changing career progression

No more linear paths

Traditional career paths were seen as largely linear. Individuals typically progressed through a single organisation via periodic promotions – often aspiring to leadership, management or partnership roles.

This model now belongs to the past. **Career paths are becoming more fluid**, with shorter-term roles and less predictable progression. The emerging model – represented in Figure 3.17 – is a flexible career.

'People are going to have to work longer and [they] might have multiple careers during [their] working life. I do not know whether we, as a profession, have thought about how we manage this.'

A roundtable participant

Another interviewee commented: *'the way careers seem to be developing is very fluidly, as opposed to the traditional paths that we would have had 10 years ago or 20 years ago'.*

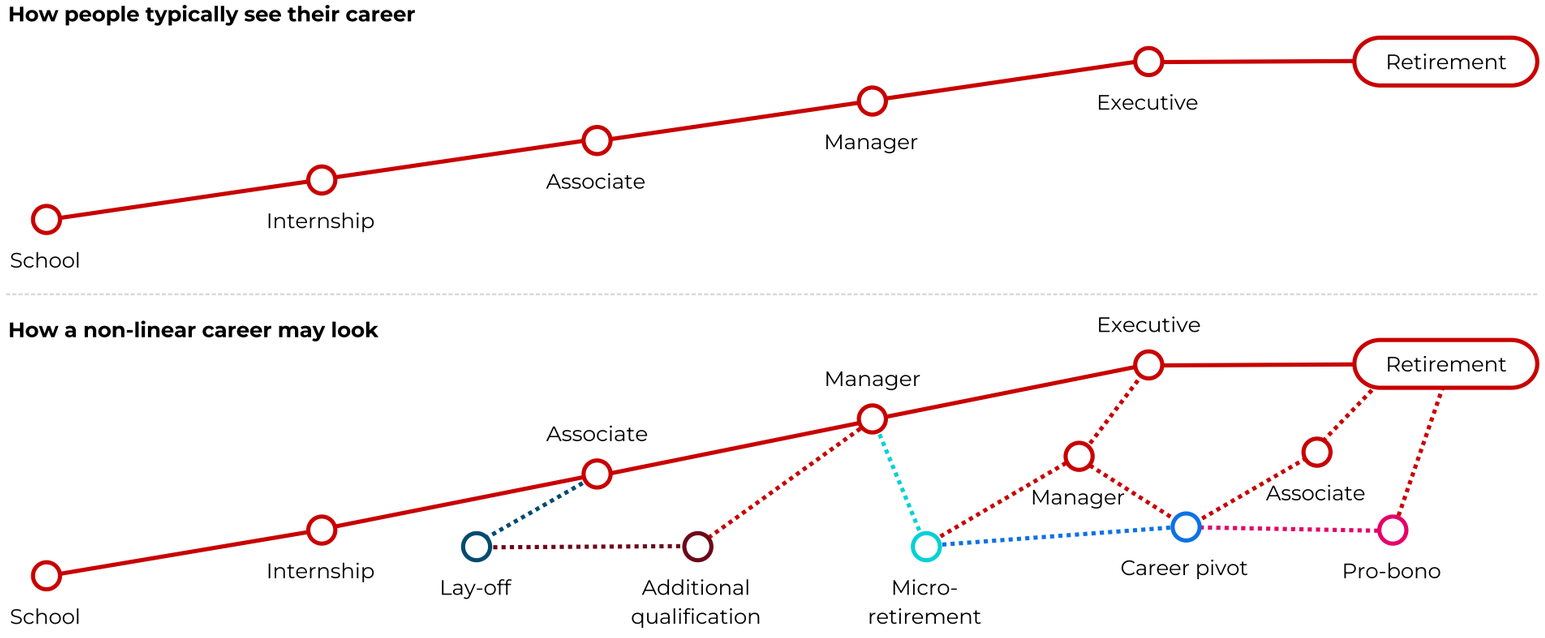
A roundtable participant noted: *'I don't think anybody imagines going into one organisation or one profession and working for 40 or 50 years. People are much happier to jump across and be more flexible'.*

Another concluded: *'there is no one size fits all path, it is all hyper-personalised'.* The same participant added that: *'career steps are shorter; micro-qualifications open the door to the next role'.*

A roundtable participant from the UK explained: *'within the profession we need to have more of a discussion because if you end up in a job where you feel that it is not going anywhere, you could end up jumping around. You do not have an absolute career path in one employer anymore and you can feel disillusioned. You need to step out and look at what everybody else is doing and say that I can do that. Take ownership of your own career. Become less prescriptive and more inspirational'.*

Data from Randstad suggests average tenure continues to fall, with clear generational differences. Gen Z's average tenure in their first five years is just 1.1 years, compared with 1.8 for Millennials, 2.8 for Gen X, and 2.9 for Baby Boomers (Randstad 2025). Their research makes the point that for Gen Z, this is not driven by job-hopping but by a search for growth opportunities. **Flexible careers are becoming the norm and will expand as major drivers of change reshape the workplace.**

Figure 3.17: The potential reality of careers – the non-linear career



A roundtable participant from the Caribbean commented: *'we would always be a huge advocate for that sort of micro certification within the profession and the longer qualification of ACCA – because it really helps to mould or to give different career paths too'.* An employer roundtable participant from India added: *'developing those niche specialisation is what we have to develop our talents for'.*

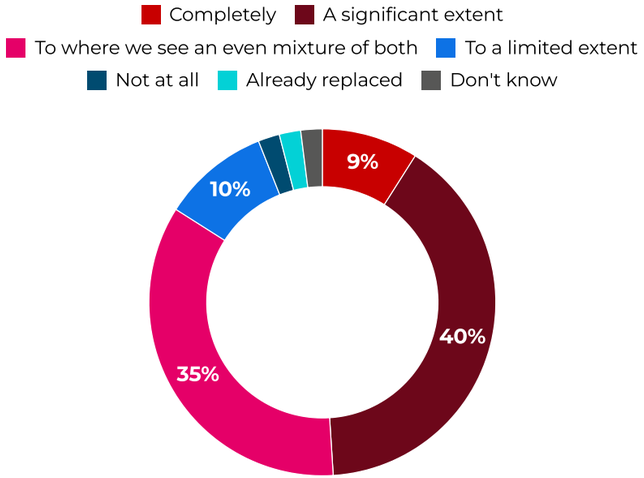
Several factors explain why flexible trajectories are likely to dominate – these are explored in later chapters and sections:

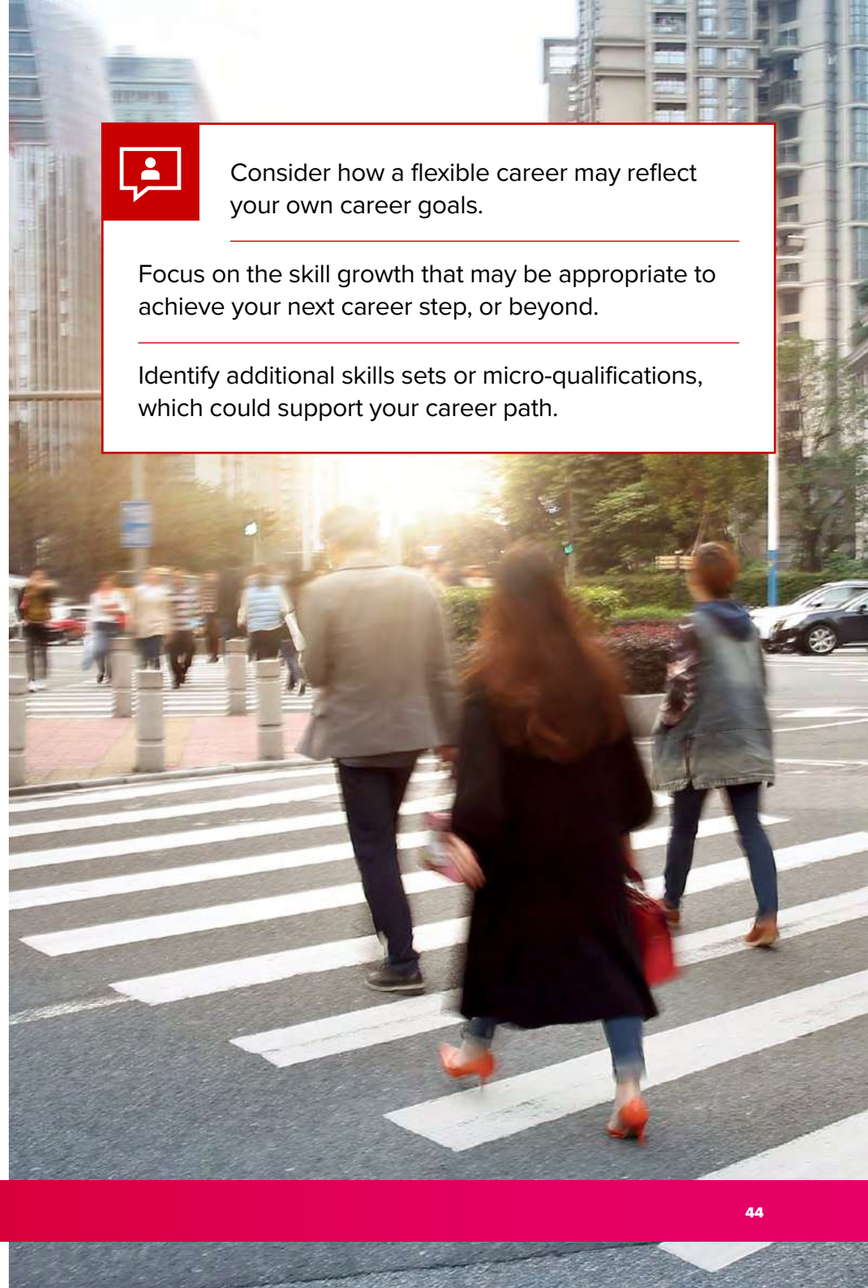
- **An evolution of organisational structures** – removing traditional middle-level roles and replacing them with more specialist roles (this Section).
- **Advances in technology** – reducing or transforming entry-level roles and changing the nature of the roles themselves (see Chapter 5).
- **Demographic changes** – lengthening the working life (see Chapter 6).
- **Flattening economic performance** – making sideways moves more important for career and financial progression (see Chapter 8).
- **Disenchantment with impact of more senior or executive roles** on work-life balance (this Chapter).

Successfully navigating this flexible career structure is at the core of suggested actions made in this report.

Survey findings reflect this transition – with **49%** of respondents believing flexible career paths will replace, or significantly replace, linear paths within the next decade (see Figure 3.18). A further third (**35%**) expect the two approaches to coexist equally.

Figure 3.18: To what extent do you think that more flexible career paths will replace linear careers in the next 10 years?





Consider how a flexible career may reflect your own career goals.

Focus on the skill growth that may be appropriate to achieve your next career step, or beyond.

Identify additional skills sets or micro-qualifications, which could support your career path.

Organisational structures of the future

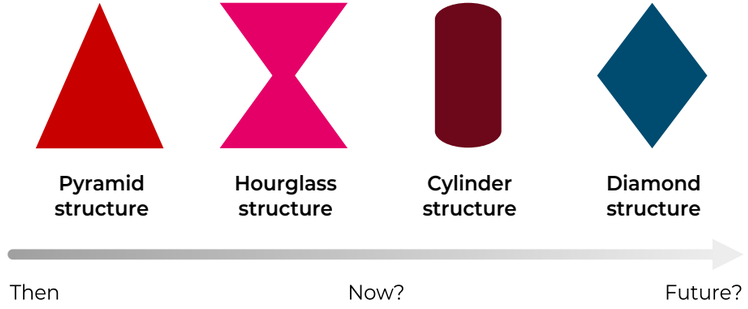
As career paths shift from linear to flexible, organisational structures are also evolving. The traditional pyramid – with many junior roles and progressively fewer senior ones – served industrial-age society well, but is increasingly inefficient in a technology-driven environment.

Organisations are advancing from pyramid structures through hourglass models to more cylindrical or diamond-shaped forms (see Figure 3.19).

'Traditional linear promotion is replaced by flexible multi-track and variable lane models.'

China roundtable participant

Figure 3.19: Organisational structure transformation



The hourglass structure

An alternative hourglass organisational structure features a lean middle-management layer and wider spans of control at the top and bottom – with technology connecting the two wider layers.

This structure features senior management, a small middle management level, and a larger workforce at the entry-level – with the following key characteristics:

- **Three layers:** Senior management – a narrow middle management – broad entry-level workforce.
- **Lean middle management:** A compressed 'waist' – middle management reduced by technology and faster decision-making cycles.
- **Technology integration:** Technology increasingly replaces tasks previous performed by middle managers.
- **Focus on top and bottom:** A broader base and top reflect where most work and strategic decisions are concentrated.

Some organisations are developing even further into cylindrical structures – where technology reduces entry-level roles and a leaner executive team oversees a remaining workforce. This model is more typical of smaller enterprises.

The diamond structure

Another alternative is the diamond-shaped model, featuring a broad middle layer of mid-level professionals who manage unique problem-solving and pace-and-quality-focused tasks – rather than a large workforce of junior employees.

This model fosters flatter operational hierarchies (involving less complex decision-making), deeper specialisms, skill diversity, employee empowerment, and agility by emphasising cross-functional teamwork and decentralised decision-making – often leading to increased speed, precision, and innovation. It's frequently associated with the rise of data, where a narrow AI and technology-driven execution base supports a large cohort of managers-as-orchestrators, featuring:

- **A broad middle layer:** Many professionals performing complex, value-adding work
- **A reduced hierarchy:** Flatter structures that promote better communication and faster decision-making
- **Diversity of skills:** Greater emphasis on diverse skills in middle tier – supporting cross-functional capabilities
- **Employee empowerment:** More autonomy and responsibility in turn enhancing creativity and productivity
- **Agility and speed:** Designed to adapt rapidly to market changes – to accelerate and improve team responsiveness, effectiveness and innovation.

Implications for career development

Success in these models relies on strengthening the skills most valuable to decision-making. For professionals, analytical skills and consulting capabilities – eg influence, conflict management and storytelling – become essential. Applying these skills across varied roles enhances motivation throughout the lifetime of a career.

However, shallower lower-level hierarchies can lead to a lack of those who progress in future years. Organisations must accelerate both technical and interpersonal development to support individuals' progression to mid-tier roles earlier. This may reduce traditional upward progression – making lateral moves a more common path to growth and financial advancement, although increments may be smaller. Such a structure relies on organisations being able to support a range of roles with deep expertise.

A CFO based in the UK commented: *'there are probably more routes into financial services in general. Whether we are losing that and if we think about what the impact of the Big 4 are doing as they think about what AI is going to do to their business model and hence, they are recruiting less people. That will roll through and in another 10 years' time there will be a shortage of people leaving practice to join industry and financial services. There is an opportunity to see if we can make* [the accountant in business] *more attractive in the meantime'.*

Reflect on your own career goals and determine whether you are a generalist or seek higher roles.

Identify and promote the skill sets that define you.

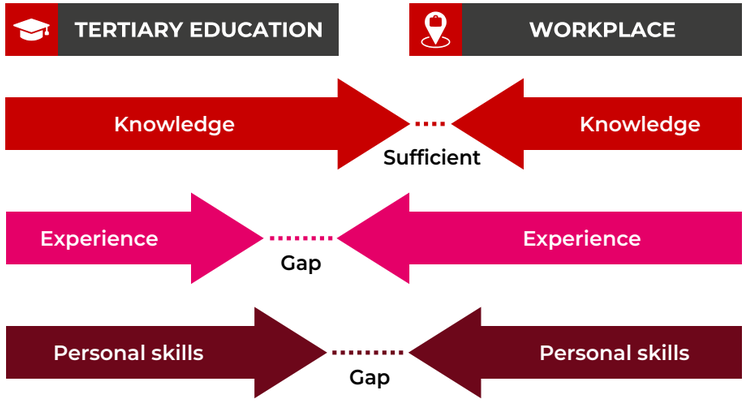
Impact of the narrower base: The tertiary skills gap

A diamond structure creates a challenge: how to build a pipeline of future middle managers, or analyst roles, when new entrants may have limited experience or industry knowledge.

This is the **tertiary skills gap** (see Figure 3.20). Both employers and employees must accelerate learning of technical and interpersonal skills – expanding early-career opportunities and building experience more rapidly. A key demand of those entering the workforce.

Traditional management paradigms are being disrupted.

Figure 3.20: Tertiary skills gap



A roundtable participant from the UK commented: *'we are asking junior members of staff to come in and be able to build influence, impact and trust with the business; to have an understanding of the industry at a much earlier stage of their career. When you came in at a transactional role you had a few years to hit the ground running. Now you are expected to do that from day one. These softer skills need to be taught at secondary schools and universities'.*

An Australian roundtable participant added: *'the technical skills you can find on the internet, it is about building and engendering trust in the information that you are communicating to the people who have to make decisions and rely on* [your perspectives] *at a time of massive uncertainty'.*

The 2025 UK Subject Benchmark Statement for Accounting recognises this by emphasising non-technical skills as fundamental for inclusion in an accounting-based tertiary degree (QAA 2025), including:

- communication
- collaboration
- self-efficacy and lifelong learning
- critical thinking and scepticism
- problem solving/reasoning
- data analysis
- systems thinking
- digital literacy
- numeracy
- entrepreneurialism
- cultural awareness and
- research.

Leadership and management

Another implication of the diamond model is the increasing distinction between leadership and management. In the linear path, they are virtually considered as synonymous – those who manage lead. This is becoming no longer the case – leadership may be transient, emerging within agile, self-assembling teams. Management, by contrast, focuses on resource allocation and performance oversight. This distinction will become more pronounced as the workplace continues to evolve. Developing leadership capability is even more critical – these skills start with the attributes of being trusted as an adviser (a concept explored further in Chapter 7).

'Ideas will be agile and we will work in self-assembling teams. You are going to need to know who is good at what and let them hit the ground running.'

Australia roundtable participant

Assess your current role and identify areas for development in leadership skills that are relevant for the future organisational structures.

