

global

# talent trends

2026



## 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](https://accaglobal.com)

## Global talent trends 2026.

The world's largest annual survey of careers, jobs and working life in finance and accounting.

Our fourth edition of *Global talent trends* continues to identify the key issues facing finance professionals as work transforms this year.

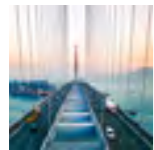
We collected compelling data, insights and perspectives – shared by over **11,000** respondents from **160** countries – to create a forward-thinking overview of key workplace issues and opportunities.

**'Concerns around the use of AI in finance and accountancy recruitment emerge as one of the standout issues this year.'**

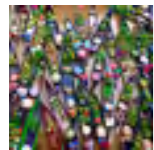
Jamie Lyon FCCA, Head of Skills, Sectors and Technology, ACCA

# ACCA's global themes.

Our global themes demonstrate at the highest level the change we want to drive as an organisation. We have three global themes:



**BRIDGING THE ACCOUNTANCY SKILLS GAP** – build accountancy capacity so that businesses, the public sector and economies have access to the skills and expertise to thrive.



**DRIVING SUSTAINABLE BUSINESS** – drive policies, regulations and standards that deliver prosperous, ethical, sustainable organisations and economies.



**CHAMPIONING THE PROFESSIONAL ACCOUNTANT** – champion a refreshed understanding of the vital contribution of professional accountants in a changing world.

This report supports – Bridging the accountancy skills gap:

WHAT ARE THE KEY MESSAGES IN THIS REPORT RELATING TO THE THEME?	WHAT IS THE EVIDENCE FOR THIS?	KEY REFLECTIONS FOR POLICY MAKERS OR EMPLOYERS:
1. Accountants are increasingly seeking future finance jobs that make a difference to social impact.	69% of all respondents suggest they want jobs in the future that contribute to social impact.	<b>Developing skills ongoing</b> – Organisations need to consider how they provide more opportunities to finance professionals and accountants to explore social impact responsibilities in career planning and job adverts. Finance leaders need to consider how their function increasingly addresses this agenda.
2. There are concerns around the use of AI in recruitment, and potential biases that may impact fairness.	54% of board level leaders have concerns around the use of AI in recruitment.	<b>Widening access into the profession</b> – The use of AI by organisations for recruitment has to be carefully considered. It should be used to augment, but not replace human judgement. Strong governance, transparency and regulation around its use in the future is fundamentally important to ensure recruitment processes are fair and unbiased.
3. Cross-generational collaboration requires improvements, particularly given an ageing workforce in many countries.	42% of respondents believe their organisation experiences challenges in supporting effective collaboration across different generations.	<b>Developing skills ongoing</b> – Policies and practices aimed at planned and structured mixed age collaboration is key. This needs to be anchored in real work. Policies to promote fairness and inclusion, training, team building and social connection, and two-way mentorship opportunities are all vital interventions.
4. More opportunities for upskilling in AI can be provided.	43% of respondents suggest their employer is providing AI-related upskilling opportunities, and this support is translating into more use of AI by employees.	<b>Developing skills ongoing</b> – Policies to improve learning opportunities in AI through the education system and in the workplace are vital to upskilling the future workforce – and reducing fear around the impact of AI on jobs and livelihoods.



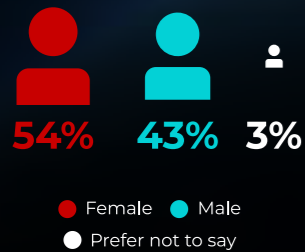
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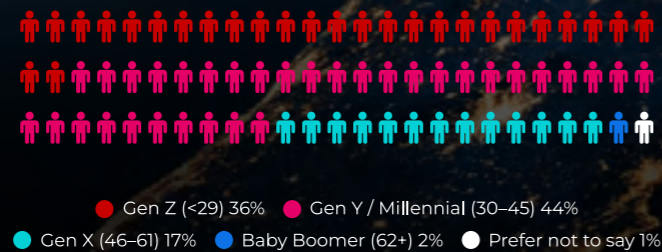
# Demographics.

*Global talent trends 2026* is the largest annual talent survey of accountancy and finance professionals across the world – shared by **11,389** respondents from **160** countries.

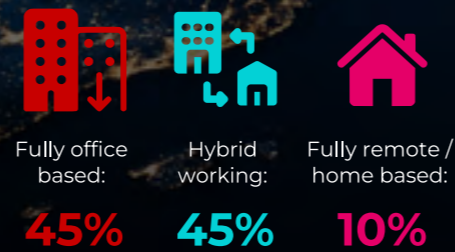
## Gender



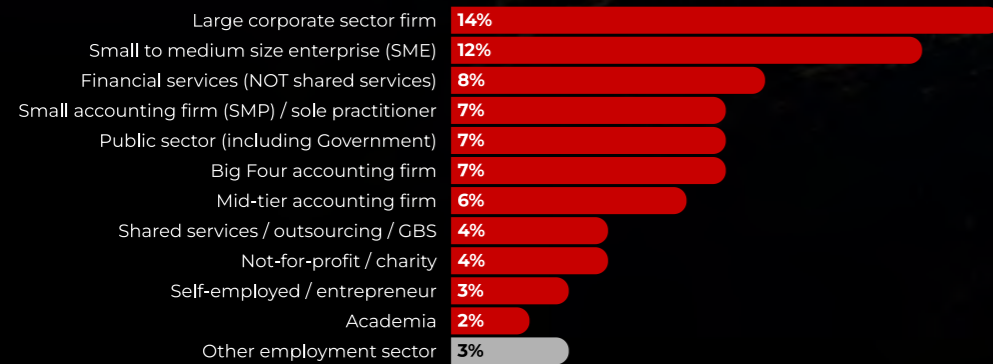
## Generation



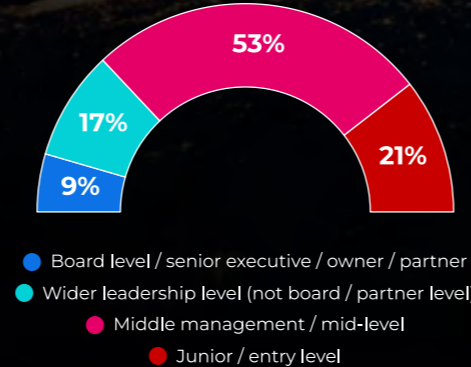
## Work pattern



## Sector



## Role

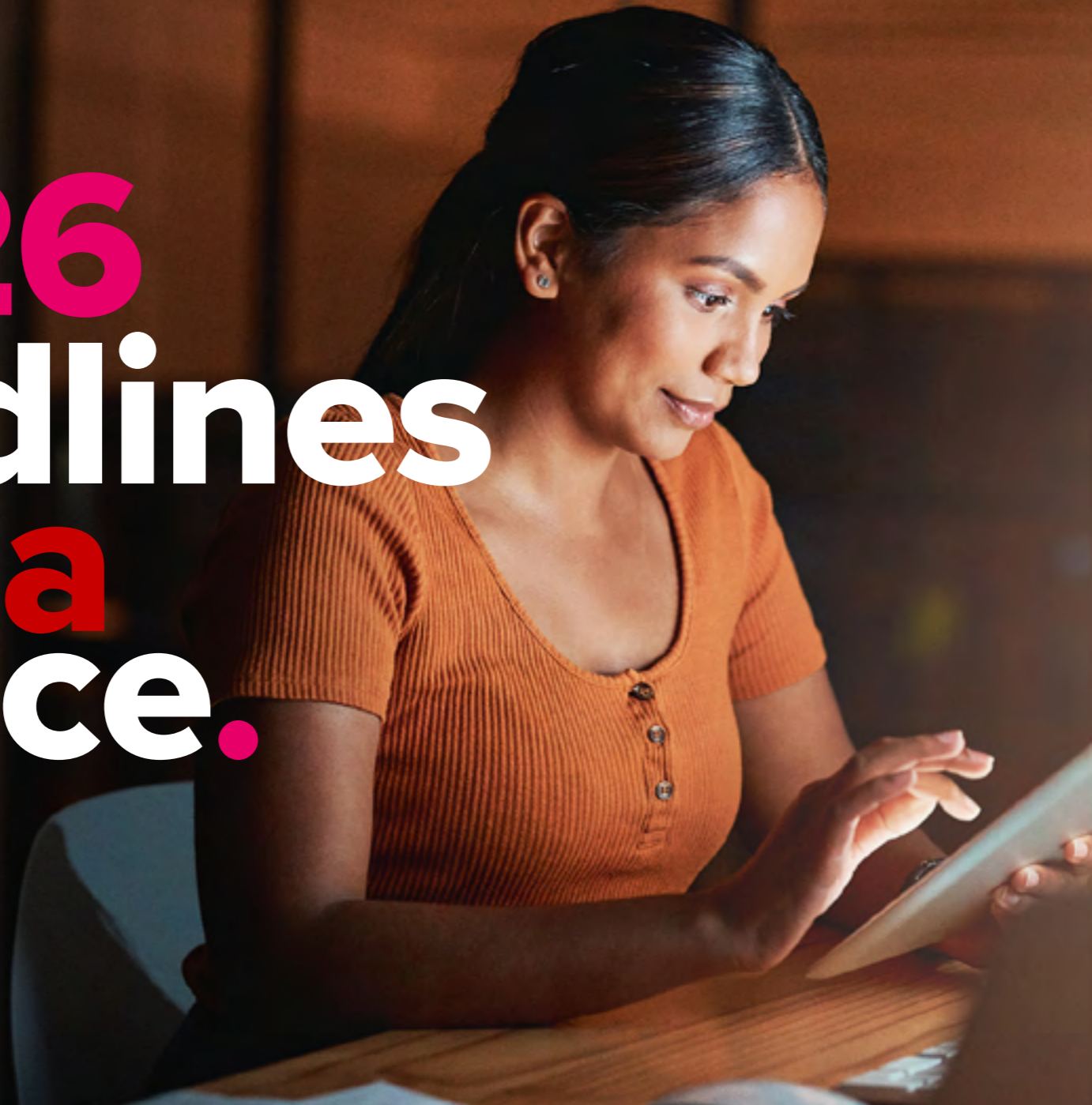


## METHODOLOGY

This report has been produced using both quantitative and qualitative research methodologies. It has also used generative AI functionality to support some of the analysis, with this output reviewed by ACCA.

Fieldwork and roundtables conducted October 2025-February 2026.

# 2026 headlines at a glance.



1. Accountancy redefined: Social and environmental impacts fuel job ambitions →



2. AI hiring practices spark concern →



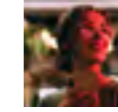
3. Social impact – an untapped opportunity in the race for talent? →



4. Many generations at work – but collaboration falls short →



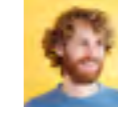
5. Entrepreneurial ambitions continue to burn brightly →



6. Cost of living concerns continue to exert wage pressures →



7. AI adoption is well established – but concerns remain on job impacts →



8. Mental health progress flatlines →



9. Gen Z lead return to office momentum – but stricter mandates are unpopular →



10. Talent flight risk demands action on multiple fronts →



# 1. Accountancy redefined: Social and environmental impacts fuel job ambitions

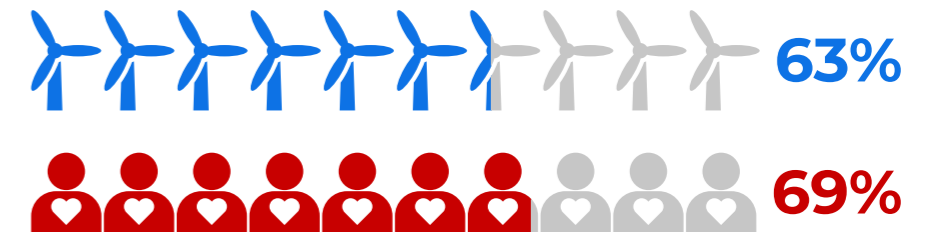
The message from our 2026 data is loud and clear: finance professionals want their work to make a difference.

Accountancy and finance is increasingly seen as a platform to contribute towards improving social and environmental impacts, while expanding career aspirations. This shifting role is enabled by the profession's broad training, transferable skills, and career flexibility that empowers finance professionals to evolve alongside changing organisational needs – and personal ambitions.

More than one third of respondents (34%) suggest their finance role currently contributes to helping their organisation respond to environmental and climate change issues. An even greater number (45%), suggest it contributes to helping their organisation respond to social impact issues.

Yet it's the future ambitions that truly catch the eye here – 63% of respondents want their future finance jobs to assist in the environmental and climate challenge, and 69% want finance roles that make a difference to social impact.

63% of respondents want their future finance jobs to assist in the environmental and climate challenge and 69% of respondents want finance roles that make a difference to social impact



Our data points to an evolving role for finance professionals:

**‘This is accountancy but redefined for a changing world.’**

[Explore in more detail →](#)



## 2. AI hiring practices spark concern

The use of artificial intelligence (AI) in recruitment is emerging as a significant concern.

Almost half of respondents (**48%**) have reservations about the use of AI algorithms in hiring processes. Attitudes vary considerably across countries, sectors and by generation. Those working in accountancy practices tend to be more positive about the use of AI in recruitment, as are Gen Z respondents.

Yet the real spotlight in our data falls on corporate leadership – more than half of board level leaders (**54%**) express doubts about the growing reliance on AI when selecting talent.

Concerns about the loss of human interaction in recruitment processes and the potential for algorithmic bias reflect wider debates about the responsible use of AI technologies.

At the same time, many organisational leaders highlight the practical challenges of reducing reliance on AI screening tools. The sheer volume of job applications, a trend that may have been accelerated by the rise of generative AI (GenAI), has made automated filtering increasingly necessary.

**48%** of respondents have reservations about the use of AI algorithms in hiring processes – with more than half of board level leaders (**54%**) expressing doubts about the growing reliance on AI when selecting talent



Ultimately, our survey findings raise an important question in an increasingly AI-driven environment:

**‘Is anyone truly winning in the AI led finance job-hunting arms race right now?’**

[Explore in more detail →](#)



### 3. Social impact – an untapped opportunity in the race for talent?

**An organisation’s reputation for social impact is increasingly important in attracting future finance talent.**

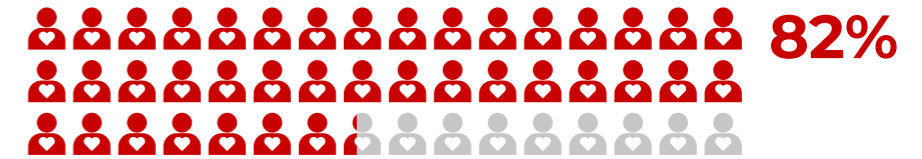
An authentic commitment to social responsibility is no longer ‘nice to have’ – it’s imperative to an organisation’s long-term business success, building stakeholder trust, and driving future investment.

What’s clear from our data is that social and human rights considerations are becoming a decisive factor in employment decisions – suggesting a link between an organisation’s environment, social and governance (ESG) credentials and talent flight.

Three-quarters of respondents (**75%**) agree an organisations’ reputation on social and human rights is a key factor in deciding to work for a particular employer. This exceeds the **58%** of respondents who say an organisation’s environmental reputation plays a similar role.

The importance of social impact is particularly evident among Gen Z respondents – with **82%** identifying an organisation’s social reputation as a key factor in talent attraction.

**82% of Gen Z respondents identify an organisation’s social reputation as a key factor in talent attraction**



There are also notable geographic differences – with respondents in developing markets placing greater emphasis on social impact. This reflects both the scale of social challenges in these economies – and the opportunities for professionals to make a difference.

Our data begs the question:

**‘Are employers missing a hiring advantage by not clearly connecting finance recruitment to social impact?’**

[Explore in more detail →](#)



## 4. Many generations at work – but collaboration falls short

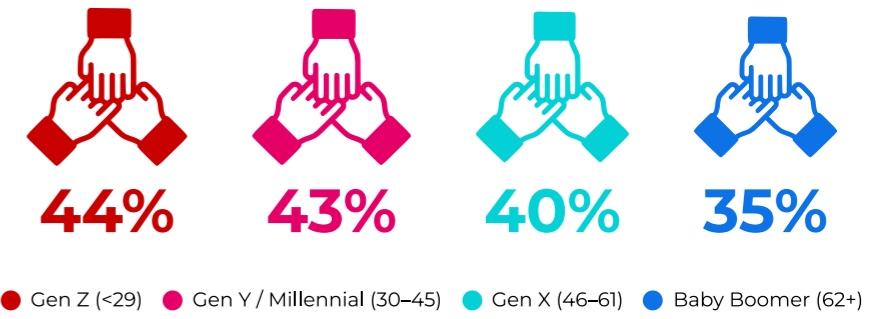
### Demographic change is reshaping the composition of the finance workforce.

Ageing populations and falling fertility rates are changing traditional working life patterns. In addition, Generational Alpha, the oldest of whom are now 16 years old will be the new age cohort entering the workforce in the next year. These two effects will increase the number of generations active in the workplace, and expand the proportion of older workers. An increase in the number of generations at work presents important questions for employers – how to drive inclusive workforce practices that support better cross-generational collaboration for the future.

However, many respondents report challenges driving cross-generational collaboration even across the four generations who represent the vast majority of employees currently – with **42%** of all respondents citing challenges here.

As highlighted in our [2025 findings](#), inclusivity practices often fall short when it comes to engaging older employees too. This should serve as a warning to employers, given workforce demographic trends. Our research suggests, however, there’s no one-stop solution to improving cross-generational teamwork – rather a range of different responses.

**42%** of all respondents agree collaboration across the main four generations at work is challenging, with younger employees (**44%**) more inclined to express concerns



For employers, there’s a simple message in our data:

**‘Employees view poor collaboration less as a ‘people’ / ‘generational’ issue, and more an organisational design challenge.’**

[Explore in more detail →](#)



## 5. Entrepreneurial ambitions continue to burn brightly

### Entrepreneurship continues to be a defining career aspiration in finance and accountancy.

Respondents continue to have ambitions to pursue their own entrepreneurial goals – with over half (54%) suggesting they want to become entrepreneurs at some point in their careers. This figure is broadly consistent with last year (52%) – highlighting a sustained interest in business ownership within the profession.

Accountancy training continues to provide a natural springboard for entrepreneurship – a pioneering training ground that equips professionals with the technical, financial and strategic capabilities required to start and run businesses.

The pattern is remarkably consistent across two years of data – with Gen Y and Gen Z respondents, and those in developing markets the most ambitious to ‘go solo’ during their careers.

Notably, however, the proportion of women expressing entrepreneurial ambitions continues to increase – with almost half of female respondents (48%) now indicating that starting their own business is a career goal.

48% of female respondents indicated that starting their own business is a career goal



The data suggests strong entrepreneurial ambitions for many women:

**‘Beyond the social case for supporting women in business, there’s a groundswell of research to evidence that increasing female participation at work and expanding female entrepreneurship presents significant growth opportunities for the global economy.’**

[Explore in more detail →](#)



## 6. Cost of living concerns continue to exert wage pressures

**Inflation has eased in many major economies over the past two years, though the current Middle East conflict could impact progress, and rising living costs continue to shape employee sentiment.**

Headline inflation is retreating due to aggressive central bank tightening, easing of supply chains, and falling energy and commodity costs – though, at the time of writing, this trend could be reversed due to the Middle East conflict. Irrespective, falling inflation rates only indicate that prices are rising more slowly than before – they remain elevated relative to previous years.

For the fourth consecutive year, cost of living pressures continue to top concerns in our Global Talent Trends Workplace Fears Index for employees. The issue affects respondents across generations, genders and regions – and has clear implications for employer retention strategies when it comes to managing pay expectations.

More than half of respondents (**55%**) say they are dissatisfied with their current compensation. Meanwhile, **58%** expect a pay increase of more than 5% over the next 12 months, and **36%** want increases exceeding 10%.

Annual pay rise expectations of respondents overall – with **58%** of respondents expecting a pay rise of more than 5%



Gen Z feel particularly impacted by cost challenges:

**‘It’s the younger workforce who are most demanding when it comes to expected compensation increases – possibly reflecting the short and longer-term financial headwinds they face.’**

[Explore in more detail →](#)



## 7. AI adoption is well established – but concerns remain on job impacts

### Confidence in the ability to develop AI-related skills remains high among finance professionals.

This year, **82%** of respondents say they feel confident in their ability to learn and apply AI capabilities, consistent with the **81%** reported in 2025. This confidence broadly cuts across sectors, geographies and generations – although men tend to report slightly higher confidence than women.

The really positive news from our latest findings is that access to AI training is improving – with **43%** of respondents suggesting their employer is providing AI-related upskilling opportunities (up from **32%** in 2025), although this indicates there is still more progress to be made.