Succession planning and role progression

Traditional succession planning is less effective in flatter, curated-role structures. **Careers increasingly hinge on developing specific capabilities aligned with personal goals.**

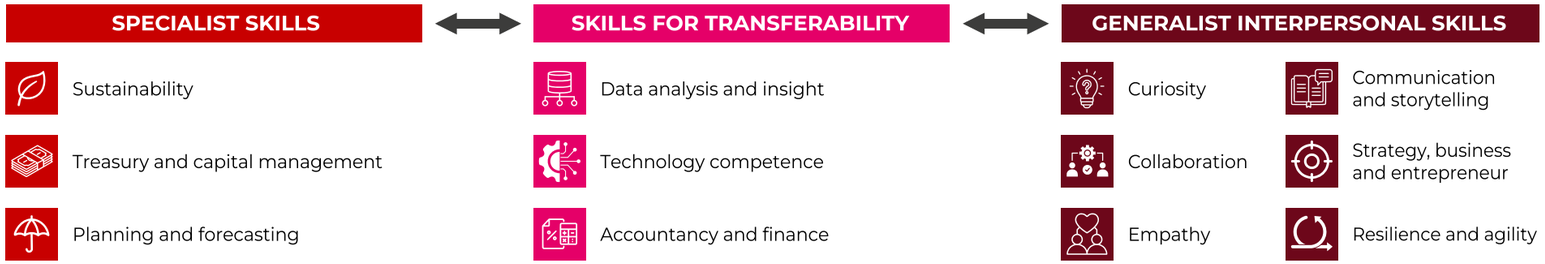
A traditional view of succession planning was to identify those who would assume future vacant roles in a proactive manner to nurture individuals in preparation. In a diamond structure, this is less viable as roles are more specifically curated with a unique set of capabilities.

A roundtable participant from the UK commented: *'moving jobs around does not lead to progression* [in people's minds]. *We need to challenge that. My career has been like that, which people are thinking is going to happen. You can progress, but you need to be strategic on behalf of your own career'.*

As an individual, deciding where to progress is a question of the skills that you want to optimise and to develop. Drawing on Mansoor Soomro's *The Generalist Advantage*, four types of generalists will thrive in the future, especially in an environment where AI changes working patterns (Soomro 2025). He argued future success depends on possessing transferable interpersonal skills, supported by technical, data and finance skills that enable movement between roles. Deep expertise, often data-driven, enhances strategic impact and aligns with the Trusted Advisor model (see Chapter 7).

In Figure 3.21 – utilising the insights of those who participated in the roundtables – it's possible to identify how the skill sets interplay, which facilitates the fluidity advocated in Soomro's work.

Figure 3.21: Applying the concept of specialist and a generalist



Key to being able to move between roles is a set of generalist interpersonal skills, which all accountancy and finance professionals need to develop and maintain to transfer effectively between more specialist roles.

Additionally, there are skills once viewed as technical – but are essential in transferring between roles. These include data and technology skills (see Section 5.6), and core accountancy and finance skills. In seeking new roles, the incremental technical skill set is less than it may have previously been.

ACCA Careers provides a wide range of job opportunities, which can also be used to identify capabilities which employers are looking for in roles as well as the paths taken by individuals.

The application of these interpersonal and transferability skills enables the individual to add a level of deep specialism – often driven through data and insights – to provide strategic insight and advice. Each of these skills align to Maister's concept of the Trusted Advisor and are explored further in Chapter 7. They facilitate adding human intelligence to the machine (see Chapter 5) – as explored in Table 3.2.

Consider your proficiency in skills that will enable you to transfer between roles in your career path.

Implement strategies to develop these skills to levels appropriate for your career progression.

Table 3.2: Key skills for a flexible career

SKILL	DESCRIPTION
Curiosity	The intrinsic drive to learn, explore and understand new things – characterised by active questioning, observing, and seeking out new information and experiences to make sense of the world.
Collaboration	An individual's ability to work effectively with others toward a common goal – characterised by behaviours like communication, mutual respect, active listening, conflict resolution, and the willingness to value diverse perspectives and contribute to a shared outcome.
Empathy	The ability to understand, share and respond to another person's emotions and perspective by imagining yourself in their situation.
Strategy	The ability to analyse and formulate organisational strategic goals and outcomes.
Business	Knowledge of business and operating models, such as a sector specific appreciation as well as insights as to future developments, including those facilitated by technology.
Entrepreneurial	The combination of personal attributes, innovative thinking, and practical abilities that allow individuals to identify and develop new opportunities, turn ideas into action, manage risks, and create valuable products or services – often leading to the development of a successful business.
Resilience	A developed ability that allows a person to adapt, bounce back, and continue to function positively in the face of stress, adversity, or difficult circumstances.
Agility	The ability to open across multiple scenarios or situations with ease.

A roundtable participant from Africa commented: *'I think the first skill that we would all need is to be curious and open to learning, especially in today's world'*. Another participant noted: *'I think curiosity is going to be an important skill for accountants of the future'*.

The Curiosity Curve (see Figure 3.22) is described as an assessment tool designed to measure and evaluate the level of curiosity within individuals, teams and organisations (Welzer 2025).

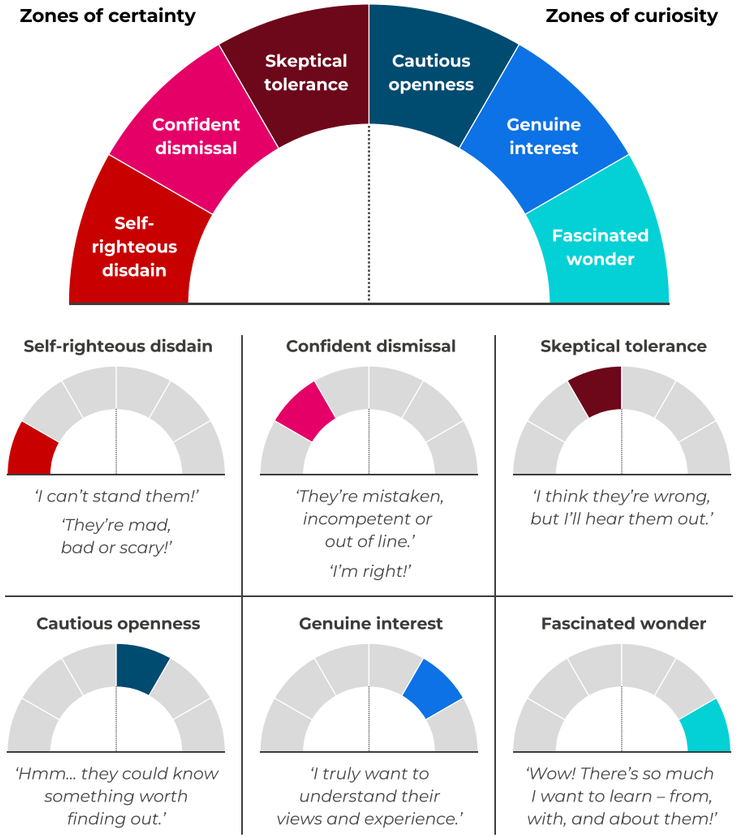
Curiosity is a valuable trait that can drive future innovation, problem-solving, and adaptability – leading to better business results and customer satisfaction, as identified by many roundtable participants, especially in the context of the technological evolution currently underway. Yet only **8%** of respondents identified curiosity as a key skill for the future (see Figure 3.14).

Curiosity may be considered as a mindset rather than a skill set, per se. However, the innate trait is nevertheless important to develop in the future. Understanding and questioning the output from AI and machine learning models requires a level of questioning and curiosity.

Identify how you might develop a curiosity-centred mindset.

Figure 3.22: The curiosity curve

Before high-stakes conversations, gauge whether you're actually open to vital new information from your counterpart.



Source: recreated from Wetzler (2025), inspired by Braver Angels 'The Emotional and Intellectual Transformation of De-Polarisation', <https://braverangels.org/>

3.7 Positioning yourself for the next role – leading with skills

Competition for roles has intensified – transforming the way that traditional CVs are presented. Data on the level of applications per role varies significantly, while the advent of job boards has led to increasing number of applications for each role. In turn, AI is being used to screen CVs – standing out in digital screening requires new approaches:

- **Use AI-friendly formatting:** Use simple layouts/visuals – standard fonts work best for Applicant Tracking Systems (ATS).
- **Tailor your CV:** Reflect job-specific keywords and keep content accurate.
- **Be wary of over-reliance:** Ensure your voice is authentic and avoid AI-generated inaccuracies. The position is about the human, not the AI tool.
- **Beware of AI-generated errors:** Never include false claims, even if suggested by a tool.

A skills-centred CV – putting capabilities at the fore – is essential in a flexible career environment. Consider:

- **Start with a personal statement:** Begin with a summary that highlights key skills and career objectives.
- **Create skill-based sections:** Group skills into categories that align with the role (see Figure 3.21).
- **Provide examples for each skill:** Provide bullet points demonstrating application for each skill category – it's important to use a range of real-life experiences, from work, education, volunteering, or personal projects.
- **Demonstrate how your technical skills development supports a flexible career path:** Provide examples of where skills have been adapted and change embraced.
- **Include a brief employment history:** A concise employment history placed after the skills section – focused on facts rather than detailed responsibilities.
- **Tailor CVs for each application:** Customise your skills and examples to align with job requirements.

Consider how to develop your next CV to be more skills-centric, and created in way that's more likely to be identified by an ATS.

3.8 Organisational culture

Workplace culture will be a decisive factor in future career choices. The early 21st century has seen growing recognition of culture's importance in shaping vision, values and strategic intent.

Several roundtable participants emphasised that strong, adaptive cultures are essential to navigating technological change, demographic shifts and rising employee expectations. A roundtable participant from India expressed a: *'culture of openness, the culture of learning that we are building'* – highlighting that the workforce is becoming more diverse and that employers must be mindful of generational differences and evolving values. Cultures must support learning, inclusivity and diversity while maintaining organisational coherence.

A key future tension lies in balancing organisational identity with individual uniqueness. Cultures must create belonging while allowing people to bring their whole selves to work.

An Asia-Pacific roundtable participant argued that while corporate culture remains important for driving the organisation and supporting growth, it must also: *'nurture that uniqueness and can foster that'* in employees. This reflects a broader trend toward cultures that value diversity, encourage employees to bring their whole selves to work, and recognise the unique contributions of everyone.

As work becomes more flexible and less hierarchical, organisation culture will play a greater role in retention, engagement and wellbeing. A roundtable participant from Canada noted the shift toward people bringing their: *'whole self to work'*. Mental health, belonging and trust were highlighted as increasingly critical.

This suggests that future cultures will need to be more supportive, empathetic, and attuned to the holistic needs of employees – particularly in remote and hybrid environments.

Leadership plays a central role in shaping and sustaining culture – an area highlighted by several roundtable participants. An Asia-Pacific participant asserted that: *'thought leadership and the change in the mindset of the leaders into the corporate world also need to sort of come in'.*

Organisations unwilling to adapt – eg through flexible work and non-linear careers – will struggle to attract and retain competent talent. Global, hybrid working also creates challenges around maintaining cohesion and emotional connection, requiring deliberate action to prevent cultural dilution. Culture is, therefore, a strategic asset – with leaders responsible for fostering openness, innovation, and a sense of belonging.

An India roundtable participant noted: *'emotional ownership is driven by a lot more aspects than a task, so bringing that emotional ownership needs more connection to people. With the hybrid ways of working, we are not really bringing that organisational culture. It is the same culture anywhere and everywhere.'*

As individuals have more choice in the organisations that they work for – and more flexible working relationships between employees and employers continue to evolve – organisational culture becomes increasingly important. Developing a culture that embraces fully hybrid employment will be necessary.

Two key implications for organisational culture emerge from the drivers of change:

- **Holistic employee experience:** Employee journeys – from onboarding to daily work – will become more personalised, enabled by cutting-edge tools and continuous development opportunities. Culture must support seamless integration and professional growth.
- **Dynamic talent ecosystems:** Shorter employment spans mean organisations must create environments where people thrive, learn continuously, and see clear paths for development – leveraging talent flow to promote themselves to potential recruits.

Dr Russ Ouellette captures this well when asking: *What do workers want?* People want to be valued for their talents, enjoy autonomy and feel fulfilled. They do not want to be treated as interchangeable workers. Organisations therefore face a choice: remain unchanged and lose talent – or build cultures that attract people and create opportunities for growth (Ouellette n.d.).

Identify the key attributes of the organisational culture that you wish to work in – and how to determine if any target organisation addresses these needs.

Reappraise the current model of workplace culture – ensuring it aligns to future workplace.

Identify how workplace culture can be developed as a tool for attraction and retention, especially in terms of increasingly diverse and distributed workforces.

4. Impact of sustainability opportunities and risks

The impact of sustainability opportunities and risks will vary in different locations over the next decade.

6 Driver ranking

Climate change can potentially impact on where and how we work significantly.

There are significant opportunities for new sustainability-related roles to develop.

Organisations need to embed sustainability into their operating models to address the potential risks.

Purpose-centric organisations will become the norm by 2035 – with an emphasis on value-based reporting.

4.1 Impact of climate change

Climate change is reshaping work and careers. Wherever we live, we can experience these impacts. The World Meteorological Organisation (WMO) forecast that global *'temperatures* [are] *expected to remain at or near record levels in coming five years'* (2025).

The World Economic Forum estimated that: *'extreme heat and climate hazards may result in annual fixed assets losses of US$560–610bn for listed companies by 2035'* (2024).

The WMO research concluded there is:

- **80%** chance that at least one of the next five years will exceed 2024 as the warmest on record
- **86%** chance that at least one of next five years will be more than 1.5°C above the 1850-1900 average
- **70%** chance that five-year average warming for 2025-2029 will be more than 1.5 °C.

They also noted that:

- long-term warming (averaged over decades) remains below 1.5°C
- arctic warming is predicted to continue outstripping the global average
- precipitation patterns have significant regional variations.

(WMO 2025)

Climate change has the potential to disrupt the working lives of individuals in many ways. For accountancy and finance professionals, it is twofold:

- How are they personally impacted by climate change?
- How do their organisations become more resilient to these impacts?

A roundtable participant from Europe noted an accelerating shift toward environmentally conscious lifestyles and organisational practices – eg adoption of green energy practices and reduction of fossil fuels and pollutants. This shift not only reflects personal choices but is also organisational practices – with more stringent rules and reporting requirements around environmental impact.

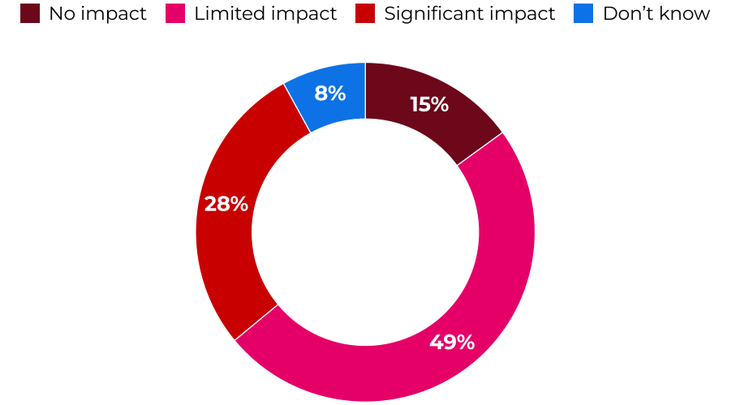
The implication is that organisations are increasingly expected to align their physical workplaces and operations with sustainability goals, which may influence decisions about office locations, energy sources, and resource use.

A roundtable participant from the Caribbean highlighted that there are global differences – which will shape how climate change impacts where people can work – with some regions facing more acute challenges than others.

The personal impacts

When asked how climate change may influence where they work in the next 10 years – around one third (**28%**) foresee a significant impact and almost half (**49%**) predict a limited impact (see Figure 4.1).

Figure 4.1: How much impact do you think that climate change will have on the choice of where you are able to work in the next 10 years?



The survey results confirmed that respondents in Africa, Southeast Asia, and South Asia all expected significant impacts (approximately **40%** of respondents in each case). Meanwhile, of those in Europe and the UK – only **20%** or less considered that there would be a significant impact (see Section 6.2 for further discussion).

Climate change may affect workplace conditions in several ways:

- **Heat stress**: More frequent/intense heat events constrain working environments – increasing risk of exhaustion, dehydration, and heatstroke.
- **Air quality issues**: Pollution and wildfires, for example, may cause respiratory issues.
- **Mental health strain**: Increased anxiety from working conditions in extreme weather events.
- **Spread of disease**: Creation of habitats for diseases to thrive in areas where they have not previously been endemic.
- **Inundations**: Flooding and wet weather disruption to working conditions and locations.

Individuals may need to modify working patterns, consider remote work, or adjust career choices based on underlying health conditions, or climate related risks – eg working during cooler hours or planning less economic activity over potentially warmer months.

Organisational impacts

While human impacts may be concerning – there are potentially beneficial organisational impacts, which professionals are well-placed to take advantage of in their careers.

The shift toward a sustainable, low-carbon economy will fundamentally change the job market by 2035 – creating some opportunities while eliminating others.

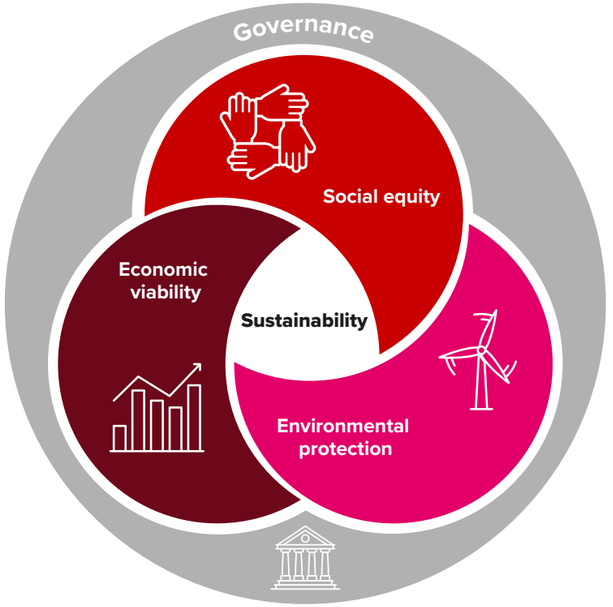
- **Emergence of green jobs:** The transition will spur significant job growth in sectors such as renewable energy, sustainable manufacturing, building retrofitting, and environmental engineering.
- **Skills gap:** Industries will face a skills gap – as the demand for specialised green skills outpaces the supply of qualified workers. Upskilling and reskilling current employees will be crucial to remain competitive.
- **Job displacement:** Workers in fossil fuel-based/carbon-intensive industries may face significant displacement – at the same time as technological advancements.