**43%** of respondents suggest their employer is providing AI-related upskilling opportunities (up from **32%** in 2025)

● 2025  
● 2026



The data suggests clear links between levels of upskilling and the use of AI technology – with more than half of respondents (**52%**) now reporting regular use of AI tools in their roles, although the adoption of more advanced agentic AI technologies remains limited.

Despite growing use of AI, concerns persist – **51%** of respondents remain worried about the potential impact of AI on their jobs. And, again, it's the younger generations who are most concerned – likely reflecting the effect of AI on tasks within more junior roles.

AI adoption is at a critical point:

**'A key talking point this year across the global economy will be whether the expected productivity gains from AI will begin to materialise across industries and sectors. Specifically, will finance teams see benefits themselves?'**

[Explore in more detail →](#)



## 8. Mental health progress flatlines

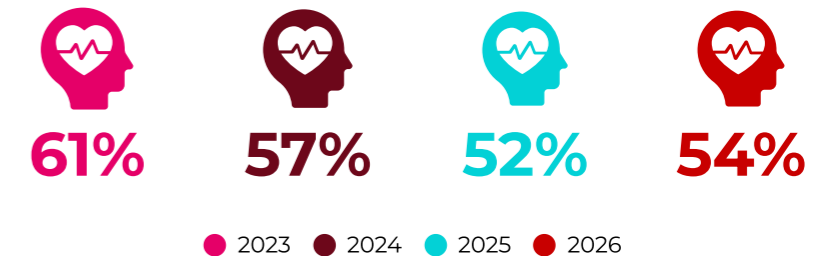
**Although mental health continues to be a significant workplace challenge across finance and accountancy roles – advances have stalled this year.**

Previous editions of *Global talent trends* have suggested that mental health has been a workplace challenge for the profession entirely irrespective of sector – albeit with some slow and gradual improvements in mental health indicators over the last three years.

This year, however, progress has eased – with **54%** saying their mental health suffers due to work pressures (up only slightly from **52%** in 2025). Younger professionals remain the most affected group, continuing a pattern established in previous years.

What’s fascinating from this year’s data is the apparent link between mental health and technology-related concerns. This is an important signal for employers – given our research shows a consistent relationship between poor mental health, reduced engagement, and low satisfaction levels.

There’s been a slight fallback this year in those saying their mental health suffers due to work pressures – **54% vs 52% in 2025**



Mental health impacts retention:

**‘There is again evidence in the data that inadequate support for mental health can contribute to higher employee attrition risk.’**

[Explore in more detail →](#)



## 9. Gen Z lead return to office momentum – but stricter mandates are unpopular

Across the global workforce, return to office policies are becoming increasingly strict.

These policies appear to be supported by our survey respondents – with two-thirds (66%) agreeing organisations should require employees to spend a set number of days in the office each week. Interestingly, it's our younger respondents who show the strongest demand – with Gen Z (72%) the most likely to favour structured office attendance – suggesting early-career professionals may see particular value in workplace visibility and in-person collaboration.

More than half of respondents (58%) also believe that time spent in the office has a positive impact on future promotion opportunities. There is, however, a sizeable gender difference: 64% of men agree with this view compared with 54% of women.

Two-thirds (66%) agree organisations should require employees to spend a set number of days in the office each week



Some employers emphasised the importance of office presence in embedding organisational culture, particularly for more junior staff. This is a noteworthy reflection – given that 41% of respondents believe their organisation's culture has become less clearly defined in recent years.

Yet consistent with previous years, the data is conclusive about one issue: few respondents want to work in the office full-time, and hybrid working arrangements are preferred by most finance professionals. While employee preferences are clearly important for engagement and retention, working models are shaped by a range of factors beyond employee demand – market conditions, policy environments, and organisational norms all play a role.

It leaves us with a clear message:

**'A single, uniform approach to working patterns is unlikely to meet the needs of today's diverse workforce.'**

[Explore in more detail →](#)



## 10. Talent flight risk demands action on multiple fronts

**Careers in accountancy and finance continue to offer strong employability and mobility opportunities for employees – the flipside is a retention challenge for employers.**

Over the years, our *Global talent trends* research has consistently highlighted the ambition and mobility across the finance workforce. The latest findings reinforce this trend – with more than half of respondents (**52%**) expecting their next career move to be outside their current organisation, and Gen Z again representing the highest potential flight risk.

However, our data also shows that engagement and job security make a clear difference. Employees who feel secure and engaged are more likely to consider internal career moves, rather than leaving for external roles elsewhere.

**More than half of respondents (52%) expect their next career move to be outside their current organisation**



Our data suggests that retention is driven largely by psychological attachment to the organisation. Beyond job security, respondents identify several factors that strengthen this connection:

- improving the overall employee experience
- providing clear and transparent career pathways
- ensuring merit-based promotion
- demonstrating visible and trustworthy leadership.

Solving the retention challenge is complex:

**‘It’s no surprise that compensation remains an important factor – but our findings suggest pay is only one element of a broader set of drivers influencing employee retention.’**

[Explore in more detail →](#)



# 2026 findings in detail.



# 1. Accountancy redefined: Social and environmental impacts fuel job ambitions

## Remits in finance roles expand

The redefinition of the accountancy profession is underway with leadership and strategy roles commonly cited as key growth areas as business models evolve.

In particular, there continues to be a growing focus on sustainability – with around one-third of respondents (34%) now working in finance roles that contribute to their organisation’s response to environmental and climate-related issues. But it’s the impact of social value that steals the spotlight here – with 45% of respondents suggesting their roles now include a focus on social impact (Chart 1.1),

**Chart 1.1:** Current finance roles increasingly include environmental and social value remits



**‘It’s the impact of social value that steals the spotlight here – with 45% of respondents suggesting their roles now include a focus on social value.’**

- My current role contributes to helping my organisation or my clients respond to environmental and climate change issues
- My current role contributes to helping my organisation or my clients respond to social impact issues

Percentage of respondents who agree with each statement. ‘Don’t knows’ remain the balancing figure for each response.

Unsurprisingly, it's those working in the Big Four accounting firms who are most likely to suggest this – with over half (**56%**) saying sustainability is now part of their remit (Chart 1.2).

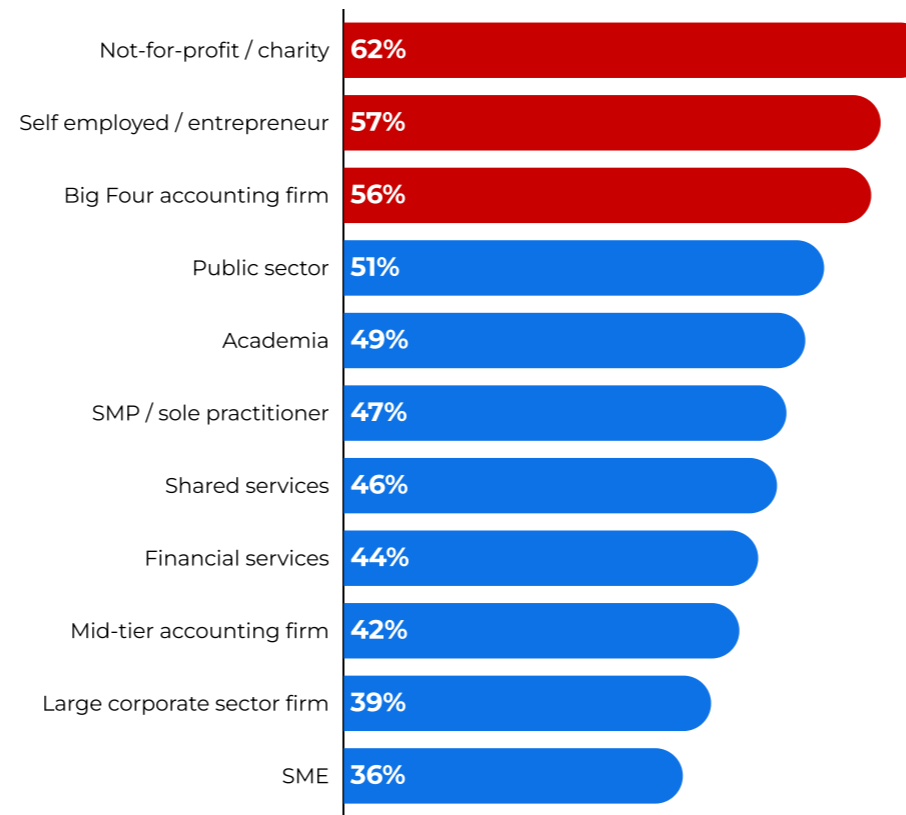
There are significant variations across different sectors and regions. Almost two-thirds of respondents (**62%**) in the non-profit sector say their roles contribute to social impact, which is not surprising given the focus of the sector.

This responsibility is more commonly reported by senior professionals (Chart 1.3) – reflecting the fact that many social impact initiatives, particularly responding to developing regulatory requirements, are driven at a leadership level. However, this may represent a missed opportunity to engage younger employees more directly in work that contributes to social impact.

**'I feel like social impact is important – organisations need to have / identify / create a purpose or value for an employee to join.'**

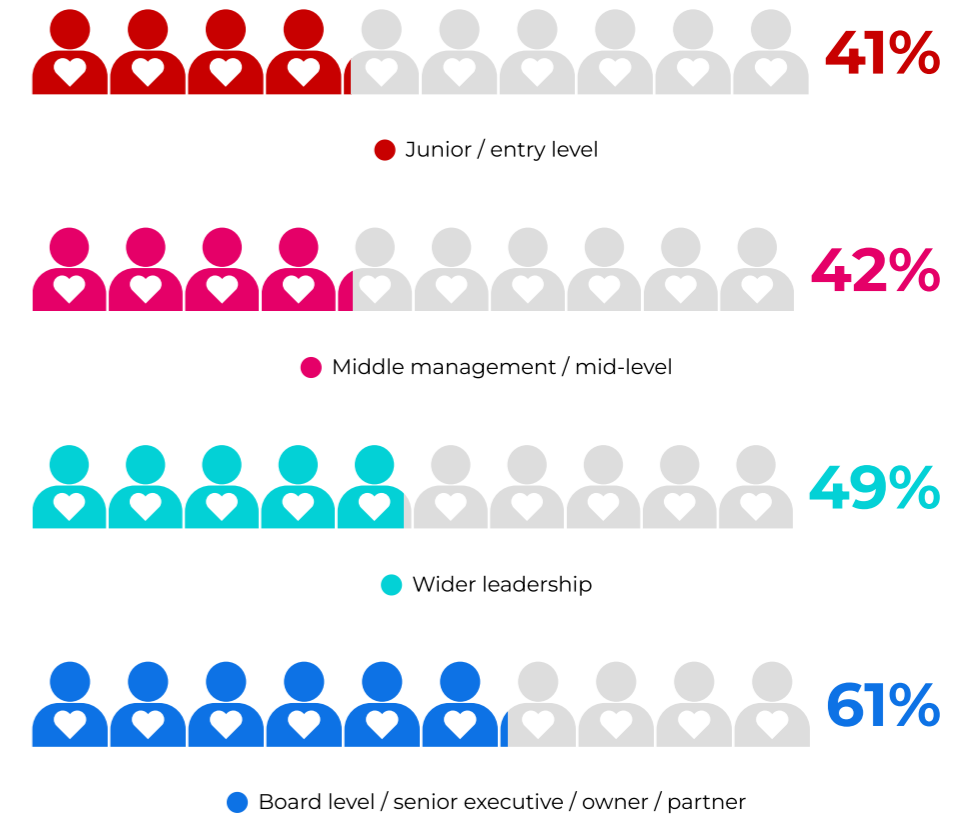
Asia Pacific roundtable participant

**Chart 1.2: Current roles with social impacts in their remits vary significantly by sector**



Percentage of respondents who agree their current role contributes to social impact issues.

**Chart 1.3: More senior respondents are likely to suggest their role contributes to social impact issues**



Percentage of respondents who agree their current role contributes to social impact issues.

## Finance increasingly at the frontline of social change, particularly in developing economies

### Interest in careers that help address social and environmental impacts is strong.

Almost **70%** of respondents say they are interested in pursuing finance roles that focus on social impact in the future. Gen Z is leading this trend – with nearly three-quarters of younger respondents (**74%**) saying they want to pursue roles that contribute to social change, while **69%** hope to use their finance skills to address environmental and climate-related challenges in the future (Chart 1.4).

These ambitions are particularly strong in developing economies (for both social and environmental impact) when correlated across GDP per capita data in different countries ([Chart 1.5](#) and [Chart 1.6](#)). This no doubt reflects the specific environmental and social impact issues that are topical in many developing markets, and the challenges faced.

ACCA has consistently advocated that a transition to a sustainable future must embrace economic, environmental and social aspects in combination.<sup>1</sup> As regulators increasingly focus on the social consequences of organisational behaviour – professional accountants have a critical role to play in enabling a just transition.

**Chart 1.4:** Gen Z lead the way on ambitions for finance jobs with environmental and social impact remits in the future



Percentage of respondents agreeing they want finance jobs with environmental and social impact remits in the future.

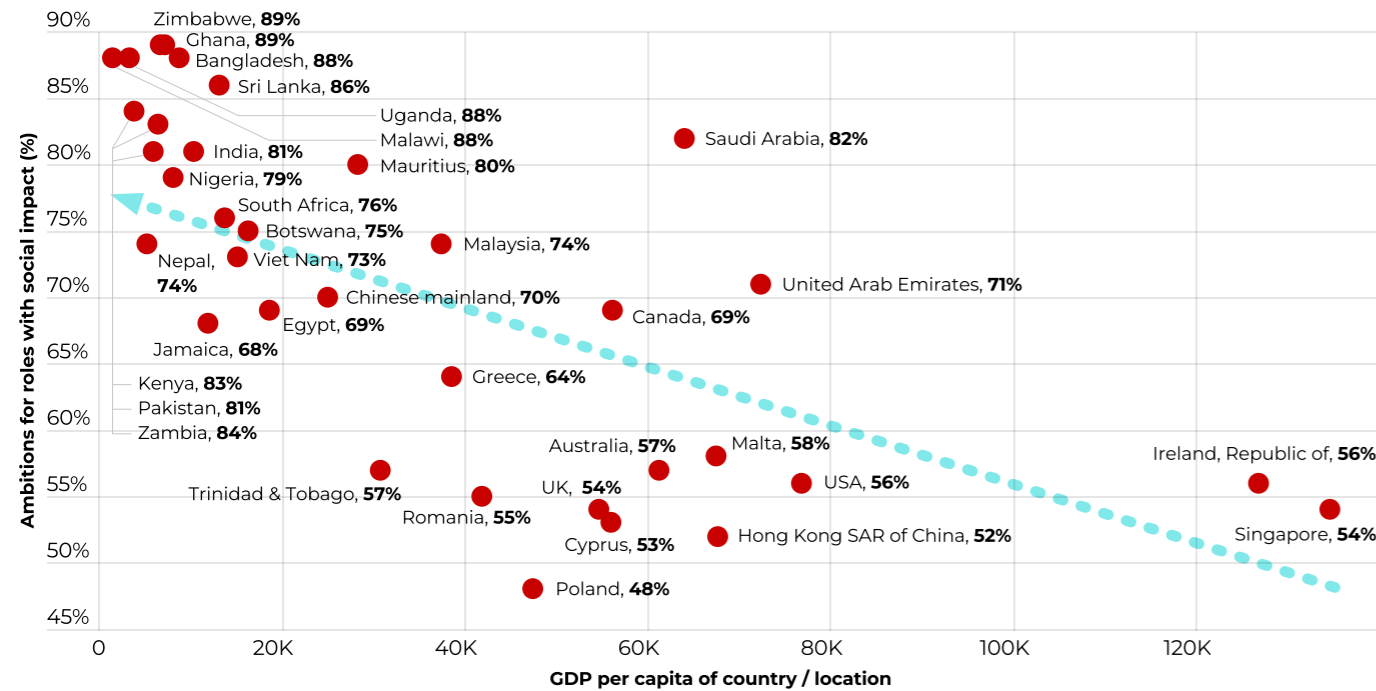
**‘Even with something as simple as an employee check-in survey – we can see that social impact is highly valued. Many don’t know how to make an impact in their regular life – instead they think I can possibly do that through the organisation rather than in an individual capacity.’**

India roundtable participant

<sup>1</sup> [Accounting for Society's Values](#), ACCA 2023

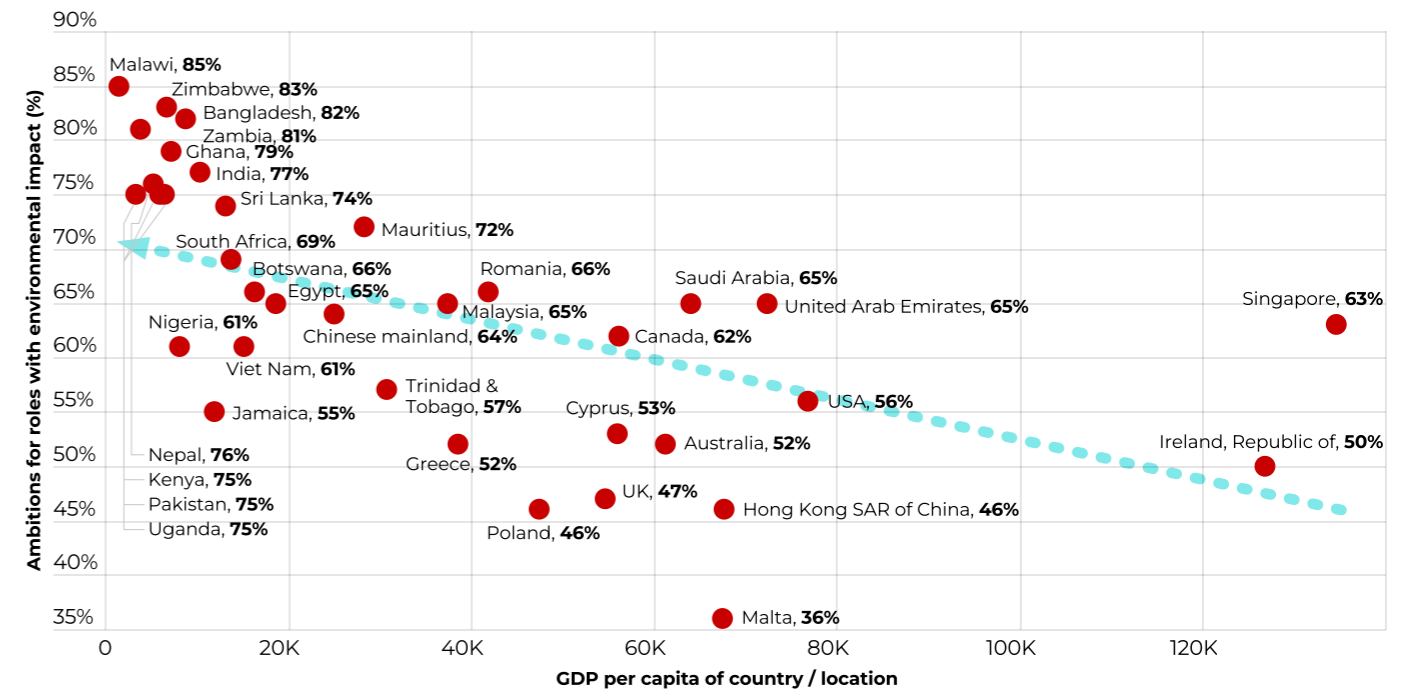
## 'Ambitions to expand finance remits to focus on social impact and environmental issues are most prominent in developing markets.'

**Chart 1.5:** Ambitions for finance roles with social impact remits are highest in developing markets



GDP per capita source: IMF World Economic Outlook database October 2025.  
Some individual country responses fell slightly under 50.

**Chart 1.6:** Ambitions for finance roles with environmental remits are highest in developing markets



GDP per capita source: IMF World Economic Outlook database October 2025.  
Some individual country responses fell slightly under 50.

# Five key areas in which accountants will drive the social impact agenda for the future.

There's a continuing shift that marks the remit of finance professionals to account for total – rather than just financial – value within the organisation. Our data indicates it's mostly senior respondents who are focused on social impact issues within their remits – suggesting a missed opportunity for more junior accountants. But what does all of this mean in practice for finance professionals, and the remits they can undertake to contribute to this agenda in the future?

- **Investment appraisal and capital allocation:** Transforming the organisation for long-term stability requires investment. Yet traditional approaches to investment appraisal will fall short where they are primarily focused on financial returns and using concepts such as internal rates of return or net present value financial calculations. Estimating the intangible benefits of investments and their social impact will be an important objective.
- **Performance management:** Finance professionals have a key role to play in helping establish internal reporting mechanisms and balanced scorecards that reflect all (rather than just financial) stakeholders. For finance to deliver on this objective, it's critical to establish effective data governance processes. These help capture the internal and external data flows that can create a meaningful picture of the organisation's social value contribution. Mapping social initiatives to financial results – and proving how social impact activities drive growth – through performance management processes is key. This continues to be an evolving and challenging ambition, given social outcomes are often long-term, qualitative and context-dependant.

- **Future financing and investor engagement:** The role of the CFO, in particular, is key – as investors continue to place more scrutiny and interest on an organisation's broader value activities. There's a growing need for finance leaders to demonstrate the connection between financial outcomes and ESG commitments. A key challenge for CFOs is to encourage investors to commit to long-term funding that drives long-term positive social impact (and evidence this), while balancing expectations for short-term financial profit returns.
- **Governance and risk management:** From ethical tax and investment strategies to risk management relating to workforce, value chain, customers or communities – finance professionals have a critical role to play in establishing appropriate control frameworks and reporting mechanisms to manage associated risks appropriately across all social impact issues.
- **External regulatory and reporting requirements:** Beyond the more immediate climate-related reporting disclosures emerging across different jurisdictions at varying pace – more specific regulatory requirements will continue to evolve around

social impact issues: AI and data protection, internal workforce practices, human rights, and corporate social responsibility. There's an increasing focus on the provision of quantitative 'audit-ready' data across many of these issues.



## Career journeys: More agile, flexible and varied

Beyond social impact ambitions, the profession is also seeing a broader shift towards more mixed and diverse career pathways.

Our data continues to evidence that finance professionals are exploring opportunities beyond traditional accountancy roles and into wider and evolving domains – both within accounting roles and beyond. Almost a quarter of respondents (**24%**) expect to move into a different career path over the longer term – with many citing ambitions to take on broader leadership and strategic roles in the future.

It's Gen Z who are fuelling this ambition, a reflection of evolving career expectations – where career paths are becoming hyper-personalised, more flexible, and aligned with changing lifestyle priorities – as well as the broader drivers of change shaping jobs of the future (Chart 1.7).

Respondents working in the Big Four firms are the most likely to anticipate switching career paths at some stage. As noted in ACCA's recent [Career paths reimagined](#) report, the opportunities for finance professionals to broaden their careers outside of traditional roles are significant as jobs continue to change.

With the relevance of data and the increase in value-centricity continuing to become commonplace in organisations – careers will also increasingly demand cross-disciplinary skill sets.

The report also identified growing job opportunities into wider career domains and roles (Chart 1.8) – pressed by a combination of different drivers of change impacting future career paths ([Chart 1.9](#)).

Chart 1.7: Some respondents wish to use finance and accountancy training as a gateway into different career paths long-term

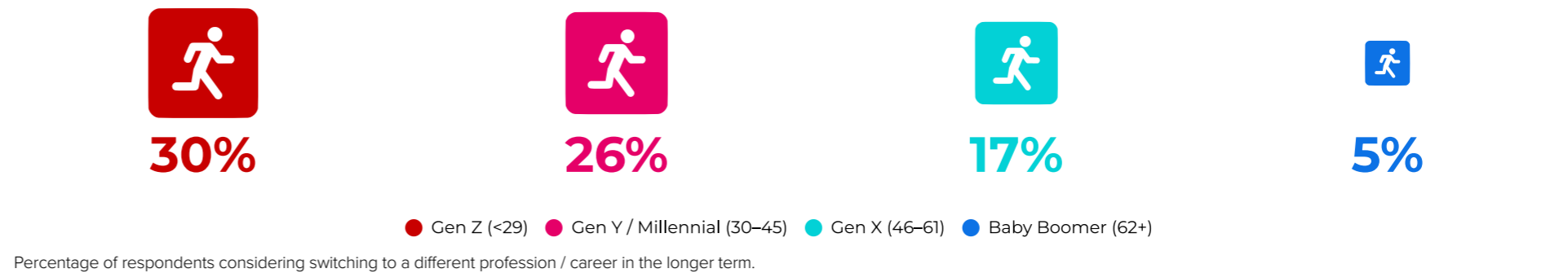
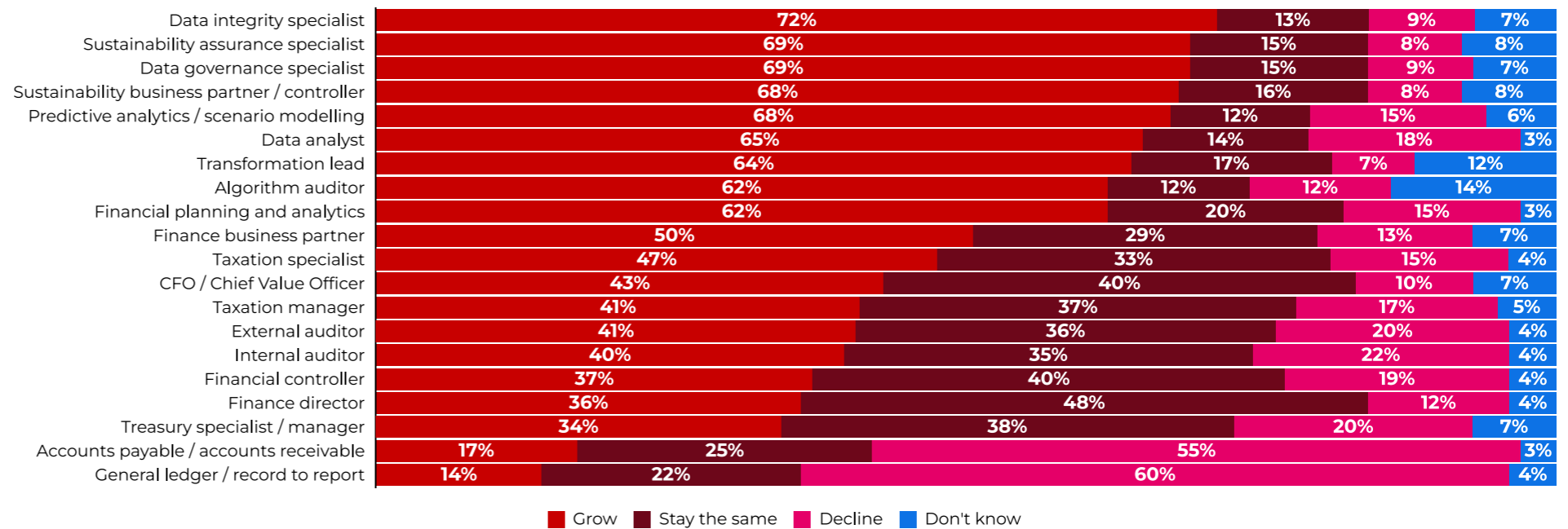
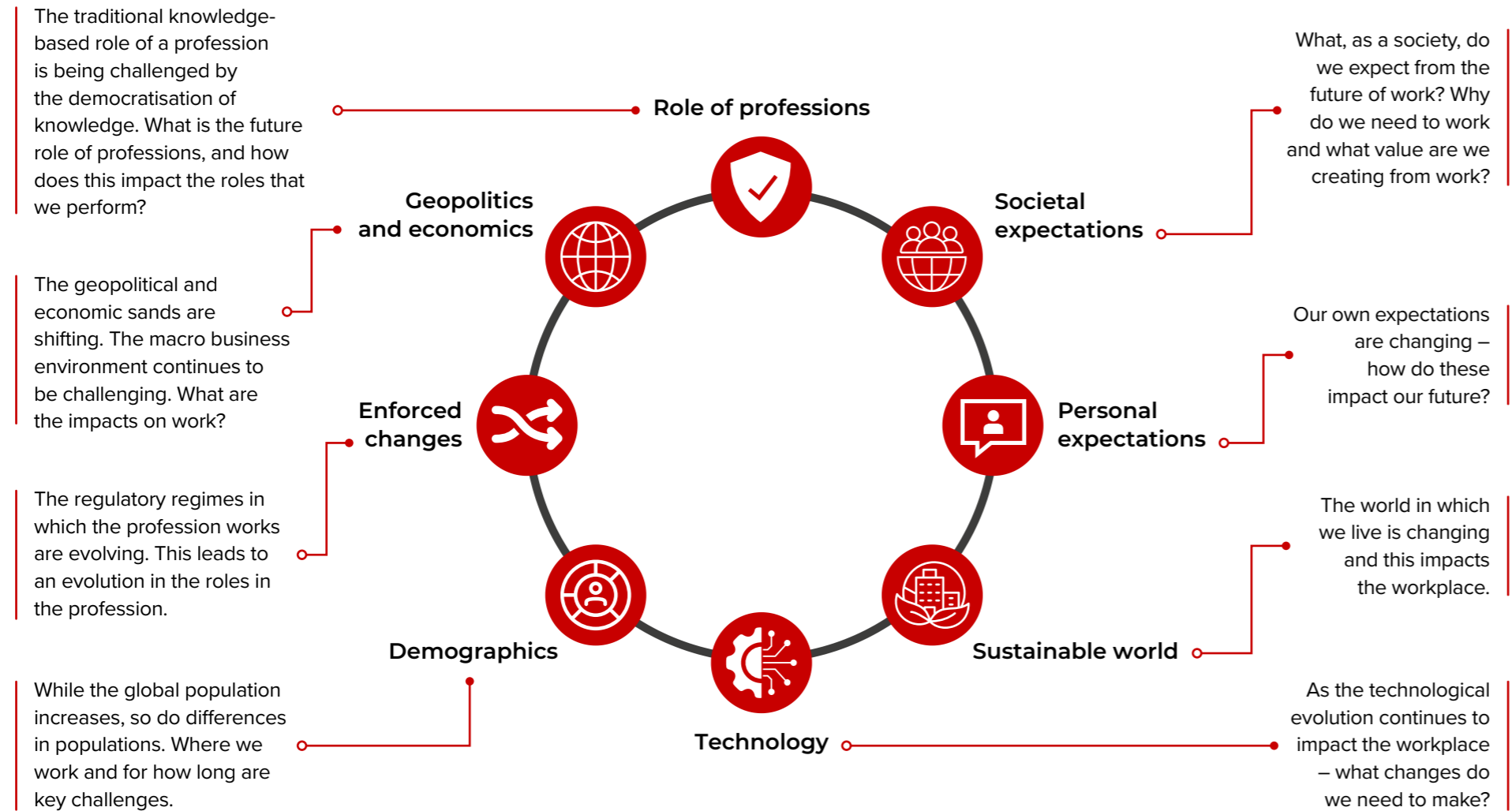


Chart 1.8: Many roles will continue to evolve, and new roles will emerge for the redefined accountant



Source: [Career Paths Reimagined](#) ACCA, 2026.

**Chart 1.9: Drivers of change impacting future careers<sup>2</sup>**



<sup>2</sup> [Career Paths Reimagined](#) ACCA, 2026.



# Reflections from *Career paths reimagined*.

*Career paths reimagined* explored how careers may develop over the next five to 10 years – identifying **eight inter-connected drivers** that are impacting the world of work. The implication is that our career paths are evolving to be more flexible and varied in nature – requiring individuals to adapt and respond to an ever-changing landscape through continuous development.



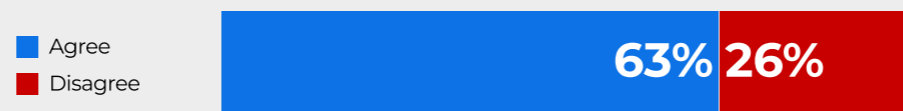
Our **Global talent trends** data this year suggests that most respondents (**63%**) feel reassured by a sense of security in their current employment (Chart 1.10), although aspirations for career mobility remain high. Almost half of respondents (**49%**) – the highest category – prefer a steady career role in the future plus some short-term or freelance work.

During a potentially challenging economic and geopolitical climate ahead – as the drivers impact the nature of organisational structures – long-term career progression may increasingly be measured through lateral moves as organisational structures change, especially in response to technological innovation.

Developing the skill set that supports this flexibility – described as being ‘a specialist in a generalist world’ (Chart 1.11) – is essential, particularly, but not exclusively, technology powered capabilities.

Future success will depend on possessing transferable interpersonal skills – supported by technical, data and finance skills that enable movement between roles. Deep, often data-driven, expertise will also enhance strategic impact.

**Chart 1.10: Many respondents feel secure in their current role**



Percentage of respondents agreeing or disagreeing they currently feel secure in their role. ‘Don’t knows’ remain the balancing figure for each response.

For many, living standards have not substantially improved over the past 10 to 20 years, except through career progression. The realities of the ‘cost of living crisis’ continue to be reflected in the annual results of this survey (see [Section 6](#)). Improving social wellbeing is an important step to progression, not only for yourself – but for others.

**Clive Webb**, Head of Business Management, ACCA

**Chart 1.11: Being ‘a specialist in a generalist world’**



Source: *Career Paths Reimagined* ACCA, 2026.

# Broader career ambitions are anchored by different motivations.

Our analysis of thousands of respondents' comments on their motivations for widening career aspirations in finance roles and beyond reveal a diverse set of reasons:

## 1. Finding meaningful work and a better career fit

Respondents want careers that align more closely with their interests, values, and strengths. Some feel their current roles no longer reflect who they are or what motivates them – prompting a search for work that offers greater satisfaction and impact. This motivation is rooted in the need for fulfilment – feeling that their work is meaningful, engaging, and reflective of the individual, rather than simply stable or familiar.

**'I'm considering a switch to a different profession or career because I'm driven by personal growth and the desire for new challenges. As I continue to grow, my interests and priorities evolve, and I want to ensure my career aligns with these changes. I'm looking for a field that offers opportunities for innovation, creativity, and making a meaningful impact.'**

- **Desire for alignment:** Employees want work that matches their passions, personal values, and long-term goals – not just qualifications.
- **Underutilised potential:** Many feel their skills and capabilities are not fully used in their current roles.
- **Need for impact:** Respondents want to see clearer outcomes and purpose in their work – rather than feeling disconnected from results.
- **Loss of motivation:** Routine, repetitive tasks are reducing engagement and prompting consideration of alternative paths.



## 2. Progressing into more strategic roles

Many respondents are focused on evolving their careers within the finance and accounting profession – but want to move beyond operational or routine work into more strategic, analytical, or decision-making roles that offer greater responsibility, influence and strategic contribution.

- **Shift away from routine:** Employees want to move beyond compliance, administration, or repetitive tasks.
- **Strategic contribution:** There is a strong desire to work in roles involving analysis, decision-making, and forward planning.
- **Using skills at a higher level:** Respondents want to apply their existing expertise in more complex and impactful ways.
- **Avoiding stagnation:** Career switching is seen as a way to prevent long-term plateauing within a profession.

**‘I want to transition into a role that offers greater responsibility, stronger alignment with my evolving skills, and a clear path toward long-term impact... I see opportunities to move into more specialised and strategic professions. I am driven to take on roles that allow me to use my full potential, expand my leadership capacity, and contribute more meaningfully.’**

## 3. Opportunities to learn, grow and gain new experiences

Some respondents are motivated by curiosity and self-development. Career switching is viewed as a way to broaden perspectives and build a more diverse skill set. Rather than dissatisfaction with their current roles, this motivation reflects a proactive mindset – seeking challenge, variety and exposure to new environments to stay engaged and adaptable over the long-term.

- **Curiosity-driven change:** Employees want to explore new fields, industries and challenges.
- **Continuous learning:** There is a strong appetite for acquiring new skills and experiences.
- **Avoiding confinement:** Some respondents do not want to feel confined to a single profession.
- **Personal development:** Career variety is seen as a path to long-term adaptability and fulfilment.

**‘I want to grow in various prospects and not stagnate in one area. The world demands strategic business thinkers and leaders who complete the job, generate new revenue, and build good relationships. As finance professionals, we step ourselves up and try different roles – we become strategic thinkers and build skills to tackle any business problem.’**

## 4. Work-life balance and burnout relief

A significant proportion cite exhaustion, long hours, stress, and lack of boundaries as their main reasons for wanting a career change. For them, switching careers is about protecting their wellbeing and regaining control over time and energy. These responses include dissatisfaction with workload intensity, rigid schedules, commuting demands, and workplace cultures that normalise burnout. Many are seeking roles that offer flexibility, sustainability, and a healthier balance between work and personal life.

- **Chronic overwork:** Many respondents report working beyond paid hours, including during leave.
- **High stress environments:** Pressure, unrealistic expectations, and poor resourcing are common pain points.
- **Desire for balance:** Employees want careers that support long-term wellbeing and personal life.
- **Quality of life over status:** Some are willing to trade seniority or prestige for a more sustainable working life.

## 5. Higher pay and financial progress

For some respondents, financial considerations are the primary driver of career change, including salary ceilings, limited earning potential, and inadequate rewards relative to effort and responsibility. Career switching is viewed as a path to better remuneration, financial security, and long-term stability – particularly in the context of rising living costs and economic uncertainty.

- **Income ceilings:** Employees feel constrained by limited financial progression in their current roles.
- **Cost of living pressure:** Rising expenses are making current pay levels feel unsustainable.
- **Reward vs effort mismatch:** Many feel their workload and responsibilities are not fairly compensated.
- **Security and stability:** Career switching is viewed as a route to more predictable and sustainable financial outcomes.

**‘I will be looking for a higher salary to meet my daily demands.’**

**‘I want financial returns, compensation packages, and future career development.’**

## 6. Future-proofing against AI

Rapid technological change, especially AI and automation, is reshaping how employees think about their careers. Many respondents fear their current roles may become obsolete – or significantly reduced in value over time – particularly in areas perceived as repetitive or process-driven. Instead of resisting change, these individuals are motivated to reposition themselves.

- **Fear of displacement:** Respondents worry their current roles may be replaced or reduced by automation.
- **Desire to stay relevant:** There is a strong motivation to move into roles less vulnerable to AI.
- **Skill adaptation:** Employees want to develop more complex, human-led capabilities, such as strategy, creativity and judgement.
- **Market awareness:** Career switching is seen as a proactive response to evolving industry demands.

**‘I would like to develop my skills in AI to enable me to innovate, make better data-driven decisions and stay competitive in a technology-driven future.’**



## Key reflection:

**The continuing aspirations among professional accountants to contribute to social and environmental impacts is a highly positive development for the profession – and a great news story.**

Our findings show that finance professionals are increasingly involved in – and leading – sustainability and social value initiatives within their organisations. These opportunities tap into broader financial, business and ethical capabilities that are cultivated as part of professional accountancy training.

One key area where finance professionals can further enhance this agenda is through the continued development of performance management frameworks and data capture mechanisms – allowing organisations to create, measure and report social value more effectively.

While much of the focus concentrates on emerging regulatory reporting requirements in the social impact space, **the real opportunity for ambitious finance professionals lies in using finance expertise not only to report social impact, but also to help organisations create it.**





# 2. AI hiring practices spark concern

## Concerns around the use of AI in recruitment

The use of AI algorithms in recruitment processes is expanding rapidly.

According to [LinkedIn data](#), 93% of recruiters plan to increase their use of AI in hiring by 2026. Despite this growth, our data highlights clear concerns among respondents – almost half (48%) say they are not confident in the use of AI technologies for recruitment purposes (Chart 2.1).

Generational differences in attitudes are equally obvious: Gen Z are the most self-assured cohort – with 55% expressing confidence in AI-enabled hiring processes. This confidence declines significantly among older generations ([Chart 2.2](#)). There are also pronounced differences in confidence levels across sectors – with those respondents from accountancy practice firms more confident ([Chart 2.3](#)).

Chart 2.1: Many have concerns around the use of AI algorithms in recruitment

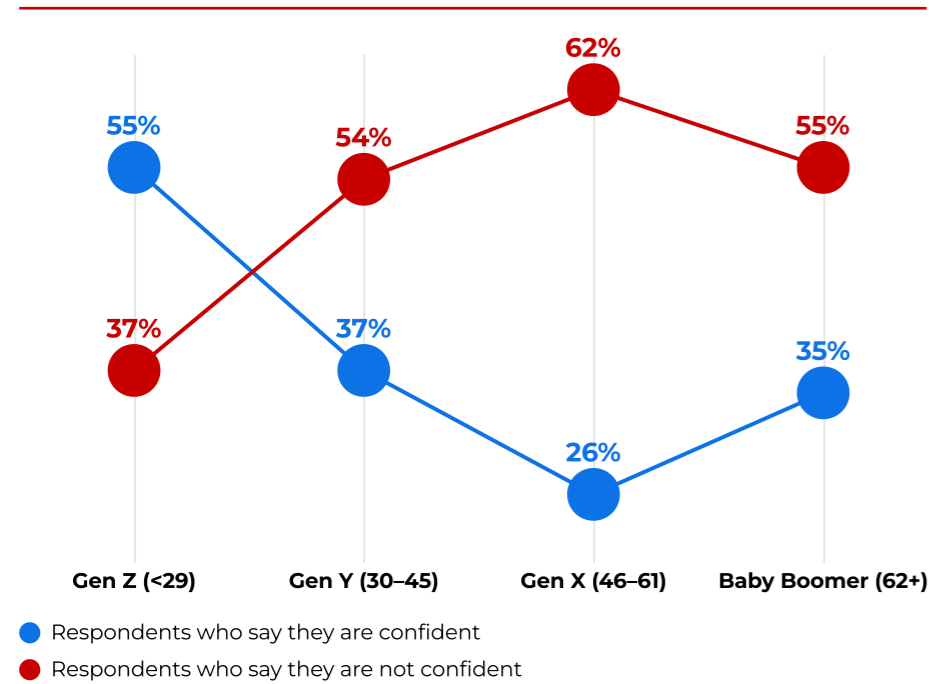


Percentage of respondents agreeing they are confident or not confident in the use of AI in recruitment. 'Don't knows' remain the balancing figure for each response.