As with any transition, there are likely to be unequal impacts. Vulnerable and lowerincome workers may face the greatest challenges – both through physical risks and transitional disruptions. Inequities may be magnified as wealthier nations/individuals are better equipped to adapt.

4.2 Purpose-centric organisations

Sustainability encompasses social equity, environmental protection, and economic viability in equal measure – the components of the sustainability business model (see Figure 4.2).

Figure 4.2: Components of a sustainable business model



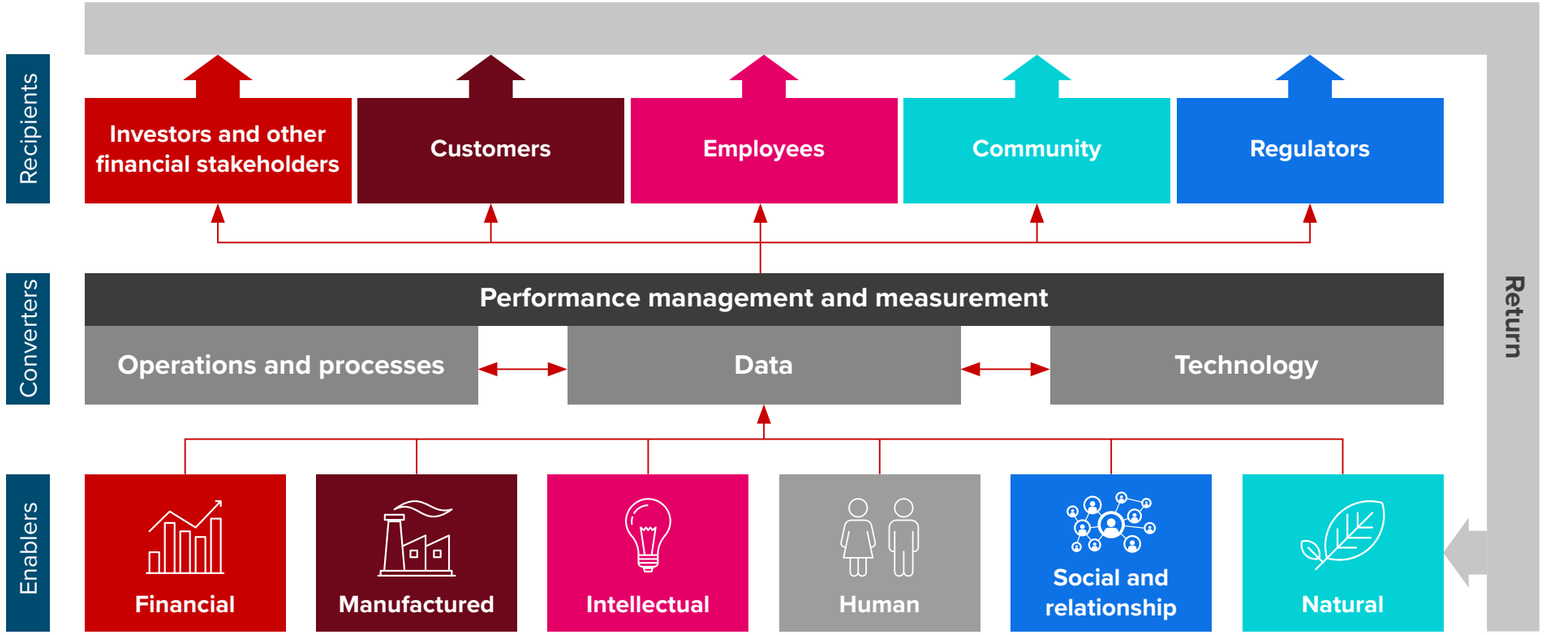
ACCA's *Chief value officer: The important evolution of the CFO* included a model of value creation (see Figure 4.3), which is a core part of an organisation's transition short-term financially driven goals to longer-term sustainable, or purpose-centric business models.

Accountancy and finance professionals will play a central role in guiding organisations through purposecentric transformation – while opening new career opportunities for them.

A roundtable participant from India commented: *'accountants will play a key role in navigating* [sustainability] *reporting impact measurements and responsible growth. I see that there would be a lot of changes which would come in. Today, probably we have sustainability reporting another thing as a choice, but down the line a few years from now, there will not be a choice there. We must go with it'.*

A Caribbean roundtable participant highlighted the importance of helping small businesses understand what sustainability means. Focusing on value-based management, and the integration of values into organisational practices, is an essential role. In their view this reflects a shift from compliance-driven approaches to a more holistic, values-driven model of business. They emphasised that sustainable business models must account for long-term viability across multiple dimensions. Similarly, an interviewee from Canada stressed that in the future, business cannot simply be focused on profit but must also deliver value to the broader community and ensure appropriate utilisation of assets.

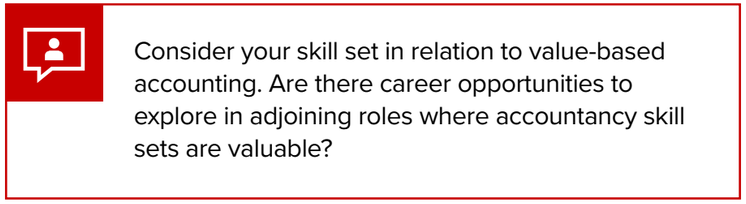
Figure 4.3: Model of value creation



Purposecentric organisations in 2035 are expected to exhibit:

- **Integrated purpose**: Purpose will be central to their core business, not a separate sustainability or corporate and social responsibility initiative. This means embedding purpose into the supply chain, operations, and even product design – with a focus on each of the three dimensions in Figure 4.3.
- **Sustainability as a growth engine**: Organisations will champion sustainability – using it as a driver for efficiency, resilience and growth, rather than an optional extra.
- **Human-tech fusion**: The integrated delivery of human creativity and judgment with advanced technology will be critical for leading innovation with strong financial and performance management controls.
- **Deep purpose alignment**: Organisations will exhibit 'deep purpose' – where their actions, values and products are aligned with their stated mission – fostering trust and loyalty among a broad range of external stakeholders. Accountability is delivered through relevant, trusted and focused information flows and reporting to deliver insights into the use of constrained resources.
- **Resilience and adaptation**: Purpose-centric organisations will be built for resilience and efficiency – evolving their business models to navigate challenges. Such evolutions will be driven in an agile way through cross-functional project teams – where finance competencies play an essential part.[3]
- **Mission-driven innovation**: Organisations focusing on solving major societal and global challenges – leveraging innovation to contribute to a better future.

These shifts will potentially create new roles for professionals – with data assurance, social reporting, and performance management becoming increasingly important.[4]



4.3 Sustainability 'as normal'

Embedding sustainability fully into organisational models will reshape work and careers. It will be fundamental to the future of work, driven by employee demand and the need for green skills – creating new job opportunities in sectors like clean energy and the circular economy. Despite this, it's perhaps surprising that there was not a greater conversation about sustainability as a factor in career path development.

Instilling sustainability into operations will necessitate a sustainable organisational culture, the adoption of flexible work models, and the development of green technologies to meet net-zero goals. Achieving it, meanwhile, has the potential to enhance talent attraction, improve employee wellbeing, and unlock business transformation in a complex, interconnected world.

There are several implications that may impact the career paths of those in the profession. A roundtable participant from Asia-Pacific commented: *'the requirement for sustainability reporting or later regarding sustainability might be more than you know. There will be opportunities to focus on those areas as well – we can be experts not only in accounting and finance but also specialising in other sustainability related areas'.*

Another roundtable participant added: *'technology, sustainability and global connectivity are game changers for the profession because technology, especially as AI will automate repetitive tasks, which means our real value will come from interpretation, strategic insight, and ethical of course, decision making, sustainability from being a reporting add-on, I believe it's going to become a very important part of every organisation and US accountants will basically be the custodians of both the financial and non-financial data and of course the global connectivity is going to create more opportunities cross-border. But this also going to make the environment more competitive for careers'.*

3 An explanation of the role of finance teams in agile project developments is given in ACCA / Chartered Accountants ANZ / Generation CFO 2021.

4 ACCA considered the importance of the social agenda in ACCA 2023b.

Career opportunities for accountancy and finance professionals include:

- **New entities opening**: Transformation to a circular economy encourages new enterprises in sectors that are either nascent or yet to be developed. This creates new opportunities for innovative professionals across a dynamic sector. Having the necessary business acumen skills will be essential.
- **Reconfiguration of existing entities**: Most entities will need to reconfigure their current models which, in many cases, will require substantial investment.
- **New forms of purpose-centric reporting**: Accounting for value as opposed to simply profit will create new roles in performance management and business partnering activities. This will provide assurance services to a broader group of stakeholders and boost the evolution of roles for those in practice.

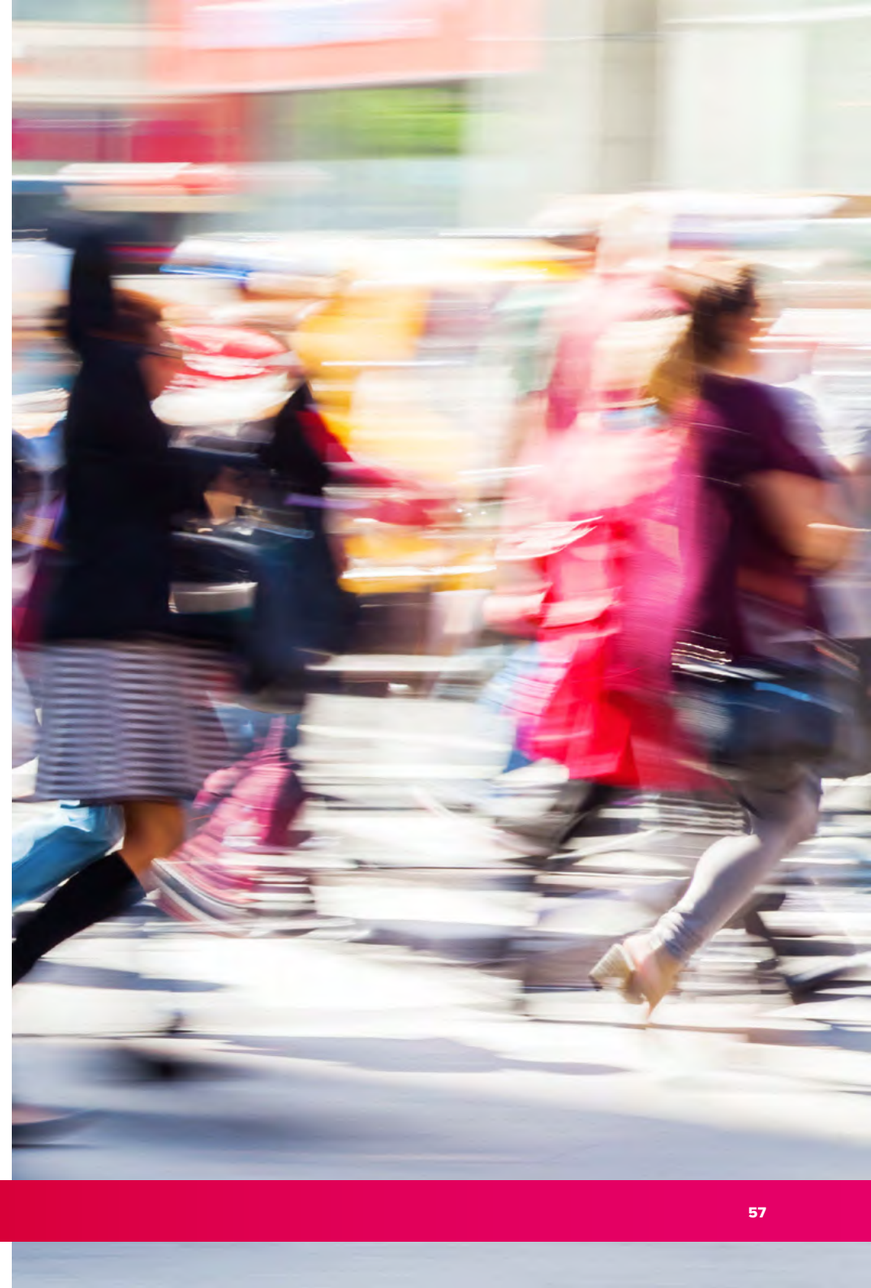
A roundtable participant from Africa added: *'the profession itself, I see it going towards advisory services, maybe some ethical practices and sustainability reporting rather than being the technical or technocrats that that we are today. I think it will be important that professionals stay agile and informed'.*

For employers, the implications of embedding sustainability into the workplace are:

- **Enhanced talent acquisition and retention**: A clear sustainability strategy will be crucial for attracting and retaining top talent in an increasingly diverse and competitive market.
- **Improved health and wellbeing**: Sustainable workplace design will focus on elements like preventing heat stress for outdoor workers, promoting plant-based diets, and encouraging active transport to improve health and reduce environmental impact.
- **Innovation and technology**: Data-driven approaches – supported by technologies like AI and virtual environments – will be used to monitor environmental impact, guide sustainable decision-making, and increase operational efficiency. The veracity of the data will remain a challenge for the professional – who will need to appreciate how to assure accuracy and trust in their interpretation of the data.
- **Flexible work models**: The adoption of flexible and remote work will continue, offering a promising strategy to increase talent availability and improve employee retention – supporting both environmental goals and business needs.

As sustainability becomes increasingly integral to all roles – evaluate your own knowledge level.

Consider whether your next role will change, or could include either a full, or partial, sustainability-related role.



5. Evolution of technology

The evolution of technology will have a significant impact on the career paths of those in the accountancy and finance profession.

1 Driver ranking

The evolution of technology towards 2035 and beyond may be the most significant factor in redefining career paths.

The transition to a knowledge and fully integrated / ecologically focused economy (the fifth and sixth industrial revolutions respectively) will impact job roles.

While the evolution of AI is a key driver in the technological revolution, it is, to an extent, only an enabler of broader transformations.

Job roles will increasingly focus on augmenting the automation – the human machine partnership.

5.1 The fifth, and sixth, industrial revolutions

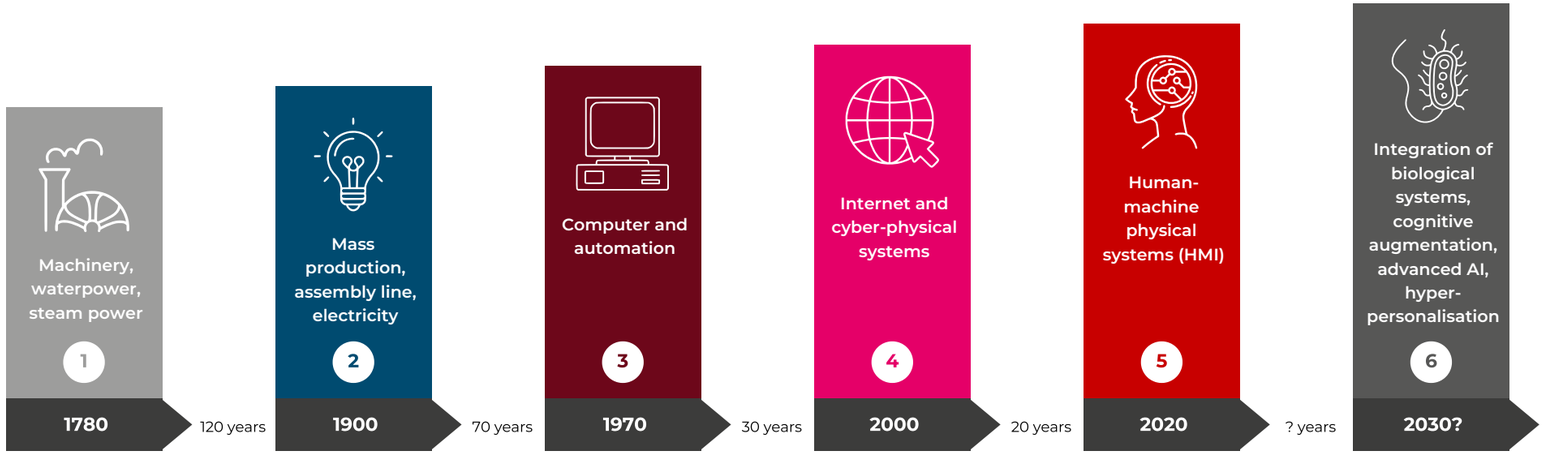
The term '5IR' refers to the Fifth Industrial Revolution (or Industry 5.0), a current phase of industrial transformation – characterised by the harmonious collaboration between human intelligence and advanced technologies like AI, robotics and the Internet of Things (IoT).

In contrast with the automation-centred focus of earlier industrial revolutions (see Figure 5.1), **5IR emphasises a human-centric approach**. It prioritises human creativity, wellbeing, ethical considerations and social responsibility alongside technological progress. Its aim is to create a symbiotic relationship between humans and machines that delivers wider societal benefit – particularly in addressing complex issues, such as climate change and health inequalities.

This evolution reflects society's shift from the Industrial Age through the Knowledge Age and into what some describe as a 'Wise Anthropic' Age. This progression underpins many of the changes to career paths that are expected in the coming years.

For accountancy and finance professionals, the roles of the future are predicated to derive from maximising the value created by the fifth – and subsequently the sixth – industrial revolutions. The sixth revolution is often viewed as the creation of a fully integrated, intelligent, sustainable and resilient manufacturing ecosystem operating in harmony with nature.[5]

Figure 5.1: Progression of industrial revolutions



The pace of technological change is uneven across regions. Potential advancements in one part of the world may lead to greater deficiencies elsewhere. Technology adoption is never uniform – nor confined to highly affluent economies to be first movers. The next decade may either increase divergence or support greater convergence. Time will tell.

Ensure you are aware of the key drivers in the economic evolution – and how these may impact the job roles of the future.

A roundtable participant commented: *'in the coming 10 years I think that there will be a lot of changes to career paths. With what is happening right now, such as the introduction of the AI, the introduction of a new generation which is aiming to work more remotely and the development of non-linear career paths. We, in the older generations, must understand the new trends coming into the place – and the importance of having continuous professional development or continuous professional learning'.*

5 The economic impact of this evolution is considered in Chapter 8.

5.2 Technology landscape towards 2035

Roundtable participants strongly agreed that technological advancement will not only continue but accelerate. A participant from the Caribbean asserted: *'technology is definitely being strong – that area is going to be an overarching one,'* – highlighting the pervasiveness of technology in shaping the future of work. Similarly, a participant from Asia-Pacific envisioned a world where: *'technology would evolve to kind of a much different level,'* – with AI and advanced technologies fundamentally altering efficiency and effectiveness of the professional.