**'We're using AI related tools for recruitment services – filtering CVs, running skills assessments, and managing job ads. We are confident that it helps us to filter through the data we collect after advertising. However, when it comes to a serious or final call for the selection – I think human intervention is crucial at this stage.'**

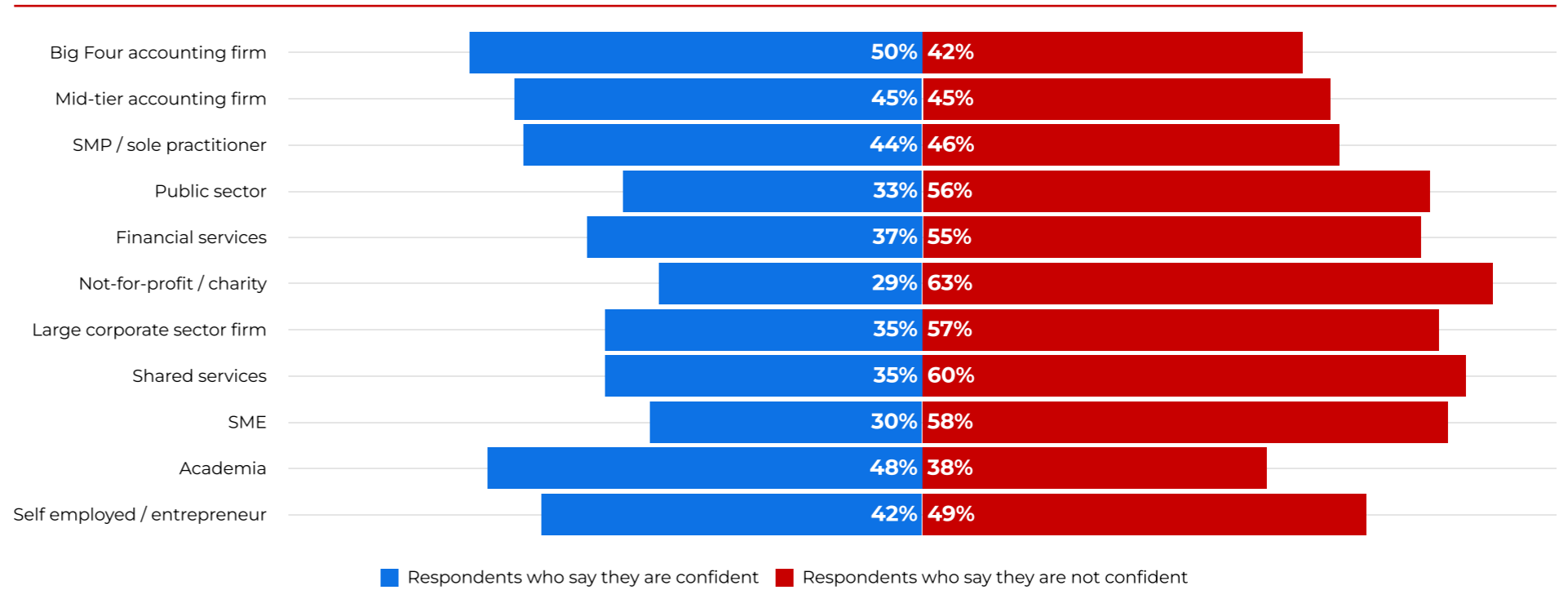
Middle East roundtable participant

**Chart 2.2:** Younger respondents appear more confident with the use of AI in recruitment



Percentage of respondents agreeing they are confident or not confident in the use of AI in recruitment. 'Don't knows' remain the balancing figure for each response.

**Chart 2.3:** Confidence in the use of AI for recruitment varies significantly by sector



Percentage of respondents agreeing they are confident or not confident in the use of AI in recruitment. 'Don't knows' remain the balancing figure for each response.

## AI hiring paradox: Criticised by leaders but required in practice?

Concerns about AI in recruitment are not confined to junior employees – in fact, senior leaders are among the most sceptical.

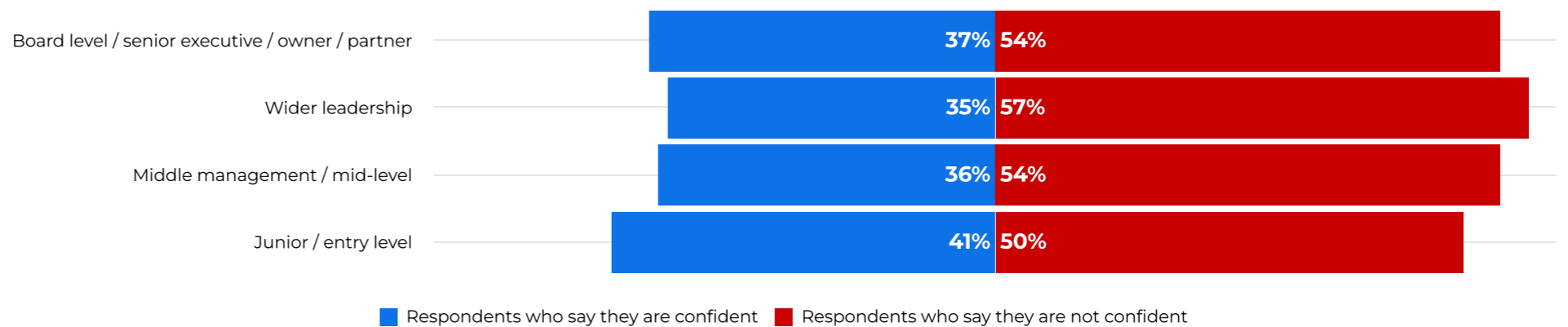
More than half of board-level, senior executive and partner-level respondents (54%) say they are not confident in the use of AI technologies for hiring purposes. Among broader leadership groups, the figure rises to 57%.

Yet many business leaders in our employer roundtables acknowledge that AI is increasingly necessary to manage the growing volume of applications for finance roles, and to streamline outdated manual hiring processes.

The bottom line for most: **AI can be used judiciously to augment human judgement in the recruitment process, not replace it – but good governance around its use is fundamental** (Chart 2.4).

**‘There is a role for AI to play in the finance hiring process – but sound governance around its use is critically important.’**

Chart 2.4: Many organisation leaders are concerned about the use of AI for recruitment purposes currently



Percentage of respondents agreeing they are confident in the use of AI in recruitment. 'Don't knows' remain the balancing figure for each response.

**‘We don’t use AI for senior recruitment as we are in a professional services landscape and it really depends on professional competency – especially for senior management. It’s very hard to use AI to judge this kind of skill set and the right fit for the role.... it’s quite difficult to use AI to recruit for a more senior role.’**

APAC roundtable participant

## AI bias and lack of human intervention are chief concerns

Beyond general scepticism, respondents also highlighted the lack of human touch as one of the key concerns that accountants have about the use of AI.

While the augmentation of human intelligence through AI tools in the hiring process is a primary goal – there are specific risks associated with AI-driven recruitment.

One of the most common concerns is the loss of human interaction during the application process. A recent ACCA poll also suggests that many candidates feel the increasing use of AI creates a sense of anonymity and distance in recruitment.

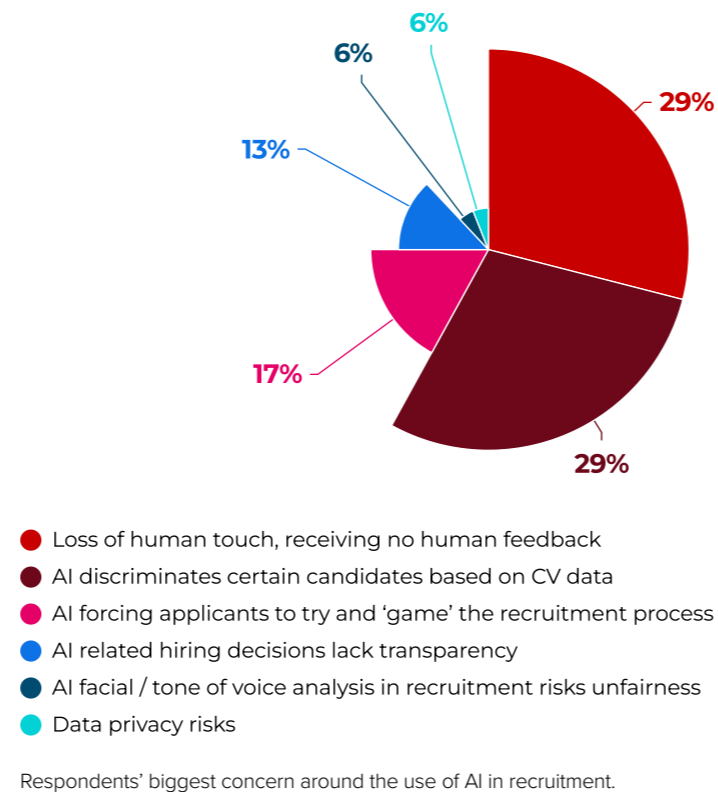
There are also concerns about algorithmic bias – with fears that AI may discriminate candidates based on their CV data. Respondents worry that training data, keyword filtering, or automated screening processes may unintentionally impact the fairness of hiring.

Interventions – such as removing proxy indicators from algorithms and conducting regular audits of AI-enabled hiring systems – may help improve confidence in the role of these technologies in the hiring process (Chart 2.5).

**‘We use AI consciously and very selectively – it works for well defined job descriptions. But, for more strategic and leadership roles, we wouldn’t necessarily rely on AI to make that recruitment decision – mainly because we feel that there is data manipulation, and there is a certain bias that gets inculcated.’**

APAC roundtable participant

Chart 2.5: The lack of the human touch in AI hiring processes concerns candidates



# Where is AI recruitment in finance and accountancy at, and what's next?

The use of AI tools and technologies in organisation recruitment processes has seen a significant growth over the past two years, as new functionality continues to evolve quickly. With AI technologies becoming ever-more sophisticated, their use is cutting across the end-to-end hiring process in finance, particularly at more junior levels. Its growing adoption is generating significant debate with strong opinions on both sides:

## Where is AI being used in the hiring process?

- **Candidate sourcing activities:** Recruiters and organisations use AI tools to scan jobsites, LinkedIn profiles, and CV databases to identify initial talent pools against job descriptions. AI powered chat interfaces are also used as a first point of contact for candidates.
- **Candidate shortlisting:** AI technologies are commonly used to scan CVs and keyword identification, match skills and experience to job criteria, potentially rank applicants in priority order, and as initial assessment suitability tests based on the job requirements.

- **Candidate interviews and assessments:** While focus is on scheduling support, there's growing use of AI to assess performance through human-led interviews – conducting speech analysis, analysing content coverage and gaps. More generally across recruitment, there have been some pilots of the use of AI Chatbots, though, at the time of writing, adoption remains limited and challenges persist.
- **Candidate offers and engagement:** The increasing use of AI technologies to support candidate communication of job offers, issuing contracts, and managing routine candidate interactions.

## Suggested benefits of using AI?

- **Productivity and speed:** The obvious big win for AI in the recruitment process is efficiency. From candidate sourcing, job descriptions, and adverts to logistics – the technology reduces many time consuming administrative tasks.
- **Volume of applications:** With the advent of Chat GPT in 2022, the volume of job applications that employers need to manage has significantly increased. Employers in our roundtable discussions cited this was a key reason for using AI in the hiring process – to help filter through high volumes.
- **Hiring quality:** AI technologies are increasingly involved in different stages of the assessment process. Many see it as a technology that augments the role of human recruiters in the process – enhancing the quality of recruitment decisions. Well designed AI tools using objective criteria can help reduce bias, drive more consistent recruitment processes, and create more inclusive hiring practices.
- **Candidate engagement:** Some AI assisted support tools can improve the candidate engagement experience by providing immediate updates and touch points.

## Concerns around using AI?

- **Bias:** Despite potential benefits, bias remains the biggest concern. While AI can help reduce potential bias in human only led processes – there's often distrust in the algorithms and the data they are trained on. This could result in discrimination based on particular characteristics of candidates – eg neurodivergent applicants. Regular audits and monitoring of AI systems is a growing requirement.
- **Lack of human touch:** Our data suggests one of the big concerns that individuals have is the lack of human touch in processes – less personal feedback on applications, and the increased anonymity of processes that are less human-centric.
- **Missed talent:** If recruiters are not sufficiently able to understand the merits of individual candidates at a personal level, or build personal relationships early in the process – good candidates could be missed. The technology may not be sufficiently adept at identifying those who have a strong cultural fit, or who can demonstrate the right skills for the role.
- **Data privacy and transparency:** Concerns centre on how data is used and protected – with worries about sensitive data leakage, and that the 'black box' approach leads to a lack of transparency in hiring decisions – how a decision was made, and why it was made.

## Bottom line: What's next in terms of AI in hiring practices?

AI technologies are firmly embedded across many organisation hiring processes, and indicators suggest their use will continue to expand. At the same time, there is growing awareness of the concerns around AI in recruitment. There's keen interest in the appropriate governance around the use of technologies, increased attention on the value of audits and monitoring processes around the AI algorithms being used, and strengthening regulatory requirements.

The bottom line for most is that while AI in recruitment is here to stay – ensuring appropriate safeguards and mitigations are essential as the technology continues to evolve.

**'In a bank of (our) size, we see more than 100,000 applications a year and shortlisting them becomes a very big problem if you don't use AI.'**

APAC roundtable participant

## Key reflection:

### There's no preventing the growing use of AI in hiring talent – it's inevitable.

Recruiters will testify to the operational efficiencies and productivity gains that these technologies can bring. At the same time, however, there's obvious widespread concern that the use of AI across the recruitment process is fraught with significant risk that may introduce new challenges to fairness, transparency and candidate experience.

There's an overall sense of an 'AI arms race' at the moment. Organisations are increasingly using AI across the hiring value chain, while candidates themselves are using AI chatbots to support with their job applications – leading to a surge in the volume of applications, and growing complexity in recruitment systems.

As these technologies continue to evolve, perhaps fears will be allayed. In the meantime, **organisation leaders will have to convince prospective talent that their AI hiring processes are fair, equitable and supported by appropriate human oversight.**





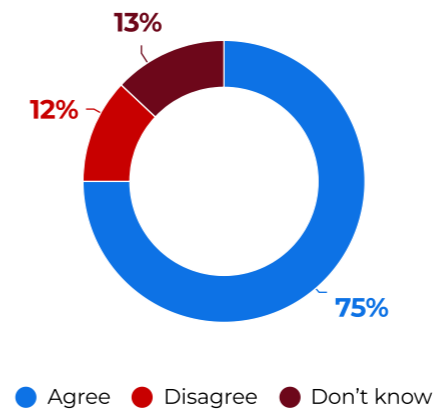
### 3. Social impact – an untapped opportunity in the race for talent?

#### Social impact matters in the attraction and retention stakes

One of the clearest signals in this year’s survey is the growing importance of an organisation’s reputation on social and human rights issues.

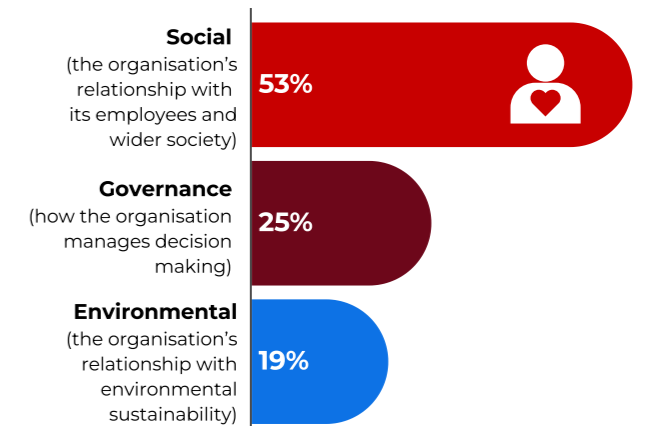
Three-quarters of respondents (75%) say this is now a key factor in deciding whether to work for an organisation or not (Chart 3.1). This is broadly consistent with our 2025 findings (79%) – suggesting this is an emerging trend. Across the broader ESG agenda, respondents also rate the ‘S’ – social factors – as the most important dimension (Chart 3.2).

**Chart 3.1:** An organisation’s reputation on social and human rights is a key factor in talent attraction



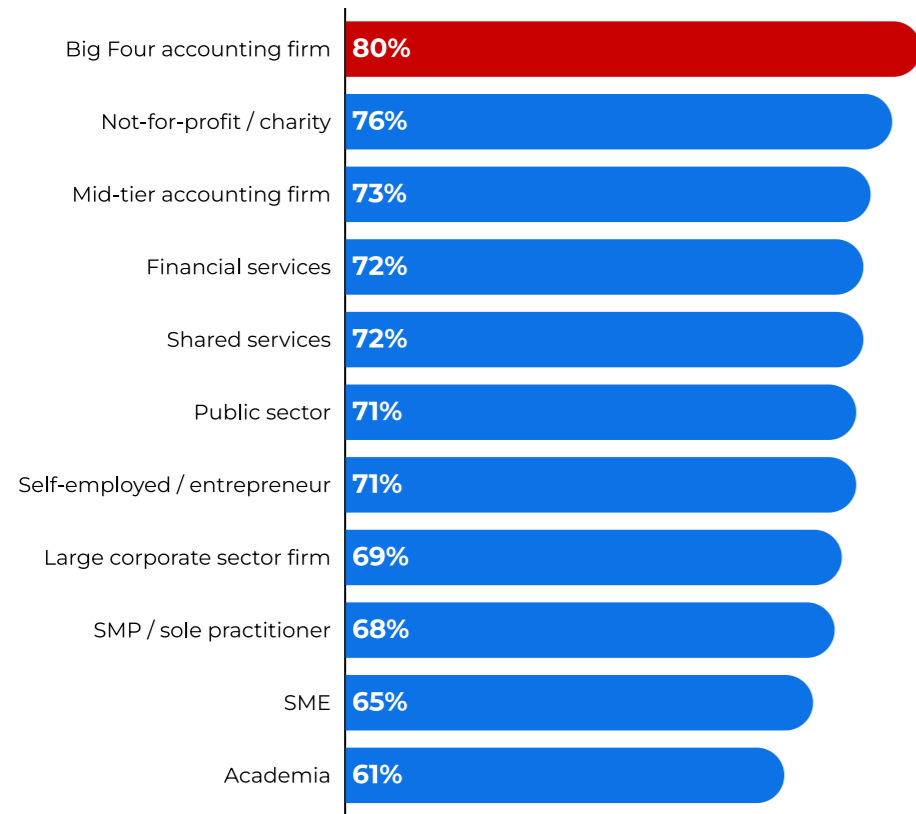
Percentage of respondents agreeing an organisation’s reputation on social and human rights is a key factor in talent attraction.

**Chart 3.2:** The social agenda matters most to respondents in our survey



Percentage of respondents agreeing on which aspect of ESG matters most to them.