The impact of the technological evolution on society and the workplace will be significant. The exact nature of this evolution is open to interpretation – any predictions are, by their very nature, exactly that. In this Chapter, we explore a view of how the technology landscape might have evolved.

Before considering from a technological perspective, it's important to acknowledge that **automation will reshape jobs – not eliminate them**. Rather than replacing human workers, AI and automation will increasingly manage mundane and repetitive tasks – enabling humans to focus on higher-value, strategic and creative work. Lower-skilled manual and white-collar roles – eg administration, secretarial work and some manufacturing tasks – will evolve, increasing the need for reskilling.

Business models will also change. For accountancy and finance professionals, this presents both opportunities and risks that will require addressing. By 2035, it's likely that AI, quantum computing and biotechnology will be mainstream and deeply embedded across industries – driving advances in precision healthcare, sustainable manufacturing, immersive education, and new forms of entertainment.

There will also be significant focus on renewable energy solutions, autonomous systems, human-machine collaboration, and miniaturised, highly connected, wearable health technologies – which could significantly improve workforce health and potentially further extend life expectancy.

Yet these benefits bring challenges. Data privacy, security, potential misuse and the need for robust ethical governance to ensure human wellbeing and democratic oversight. Accountancy and finance professionals will be central to navigating these transitions – either from the perspective of use or from the transformative nature of the organisations in which they work – particularly in ensuring data integrity, governance and internal control in increasingly automated and interconnected environments.

Data integrity and governance represent significant opportunities and concepts – eg internal control – and will require revisiting to maintain integrity in an increasingly automated and interconnected world.

Simone Boekelaar, Head of Horizon Scanning at Innovate UK – writing for TechUK in response to the UK Industrial strategy – commented that is probably applicable outside of the UK:

'By 2035, technological advancement will have pushed the UK to leap forward a century in scientific research, thanks to the rapid convergence of AI, robotics and lab-based science. Technologies, which are today on the frontiers, will be as commonplace as smartphones are now – woven into the fabric of daily business, powering everything from precision healthcare to sustainable manufacturing, from green biomaterials to floating offshore wind. The seemingly intractable coming ever closer into view. This isn't about gadgets and headline-grabbing breakthroughs; it's about deep, systemic transformation and making every sector tech-ready – for human benefit' (Boekelaar 2025).

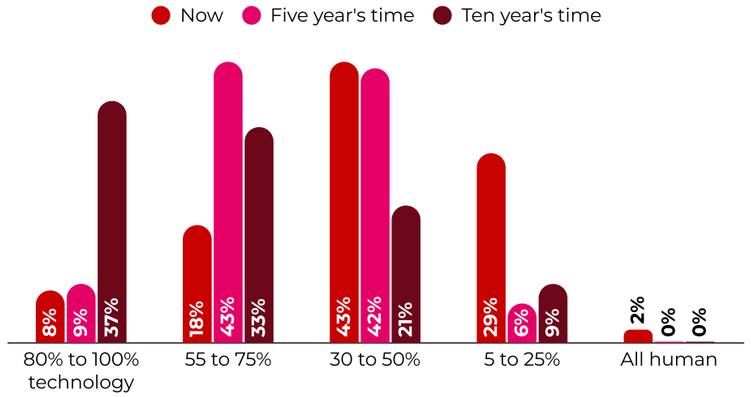
Table 5.1 summarises key technological developments to 2035. Their implications for accountancy and finance careers are explored in later sections.

Table 5.1: Technology landscape to 2035

	KEY TECHNOLOGICAL DEVELOPMENTS
	**AI and machine learning:** AI will become an invisible, integral part of business and everyday life – driving transformation in professional services, manufacturing, healthcare, and education – although the timeline for artificial general intelligence is deeply contested.
	**Quantum computing:** Practical applications for quantum technology will emerge in areas like drug discovery and logistics – solving previously intractable challenges.
	**Biotechnology and synthetic biology:** These fields will drive innovation in healthcare – leading to personalised medicine and new therapeutic solutions.
	**Immersive technologies:** Augmented and virtual reality (AR, VR) will transform education, training, remote collaboration, and entertainment – creating new forms of digital spectacle.
	**Energy solutions:** A major shift towards renewable sources like solar and wind will continue – supported by breakthroughs in battery technology, hydrogen power, and small-scale nuclear fusion.
	**Autonomous systems:** Physical robots and digital agents will move from pilot projects to practical, adaptable applications – handling complex tasks and collaborating with humans.
	**Wearable and integrated health tech:** Miniaturised, highly connected devices like smart patches, contact lenses, and other wearables will enable comprehensive, continuous, and non-invasive health monitoring.
	**Digital trust and cyber security:** A growing reliance on emerging technologies and escalating cyber threats. Digital trust will evolve from a static assumption into a dynamic, measurable component of business and public life.
	**Low code / no code:** While these platforms will continue to democratise development and empower non-technical users, they are expected to complement rather than replace custom development – with the choice of approach depending on factors like complexity, scalability and speed.

As accountancy and finance professionals, we recognise the impact that the future evolutions in technology will have on the workplace. Respondents were asked to consider the expected trend in the balance of tasks performed by the human and the machine now, in five years, and in 10 years. Figure 5.2 shows the perceived progression of technology performing a greater share of tasks within the profession.

Figure 5.2: What proportion of work tasks in accountancy and finance do you expect to be delivered predominantly by human workers vs technology, or in combination with technology solutions now and in the next five and 10 years?



Ensure that you have the skill set necessary to 'augment the machine' – including analytical and interpersonal skills and a curious mindset.

5.3 AI and machine learning

As shown in Figure 1.10, AI and machine learning are undoubtedly seen as the most significant drivers of change in accountancy and finance career paths over the next 10 years. Although the pace of AI evolution remains uncertain, its impact on the working world is undeniable. **Professionals must adapt their skills to ensure they are appropriately skilled and cognisant of potential developments**.

The potential AI developments are outlined in Table 5.2.

The role of artificial general intelligence (AGI) over the next 10 years remains widely debated by those in the field. Estimates vary considerably between industry leaders, researchers and other experts. Benjamin Todd summarised the different perspectives from those who lead AI companies (2028 to 2030), AI researchers (a **25%** probability by 2030 and a **50%** probability by 2047) and other experts (2027 to 2047) (Todd 2025).

Table 5.2: Potential key developments in AI and ML

	POTENTIAL AI DEVELOPMENTS
	AI maturity and integration: AI will become a 'must-have' – embedded in decision-making processes across healthcare, finance, manufacturing, and supply chain management, transforming these sectors through predictive analytics and real-time monitoring.
	Agentic AI and smart machines: Intelligent, semi-autonomous systems (smart machines) will become more sophisticated – integrating into the physical world to automate mundane and hazardous tasks, assist the elderly, and protect ecosystems.
	Advanced generative AI: Generative AI (AGI) will move beyond chatbots to solve subtle, industry-specific challenges – becoming indispensable assets for discovery and innovation.
	Enhanced machine vision: Sophisticated AI-powered image processing – including 3D vision and deep learning – will lead to wider adoption of machine vision for defect detection, predictive maintenance, and real-time monitoring across industries.
	Edge AI: The deployment of AI algorithms directly on devices – eg IoT and smart phones – enhances data privacy and real-time decision-making by processing data directly on devices, such as in autonomous vehicles.

In career path terms, **advances in AI cannot be ignored**. They will continuously reshape tasks and roles for the foreseeable future. For professionals, the main premise is that they need to work alongside the AI – rather than being afraid of being replaced by it. As shown in Figure 1.7, there's expectation that lower-level roles will be substantially transformed by the adoption of AI and other technologies.

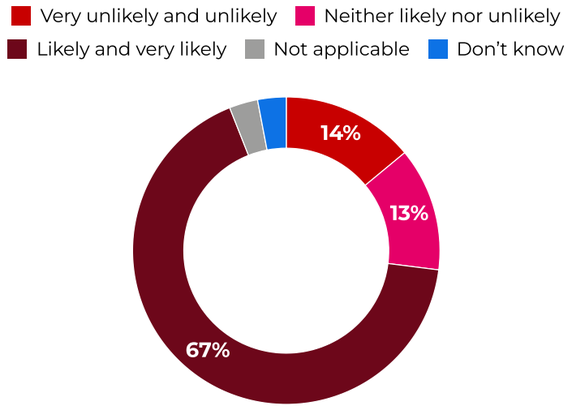
Effective use of AI and analytics in organisations requires robust and trusted data – without this, uncertainty in the outputs increases. The relevance of data skills as a core component in future career paths is clear.

It's inevitable that the technology evolution will continue at a pace. For professionals, this has the potential to create more opportunities in ever broadening roles. **Staying informed is essential**.

Respondents were also asked to consider whether AI could change work-life balance. Approximately, two-thirds (**67%**) felt it had potential to do so (see Figure 5.3). The implications may be that humans are remunerated for the indirect productivity of the machine in future. It may challenge traditional assumptions about the nature and purpose of work (see Figure 2.1).

A roundtable participant from the UK noted: *'the question is how do you use [the time created by automation and AI] effectively? What are you going to do with the additional working hours? Are you going to work from 9:00 to 1:00 for argument or do you use it to provide better insight or value to your customer. This is a question of economic growth'.*

Figure 5.3: To what extent do you consider that automation and AI will free up time in your current role resulting in better work-life balance in the next five to 10 years?



Automation and AI adoption also present the classic risk that adding technology to poorly designed processes will not improve outcomes. While the human may wish to automate routine processes and leave the human to add value, there's a risk that unless the processes themselves are optimised – benefits will not accrue. Adding automation and intelligence to a failed process is neither recipe for advancement nor will it increase the insight.

Organisations will need to develop roles that can combine data modelling and automation improvement skills – while financial decision-making represents a significant opportunity for accounting and finance professionals in the future.

5.4 Other technological advances

In the progression towards the fifth, and potentially sixth, industrial revolution – AI is not the only impactful technology influencing future career paths of accountancy and finance professionals.

Blockchain

Much has been written about the transformative nature of blockchain in relation to the accountancy and finance profession.[6] Although early expectations have not fully materialised by 2025, blockchain has produced several practical use cases. Participants highlighted its importance – but emphasised that the key competency is knowing how to use blockchain effectively and ask the right questions to extract value.

Blockchain, together with smart contracts, also enables decentralised autonomous organisations (DAOs), which represent a new model for human-powered work. DAOs distribute control among participants and support community-driven work. This decentralised model can foster greater autonomy and align more closely with workers' values and sense of purpose.

A roundtable participant from Cyprus underscored blockchain's role not just in traditional accounting – but in the transformation of financial services.

A participant from Australia cautioned that quantum computing may compromise existing blockchain cryptography – raising questions about long-term viability of existing blockchain protocols and the need for ongoing innovation to maintain security.

Web3

Web3 is likely to drive further blockchain development with more direct implications for accountancy and finance professionals.

By 2035, Web3 is expected to be prevalent. It represents the next stage of a decentralised internet – using blockchain technologies, cryptocurrencies, non-fungible tokens (NFTs), and decentralised applications to return control of the data to users rather than being hosted by large corporations.

This trend could significantly alter organisational business models, requiring new skills for accountancy and finance professionals.

Internet of Things (IoT)

Statista, as quoted by Planet Compliance, estimates that IoT devices will reach 75 billion globally by 2035, up from 35 billion in 2021 (Rathnam 2025). This data explosion offers powerful opportunities for predictive analytics and insight, especially in certain sectors.

A roundtable participant from Australia articulated that there is an integrative vision – with IoT being one of several technologies converging to reshape the professional landscape. They described IoT as a means of *'capturing more accurate data about biophysical systems',*[7] which is then fed into management control and reporting systems.

The ability of IoT to provide granular, real-time data across organisations is a significant advancement. By embedding sensors and connected devices in physical assets and environments, organisations can continuously monitor and record a wide range of variables – eg energy usage, environmental conditions, or equipment performance.

This data is invaluable for accountancy and finance professionals, as it enables more precise tracking of assets, improved risk management, and enhanced compliance with regulatory requirements. Accountants are increasingly expected to engage with data streams originating from IoT devices, interpret their significance, and ensure their integrity within financial and non-financial reporting. This shift requires new competencies, including an understanding of how IoT-generated data flows through organisational systems and how these can be validated and audited.

Together, IoT and Web3 contribute to the development of smart societies – which has the potential to address many complex societal challenges and to improve the wellbeing of its citizens – a key component of the broader concept known as Society 5.0.

6 See ACCA 2017.

7 Biophysical systems are the interconnected network of living organisms (the biosphere) and their physical environment, including the atmosphere, hydrosphere, and lithosphere.

5.5 Human-Machine Interface

At the core of **Society 5.0** is the Human-Machine Interface (HMI), which is evolving rapidly – moving beyond simple controls to intelligent, adaptive and immersive systems that will fundamentally change the future of work.

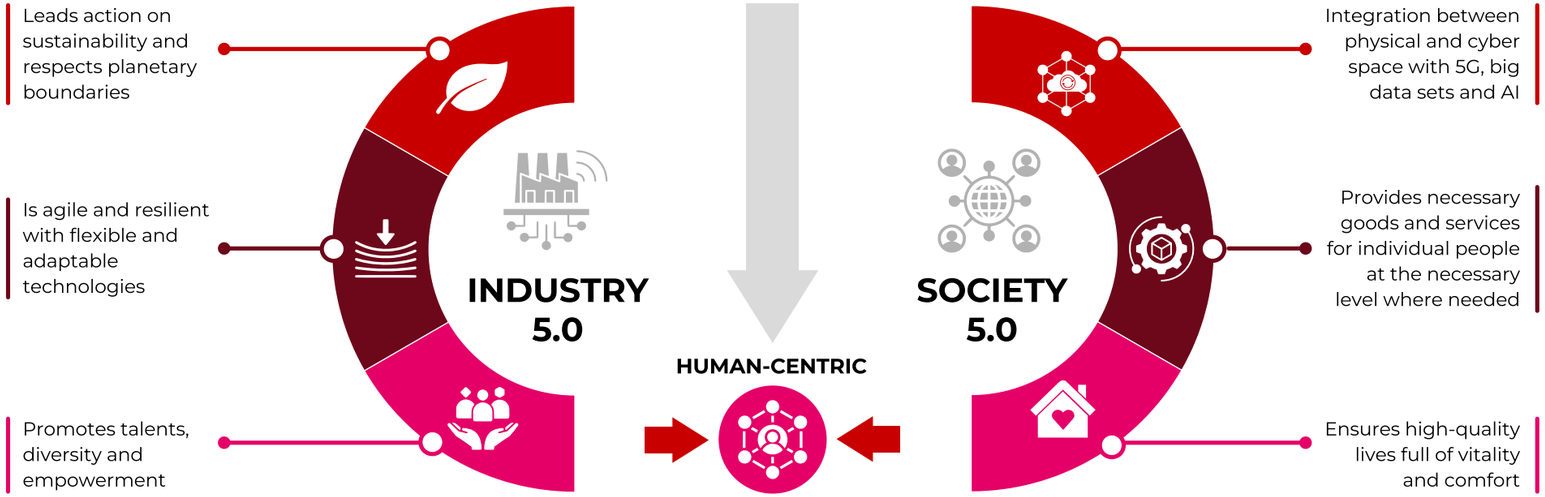
Enabled by advances in AI, IoT and extended reality (XR), HMIs support new collaborative workflows, automate routine tasks, and emphasise creative and interpersonal skills (see Figure 5.4).

A roundtable participant from Europe commented that: *'future work is going to be impacted...much more through technology',* but that human specialisation remains *'non-negotiable'.*

The evolution of the HMI has a potentially significant impact on job roles.

- **Advanced HMI augment human capabilities:** Creating new collaborative workflows.
- **Automation of routine tasks:** HMIs and AI will increasingly handle repetitive and low-skill tasks – freeing humans to focus on higher-level activities.
- **Focus on human-centric skills:** Human workers will focus on roles that emphasise creative problem-solving, critical thinking, emotional intelligence, and interpersonal skills.
- **New jobs and specialisation:** Generation of new job categories focused on managing and training AI-powered systems.

Figure 5.4: Human-Machine Interface



The future of work will be more flexible and digitally integrated – enabled by advances in HMI technology. These advances facilitate more flexible working practices – with remote operation of machinery becoming increasingly common (a trend started during the COVID-19 pandemic).

The dislocation of operation and control systems from production has implications for the location of professionals. While the traditional approach was to locate alongside the production resource – the trend for remote operation and service centres increases as global hubs are created.

Identify the steps you need to take to be prepared for the evolution in the HMI. How will the evolution impact your current role and roles you aspire to?

Reconfigure job roles to embrace the opportunities of the HMI.

Develop and implement learning programmes supporting both operational and cultural components of this transition.

5.6 Overall impact on career paths

The human-machine partnership will define the future of work to 2035. The human challenge is to define the skill set that the machine does not have, and to augment the value created.

A roundtable participant from the UK summarised the overall impact:

'In the accountancy world, I think that AI may run the number crunching side of the business – but I still think that the interpretation and explanation is still very much down to the professional. I think that this is where the soft skills go.'

UK roundtable participant

Another roundtable participant commented: *'as AI takes hold, lots of businesses are going to have to understand how to charge for AI in a different way. It is not just about selling time. There is a sort of expectation that costs will come down. But technology costs'.*

Knowing what you need to know

Trust and ethics remain central. The human must develop the ability to question machine outputs and avoid automation bias – assuming that the machine is correct without the ability, or desire, to challenge is real.

The impact on career paths in the profession is complex. There can be no roles without an appropriate level of understanding of data and technology – they are not negotiable skills. However, the extent of their application will vary according to role. **Knowing what you need to know is an essential mantra**.

Creating new paths

Technological advances will create new opportunities for professionals. Two dimensions will be critical:

- Understanding how technology and data can be used
- Maintaining curiosity about the insights generated.

The combination of these two dimensions will require deeper technical expertise to explore the depth of the narrative. Overall, there is a need to rethink every job role with a technology lens.

Technology, data and entry-level roles

Entry-level roles are likely to shift significantly toward data analysis and insight generation for the accountant, practice and business. The perception is that traditional data-capture roles are expected to decline (see Figure 1.7), raising concerns about paths into the profession. The loss of roles that historically provided the foundation for skill development and upward mobility concerned participants. They highlighted the need to rethink entry-level requirements, accelerate on-the-job learning, and consider data-driven roles as new entry points.