**Chart 3.3: The Big Four accounting firm respondents lead the way on saying social and human rights issues are a key factor in deciding to work at an organisation**

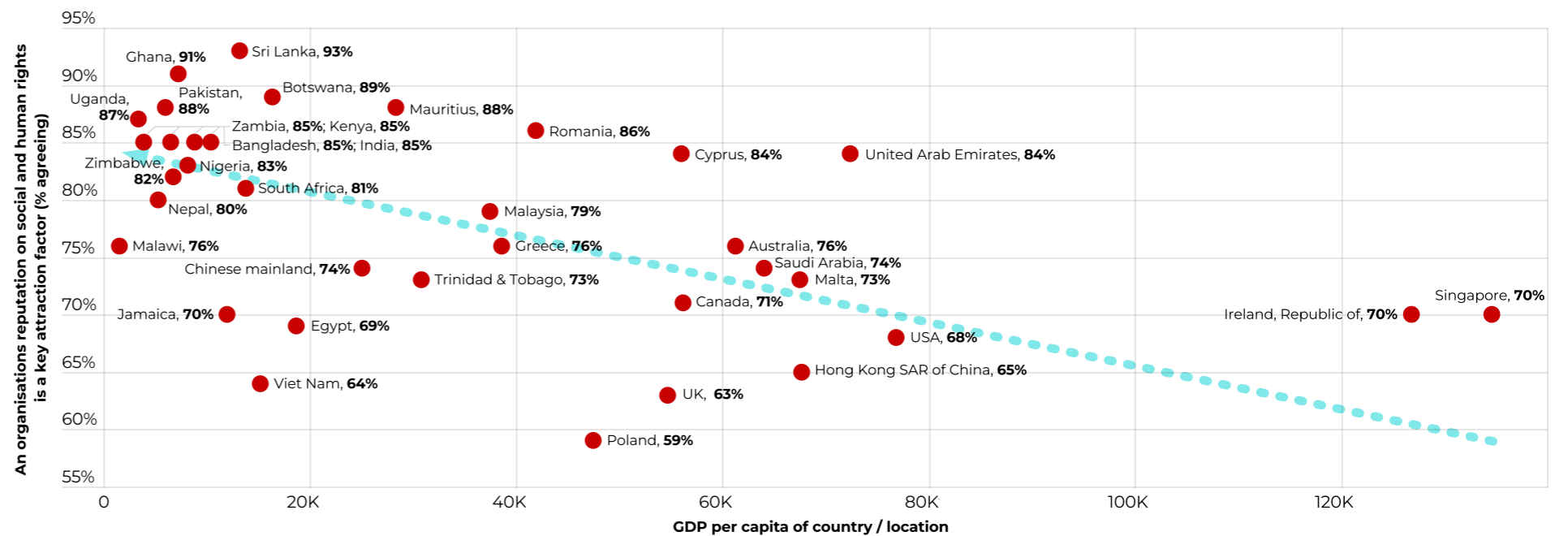


Percentage of respondents agreeing an organisation's reputation on social and human rights is a key factor in talent attraction.

There are notable sector differences when it comes to social factors as an attraction issue. Respondents working in the Big Four accounting firms are particularly likely to emphasise the importance of social impact – with **80%** identifying it as a key consideration when choosing an employer (Chart 3.3).

**‘An organisation’s reputation on social and human rights is a key factor in attractiveness.’**

**Chart 3.4: When it comes to attraction, respondents in developing markets are most likely to agree that social and human rights is a key attraction factor**



GDP per capita source: IMF World Economic Outlook database October 2025.

But it's regional differences that are even more striking – and the relationship between the importance attached to these issues, and where respondents are based. Among respondents in Africa and South Asia, **86%** say social impact issues influence their decision to work for an organisation, and there is a clear relationship between these aspirations and developing economies generally (Chart 3.4). This may reflect the prominence of social challenges – such as inequality, poverty and access to education and healthcare – that are associated with many developing markets.

## Do organisations understand how powerful social impact is in recruitment activities?

The importance of social impact is particularly strong among younger professionals.

From our findings, **82%** of Gen Z respondents suggest that social impact issues are a key factor in deciding whether to join an organisation – compared to around two-thirds of Gen X and Baby Boomer respondents (**67%**) (Chart 3.5). This suggests that showcasing an organisation’s approach to social impact issues is a smart recruitment strategy to attract young talent.

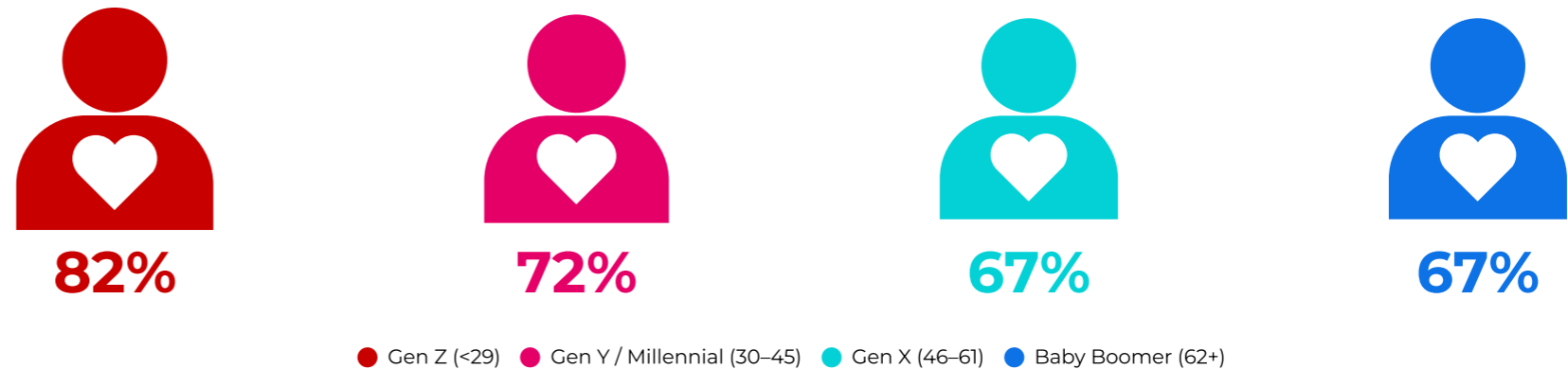
Similarly, environmental issues also remain influential – with **58%** of all respondents (**62%** in 2025) saying an organisation’s environmental stance is a key factor in their employment decisions (Chart 3.6). However, while just over two-thirds of Gen Z respondents (**68%**) agree with this statement, the proportion falls to around half among older generations.

With so much focus on environmental credentials alone – while this continues to be important – **organisations may be overlooking an even more powerful recruitment tool: the broader social impact.**

**‘I feel that social impact is important and organisations need to have / identify / create a purpose, or value for an employee to join – because I feel that after COVID somehow some organisations’ identity is no longer impactful.’**

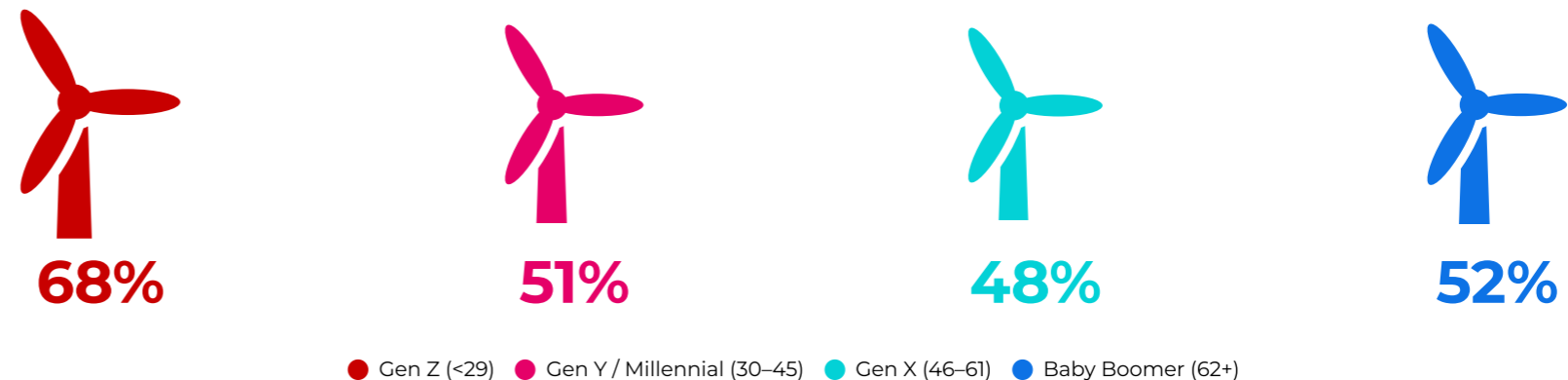
APAC roundtable participant

Chart 3.5: Gen Z in particular see social impact as key in the attraction stakes



Percentage agreeing that social impact is key to whether or not they are attracted to an organisation.

Chart 3.6: Gen Z are more likely to rate an organisation’s stance on environmental issues as a key factor in deciding to work there, compared to other generations



Percentage agreeing that an organisation’s stance on environmental issues is a key factor in deciding to work at an organisation.

## Authenticity of ESG reputation has some influence on retention

Understanding the causal influences on employee retention is challenging, as the data suggests multiple overlapping factors.

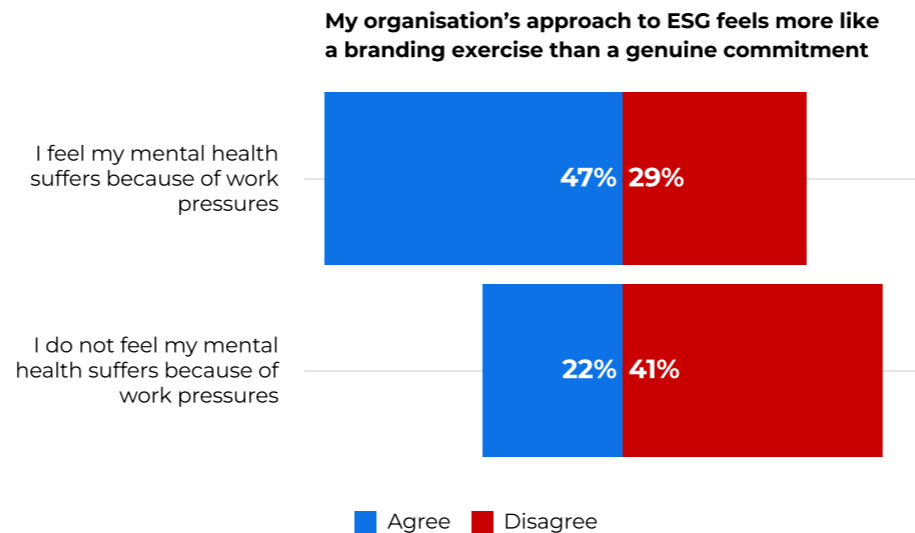
Although there's no single cause – an issue we explore further in [Section 10](#) – one notable pattern emerges in the relationship between whether respondents perceive their organisation's ESG commitment to be genuine, and their responses to other questions.

Here, there are some striking observations. Respondents who are more likely to have concerns about the authenticity of their organisation's ESG commitments are similarly likely to report their mental health suffers as a consequence of work pressures – and poor mental health impacts flight risk.

Concern about ESG authenticity is also correlated with a greater likelihood of respondents wanting to switch careers in the future. There is also some association in the data between negative perceptions of ESG and a higher likelihood of seeking external career moves.

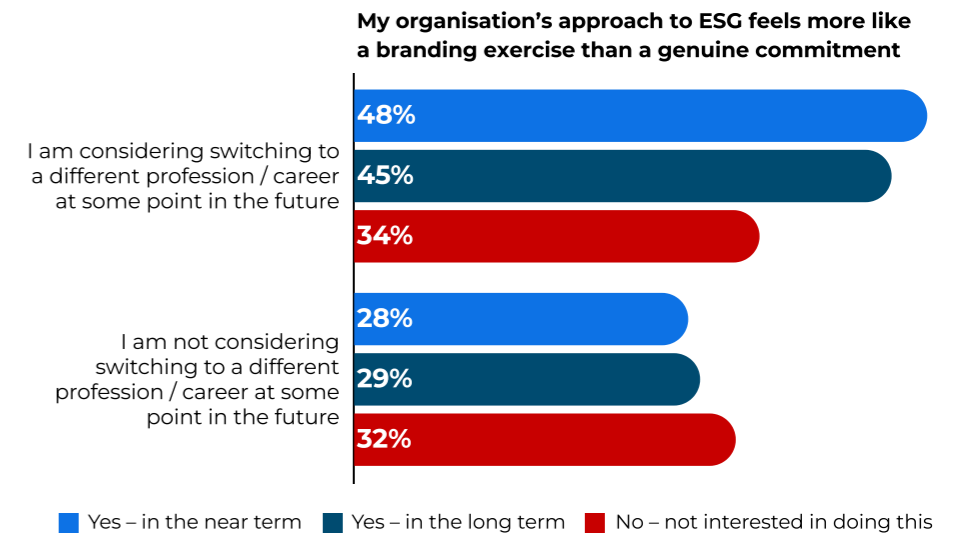
**Our findings suggest that authentic ESG strategies do matter – but they are part of a wider range of retention influences.**

**Chart 3.7:** Respondents with concerns on the authenticity of their organisation's ESG commitments, are also more likely to cite mental health issues from work pressures



Percentage of respondents with concerns on the authenticity of their organisation's ESG commitments, that feel their mental health suffers because of work pressures

**Chart 3.8:** Respondents with concerns on the authenticity of the organisation's ESG commitments, are also more likely to consider switching to a different profession/career



Percentage of respondents with concerns on the authenticity of their organisation's ESG commitments, that are considering switching to a different profession/career in the future

**‘Concern about ESG authenticity is also correlated with a greater likelihood of respondents wanting to switch careers in the future. There is also some association in the data between negative perceptions of ESG and a higher likelihood of seeking external career moves.’**

# What do we mean by social impact?

Our *Global talent trends* reports show a consistent finding – employees place a growing importance on social impact. While environmental issues have dominated over the last decade, social impact has risen up the organisational agenda, but what exactly does it mean?

## Defining social impact:

Typically, organisations have considered social impact through the ESG agenda – focused on reporting activities and environmental issues, such as disclosures. But the reality is that social impact has a far wider scope, bringing together a wide range of factors that are essential to achieving a just transition.

Social impact is not limited to the workplace, although creating ‘good jobs’ for individuals as part of wider societal progress is essential. Social impact extends across the value chain, customers, and the wider community – essentially, **assessing impact across society as a whole**.

Chart 3.9: A model of the social agenda



Source: [Accounting for Society's Values](#), ACCA 2023.

## Key reflection:

### **Social impact issues are at the forefront of employees' minds.**

Organisations have long promoted their environmental credentials to attract younger talent – but our research suggests that social impact issues are increasingly important, and key to recruiting and retaining talent.

Workforce expectations around organisational behaviour are rising, particularly among younger professionals who place strong emphasis on purpose and values in their careers. But, at the same time, social impacts are also increasing – with issues like labour practices, employee wellbeing, data protection, inclusivity, and corruption impacting organisational reputation.

In a highly connected social media environment, poor social impact practices can quickly damage hard-won reputations. Authenticity across broader ESG matters is also critical – when employees perceive ESG commitments as superficial or symbolic, our data suggests it may have an impact on longer term retention.

**Organisations need to embed ESG commitments meaningfully into everyday decision-making and operations, rather than relying solely on high-level commitments.**





# 4. Many generations at work – but collaboration falls short

**Cross-generational collaboration is work in progress for many**  
Ageing demographics and declining birth rates, as well as a new Generation cohort shortly entering the workforce, are significantly reshaping established career paths and the age balance within the workforce.

Evidence increasingly suggests that across many countries, retirement ages will continue to rise for affordability reasons. With the eldest members of Generation Alpha approaching employment age, organisations will increasingly have to manage workforces spanning five and possibly in some cases six, generations simultaneously. This shift presents both opportunities and challenges as employers seek to foster inclusive workplaces that support effective collaboration across age groups.

Our survey data suggests that many organisations are still adapting to this reality – with **42%** of all respondents saying their organisation faces challenges supporting collaboration across the current four generations who make up the vast majority of employees at work in today’s workplace (Chart 4.1).

**Chart 4.1:** The effectiveness of cross-generational collaboration is an issue for many



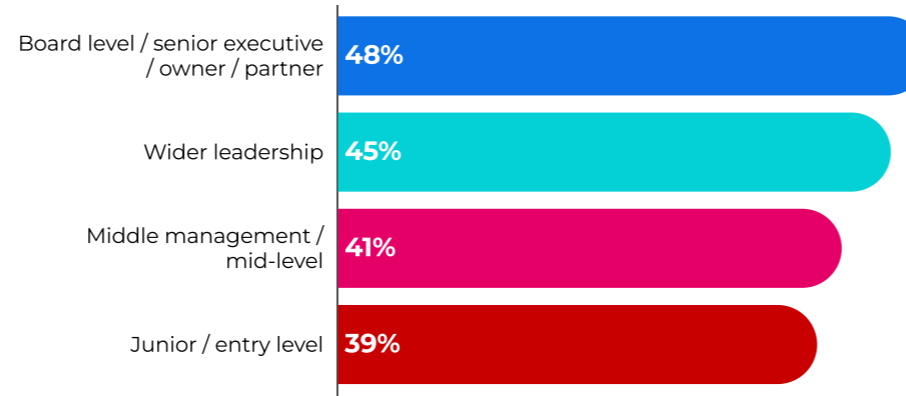
Percentage of respondents agreeing their organisation experiences challenges in supporting effective collaboration across different generations. 'Don't knows' remain the balancing figure for each response.

There's also a notable difference across working patterns – with those in the office full-time more likely to suggest inter-generational collaboration is challenging. This could be driven by age differences in working patterns and a mismatch between the generations that tend to be office based and those that do not.

What's most interesting about the data here is that it's respondents in leadership positions who are most concerned by the issue – with almost half of board leaders, senior executives and partners (48%) expressing worry (Chart 4.2).

This recognition at leadership level is key – as effective cross-generational workforce collaboration is central to innovation and driving business success in the future.

**Chart 4.2: The effectiveness of cross-generational collaboration is particularly an issue for organisation leaders**



Percentage of respondents agreeing their organisation experiences challenges in supporting effective collaboration across different generations.

**‘The challenge is finding the right balance between experience and new skills. In some cases, there’s an implicit bias that associates age with lower adaptability to technology, for example.’**

Latin America roundtable participant

**‘There’s a big communication style clash in the work environment – [my own view is that] Gen Zs aren’t very detail orientated, or systemised. They have higher feedback expectations – the feedback loop potentially needs to be stronger so they can be validated and have more confidence.’**

APAC roundtable participant



## Recognition of older workers remains the top inclusivity concern

Encouragingly, perceptions of organisational commitment to equality, diversity and inclusion (EDI) initiatives show modest improvement this year.

Our findings reveal that **37%** of respondents still voice concerns that their organisation prioritises some diversity markers over others – compared with **45%** in 2025 (Chart 4.3). Most respondents (**51%**) feel their organisation has not reduced its focus on EDI initiatives.

However, one strikingly familiar finding remains consistent with last year’s data – recognising the value of older workers still ranks highest among the markers of diversity where respondents believe organisations must make greater progress (Chart 4.4).

Notably, this concern is shared across generations – with both Gen Z and Gen Y respondents ranking recognition of older workers as the second joint highest inclusivity issue too.

As workforce demographics shift and career journeys become less linear, and as skills gaps widen across many transitioning economies, older employees in the workforce will be key.

**Employers should take these findings as prompt to adapt. A workforce that spans multi-generations is likely to boost creativity and performance.**

**Chart 4.3:** Respondents are less likely to be concerned their organisation focuses more on certain aspects of diversity (compared to 2025)

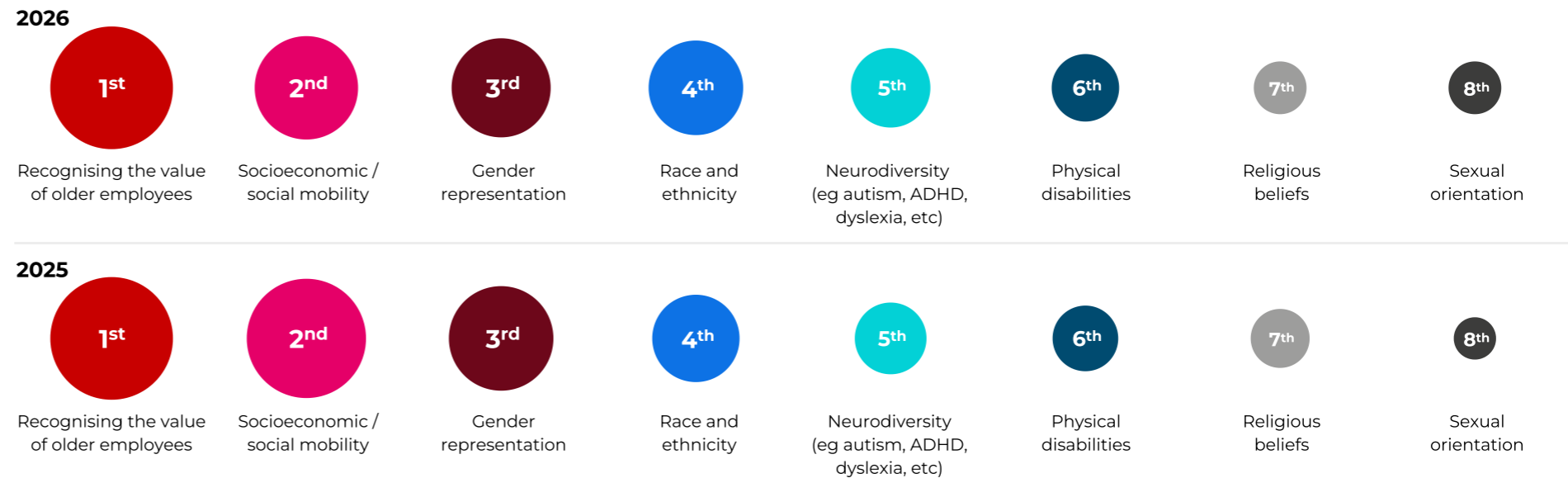


Percentage of respondents agreeing their organisation focuses more on certain aspects of diversity.

**‘We value older employees as much as possible – in terms of the fair pay they deserve and growth opportunities. Before seeking to fill a vacant role [externally], we consider [options] within the organisation – when you prioritise hiring people who have stayed long enough, it builds confidence. Employees think: “Okay, staying here wouldn’t be a waste of time”?’**

Caribbean roundtable participant

**Chart 4.4:** Recognising the value of older employees remains the biggest marker of diversity concern\*



\* Respondents were asked to choose only one marker of diversity where they thought greater progress needed to be made.

## Inter-generational collaboration faces multiple barriers

With shifting demographics and new generational workforce dynamics – employers need to consider how best to drive collaboration across different age groups.

Unsurprisingly, respondents identify several factors that can impede effective collaboration across generations – with different approaches to work-life balance and boundaries cited as the top barrier.

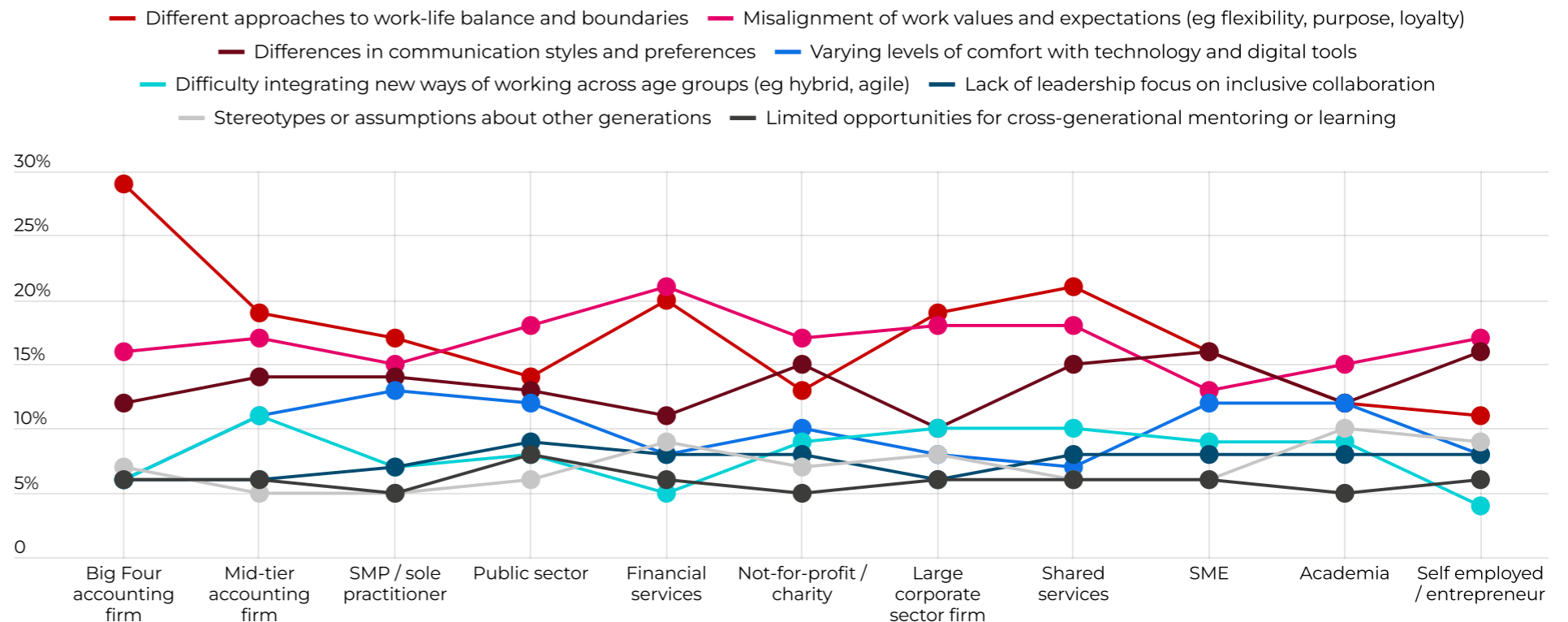
This issue is particularly prominent among Gen Z respondents and those in Big Four firms, which is less surprising given some of the challenges they have previously noted around mental health issues from work pressures (Section 8).

Differences in workplace values and expectations – including attitudes towards flexibility, organisational purpose, and long-term loyalty – also feature prominently, especially by Gen X respondents.

**‘There’s going to be some tension – are organisations ready culturally to manage the multitude of worldviews in their midst?’**

APAC roundtable participant


**Chart 4.5:** Challenges to generational collaboration are broadly consistent across sectors, but Big Four accounting firm respondents stand out for issues relating to work-life balance



Percentage of respondents identifying the biggest challenge in enabling effective collaboration across the generations.

**‘Inter-generational collaboration is about maintaining a connection between the old and the new in the workplace. As society develops and the population structure changes – no one can collaborate only with one generation. You must bridge multiple generations upward and interface with the younger generation downward.’**

China roundtable participant



**‘Inter-generational collaboration is strongest when employees feel equally valued, understood and included. The most impactful thing an employer can do to enhance this is to create a structured, two-way knowledge sharing and communication framework.’**

## **Strategies for success – how employees think cross-generational collaboration in finance and accountancy could be improved.**

**We asked respondents what is the main thing their employer could do to improve inter-generational collaboration at their organisation. The feedback suggests that employees do not see this as primarily a ‘people issue’ – but more an organisational design challenge that requires specific employer interventions:**

### **1. Plan and structure mixed-age collaboration**

Employees strongly believe that inter-generational collaboration is most effective when it’s anchored in real work, not symbolic initiatives. Rather than relying solely on training or social events, respondents argue that collaboration improves when teams are intentionally designed to include different generations working toward shared outcomes. This approach helps dismantle stereotypes by allowing people to see each other’s value in action – through decision-making, problem-solving, and delivery.

**‘By encouraging a culture of knowledge sharing – where employees of all age groups feel comfortable contributing to conversations and workshops – can break barriers between generations.’**

- **Mixed teams:** Deliberately composed project teams ensure daily interaction across generations.
- **Skill exchange:** Younger employees contribute digital fluency and new tools, while senior colleagues provide experience and judgement.
- **Shared goals:** Collaboration improves when teams are aligned around outcomes, not hierarchy.
- **Practical learning:** Knowledge transfer is more effective when embedded in real tasks.
- **Respect building:** Working together reduces assumptions and builds credibility organically.

## 2. Promote fairness and inclusion

Respondents strongly link inter-generational collaboration to leadership behaviour and organisational fairness. Perceived bias (whether favouring seniority or youth) undermines trust and reinforces division. Employees want leaders who value both experience and innovation – and create systems that reward contribution over tenure.

- **Fair systems:** Transparent promotion and reward processes reduce resentment.
- **Inclusive leadership:** Decisions should reflect diverse perspectives, not age dominance.
- **Balanced respect:** Experience and fresh thinking are equally valued.
- **Flexible practices:** Different life stages require different working approaches.
- **Role modelling:** Leaders set the tone for inter-generational respect.

**‘The organisation should apply consistent recruitment and performance standards, provide proper training for younger / new hires, and ensure accountability for everyone.’**

**‘Treat everyone the same regardless of gender, age or position – listen to the thoughts of junior employees and not be solely dependent on senior level managers.’**

## 3. Training, awareness and shared understanding

Some respondents emphasise the role of awareness and capability-building in supporting collaboration. Training is seen as most valuable when it helps employees understand generational differences in working styles and communication.

- **Bias awareness:** Training helps reduce unconscious age-based assumptions.
- **Style understanding:** Awareness of differences improves empathy and patience.
- **Shared language:** Common frameworks support smoother collaboration.
- **Skill alignment:** Training works best when linked to real work.
- **Cultural support:** Awareness initiatives reinforce inclusive behaviour.

**‘More courses and making sure everyone understands what’s going on.’**

**‘Tolerance, sensitivity and open mindedness.’**

## 4. Team building and social connection

Many respondents highlight the importance of informal interaction as a catalyst for stronger collaboration. Social and team-building activities are seen as a way to humanise colleagues, reduce perceived generational boundaries, and create psychological safety – particularly in organisations where work pressure limits casual interaction.

- **Informal bonding:** Social settings reduce hierarchy and age-related assumptions.
- **Relationship building:** Personal connection improves trust and openness at work.
- **Psychological safety:** Familiarity makes collaboration feel less risky.
- **Ongoing engagement:** Regular activities are more impactful than one-off events.
- **Cultural glue:** Team building supports, but does not replace, structured collaboration.

**‘Increase social events and team building events that encourage collaboration.’**

**‘More team bonding events to assist in understanding employees beyond the work boundaries.’**

## 5. Improve everyday communication

Clear, open communication emerges as foundational to improving inter-generational collaboration. Employees note misunderstandings often stem from differences in communication styles, expectations, and power distance – rather than age itself. Improving everyday communication practices is seen as a practical and low-cost way to reduce friction.

- **Open dialogue:** Encouraging conversation across levels reduces generational gaps.
- **Clear expectations:** Shared norms prevent misinterpretation of intent or behaviour.
- **Inclusive voice:** All age groups feel more engaged when heard consistently.
- **Transparency:** Open communication builds trust across generations.
- **Consistency:** Regular communication is more effective than reactive messaging.

**‘Encourage people of all ages to consider issues from each other’s perspectives.’**

**‘Equal dialogue, regardless of seniority, allows everyone to express themselves without fear of making mistakes.’**

**‘Creating an environment of open communication, where ideas can be freely shared and different views discussed without fear of criticism.’**

## 6. Two-way mentorship

Respondents strongly favour mentorship as a powerful enabler of collaboration – but only when it’s reciprocal, not hierarchical. Employees consistently reject traditional one-way mentoring models in favour of two-way learning arrangements that recognise every generation brings valuable and complementary skills. These programmes are viewed as particularly effective in breaking down power dynamics and increasing mutual respect.

- **Reciprocal learning:** Both mentor and mentee actively teach and learn.
- **Digital exchange:** Younger employees support technology adoption and new tools.
- **Experience transfer:** Senior employees share industry insight, leadership and judgement.
- **Structured design:** Formal programmes are more effective than informal arrangements.
- **Trust building:** Regular interaction reduces generational distance and stereotypes.

**‘Formal two-way mentorship programmes – seniors transfer business knowledge and experience and juniors coach on technology and emerging trends.’**

**‘Everyone is both a teacher and a student – forcing collaboration on a personal level directly breaks down stereotypes by showcasing everyone’s unique value, and turns generational diversity from a challenge into a business advantage by sharing skills across the entire organisation.’**



## Key reflection:

**In the future, most organisations will face an ageing workforce and at least five generations in the workplace together.**

There are major concerns that there will be a critical skills gap across the global workforce in the years ahead – while many employees will lack the financial security to retire early. This has two profound implications.

**Employers will need to adopt a more inclusive approach to attracting and retaining the right skills in the workplace, irrespective of candidate age.** This requires significant cultural change across both employers and the wider recruitment community to recognise the value that older workers bring, and to create flexible employment models and support interventions to make work more attractive.

**Ensuring multiple generations in the workforce can collaborate effectively will be key.** In our data, older employees are less likely to see challenges in cross-generational collaboration and less likely to believe EDI emphasis is declining. Organisations should encourage structured cross-generational dialogue and mentoring – so leaders understand the experiences of younger employees and their concerns about some of these issues. Without shared understanding, well-intended policies may fail because senior staff believe problems are smaller than junior employees experience them to be.





# 5. Entrepreneurial ambitions continue to burn brightly

## The obvious training ground for would-be entrepreneurs is accountancy

Accountancy remains a strong foundation for entrepreneurship – with our data showing that the ambition to ‘go solo’ is still a strong trend within the profession.

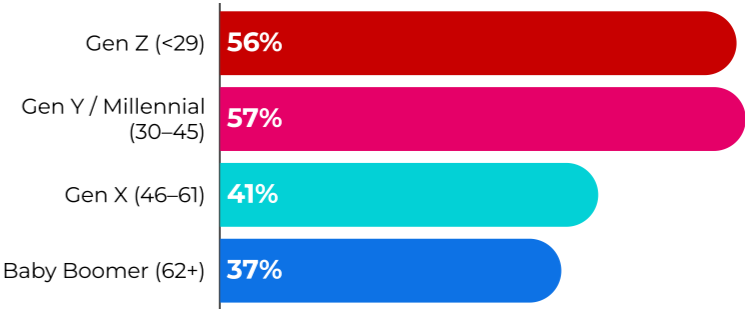
It’s no surprise that professional training in accountancy boosts entrepreneurial aspirations by equipping individuals with skills from basic financial literacy to more enhanced understanding of budgeting, taxation, compliance, business planning, and strategy.

Similar to last year, over half of respondents (54% vs 52% in 2025) currently in employment say their accounting and finance background supports their ambitions to explore entrepreneurial opportunities (Chart 5.1). Again, it’s Gen Y (57%) and Gen Z (56%) who are most likely to fast track self-employment aspirations (Chart 5.2).

Chart 5.1: Entrepreneurial ambitions continue to burn brightly



Chart 5.2: Younger respondents fuel the entrepreneurial ambitions



Percentage of respondents agreeing they have career ambitions to be an entrepreneur / business owner at some point in the future.

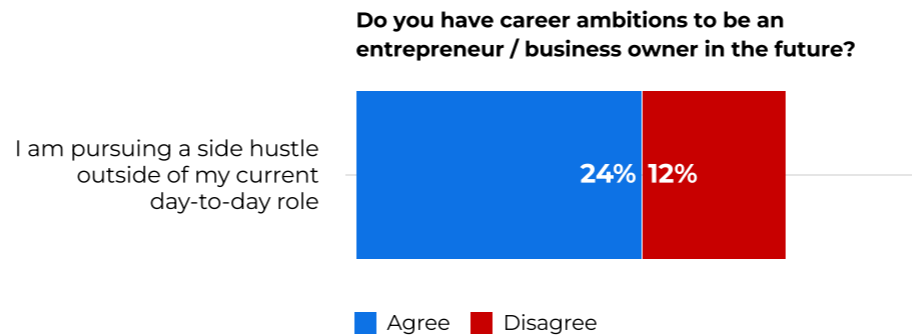
Employees currently pursuing ‘side hustles’ or planning to change employers are also more likely to express entrepreneurial intentions (Chart 5.3).

There’s an interesting correlation between entrepreneurial ambitions and a desire to pursue socially meaningful work too – suggesting that many respondents see business ownership as a way to combine commercial success with wider societal impact (Chart 5.4).

**‘I became an accountant because my father was one. I planned to enter the profession for five years before exiting to start my own business, which is what I did. When I talk to Gen Zs – their eyes light up when I tell them this story because they love the idea of business. They love the idea of making money.’**

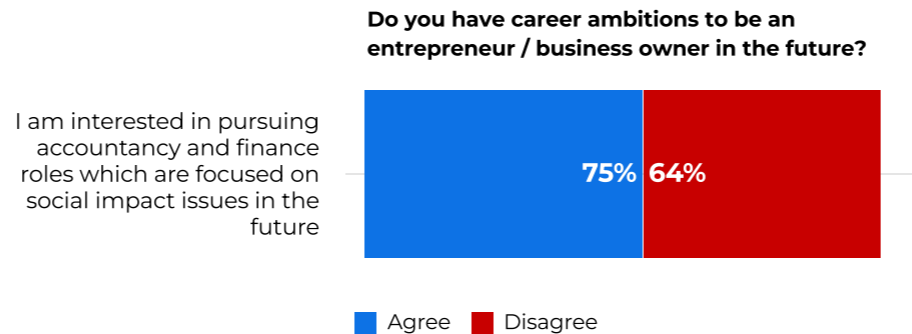
APAC roundtable participant

**Chart 5.3:** Those individuals currently pursuing side hustles outside of their current day-to-day role, are more likely to also cite entrepreneurial ambitions



Percentage of respondents currently pursuing side hustles or not, against career ambitions to be entrepreneurs. ‘Don’t knows’ remain the balancing figure for each response.

**Chart 5.4:** Those respondents interested in pursuing accountancy and finance roles with social impact remit in the future, are more likely to also cite entrepreneurial ambitions



Percentage of respondents interested or not interested in pursuing finance roles with social impact remit against entrepreneurial ambitions. ‘Don’t knows’ remain the balancing figure for each response.



## Entrepreneurialism at the heart of developing economies

Entrepreneurial ambition is particularly pronounced in developing economies – where respondents are significantly more likely to view business ownership as a key career goal.

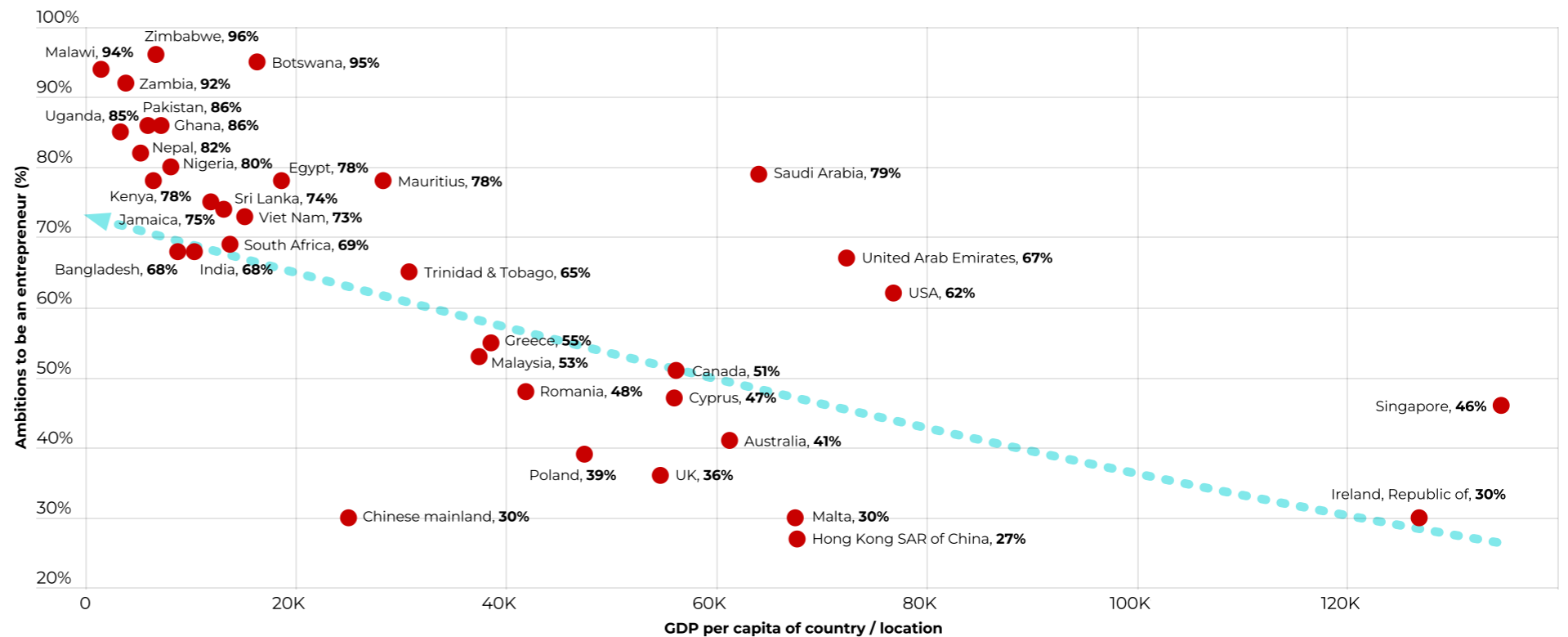
For the second consecutive year, our data across developing economies shows that those respondents are more likely to aspire to running their own business in the future.

In many of these markets, there's a combination of contributory factors supporting these ambitions – including a demographic youth bulge, informal work opportunities, access to mobile technologies, and favourable cultural attitudes to entrepreneurship.

For many respondents from developing markets, business ownership represents a route out of poverty. It's a key catalyst for driving economic growth and job creation – and it's clear from our data that many respondents see formal accountancy training as a gateway to pursuing these ambitions (Chart 5.5).

Developing economies are also key to driving growth in particular sectors – such as fintech, healthcare, digital education, and clean technologies – across the world. Another key sector growth area is clean technology and renewable energy, which could also explain why social impact is so high on the agenda for respondents from developing economies.