An interviewee from Eurasia commented: *'automation is removing simple positions (assistants, junior accountants) where newcomers gained practical experience'* – creating a risk that: *'graduates will be unable to begin their careers as there are no 'entry' positions'.*

This can be balanced by a participant who highlighted the need to *'think about paths into the profession that build on data roles'* – suggesting that data analytics and governance may become new entry points as routine processing roles diminish.

There are potentially different paths that can adopted, such as:

- **Emphasising data and technology roles as new entry points**: Shifting the focus from manual processing to data integrity, analytical and digital skills.
- **Raising the bar for entry-level hires**: Expecting them to have more pre-existing knowledge and skills – as one participant noted: *'candidates…will require…a bit of pre-knowledge'.*
- **Accelerating on-the-job learning and reducing adaptation time**: New hires are expected to *'quickly reach the level of senior employees'* as one employer representative commented – thereby adapting to the diamond shaped organisational model.

Consider how entry-level roles can be refined and experiences accelerated to ensure that those entering the workplace are able to gain experience comparatively quicker.

Managing the AI agents

With the development of agentic AI, a further key skill will be the management of the agents. While technological development in applications, such as robotic process automation (RPA), has seen a role for developing and operating software – the development of agents progresses this skill set further.

A recurring theme from the roundtable discussions was the shift from traditional automation to more sophisticated, agentic AI – systems capable of not just executing repetitive tasks, but also making decisions, learning, and adapting. This evolution is seen as a multi-phase process:

- **Phase 1**: **Automation of high-volume, low-complexity tasks** – eg data entry, reconciliations, and basic analysis. A roundtable participant from India described this as 'the initial impact zone for AI, where routine work is automated'.
- **Phase 2**: **Greater automation of higher-complexity tasks requiring nuanced judgement and decision-making**. The same participant anticipated this as the next frontier – where AI agents increasingly influence core business processes.

The consensus among roundtable participants was that AI agents will augment human capabilities, not replace them. A participant from southern Africa asked whether professionals should compete with AI agents or focus on complementing them – suggesting a future where human expertise and AI agency work in tandem.

This was echoed by a participant in Asia-Pacific who envisioned AI becoming *'embedded in all of the work'* – making it a natural part of the professional landscape rather than a disruptive force.

The rise of AI agents is driving a significant shift in the skills required for success – highlighting the need for:

- **Analytical and interpretive skills**: As AI agents handle more of the routine and even some complex tasks, professionals must focus on interpreting AI outputs, exercising judgment, and providing context. A Canadian interviewee noted that the profession is developing more analytical skills to compute and interpret the vast information AI agents can process.
- **Automation bias**: Possessing the skill set to be able to question the machine – rather than simply taking the previous 'around the box' approach that accountants do not need to understand the logic of the application.
- **Technical fluency**: Very much linked to automation bias, there's a growing expectation that professionals understand not just how to use AI, but how it works. A UK participant emphasised the importance of knowing how AI operates to maximise its value.
- **Continuous learning and adaptability**: The rapid pace of AI development requires continuing upskilling. An Indian participant highlighted the need for dynamism and adaptability – as the next five years could bring unforeseen changes driven by AI.
- **Data protection and security**: The dependence on data sets can create new risks where data protection – especially of industrial data – needs to be enhanced and becomes fundamental to the ethical trust that accountants assert.

As AI agents become more autonomous, concerns about trust, data quality, and ethical use intensify. An Ireland participant questioned the necessity of having both baseline and advanced knowledge to critically assess AI outputs – ensuring that errors or biases are identified and corrected. The risk of over-reliance on AI, without sufficient human oversight, is a recurring concern, especially as AI agents move into decision-making roles.

Adoption will vary across regions and organisations, potentially widening differences in experience and implementation. A Caribbean participant observed that larger organisations and certain economies are more advanced in implementing AI agents – while smaller firms and less technologically mature regions may lag. This could create a landscape where the benefits and challenges of AI agents are experienced differently across the profession.

Process evolution

The increased automation of processes – together with their inherent controls – is an important aspect of the finance function of the future (see Section 1.5). The importance of establishing integrity over these processes is essential if trust in data and information is to be maintained. The advance of IoT as a data collection mechanism will change many processes. Professionals will be required to focus on end-to-end integrity of processes.

These trends create new opportunities and roles for accountancy and finance professionals in data integrity and governance – roles which require expertise in data collection and transmission, as well as in assurance over the data flow and integrity in these processes.

AI and data assurance

New career opportunities for accountancy and finance professionals will open in areas such as AI and data assurance. Quality data is a fundamental requirement for organisations, and AI in particular. New attestation standards and accompanying services could be required in the marketplace around data assurance, especially with the growth of interconnectivity between parties and the need to create trust in information flows. **Data and modelling attestation skills could well be a premium in the future**.

Recognise the evolution in processes and controls that AI / automation leads to, and upskill – as these are integral to career roles.

Decision-making with a different extent of information

Financial planning and budgeting have traditionally been a lengthy process. ACCA / Chartered Accountants ANZ / PwC's *Finance evolution: Thriving in the next decade* report outlines how a finance function needs to become both more autonomous and pre-emptive (ACCA / Chartered Accountants ANZ / PwC 2024).

Accelerated business cycles means accountants need to support business leaders with more immediate and reliable data sets. This requires embracing a new generation of forecasting applications, and the incorporation of a broader range of data sets. In turn, this requires financial professionals to have a deeper understanding of the business model and how data flows across it. The integration of operational and financial data is likely to be complete by 2035. The expansion of IoT makes this reality ever more pressing.

There is a risk that professionals need to develop a skill set to address anchoring bias – a psychological phenomenon where an individual's judgments/decisions are influenced by a reference point or 'anchor', which can be completely irrelevant. In numeric anchoring, once the value of the anchor is set – an individual's subsequent arguments and estimates may change from what they otherwise would have been.

Studies show that even with significant investment in business intelligence tools, human decision-makers remain vulnerable to bias – concluding that *'despite the significant expenditure on BI, decision-makers can still be subject to major biases and make less rational decisions,'* (Ni et al 2018).

Being consciously competent with technology

The **four stages of confidence** were introduced by De Phillips, Berliner and Cribbin in 1960, as shown in Figure 5.5. They provide a useful reference model for the skill set that professionals need to adopt in terms of approaching technological advances. While achieving unconscious competence may be unrealistic given the pace of change, professionals must achieve conscious competence as they need to be at the forefront of the application of the technological advances in the coming years (De Phillips et al 1960).

Develop a continuous learning strategy to maintain your level of knowledge of technological developments.

Figure 5.5: Four stages of competence

Ensure that your employees have access to broad ranging, and ongoing, education programmes and experiences about evolving technologies.

Changing business models

Business models are evolving rapidly, with subscription-based and service-oriented models becoming increasingly common. Professionals must stay informed and agile.

A roundtable participant from the UK commented: *'we need to be making sure people are understanding the way business models are evolving. It is not any longer about getting some stuff, converting it into something else, putting it in front of somebody, marketing it and selling it, and recording everything that happened in between. There are so many new business models; ways of providing services, subscription models that did not exist 20 years ago. I think that we have got to keep pace with this new way of thinking about business models.'*

There will be significant opportunities to combine strategic consulting and accountancy and finance roles as organisations continue to focus on continuous improvement. Within the increase in data flows – including that from IoT – related roles focusing on agile projects offer significant opportunities.

As sustainability becomes increasingly integral to all roles – evaluate your own knowledge level.

5.7 Implications for employers

The evolution of technology – together with the impact of the other drivers of change – means that employers have several responsibilities in the career paths that they offer their employees:

- **Human-centric design**: Ensuring that systems and processes have human experience at their core – balance efficiency with meaningful human interaction.
- **Invest in training**: Supporting in AI education, reskilling programmes, and partnerships with learning institutions to develop the necessary talent pipeline.
- **Foster inclusive policies**: Implementing inclusive policies to mitigate discrimination risks and ensure equitable work environments for all.
- **Promote a culture of curiosity**: Encouraging employees to be curious and question AI outputs to maintain ethical judgement.

6. Demographic changes

While scoring relatively low in the overall rankings, the impact of demographic change is potentially significant.

8 Driver ranking

Significant population changes are forecast in the next 10 years.

Working lives will grow longer as the population ages and economic necessity demands working longer in life.

Governments face pressures on funding longer working lives.

Potentially six generations will be working concurrently.

Migration, both physical and technologically enabled, will remain a significant issue – partially impacted by the effects of climate change.

Flattening career paths mean that organisations need to think about facilitating more rapid growth in skills and experience.

6.1 Balance of population

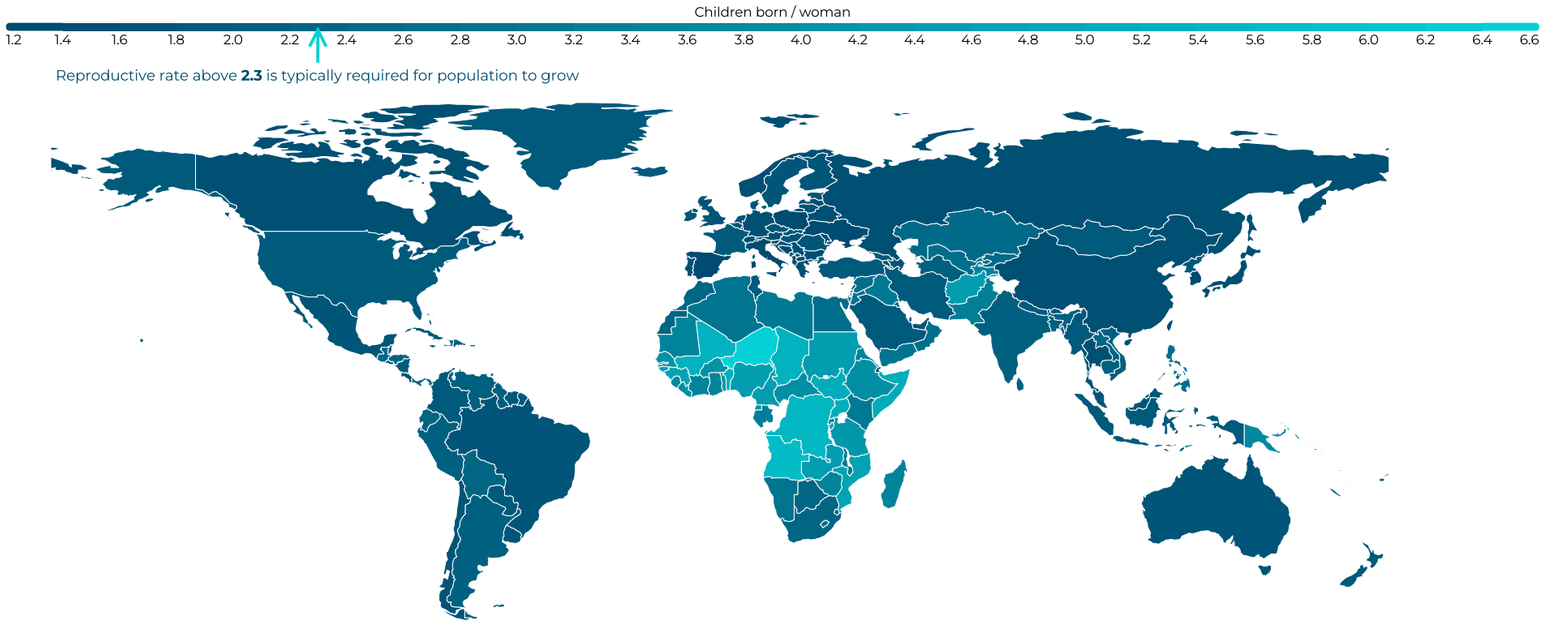
The demographics of the global population are changing rapidly. Birth rates are falling (see Figure 6.1), the age structure of the population is shifting (see Figure 6.2), and life expectancy continues to rise (see Figure 6.3).

For many locations, the birth rate is below that to sustain the current level of population. Figure 6.1 illustrates the respective birth rates of children per woman based on the latest data. As a benchmark, a reproductive rate above 2.3 is typically required for population to grow. However, this ignores localised factors that mean in some locations the actual rate needs to be greater than 3.5 – due to the impact of increased mortality rates, especially those related to childhood mortality.

Economist and demographer, Dean Spears notes: *'children born today will very likely live to see the end of global population growth … a baby born this year will be 60 in the 2080s, when demographers at the U.N. expect the size of humanity to peak'* (Spears 2023).

He continues by commenting that: *'whenever low birthrates get public attention, chances are somebody is concerned about what it means for international competition, immigration or a government's fiscal challenges over the coming decades as the population ages. But that's thinking too small. A depopulating world is a big change that we all face together. It's bigger than geopolitical advantage or government budgets. It's much bigger than nationalistic worries over which country or culture might manage to eke out a population decline that's a little bit slower than its neighbours'.*

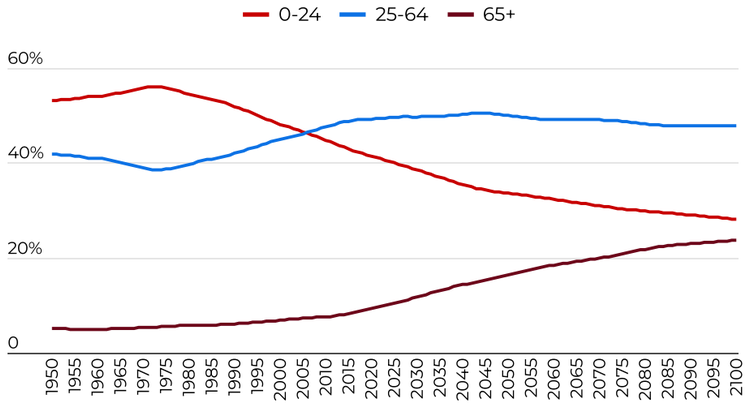
Figure 6.1: Total fertility rate (births / woman) by location



Source: CIA World Factbook, accessed 8 October 2025 (CIA 2025)

Figure 6.2 shows that the proportion of the global population aged over 65 will increase from 10.4% in 2025 to 23.7% by the end of the century. At the same time, the share of those aged 25–64 – the ages typically associated with economic activity – is expected to fall from 49.6% in 2025 to 48% by 2100.

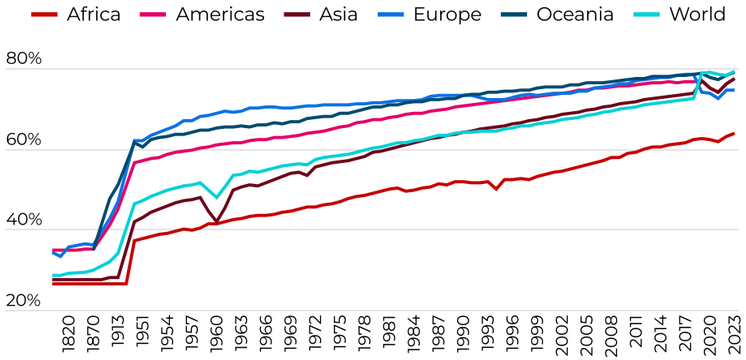
Figure 6.2: Percentages of total global population by year by age groups (including projections)



Source: Our World in Data based on UN World Population Prospects (Our World in Data 2025). Projections are based on UN medium fertility scenario.

As Spears points out, falling fertility rates tell only part of the story. Rising life expectancy is equally significant – Figure 6.3 highlights the improvements achieved across all global regions up to 2023. Since the start of the 21st century, for example, life expectancy in Africa has risen by 10 years. Advances in biotechnology are likely to support further gains.

Figure 6.3: Period life expectancy – the number of years the average person born in a certain year would live if they experienced the same chances of dying at each age as people did that year



Source: Dattani et al (2023). Data sourced from Riley (2005), Zijdeman et al. (2015), Human Mortality Database (nd) and UN (2024)

While public debate on ageing populations commonly focuses on pressures on health, social care, and public finances – there are also positive implications for careers over the next 10 years.

All of these trends have implications for the working life of individuals. A study by Stephen Badham concludes that: *'an older adult today is likely more cognitively able than their grandparents were at the same age'* (Badham, 2024). Similarly, John Beard, Irene Diamond Professor of Aging in Health Policy and Management in the Butler Columbia Aging Center of Columbia University Mailman School of Public Health, quoted in an article in *Neuroscience News* commented that pace of change of cognition meant that: *'for many people, 70 really may be the new 60'* (Berger 2024). **Many older adults now prefer to remain economically active for longer**.

A 2025 study from the International Monetary Fund (IMF) lays out the issues of an aging population in the workforce. They note that:

'A person who was 70 in 2022 had the same cognitive health score as a 53-year-old in 2000.'
(Gruss and Noureldin 2025)

Furthermore, the authors note that utilising those more aged in the workforce means that: *'over a decade, the cumulative improvement in cognitive capacities experienced by someone aged 50 or over is associated with an increase of about 20 percentage points in the likelihood of remaining in the labour force. It's also associated with an additional six hours worked per week and a 30% increase in earnings. All this could mitigate aging's drag on growth'.*

In turn, this trend has other implications. Much commentary has focused on the shift from four to five generations in the workplace. Dan O'Sullivan of Bentley University explores argues that, while this trend presents challenges, there are also distinct opportunities through greater diversity of thought and background. He also comments that it can present challenges in leadership if people make stereotypical assumptions about the behaviours of certain groups (O'Sullivan 2025). As accountancy and finance professionals, it's an opportunity to cherish diversity and expand our collective abilities.

Longer working lives also require new approaches to career pacing. Figure 3.17 highlights the concept of micro-retirements – a pause in the career to create space. Attitudes to career breaks need to change if, as individuals, we are to achieve longer-working lives. A roundtable participant from Europe commented: *'we may have older people that are becoming a larger part of employees in the future. I think there is no way back. We will all need to work much longer'.*

A further concern is the shrinking pool of fresh talent in the profession, particularly in developed economies. Roundtable participants observed that declining birth rates and ageing populations reduce the supply of younger professionals – creating demographic imbalances.

'The 55-plus generation is a real problem because they need to be economically active into their 70s … we haven't got as many Gen Alphas and Gen Zs coming through.'