Chart 5.5: Respondents from developing markets continue to drive entrepreneurial ambitions



GDP per capita source: IMF World Economic Outlook database October 2025.

**'In India, we are taught to study hard, get a good job and make money. Nobody tells you – you can be creative, be an entrepreneur. So, if there are more people willing to do that, I think that's a good thing.'**

India roundtable participant

## Rising female entrepreneurial ambitions

Although our data suggests that men remain more likely than women to express ambitions to start a business – the gap is narrowing.

It's striking that almost half of female respondents (**48%**) now say they aspire to become entrepreneurs, up from **45%** in 2025 (Chart 5.6). With approximately **55%** of ACCA's future members being female – as the number of women entering finance and accountancy grows globally – the profession must continue to be a gateway for female entrepreneurship in the future.

**Chart 5.6:** Female entrepreneurial ambitions are increasingly significant

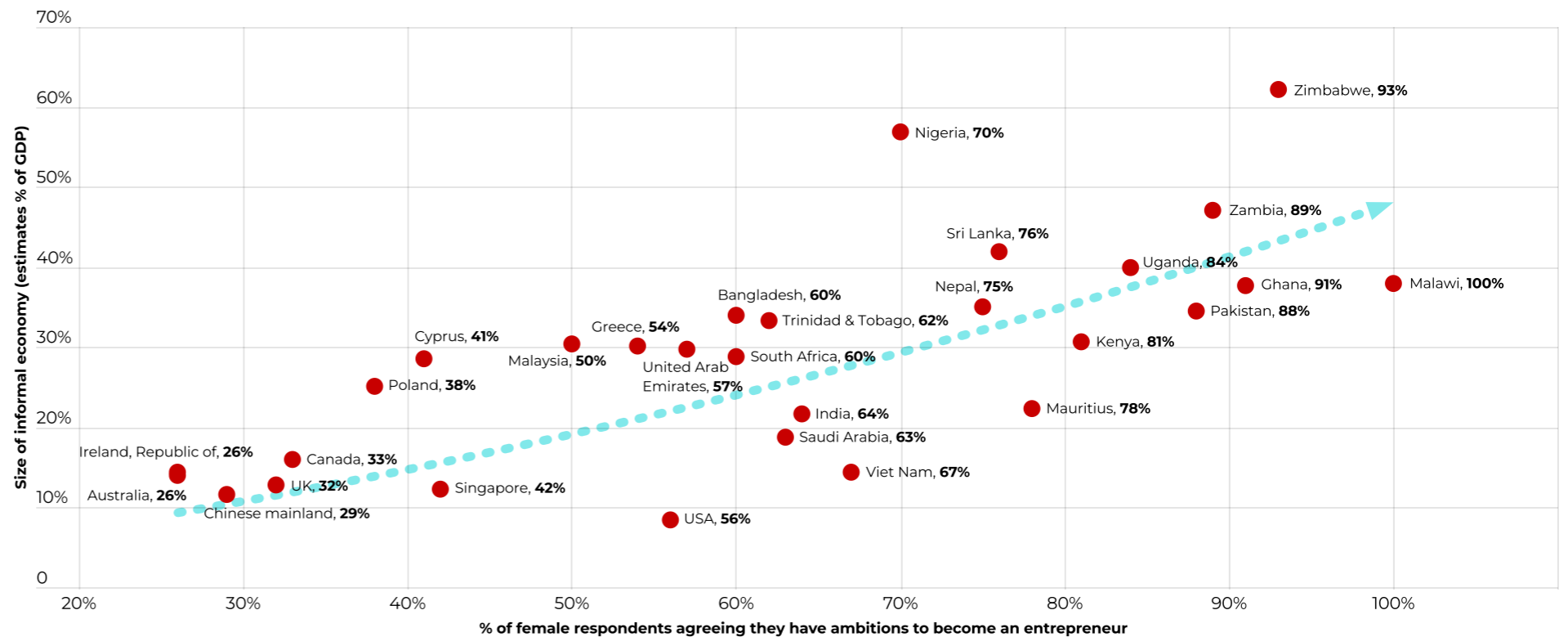


Percentage of female respondents with career ambitions to be an entrepreneur / business owner at some point in the future.

This ambition is beneficial on many fronts – **unlocking women's entrepreneurial potential and closing the gender gap could boost global GDP by 20% according to the World Bank<sup>3</sup>** – as women-led firms power job creation and local economies.

<sup>3</sup> [Women, Business and the Law 2023 Report](#), World Bank Group

**Chart 5.7:** Female entrepreneurial ambitions are linked to the size of informal economies



Source: Informal economic activity by country estimates World Bank, [Informal Economy Database](#).

**‘It’s estimated that closing the gender gap and unlocking female entrepreneurialism would add trillions to the global economy.’**



## Female entrepreneurs and global growth.

**Our 2026 data continues to emphasise the aspirations of female respondents to run their own businesses. But why does this matter so much for the future of the global economy?**

There are varying estimates of the global financial benefits from closing the gender gap in entrepreneurship – but these are typically quoted in the trillions of dollars. Aside from being a moral imperative, increased female participation in the workplace more generally increases household income – helping drive inclusive employment and societies.

While the challenges are often multifaceted and culturally diverse, there are a number of broader barriers that cut across the issue that still need to be addressed to boost female entrepreneurship.

These include:

- **Access to capital:** It's estimated that women only receive 2-3% of total venture capital funding – for reasons including lack of access to networks and investor bias.
- **Limited networking and mentorship opportunities:** Poor access to strong professional networks reduces prospects of securing funding, sponsorship and opportunities to develop new business ideas.
- **Legal challenges:** In some jurisdictions, laws still restrict women's ability to own or register new businesses – limiting participation from the outset.
- **Education access and financial literacy:** In some developing economies across the world, females still have less access to education opportunities and financial literacy training.
- **Work-life responsibilities:** Globally, there's strong evidence to suggest that women continue to take primary responsibility for raising children, caring for elderly relatives, and running family lives – limiting available time, resources and flexibility.

# What's driving the entrepreneurial ambitions of accountants of any gender?

Our analysis on the reasons why finance professionals harbour ambitions to run their own businesses at some point reveals a number of key drivers:

## 1. Work freedom brings ideas to life

Respondents want autonomy to bring ideas to life without bureaucracy, apply their skills fully, and take responsibility for outcomes. Entrepreneurship is seen as a space for innovation, learning and personal fulfilment. Respondents here are motivated by the act of building itself.

- **Creative freedom:** Respondents want to innovate and think beyond the constraints of structured corporate roles.
- **Ownership of outcomes:** There is a strong desire to take full responsibility for success or failure.
- **Continuous learning:** Entrepreneurship is viewed as a challenging but rewarding path for personal and professional growth.
- **Alignment with values:** Many want to build businesses that reflect their own ethics, vision and way of working.

**'I want to create something meaningful that belongs to me — a business and a reputation that reflect my own values and ideas. I also want my work to have a positive impact on society, the environment, and future generations. Right now, I feel stuck in my career, and I'm considering working abroad to learn new skills, experience a different lifestyle, and grow as a person. Entrepreneurship represents independence, purpose and the chance to build a life that aligns with who I want to become.'**



## 2. Create impact and build a personal legacy

Many respondents are motivated by the opportunity to contribute positively to society through job creation, economic development, and lasting impact. Entrepreneurship is seen as a way to use professional skills to solve real-world problems, empower others, and leave behind something meaningful that extends beyond personal success.

- **Purpose-led ambition:** Respondents want their work to matter – often referencing societal contribution, national development, or community uplift.
- **Job creation as impact:** Creating employment opportunities – especially for young or unemployed people – is a recurring motivation.
- **Legacy thinking:** Entrepreneurship is viewed as a way to build something enduring that can benefit future generations.
- **Skills for purpose:** Many respondents want to apply their professional expertise in ways that generate tangible, positive outcomes beyond corporate environments.

**‘I want to make an impact... This could be in the education sector for example, where I would love to drive low cost-effective resources for those in harsher conditions.’**

**‘I want to be in control of my life. To make a positive impact on society by creating more jobs and solving problems through my business.’**

## 3. Earn more and build financial security

Financial motivation remains a clear and pragmatic factor. Respondents want to move beyond the limits of fixed salaries and build multiple income streams that offer greater security and long-term wealth potential.

- **Income growth:** Many see entrepreneurship as a way to earn more than traditional employment allows.
- **Multiple income streams:** Diversification of income is viewed as a safeguard against financial uncertainty.
- **Financial independence:** Respondents want control over their earning potential rather than reliance on employers.
- **Stability through ownership:** Owning a business is seen as a path to long-term financial resilience.

**‘Diversification of income, ability to exit the corporate work force, and supplement future retirement income.’**

**‘Being able to obtain money through more channels reduces the risks that may arise after unemployment.’**

**‘One source of income is not enough to cover our basic needs with yearly inflationary increases – extra income allows me to invest and grow.’**

## 4. More freedom over time and work

Lifestyle autonomy is a strong motivator. Respondents are motivated by the desire to control their schedules, escape rigid 9–5 structures, and better balance work with personal life. Entrepreneurship is seen as a means to reclaim time and autonomy.

- **Control over time:** Respondents value the ability to set their own working hours and pace.
- **Work-life balance:** Flexibility is closely tied to wellbeing and personal fulfilment.
- **Autonomy in decisions:** Being free from hierarchical control is a key motivator.
- **Direct reward for effort:** Extra work is seen as more meaningful when it benefits the individual directly.

**‘It offers independence, flexibility and control over how I use my time. I also want to make something that creates financial freedom and allows me to make positive feedback.’**

**‘To be free to work on my own. Not being told what to do by higher authorities. Being the boss of my own work/business.’**

## Key reflection:

### **The extent of entrepreneurial ambition highlights the value of accountancy training as a foundation for business leadership.**

Our 2026 findings suggest many finance professionals see the training as a critical learning environment for acquiring skills – from tax, legal, regulatory, risk, ethics, financial and business management to an understanding of sustainability issues – all capabilities needed to run their own businesses.

This shouldn't come as a surprise – a professional qualification and experience in the accountancy profession provides exposure to essential building blocks for entrepreneurial ambitions.

While there is often focus on the external value of these skills, they are equally valuable within organisations too. **Employers should, therefore, consider how to cultivate intrapreneurial capabilities among finance professionals – including innovation, critical thinking, relationship building, and commercial awareness – for future finance roles.**

Encouraging these capabilities will help finance teams play a stronger role in strategic decision-making and organisational transformation.





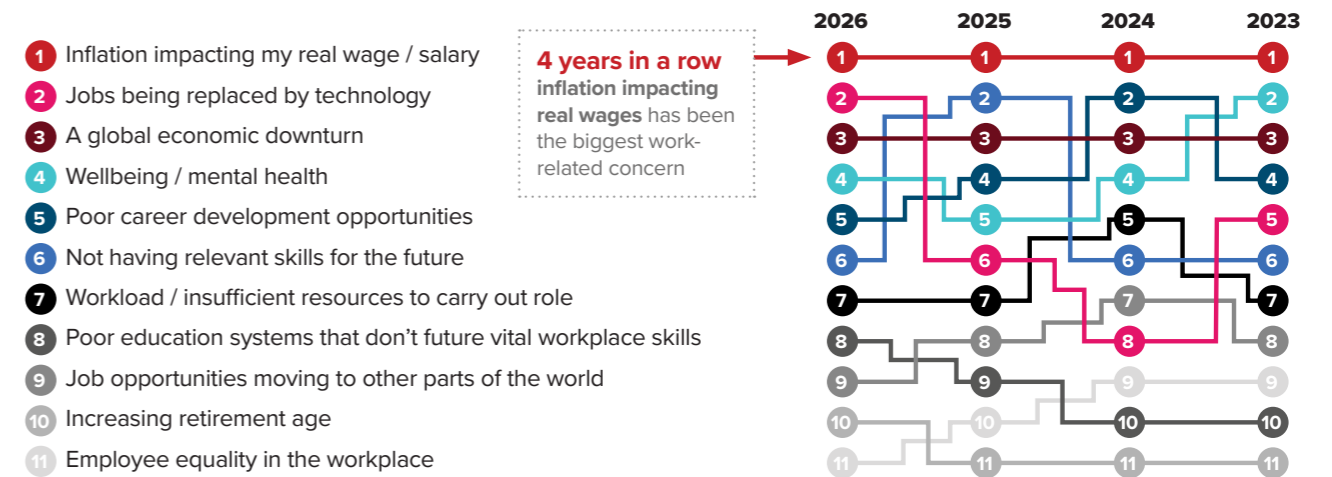
## 6. Cost of living concerns continue to exert wage pressures

### Inflation impacting salaries stays top of our ‘workplace fears’ index

Despite declining inflation rates across many economies – fears still remain.

The impact of tightening monetary policies from central banks and higher interest rates have curbed inflationary pressures around the world over the last two years. Yet reduced inflation rates simply mean that prices are rising less quickly – with service inflation largely remaining ‘quite sticky’. It’s certainly an issue that continues to concern respondents – with cost of living impacting real wages remaining top of our ‘workplace fears’ index for the fourth consecutive year (Chart 6.1). At the time of writing too, there could be adverse inflation consequences for the global economy as a result of the Middle East conflict.

**Chart 6.1:** Cost of living impacting real wages remains top of the ‘workplace fears’ index

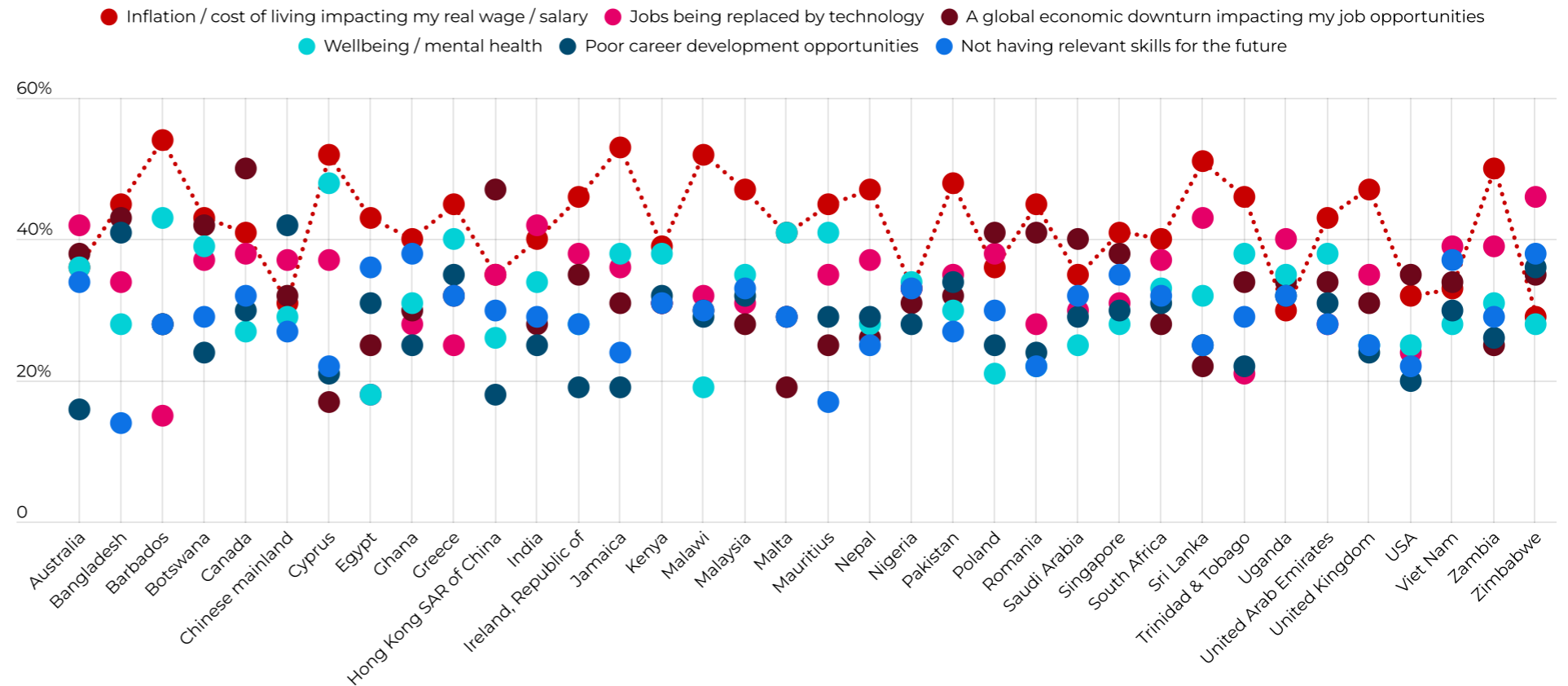


Cost of living concerns cut across the generational, gender and particularly geographic divide (Chart 6.2) – and continues to have many implications for employer engagement and compensation strategies.

**‘In Australia, the cost of living has increased significantly compared to wages. Historically, average accounting wages have been very low compared to complementary consulting or finance specific roles. For people looking for alternative roles, it’s a survival technique – they are leaving for industries that pay better.’**

Asia Pacific roundtable participant

**Chart 6.2: The cost of living challenge continues to cut across many countries in the world as the top concern in our ‘workplace fears’ index**



Percentage of respondents across all regions rating their biggest workplace fears, chart shows the Top 6 globally.

**‘Cost of living impacting real wages continues to top employee concern in our workplace fears index – almost entirely agnostic of sector or country.’**

# Macroeconomic issues continue to dominate work-related concerns.

**Cost of living pressures remain the primary work-related concern for finance professionals in 2026 – with inflation impacting my ‘real wage/salary’ still topping the list for the fourth consecutive year. Fears about a ‘global economic downturn’ remain the third most cited concern, also unchanged from the last three years.**

The prominence of cost of living concerns comes despite significant improvement in the inflation rate across many countries. The IMF estimates annual consumer price inflation of 2.5% in the ‘Advanced Economies’ and 5.2% in ‘Emerging Market and Developing’ economies in 2025 – well down from 7.3% and 9.7% in 2022 (IMF 2025, 2026).<sup>4</sup>

While individual country circumstances will clearly vary, ongoing concerns likely reflect the impact of rising prices over recent years. Key costs – such as food, energy and housing rents – have increased quite sharply since before the pandemic, while higher interest rates have raised the cost of mortgages. House prices remain historically expensive relative to incomes in some countries.

In a number of locations, nominal wage gains may not have fully offset these price rises, or have been consistent with sluggish real wage growth. Labour markets have also softened in countries – such as the US and UK over the past year – tempering expectations around the magnitude of future real wage increases.

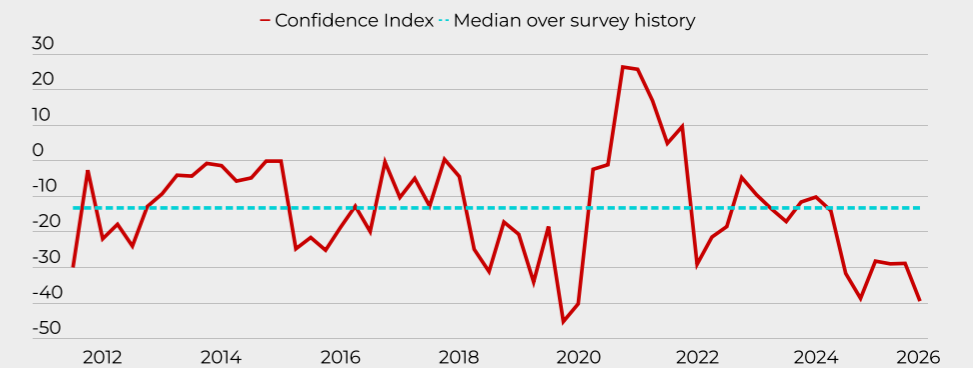
Meanwhile, it’s not surprising that concerns about ‘a global economic downturn’ remain elevated, given the repeated shocks that have hit the global economy – including the pandemic, Russia’s invasion of Ukraine, and the major rise in US import tariffs in 2025.

In ACCA’s [2026 Global economic outlook: Steady, but fragile global growth](#), we argued that – on a central case scenario – the global economy should continue with a steady expansion in 2026. But we cautioned that it was a fragile global backdrop – amid heightened geopolitical uncertainty, risks of an escalation in global trade tensions, and concerns about threats to the Federal Reserve’s independence.

Strikingly, at the time of writing, the global economy is experiencing another major shock amid developments in the Middle East, with higher energy prices fueling increases in inflation. The ACCA and IMA [Global Economic Conditions Survey](#) showed confidence among accountants falling close to pandemic-era lows in Q1 2026.



**Chart 6.3: GECS Confidence Index for accountants, globally**



Source: ACCA/IMA (2026)

All in all, the latest results confirm that macro-related factors remain highly prominent in employees’ concerns. Given the current economic and geopolitical backdrop, it would be surprising if these factors are not high up the list again in 12 months’ time.