Europe roundtable participant

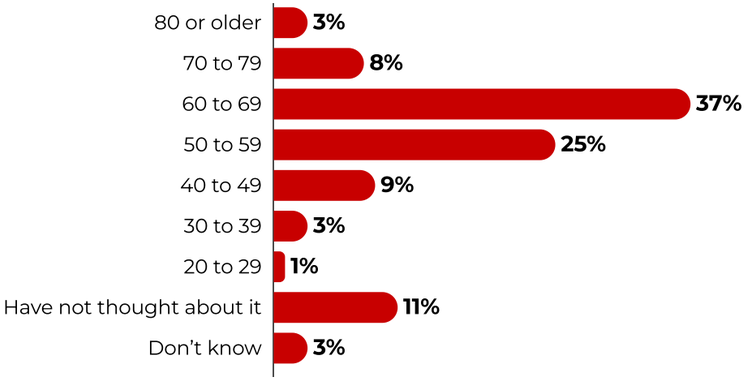
This trend was echoed in other regions – a participant from Brazil describes a profession with a demographic curve peaking closer to 50 years old, and a *'very small portion of young students at the other end'.*

As life expectancy rises and retirement ages increase, up to six generations may work together simultaneously. While this supports knowledge retention, it may also slow career progression for younger professionals and place pressure on older professionals to keep pace with changing technologies and work practices.

Respondents were asked at what age they expect to retire (see Figure 6.4). The results suggest that the impact of increased life expectancy and the implications on economic activity have not been fully appreciated.

Responses broadly reflected current retirement age patterns. For example, respondents in China most frequently selected 50–59, consistent with current retirement ages of 55 for women in salaried roles and 60 for men, though both are scheduled to rise. Respondents in Europe and the Caribbean, meanwhile, tended towards 60–69.

Figure 6.4: At what age do you currently anticipate completely leaving (ie retiring from) the workforce?



Planning for longer-term careers, including financial planning, is an essential step for any individual.

Consider how the need to plan for a longer time in the workforce may require you to accommodate career breaks, or micro-retirements.

Periodically evaluate your retirement strategy – as changing demographics impact your potential tenure in the workplace.

6.2 Migration

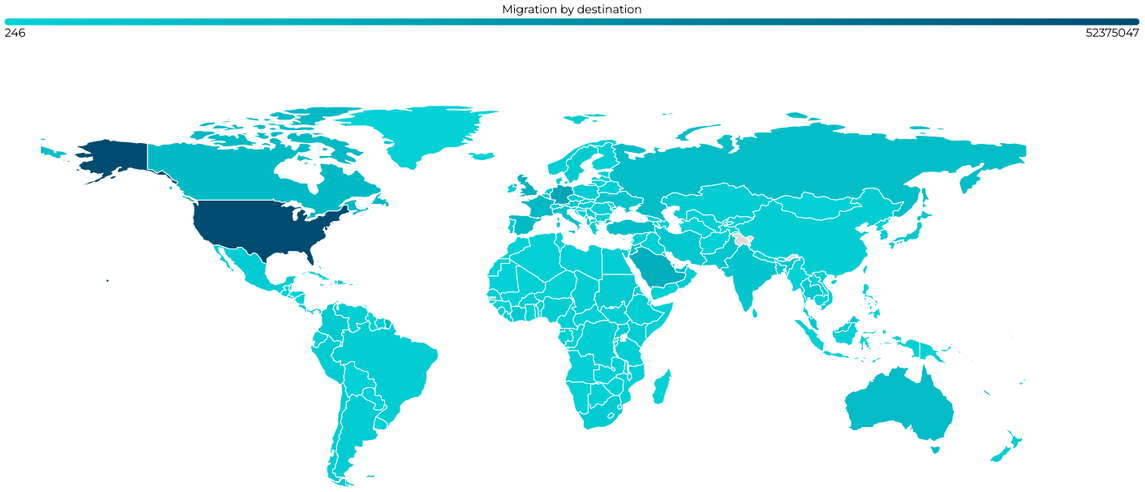
Migration takes many forms and arises from a range of causes. The accountancy and finance profession has long embraced both formal mobility programmes and individual relocation. The global nature of the profession facilitates this.

A roundtable participant from the UK commented:

'I spend time talking to students about their experience and what has been alarming, and in a way surprising, is how many of them are thinking that their future lies in another country. Very high proportions of groups of students are all thinking that they want to be more mobile about where they work. I guess what we could be seeing over time is a large-scale migration issue. If you couple this with the demographic challenges that many countries face, we could see a huge change in the world's demography.'
For this participant, the value of a globally recognised qualification was essential for the reality that they saw.

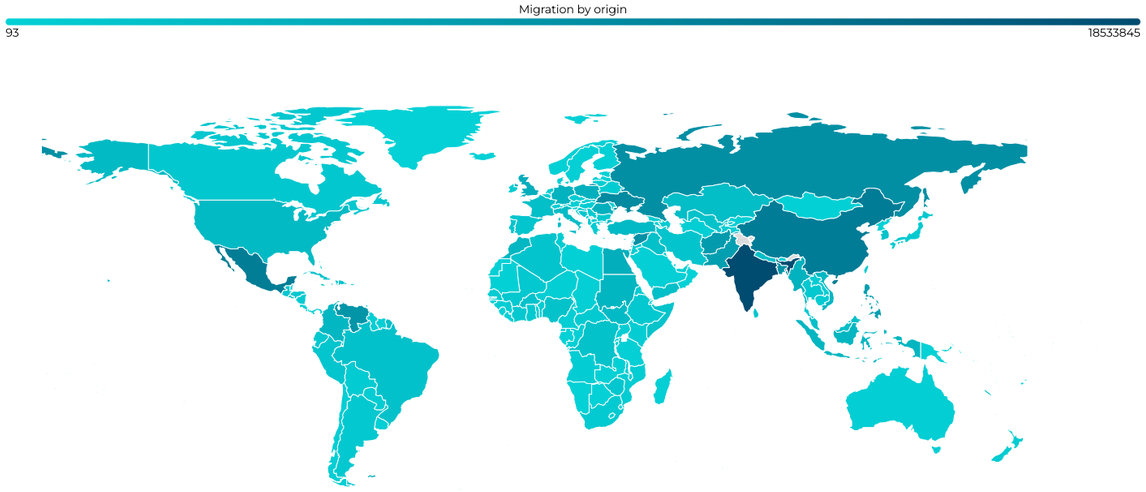
Figure 6.5 and Figure 6.6 show migration by destination and origin respectively for 2024 – as recorded by United Nations Department of Economic and Social Affairs, Population Division (UN DESA 2024) – with strong migration in line with economic activity. The percentage of annual migration compared to the total world population has increased from 2.9% in 1990 to 3.7% in 2024 (UN DESA 2024), and while there are no firm predictions for 2035, a modest increase is expected.

Figure 6.5: Migration by destination in 2024



Source: United Nations Department of Economic and Social Affairs, Population Division (UN DESA 2024)

Figure 6.6: Migration by origin in 2024



Source: United Nations Department of Economic and Social Affairs, Population Division (UN DESA 2024)

Traditional forms of migration

Migration up to 2035 is likely to accelerate established patterns and create new opportunities for the profession. Several of the macro factors that impact migration are summarised in Table 6.1.

The experience of migration has traditionally been a physical one – moving from location A to location B for economic benefit and an improved standard of living.

Roundtable insights indicate continued movement of younger workers from developing countries to more advanced economies in search of better opportunities – driven by demographic and economic disparities. This movement is seen as essential for sustaining workforce numbers in ageing societies, but it also raises questions about integration, diversity, and the potential for 'brain drain' in source countries.

A roundtable participant in the Caribbean supported this and noted, with concern, the current shift of qualified professionals from there to roles in North America. An interviewee in Eurasia commented that: *'for us, demographic changes represent a threat; we have fewer opportunities than other countries. An excess of graduates alongside a shortage of quality jobs creates imbalance in the labour market'.*

Table 6.1: Key economic drivers for migration to 2035

FACTOR	COMMENTARY
Shifting economic landscapes	Emerging markets in Asia-Pacific, including India, China, and Southeast Asian nations, are projected to drive a significant portion of global economic growth. Skill shortages in other economies will increase the potential rate of migration. This growth will likely create new opportunities for labour – influencing migration patterns.
Population dynamics	India is expected to surpass China as the world's most populous country, and Nigeria is projected to become the third-largest country by population around 2050 – highlighting global demographic shifts that influence migration pressures and labour supply.
Technological advancement	Continued development in areas like satellite technology and logistics software will support global trade and connectivity – potentially creating more economic opportunities that could drive migration.
Regional trade agreements	Initiatives like the African Continental Free Trade Area (AfCFTA) and other strengthened trade agreements aim to reduce tariffs and loosen visa restrictions, which could increase intra-continental and inter-regional economic migration by 2035.

Technology enabled migration

As Table 6.1 notes, virtual or technology-enabled migration – without physically moving – is also expanding. This migration offers advantages and disadvantages and can create taxation issues which need to be addressed. Malik estimates that, by 2035, there could be 1 billion 'digital nomads' – with South Asia locations being strongly favoured (Malik 2022).

A finance leader from Sri Lanka commented: *'one thing that we have seen is people looking at global careers. They are either in Sri Lanka working for a multinational remotely, directly hired by a US company, or they chose to pursue a career in the Middle East or locate in one of many other countries.'*

Be open how technology may assist you in seeking roles outside of your current location. Consider your working pattern requirements (work-life balance, for example) against the opportunities available.

Maximise the value the global reach of your qualification, of future qualification, in seeking opportunities.

Climate related migration

As with many of the drivers of change, climate change is increasingly interconnected with demographic change.

In 2018, the World Bank issued some estimates of the impact of climate change on migration – estimating that by 2050, if no action was taken, there would be 86 million internal migrants (approximately **4%** of the population) from sub-Saharan Africa, 40 million (approximately **2%**) internal migrants from South Asia, and 17 million (approximately **2.5%**) from Latin America (World Bank, 2018). The worst-case scenario developed in a further report was 216 million internal migrants globally (Clement et al, 2021).

Climate change is likely to be a significant factor in migration in the coming years. Some predictions see regions where economic activity will reduce, while other predictions see changes in working patterns – as extreme heat affects even office-based work.

For accountancy and finance professionals, **choices about where and how to work may become more pronounced over the next decade**.

Consider what potential impacts climate-related issues have on your location or role – and identify a strategy to enact, if required.

6.3 Accelerating progression – skill growth over roles

Section 3.6 discussed how evolving organisational structures will reshape career paths. For many professionals, the relationship between career advancement and learning opportunities is key.

Deloitte's 2025 Gen Z and Millennial Survey reported that: *'Gen Zs are more focused on work-life balance than climbing the corporate ladder – only 6% say their primary career goal is to reach a leadership position. However, they don't lack ambition. When asked the strongest reasons for choosing to work for their current employer, learning and development is in the top three. But many Gen Zs and millennials feel their managers are missing the mark on key areas of their development. They want managers to provide guidance, inspiration, and mentorship, not just oversight of daily tasks'* (Faber 2025).

In a US study, Kate Beckman, suggested: *'that 70% of Gen Z still expect a promotion at work within 18 months on the job'* (Beckman 2023).

In future career paths, traditional notions of 'promotion' may need redefining with evolved organisation structures – progression is likely to be anchored in capability growth, demonstrated competencies, and technical skills, rather than position of hierarchy. Individuals may need reappraise the nature of career progression and redefine it in our minds as the growth of a skill and competency base.

Professionals may need to position themselves through their skills portfolios – competencies and technical ability – rather than role histories. It's, therefore, important to set competency-based career goals and establish next career steps that build towards these.

Several roundtable participants emphasised 'apprenticeships' as an important aspect of skill growth. This involves learning through hands-on experience (and structured training) alongside seasoned professionals in a paid job. Developing relevant insights rapidly (see Section 3.6) requires affirmative action but is best gained from on the job experience in the traditional apprentice manner.

As linear-based career paths continue to break down – focus on defining and growing your competency catalogue.

Ensure that you can identify and evidence your key skills as you seek new opportunities – recognising that interpersonal skills are key to transition and deep technical skills key to obtaining the next role.

Consider how you can either act as an apprentice or master to facilitate the faster growth in experience and have sufficient knowledge to generate insights.

7. Changes enforced on the profession

Changes will be enforced on the profession through regulation or societal expectations, but they will not have significant impact.

4 Driver ranking

Trust and ethics are significant factors in defining the role of the accountancy and finance professional in the coming years.

Disinformation will continue to increase – trust in capital markets requires objectivity and clarity.

Regulatory regimes may be extended offering new career opportunities.

Organisations will continue to need to increase their innovation and creative capabilities – agile product development in a transformed economy is essential.

7.1 Trust and ethics

In *The 7 Habits of Highly Effective People*, Stephen Covey states: *'When the trust account is high, communication is easy, instant and effective'* (Covey 2020). As super connectors in organisations, accountancy and finance professionals have an essential role to play in establishing trust in decision-making – both within and without – to a broad range of stakeholders.

In their book, *The Trusted Advisor*, David Maister et al. emphasise trust is a valuable commodity, which can be defined as credibility, reliability and intimacy – but these can be effectively reduced if self-interest is demonstrated as a primary driver (Maister et al 2001).

The world is undoubtedly struggling to identify whom and what information to trust. Information is abundant and immediate, but which interpretation to believe is an increasingly key question. The growing reliance on AI in the decision-making process raises more questions of trust.[8]

By 2035, **ethical considerations will revolve around the human – AI dynamic**, with a focus on ensuring AI:

- complements human work
- fosters human-centred flexibility
- addresses potential job displacement, data privacy, and increased surveillance.

The future workforce will need both AI fluency and strong human skills – creativity, critical thinking and curiosity.

Organisations must invest in reskilling, inclusive cultures, and responsible technology deployment.

Key ethical challenges will include the need for explicit AI ethics guidelines in organisations, the risk of decreased human agency and moral thought, and the potential for isolation and discrimination. The future workforce will require a blend of AI fluency and crucial interpersonal skills, which closely link to the core concept of curiosity.

Organisations, meanwhile, must invest in reskilling, inclusive policies, and ethical technology integration to navigate this human-AI-green future.

A roundtable participant from the UK commented: *'the fact that we are a trusted profession and we are trusted professionals and ultimately that comes back to this is not plugging it into a piece of software and replacing a person. This is you and I having a conversation and looking in the whites of each other's eyes and understanding "do we trust each other?" Do we think that one that other person has the right level of professional ethics to do the right thing and tell me the truth? I think that piece is our uniqueness, that cannot be replaced by machines'.*

'We are a profession tied to an ethical code. I think we need to start to promote it as a profession in its true sense, to give that status feeling of know this is different.'

Ireland roundtable participant

There are several ethical imperatives that result from this trend.

- **AI ethics and governance**: Organisations must develop and implement robust standards.
- **Human-AI collaboration**: AI should enhance human roles – not replace them.
- **Data privacy and security**: Digitalisation increases exposure to data privacy, cyber threats and the need for strong ethical handling of sensitive information.
- **Discrimination**: Without inclusive policies, advancing technologies may exacerbate exclusion and loss of interpersonal connections.
- **Human agency and moral thought**: There is a risk that over-reliance on AI diminishes human judgement – leading to a decline in critical thinking and personal responsibility.

The profession's role in providing trusted information is essential. As intermediaries in capital markets, professionals underpin economic stability. A lack of trust in information has the potential for increased financial scandals and an undermining of the economic system.

Explore the balance between human and machine to ensure that you understand how these can be defined in the job roles of the future to embrace ethical considerations.

Ensure that you are informed about the evolving ethical challenges that the profession faces – eg from the increased use of data and the potential biases.

8 ACCA and CISI explored issues of trust and AI in ACCA / CISI 2025.

7.2 Regulation and expectations

Regulatory pressures on the accountancy profession are likely to intensify in the years ahead. Three key forces are shaping this trend, each carrying implications for roles across the profession:

- **Potential scandals**: The profession has historically been influenced by various scandals, which have led to new regulations and requirements. As one example, the scandals involving Enron and WorldCom led to the passing of the Sarbanes-Oxley Act of 2002.
- **A broader view of value and sustainable business models**: Corporate reporting continues to evolve as organisations increasingly become accountable not only for their use of financial assets, but also the other capitals (see Figure 4.3). The diminution of the planet's resources continues to increase and the imperative to grow a more circular economy strengthens.
- **Changes in governments control of the economy**: The world is increasingly becoming a society where governments are losing influence to large corporations (see Chapter 8). Increased regulation and transparency may emerge as a counterbalance. One potential example could be disclosure requirements on the human-machine balance within organisations – as societies grapple with the loss of traditional roles and the creation of new ones.

Each of these dynamics develops the role for trusted and ethical disclosures – creating new opportunities for accountancy and finance professionals.

7.3 Accountants as entrepreneurs

Although not driven by regulation, shifts in business models between now and 2035 will broaden the range of roles where accounting and finance skills are vital. Business cycles are compressing, product development to customer release is shortening, and innovation and creativity are essential for organisational resilience.

Research conducted by ACCA, Chartered Accountants ANZ and Generation CFO (2021) highlights the value of accountants in agile project teams. The accountancy and finance professional as an intrapreneur as well as an entrepreneur is a vital one for the future. This extends beyond flexible work or portfolio careers – it centres on **the ability to innovate, experiment and drive change**.

This should not be confused with flexible working or having multiple jobs, both of which are likely trends (see Section 3.6); rather it is the ability to be innovative and creative. Organisations that succeed in the next 10 years will be those that are able to adapt and change. Entrepreneurship in 2035 will likely be characterised by:

- the integration of technology and creativity
- a greater focus on sustainability and resilience
- the nurturing of inclusive and diverse entrepreneurial environments.

Successful entrepreneurialism will be facilitated by increased governmental intervention – grants and investment schemes – as well as access to regulatory sandboxes and skill development programmes. This is an expansion of the current research and development systems, which some countries support through their tax regimes and finance professionals are instrumental in facilitating.

Enabling this entrepreneurial spirt is a key area of the small- and medium-sized practice sector towards 2035.

8. Uncertainties of geopolitics and economics

Changing geopolitical and economic factors will impact careers, although the extent will depend upon several complex factors.

2 Driver ranking

Economic uncertainty will continue to grow – impacting employment prospects.

Growth rates are unlikely to reach the levels of the early 2000s – implying that growth in personal wealth will come from flexible career moves rather than linear growth.

8.1 Geopolitical uncertainty

The early 2020s have brought heightened geopolitical instability. The global pandemic was followed by multiple regional conflicts and prolonged low economic growth.

Reflecting on the implications of uncertainty, a participant from the UK explained: *'I think that geopolitics are having the biggest impact I have probably seen since the global financial crisis. The last two years have been the most uncertain I have ever seen in terms of whether my job will exist. The operational directors in the business are having to look at whether they need the value adding [accountancy] roles and we need to deliver relevance through them to ensure that we have a future'.*

The European Strategy and Policy Analysis System (ESPAS) commented that in its assessment of the world: *'it is helpful to add to the uncertainty and ask one more important question: are we actually heading for a multipolar order in the neorealist sense of the word? After all, it is doubtful that the world will be structured around 'poles' (that is: cohesive centres of power). 2030 will not just be different in terms of power distribution, but also in terms of the nature of power itself. Power will not be determined solely by classic measures such as population size, GDP and military spending, and it will be held not just by states, but also by cities, regions, companies and transnational movements. The connectivity, interdependence and pluralistic nature of the system will mean that the power of states will be determined by their relational influence'* (Gaub nd).

Other analysists have slightly alternative perspectives on the levels of geopolitical uncertainty. Writing for the Atlantic Council, Engelke, Lindsay and Saffo describe a shift toward a 'reluctant international order', highlighting the erosion of the post-1945 rules-based economic system (Engelke, Lindsay and Saffo nd).

It's hard to visualise a world order that will develop in the next 10 years with any certainty. There are many different perspectives that can be used to develop various scenarios. As an individual, preparing yourself for this uncertain future is complex – perhaps why this driver scored highly in the view of our survey respondents (see Figure 1.11).

By 2035, a complex interplay of geopolitical tension, rapid technological change, demographic shifts, and climate impacts will reshape the future of work. The decline of globalisation and rising trade barriers may well drive organisations to re-evaluate supply chains and workforce strategies. Meanwhile, demographic shifts and the **need for sustainable economies will necessitate new skills and job roles**, especially in areas like healthcare and green technologies.

Workers will require greater adaptability, digital literacy and cross-cultural competence, with growing opportunities in sectors such as green technologies, healthcare, the bioeconomy and even space-related industries – as companies and governments focus on resilience, talent retention, and navigating a highly fragmented and uncertain global landscape.

The global economic headwinds do not look entirely positive:

- **Trade uncertainty**: Political decisions will influence trade frictions and may necessitate governance reforms.
- **Demographic pressures**: Ageing populations (see Chapter 6) and high debt levels will strain fiscal policy and increase social care burdens.
- **Climate risk**: SwissRe (2021) estimates that failing to meet the Paris Agreement targets could reduce global economic value by **10%**.
- **Resource efficiency**: Organisations will face pressure to adopt circular and resource-efficient operating models.
- **Slow growth**: S&P (2024) projects global growth of **3.1–3.2%**, with emerging markets contributing roughly 65% of growth by 2035.

Several roundtable participants emphasised that geopolitical change – shifting global power dynamics, regional instability, and the emergence of new economic bloc – is already reshaping professional finance and accountancy roles.

Europe's leadership on ESG regulation, for example, reflects the convergence of geopolitical and regulatory pressures and creates new areas of expertise for accountants and finance professionals.

One participant noted that Europe has been a leader in setting trends and legislation around ESG, which is a direct response to both geopolitical and regulatory pressures. This leadership role not only shapes the regulatory environment but also creates new areas of expertise. There will be demand for professionals who can navigate these evolving requirements.

Geopolitical factors are also driving changes in global talent mobility. A participant noted increasing cross-border hiring and relocation driven by economic and political climates.

This is leading to a more globalised workforce – where career opportunities are no longer confined by national borders. The ability to move across regions in response to geopolitical shifts is becoming a valuable asset – **professionals are expected to be adaptable and globally aware**.

Roundtable participants suggested that geopolitical uncertainty is pushing professionals to develop broader skill sets – particularly in areas such as risk management, scenario planning, and cross-cultural communication.

An India based contributor emphasised the importance of: *'embracing a geopolitical change and still working towards the strategic objectives of the company'*. This highlights the need for power skills that enable professionals to navigate different cultures and regulatory environments. This adaptability is seen as essential for career resilience in a world where geopolitical events can rapidly alter market conditions and business priorities.

Geopolitical developments are also influencing the evolution of professional roles within the sector. A participant from the Caribbean noted that the rise of AI and the impact of geopolitics are creating uncertainty about the future demand for accountants and the roles that will be available. Professionals are increasingly expected to position themselves as strategic advisors who can interpret and respond to geopolitical risks – rather than simply focusing on traditional accounting functions.

The perspectives of the contributors underscored that the impact of geopolitics on careers is not uniform across regions. A participant from Europe emphasised the importance of adopting a global approach, as changes in one part of the world can quickly affect other regions. This interconnectedness means that professionals must stay informed about international developments – and be prepared to adapt their career strategies accordingly.

Economic uncertainty is likely to be a feature of the coming years – with one participant commenting:

'Whoever gets to [artificial general intelligence] is going to dominate and that is a USD$1.5tn (or may be quadrillion) industry. Everybody is hyping it up and, just like the tech bubble in 2000, it is going to crash. There are 80-year economic cycles and that is the crisis that is coming.'

Roundtable participant

8.2 Globalisation?

By 2035, globalisation will be reshaped by technological advances, geopolitical shifts and focus on resilience – directly influencing the future of work.[9] Automation, AI and remote work will create a more complex and potentially fragmented global economy – demanding different skills from the future workforce.

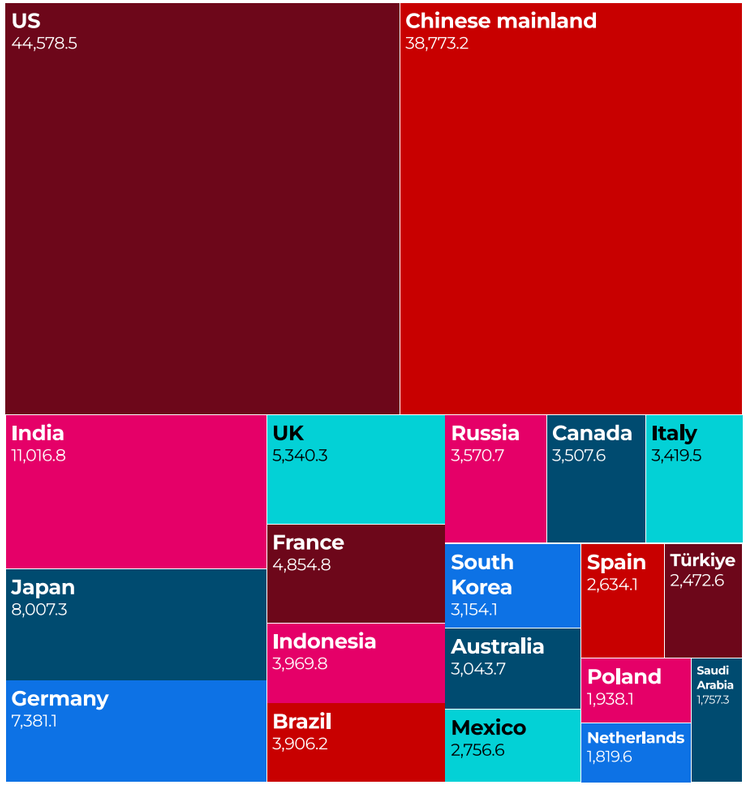
As mentioned, emerging markets will drive global growth. The SwissRe forecasts indicate that India is expected to become the world's third-largest economy, while Indonesia and Brazil are also set to rank in the top 10. This is due to supportive demographics, abundant natural resources, and the adoption of new technologies. Figure 8.1 shows the estimates made by SwissRe of the top 20 economies in 2035 by nominal GDP in billions of US dollars.

The impact is that supply chains will be diversified and localised. Factors such as the COVID-19 pandemic, geopolitical tensions, and the drive for sustainability are pushing organisations to move away from highly concentrated, global supply chains.

Supply chains will become more regional, localised and virtual – with increased visibility and resilience.

- Technology like AI and analytics will be used for forecasting, risk management, and automating logistics.
- To attract investment, emerging markets with critical mineral resources will need to address their infrastructure deficits.

Figure 8.1: Key emerging markets will rank in the top 20 largest economies by 2035



Source: Perez-Goropze, Cardenas and Tesfay 2024

8.3 Economic precarity

A major consequence of geopolitical and economic volatility is rising economic precarity – a condition of financial and employment-related insecurity. It's characterised by unpredictable income, job instability, and insufficient resources to sustain a stable life.

Precarity is a multidimensional concept that encompasses both objective factors – eg low wages and insecure work – and subjective experiences of vulnerability and uncertainty about the future.

There is no one consistent measure of economic precarity. Many of the factors described in other chapters in this report – eg the growth of the gig economy and flexible workforces, insecure work trends, economic uncertainty, technological disruption and the erosion of stable jobs – all suggest that in the 10 years to 2035, the level of precarity may rise. Individuals can overcome this by increasing financial resilience, diversifying income, and planning with a robust set of transferable skills.

Roundtable participants described economic uncertainty as a persistent reality across regions – referencing both recent and long-standing challenges. One participant from Greece reflected on the aftermath of the country's financial crisis, noting that unemployment remains high – creating a 'buyer's market' for jobs. The legacy of such crises continues to shape attitudes toward job security and career progression.

9 ACCA 2025 considers the current prospects of global trade.

Economic uncertainty has tangible effects on the job market. A roundtable participant from North America pointed to the impact of tariff threats, observing that: *'the market is not as buoyant as we had sort of projected'* (June 2025). Similarly, another participant noted there is recognition that economic growth is sluggish – suggesting the only way to advance financially is through personal means, rather than expecting significant pay rises from employers. This environment fosters a sense of stagnation and prompts individuals to seek alternative strategies for progression, such as upskilling or migration.

Several roundtable participants linked economic uncertainty to a shift toward short-term thinking and risk aversion. One observed that the job market has become more competitive, with everyone striving to remain relevant in a crowded field. The focus is increasingly on immediate prospects rather than long-term career planning while another noted that career decisions are described as: *'a lot shorter term and immediate'.*

Consider which skills are core to protect as essential for your long-term work.

Build financial resilience as opportunities present themselves.

8.4 Intelligence age: The 5IR

By 2035, AI will be deeply integrated into the economy – revolutionising sectors and increasing productivity. Potential job displacement and the need for new skills will require careful societal management. The future workforce will likely focus on human-centric roles requiring creativity, empathy, and complex judgment, alongside new positions in AI development and oversight.

This 'Intelligence Age' demands intentional planning to ensure AI serves human values without leading to negative societal outcomes – with smart machines becoming essential tools for economic growth and quality of life.

The development of the 'Knowledge Economy' – uncertainty leading to inequality – can boost trend growth; if AI improves productivity growth, will firms or individuals' benefit, evidence has varied. Income disparities is a key factor.

There are several potential economic impacts from this, which will impact employment and career paths.

- **Productivity surge**: AI could drive the fastest productivity growth in a generation.
- **Economic growth**: AI integration may significantly boost national and global GDP by 2035 – driving economic advancement.
- **Sustainability**: Smart machines will support environmental protection, infrastructure resilience, and sustainable development.

A human-powered economy will place greater emphasis on wellbeing and societal outcomes:

- **Beyond GDP**: Broader measures of wellbeing and happiness will complement traditional economic indicators.
- **Ethical considerations**: Inequality, climate risk and data privacy will shape expectations of responsible technology use.
- **Balancing profit and purpose**: Leaders will need to integrate financial goals with human-centred values, inclusive innovation, and sustainable practices.

9. Changing role of professions in society

While the core purpose of professions may not be changing, being able to articulate their relevance to society may become an increasing problem – leading to questions of attractiveness in a smaller talent pool.

5 Driver ranking

The role of professions in society is changing, including the expectations of those whose career it is.

As a result, we need to think differently as to how we define the role of the profession in the context of the job roles that define it.

Professions are converging through an increasing common skill set that creates opportunities for new job roles.

9.1 Attitude to professions

Among the drivers of change identified in Figure 1.9, the evolving role of professionals in society was ranked a close fifth in overall importance by our survey respondents.

Two perceptions of professions summarise the inherited view of their role in society:

1. Andrew Abbott, writing in 2014, considered that: *'a profession is considered an exclusive group of people who possess and apply a systematically acquired body of knowledge, skills, abilities and other attributes (KSAO) derived from extensive research, education, training and experience. For a profession to have meaning, it must exist within a broader society and, as a result, the actions of the profession will have a direct impact on the status of that profession within society'* (Abbott 2014).

2. Eliot Freidson, in 2013, commented *'professionals are the members of a profession. They have a responsibility to fulfil their professional function ethically and competently for the benefit of society. Professionals are governed by a code of ethics that establishes standards of conduct within their profession. Members actively uphold and enforce this code of ethics that encapsulates values widely acknowledged and deemed legitimate by society. Professionalism is the conduct and performance expected of a professional. This means abiding by a set of recognized standards and practices related to the profession's specific body of knowledge'* (Freidson 2013).

A profession may be traditionally viewed a group of individuals who apply specialised knowledge for the benefit of society and, in doing so, establish a recognised social purpose. This implied an understanding of a technical skill set that others appreciated the value of – creating status in society. Accountancy and finance professionals have benefited from this position, even though it's not unique to them.

Society's attitude to knowledge, however, is changing. Knowledge is no longer held by the few – it is widely accessible. The accuracy or interpretation of that knowledge may not matter to many. Yet it's all too easy to make ill-informed – or even potentially incorrect – decisions based on this level of access. Generative AI is enhancing this threat.

Consequently, the role of professions is shifting from being the exclusive guardians of specialised knowledge to creators of value and trusted advisors.

A roundtable participant from Cyprus raised concerns about the integrity and trust associated with professional roles, especially as qualifications become less exclusive. They identified a need for professions to provide: *'more rigour around the roles or the opportunity for more rigour, so there is. Almost a micro qualification stream that takes you to the CFO type role that there is something as a profession we offer that also addresses some of those ethics, independence trust issues'.*

As professions lose their monopoly over knowledge, there is a countertrend toward deeper specialisation. A contributor from Europe noted: *'job roles become increasingly, more specialised as the depth of the knowledge required to fulfil them continues to increase'.* This deepening of expertise makes mobility between roles more difficult – reinforcing the need for continuous learning and adaptability.

Motivations for entering and remaining in a profession are also evolving. One roundtable participant commented that: *'in the old days you valued yourself based on your job title and your office. This is very firmly in the past'.*

Instead, there is a greater emphasis on personal fulfilment, flexibility, and alignment with individual values. The rise of the gig economy and portfolio careers – with professionals increasingly seeking multiple roles and sources of income rather than a single, linear career path.

The future of professions is evolving towards the guardians of the ability to correctly analyse and interpret a body of knowledge. To be a trusted community that provides informed advice and council based on ethical interpretations.

Roundtable contributors agreed that the future of professions lies both in the collaborative, collegiate nature of their communities and in the value they add to society. While technical skills remain important – the ability to create a community of common interest was essential as the technical details are likely to become more complex.

While this may be subtle repositioning of the role of a profession, it is important. Social status may be further eroded as distrust rises and societies become more polarised, driven in part by low economic growth and increasing precarity.

9.2 Attractiveness of professions

What makes a profession attractive? The factors that influence attractiveness are summarised in Figure 9.1. In considering the potential changes in career paths up to 2035, the question is: which of these are likely to alter and which are likely to remain the same?

Personal development and growth

A recurring theme throughout this report is **the need to develop new and complementary skills to remain relevant**.

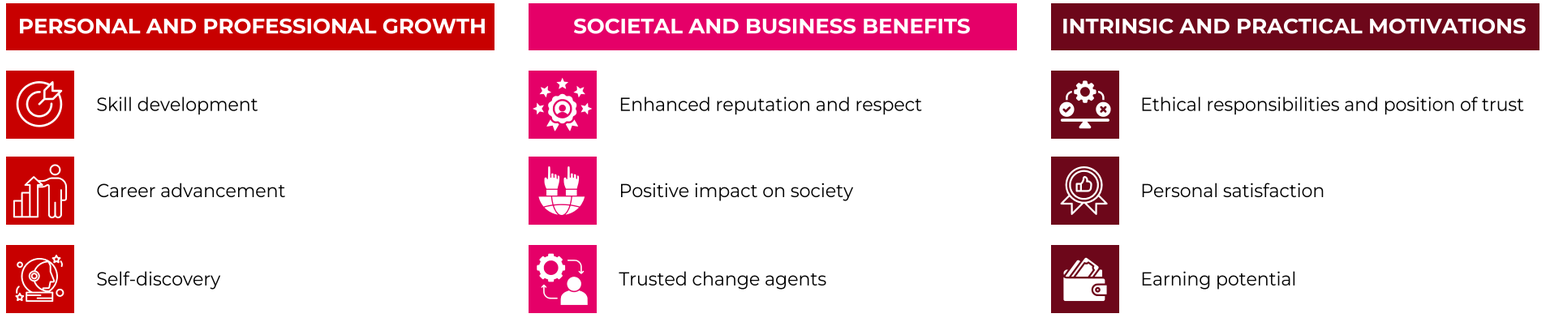
Another of the core themes has been **career advancement**. This is no longer linear – it's is a combination of utilising strong interpersonal skills as a currency and developing deep, relevant, technical skills as the differentiator. As organisational structures evolve and specialist roles grow, the opportunities to apply these core skill sets across diverse roles will expand. Accountancy and finance skills remain a strong currency for of role development and diversity. Developing a language around career advancement in a non-linear world is essential to drive a sense of progression for individuals.

Self-discovery is increasingly important as the range of roles available to accountancy and finance professionals broadens. This brings with it the opportunity to create opportunities for those of more diverse backgrounds into the profession.

Societal and business benefits

The role of accountants in society is changing. Applying a strong ethical lens and acting as guardians of independent data assertion and veracity creates an aspect of **enhanced reputation and respect**. As illustrated in Maister's work (see Section 7.1), this can be undermined quickly by self-interest.

Figure 9.1: Factors which make a profession attractive



Professionals have a strong narrative in respect of the **impact that they make on society** is clear to those within the profession. Several roundtable contributors, however, made a link between the profession and the common understanding of the role of the accountant. The need to reinforce an appreciation of the value that this profession adds to society, to a wider audience was a frequent comment. Attractiveness of the profession is a narrative that highlights the diversity of the roles that individuals perform.

In a changing world, trusted guides play a vital role. ACCA's report *Leading the Change* provided examples of how accountancy and finance professionals are driving change in their organisations (ACCA 2023c). Our *Accountants at the heart of SME resilience and growth* report provides examples relevant to that sector (ACCA, 2024c). With sustainable and technology-enabled business models evolving rapidly, this core role will only grow.

Intrinsic and practical motivations

Trusted analysis of data has been a significant theme in this report. **Ethical responsibilities and the position of trust** in society are key attributes of any profession. Being able to stand out creates a role – however, that can represent a challenge if this is undermined.

Having a deep **personal satisfaction** is key requirement for a profession to be attractive. Accountants are changing the world in many ways – demonstrating this is essential.

Earning potential, though not previously discussed in this report, remains a significant factor. It can present a challenge to demonstrate, especially as roles evolve, reward structures may change. As our survey respondents showed in Figure 2.2, pay and reward are significant factors – yet, as discussed in Chapter 8, wage growth to 2035 may depend more on individual skill development than on broader economic growth.

9.3 Value centricity

Section 4.2 identified purpose as central to the organisation of the future. This driver expands the accountant's role beyond financial stewardship to a broader guardianship of all forms of capital (see Figure 4.3) – reporting on their utilisation in an increasingly constrained world.

This value centricity puts accountancy and finance professionals at the core of organisational performance. It creates a new purpose for the profession and role in society – while opening new career opportunities, both within and outside the profession.

9.4 Cross-profession integration

As organisations rely increasingly on data-driven insights and decision-making becomes more data-centric, convergence between professions is likely to grow. Many practices already collaborate closely with legal professionals. The rise in relevance of sustainability-related objectives has created hybrid positions – eg sustainability controllers and business partners (see Figure 1.7).

A roundtable participant from Europe commented: *'we saw* [cross profession collaboration] *a lot in sustainability. However, it's not only sustainability, but there are also various other areas and that accountants need to work with other with other professionals, engineers, economists and lawyers'.* They continued: *'you realise that the person is an accountant, that person is an auditor, and you the frame of mind and the thinking, the way that we think it will be accounted for. In the same way we are closer to certain professionals than others, for example,* [as an accountant] *I will understand more* [about] *what a lawyer is doing, than may be* [what] *an engineer is doing. We are closer to certain professions* [that others]. *I think that certain skills obviously interpersonal skills we will need to continue to revisit them to ensure that we remain up to date* [to be able to collaborate] *but I do not think we will replace the need for* [distinct] *professions as such'.*

A UK roundtable participant shared an experience in this area:

'I have seen a lot of accountants being the finance person on a project, perhaps a digital transformation project, then they end up helping to draw up the next one and they disappear into IT and you never see them again.'

UK roundtable participant

Several roundtable participants shared similar stories in relation to other areas of organisations. The potential for professionals to broaden their careers outside of traditional accountancy roles is extensive – and likely to increase in the coming years.

As the relevance of data and the increase in value-centricity continue to become common place in organisations, examples of cross profession skill sets will grow. Opportunities for joint qualifications or recognition may well materialise.

At the centre of this increased collaboration is a common interpersonal skill set of the professional. One that is based around a common 'consulting' skill set of:

- storytelling
- influencing
- conflict and crisis management
- critical thinking
- data management and governance
- ehics and integrity
- objectivity
- strategic thinking
- business acumen
- entrepreneurialism and intrapreneurialism.

There are two areas of focus from this:

- Clearly articulating what makes a profession unique
- Valuing the collaborative skills that professionals share.

Evaluate your skill sets in the context of potential collaboration opportunities with other professions.

Consider how your skills can be applied for new job roles that emerge and are outside the traditional scope of the accountancy and finance profession.

conclusion.

This report identifies eight significant drivers of change for the career paths of accountancy and finance professionals in the future. While the future can never be predicted with certainty, professionals can prepare by continually assessing their skills and evolving as new opportunities emerge.

By 2035, how we work, when we work, where we work, and the nature of the work itself will all change. As with any long-term transformation, the pace of change may be gradual and not always immediately perceptible to us as individuals.

Those who appreciate and adapt to the changes will benefit from stimulating and rewarding careers. Depending on where any individual is in their career today, the story will be different and the adaptations required unique. Careers will be flexible and dynamic – but the journey will definitely be worthwhile.

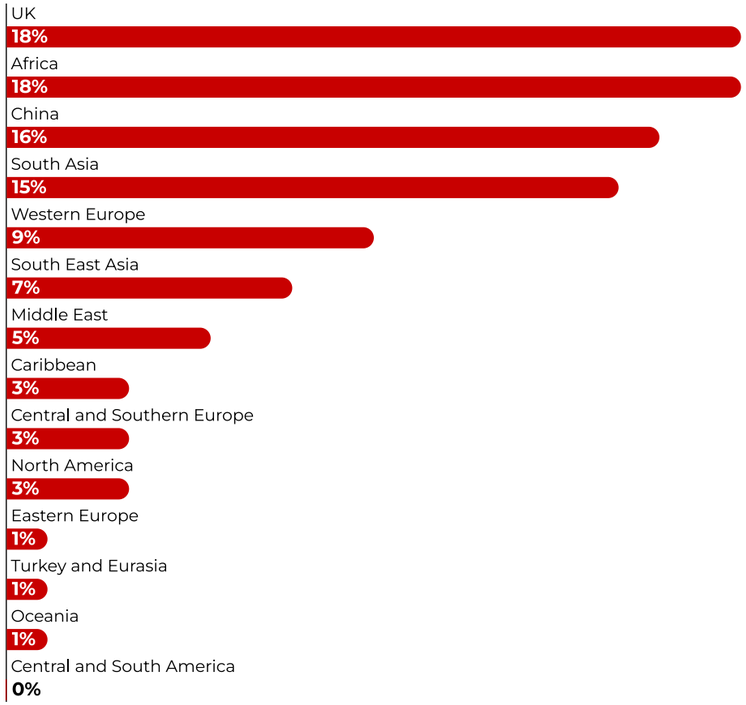
The role of accountancy and finance professionals to society is unquestionable. The precise extent and purpose of that role will be the sum of the component parts of the choices that its members and future members make. **The choices are individualistic – the potential immense**.

This is an exciting time to be an accountancy and finance professional. As career paths expand and evolve, professionals have a real opportunity to influence organisations, economies, and societies. **Your work can help change the world.**

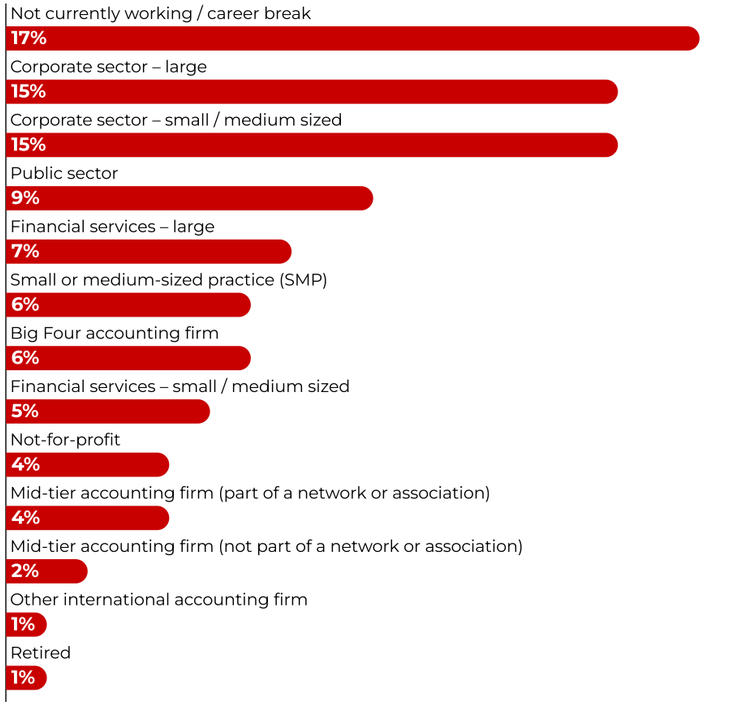
Demographics.

The following charts provide an overview of the demographics of the survey respondents.

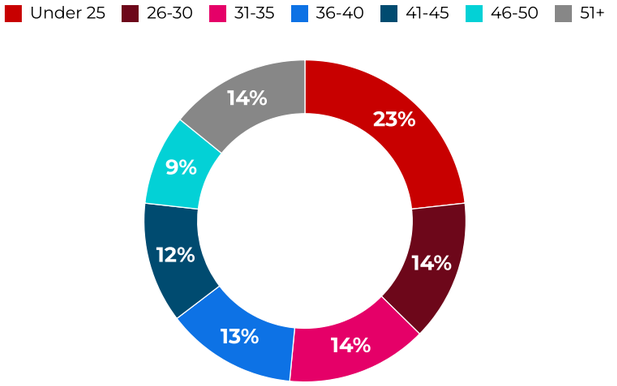
Analysis of member, affiliate and future member survey responses **by region**



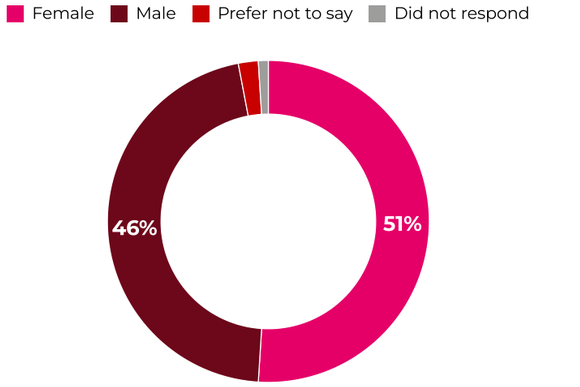
Analysis of member, affiliate and future member survey responses **by sector**



Analysis of member, affiliate and future member survey responses **by age**



Analysis of member, affiliate and future member survey responses **by gender**



Acknowledgements.

We thank those who have contributed to this report including the following individuals.

Hesham Abdelhay, Kenya
Asim Ali Abid, UAE
Olusola Adeniji, Nigeria
Naa Desia Adjei, Ghana
Olga Akimova, UAE
Panagiotis Alamanos, Greece
Dr Norli Ali, Malaysia
Susan Allan, UK
Rakesh Almal, India
Komal Altaf, UAE
Rhoda Amegashitsi, Ghana
Bright Amisi, South Africa
Ravi Anantharamiah, India
Dr. Nguyen Thi Hoang Anh, Vietnam
Dr Patrick Anthony, India
Farah Anwar, UK
Amber Arnhold, US
Kristina Ashman, Jamaica
Kanza Aslam, Pakistan
Eriona Bajrakurtaj, UK
Teuta Bakali, Malta
Abu Bakkar, UK
Maggie Ball, US
Joan Ballantine, UK
Danny Balluck, Mauritius
Ulla-Martina Bauer, Germany
Katherine Bayliss, Australia
Marek Bednarczyk, Poland
Rahul Beekrum, South Africa
Yang Beiyi, China
Robert Belle, Canada
Vasilios Bertzeletos, Greece
James Best, UK
Dr. Simone Bewry-Ricketts, Jamaica
Ruxandra Bilius, Romania
Liz Blackburn, UK
Remi Bond, UK
Peter Bonny, Republic of Ireland
Carol-Ann Boothe, US
Joana Borges, US
Betty Brathwaite, Barbados
Martin Brennan, UK
Helena Broadbridge, Denmark
Ann Brook, UK
Sandra Brosnan, Republic of Ireland
Jeni Brown, UK
Stephen Bubb, Colombia
Shalini Budhu, Trinidad and Tobago
Lisseth Burgos, Republic of Ireland
Paul Burke, Republic of Ireland
Paula Byrne, Republic of Ireland
Marsha Cabellero, Trinidad and Tobago
Vanessa Castillo, Colombia
Vasundhara Chakravarthy, India
Anastasia Chalkidou, Greece
Ricky Cheng, HK SAR
Zhou Chenxi, China
Vera Cherepanova, US
Andrew Chong, UK
Sandy Chu, US
Jolanta Ciećwierz, Poland
Khanyisa Cingo-Ngandu, South Africa
Paul Connellan, Republic of Ireland
Sarah Courtman, UK
Sharon Critchlow, UK
Cathal Cusack, Republic of Ireland
Akofa Dakwa, Kenya
Anna Dandy, Poland
Zernan Dias, Philippines
Thobile Dlamini, Eswatini
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Suyash Garg, India
John Gaynor, Republic of Ireland
Angelina Georgiou, Cyprus
Athina Georigiadou, Cyprus
Michael Germershausen, Kazakhstan
Vicky Giannopoulou, Greece
Victoria Gillespie, UK
Anthony Glennon, Republic of Ireland
Alastair Goddin, UK
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Christina Gutu, Romania
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Anthony Harbison, UK
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Dr. Nguyen Hoang Dieu Hien, Vietnam
Gregory Hill, Barbados
Lorraine Holloway, Netherlands
Michelle Hourican, Republic of Ireland
Linda Hudson, Australia
Yang Huihui, China
Azad Huseynov, Azerbaijan
Ron Immink, Spain
Kyriakos Iordanou, Cyprus
Catalin Iorgulescu, Romania
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We appreciate the contribution of the staff of several other professional bodies who have contributed insights from their perspective of their profession.

In addition, many members of ACCA's Policy and Insights team, as well as other ACCA colleagues, have contributed extensively to the development of this report.

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Further reading.

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ACCA's global policy priorities.

Providing the accountants that society needs and enables sustainable business is core to ACCA's DNA:

We at ACCA believe that the accountancy profession has a vital role to serve the public interest and enable sustainable organisations. Fulfilling this role requires educated and appropriately skilled, ethically sound and highly motivated professionals with robust career prospects. ACCA's global policy priorities and activities to achieve them is equipped through skills, relevant policies, regulation and standards, and the profession's role is well leveraged to drive sustainable business.

BRIDGE THE ACCOUNTANCY SKILLS GAP

Build accountancy capacity so that businesses, the public sector and economies have access to skills and expertise to thrive.

Call to action for policymakers:

- Widen access to the accountancy profession through inclusive educational, vocational and workplace policies that allow anyone to develop the accountancy skills needed.
- Develop and grow the accountancy profession across all sectors, championing sustainability and technology skills to ensure the profession meets market needs.

DRIVE SUSTAINABLE BUSINESS

Drive policies, regulations and standards that ldeliver prosperous, ethical, sustainable organisations and economies.

Call to action to policymakers:

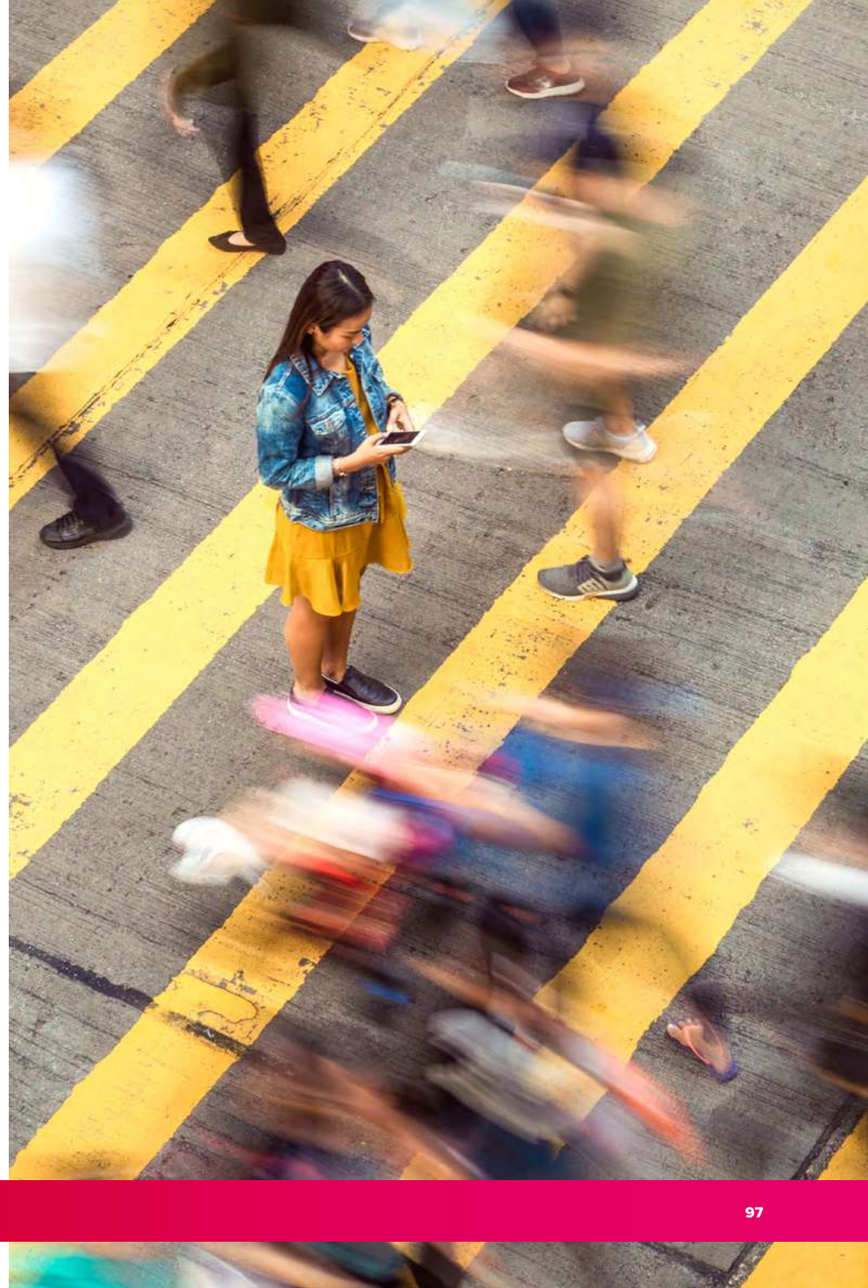
- Drive the adoption of policies and regulations related to sustainable practices and ethical decision-making which reinforce corporate responsibility and enable the transition to net zero while fostering diverse and inclusive workforces.
- Drive the adoption of international standards which draw on global best practice, enable harmonisation across jurisdictions, facilitate international trade and maintain accountability and trust.

CHAMPION THE PROFESSIONAL ACCOUNTANT

Champion a refreshed understanding of the vital contribution of professional accountants in a changed world.

Call to action to policymakers:

- Champion and draw on the insights of professional accountants to influence policy linked to audit, tax, public sector reform and easing the SME regulatory burden, as well as sustainability and technology risks and opportunities.
- Champion the role of professional accountants in creating and delivering value in the public interest – from entrepreneurship to organisations of all sizes and sectors – through their ethical, sustainable and innovative contribution to business and society.



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