**Jonathan Ashworth**, ACCA Chief Economist

<sup>4</sup> <<https://www.imf.org/en/publications/weo/issues/2025/10/14/world-economic-outlook-october-2025>>, <<https://www.imf.org/en/publications/weo/issues/2026/01/19/world-economic-outlook-update-january-2026>>.

## Pay dissatisfaction remains evident, particularly in developing economies

### Cost of living pressures are also reflected in employee satisfaction with pay.

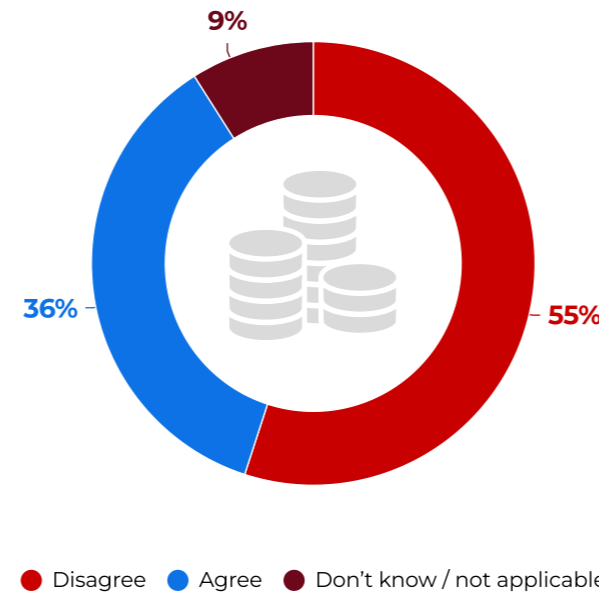
Similar to our 2025 findings, there's a real sense that cost of living concerns continue to translate into significant compensation demands from respondents. Consequentially, this creates significant challenges for employers to manage – both from a cost and retention perspective.

The majority of respondents (**55%**) remain dissatisfied with their current level of remuneration, compared with **36%** who report being satisfied (Chart 6.4).

As in previous years, dissatisfaction is most pronounced among younger and more junior employees (Chart 6.5). Female respondents are also marginally more likely than men to report dissatisfaction with pay – **57%** vs **55%** respectively ([Chart 6.6](#)).

Regional differences are also evident – with respondents in developing markets expressing higher levels of concern about pay relative to cost of living pressures ([Chart 6.7](#)).

**Chart 6.4:** Many respondents are not satisfied with the pay they receive for the role they perform

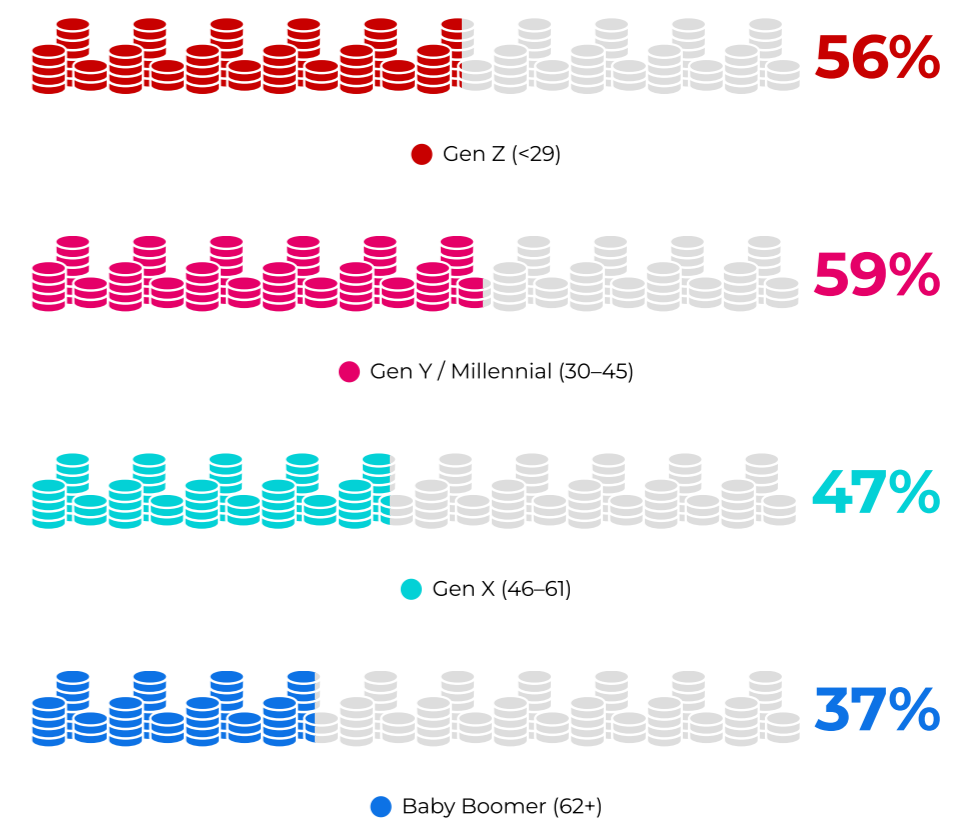


Percentage of respondents agreeing / disagreeing they are satisfied with the level of pay for the role they perform.

**‘Younger people can’t get on the housing market. They also live further out, so they struggle to come to the office – everything’s been affected by this because they’re not able to buy in the cities anymore.’**

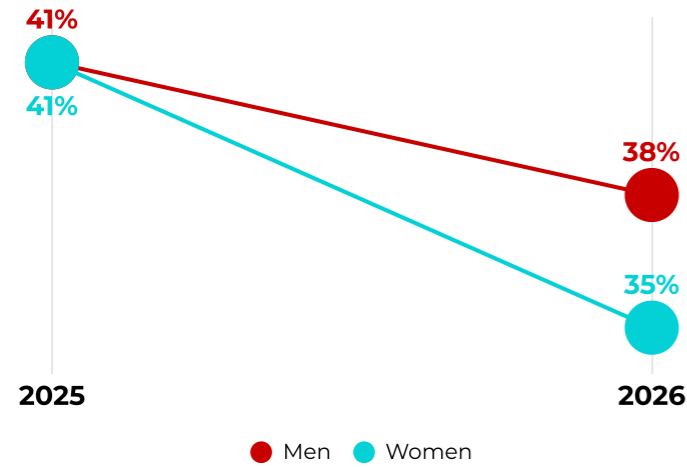
Europe roundtable participant

**Chart 6.5:** Gen Z remain the most dissatisfied employee generational group in relation to pay



Percentage of respondents disagreeing they are satisfied with the level of pay for the role they perform.

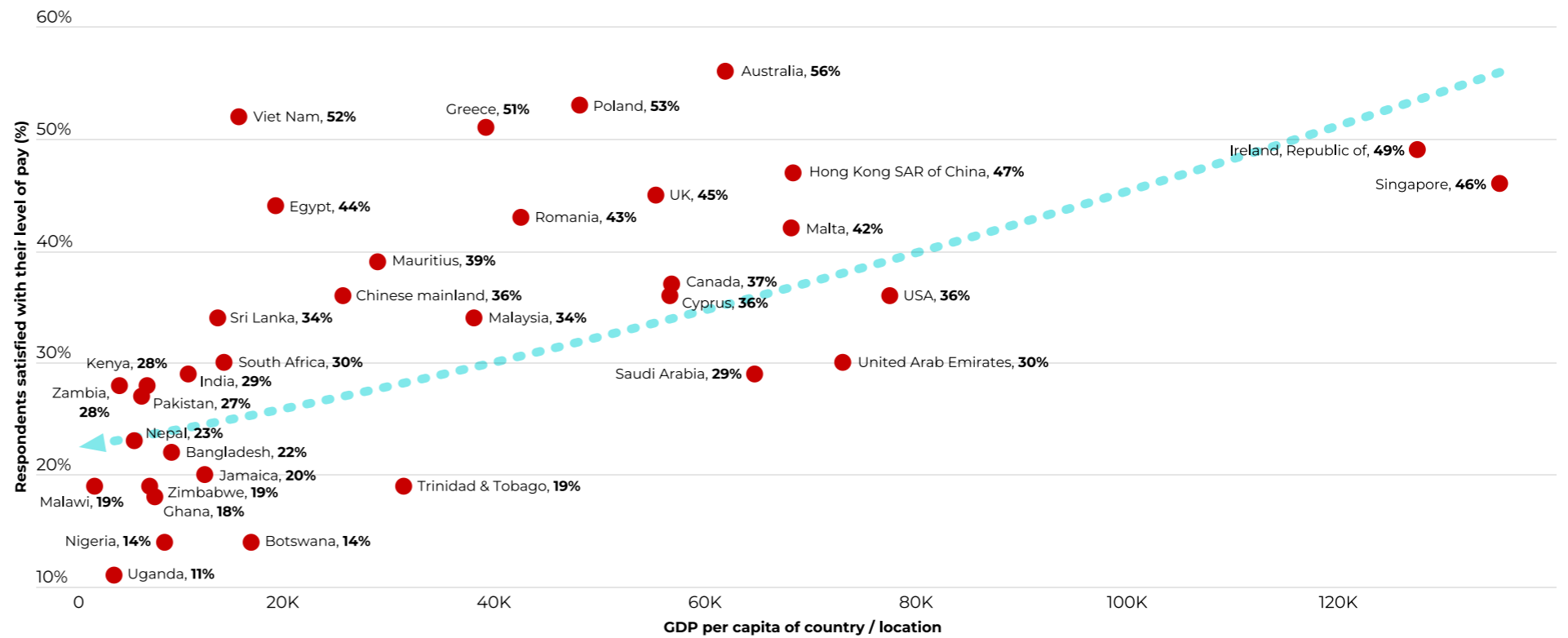
**Chart 6.6:** Pay satisfaction is reduced compared to last year, particularly for women



Percentage of respondents agreeing they are satisfied with the level of pay for the role they perform.

**‘Regional differences are also evident – with respondents in developing markets expressing higher levels of concern about pay relative to cost of living pressures.’**

**Chart 6.7:** Respondents from developing markets are less satisfied with their pay



Percentage of respondents agreeing they are satisfied with the level of pay for the role they perform.

## Compensation demands outpace employer capacity

Dissatisfaction with pay is translating into rising salary expectations that are beyond what most employers can offer.

This puts major pressure on organisations in terms of retaining talent and managing their cost base. From our survey, **62%** of respondents expect to ask for a pay increase in the coming year – with younger respondents again leading the demands (**73%** for Gen Z).

As with previous years, it's men (**66%**) who are more likely to ask for a pay rise than women (**58%**).

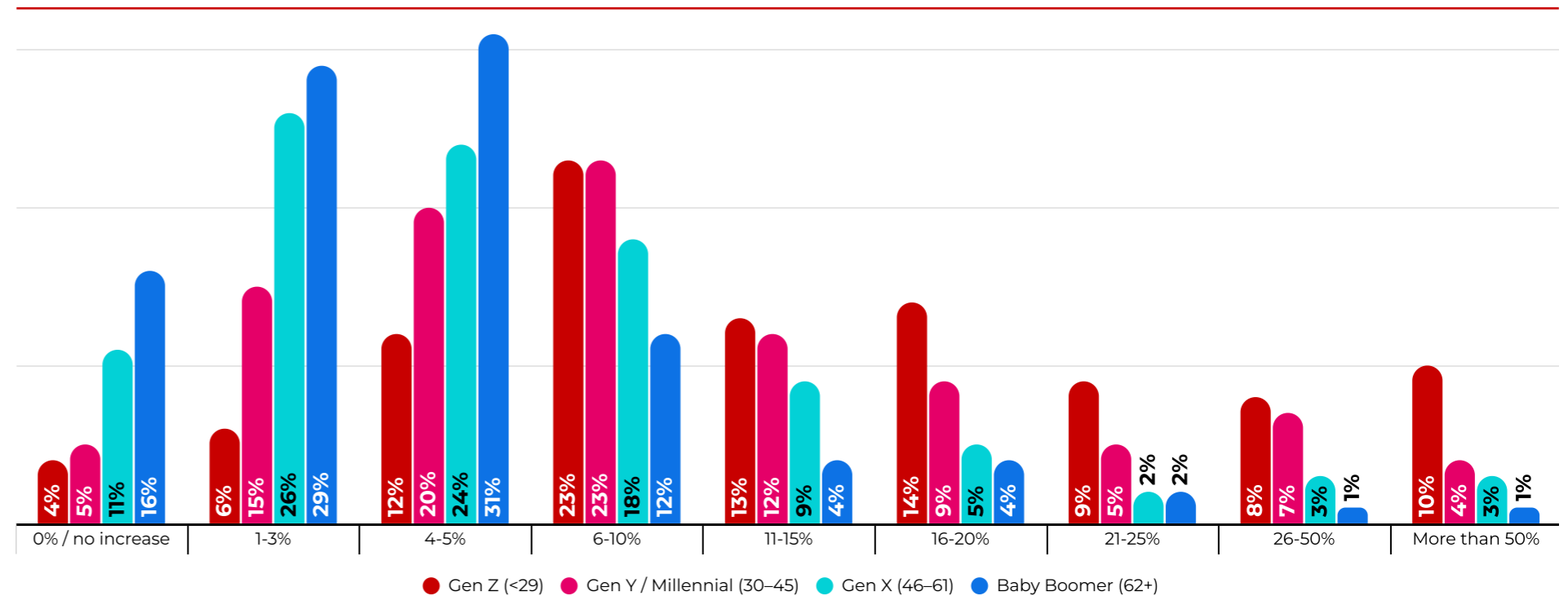
But it's the sheer scale of demands that is striking – with over one-third of respondents (**36%**) expecting a pay increase of more than 10%, while nearly **60%** expect a rise of at least 5% (Chart 6.8).

**These expectations create significant challenges for employers, particularly as organisations attempt to balance rising wage demands with cost pressures and long-term financial sustainability.**

**‘One of the major problems emerging is that the cost of living is growing faster than salaries – it's a very difficult place for employers to be.’**

UK roundtable participant

Chart 6.8: Are pay demands unrealistic, particularly from the youngest employees?



% Pay rises that respondents are hoping for this year.

## Key reflection:

**Requests for pay increases often reflect broader workplace concerns – rather than purely financial motivations.**

Our data suggests that salary increases alone will not resolve retention issues – significant pay requests are often a signal that employees feel undervalued, overworked, or unsupported. Organisations should consider reward strategies that combine fairness and recognition with workload management, manager feedback quality and recognition programmes – not just compensation.

**Employers should therefore treat pay conversations as diagnostic moments – opportunities to better understand workload, recognition and career clarity issues.**

**Without addressing these wider factors, organisations risk repeatedly increasing pay without resolving the underlying drivers of employee dissatisfaction.**





**‘Confidence in developing AI skills is also high – with 82% of all respondents saying they feel confident in their ability to learn and apply AI-related skills.’**

## 7. AI adoption is well established – but concerns remain on job impacts

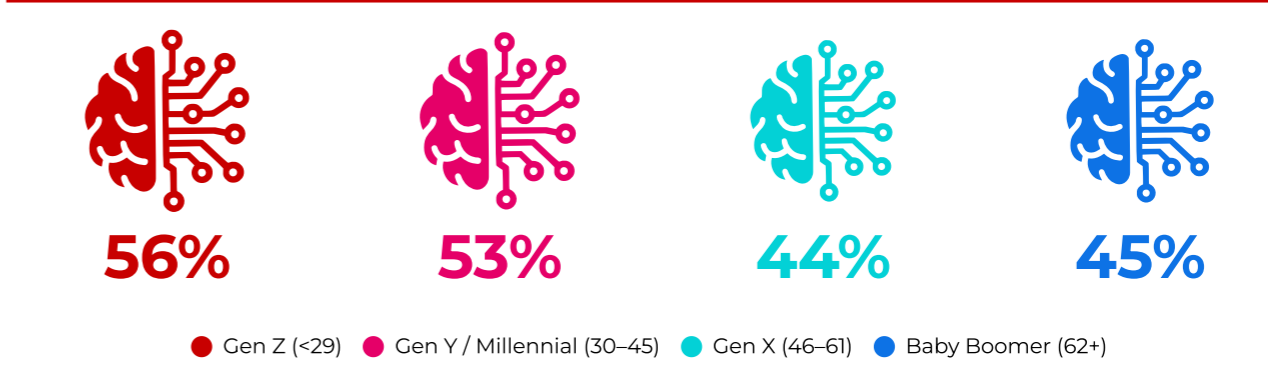
**AI adoption is well established in accountancy and finance and confidence in learning AI skills is high**

**AI adoption in the workplace now appears firmly established – with over half of respondents (52%) saying they regularly use AI technologies in their role.**

Younger professionals are more likely to report using AI at work (Chart 7.1). Interestingly, there are also notable differences by gender – with men (57%) more likely to report regular AI use than women (47%) – and by sector (Chart 7.2).

When asked specifically about agentic AI technologies – 31% of respondents suggest their organisation is currently deploying AI agents to support finance and accounting work (Chart 7.4).

**Chart 7.1:** Gen Z are more likely to say they are using AI in their current role vs other generations



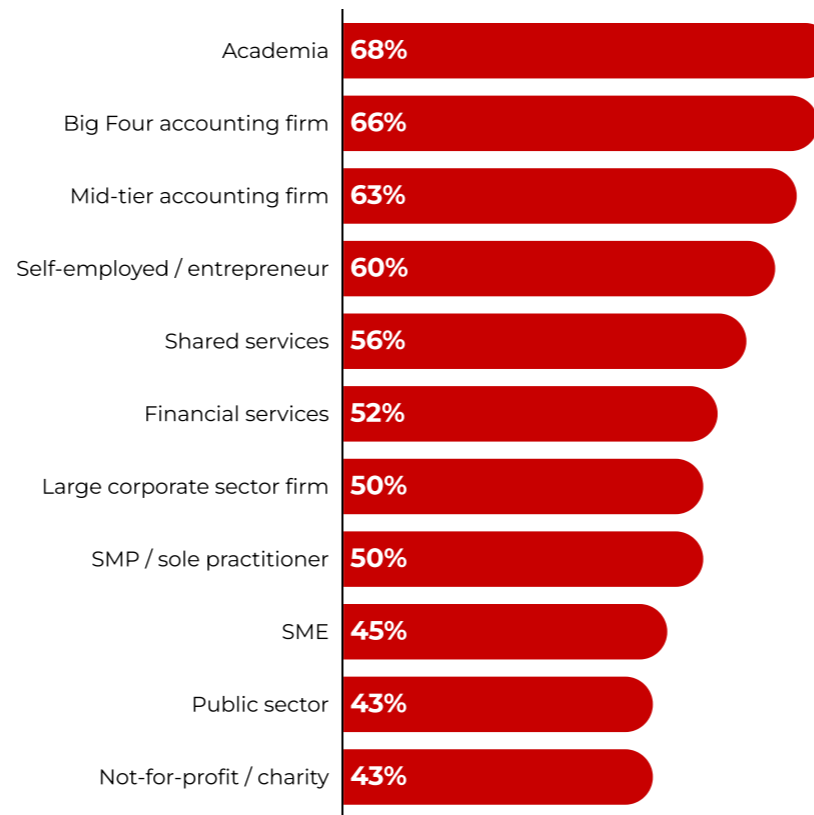
Percentage of respondents agreeing that they regularly use AI technologies in their role.

Confidence in developing AI skills is also high – with **82%** of all respondents saying they feel confident in their ability to learn and apply AI-related skills (Chart 7.3). This is remarkably consistent with last year’s findings, when **81%** expressed similar confidence – which, notably, appears broadly consistent across regions, sectors and generations.

**‘Globally, there’s a huge drive around the use of AI – how it can impact jobs, and how we can work more efficiently. But, with that, comes a lot of governance – we provide a tremendous amount of training to help navigate the use of our AI tools. This ensures that when we’re using them – we’re compliant.’**

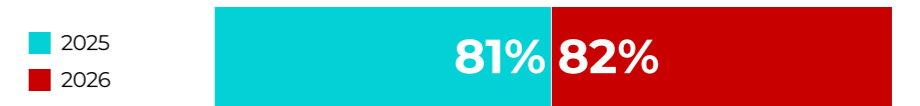
Caribbean roundtable participant

**Chart 7.2:** The rate of adoption of AI is very different across sectors



Percentage of respondents agreeing that they regularly use AI technologies in their role.

**Chart 7.3:** Respondents confidence in their ability to use AI is very consistent between this year and last year



Percentage of respondents saying they feel confident in their ability to use and apply AI related skills.

**Chart 7.4:** A minority of respondents say their organisation is currently deploying AI agents to support finance and accounting work



Percentage of respondents agreeing or disagreeing their organisation is currently deploying AI agents to support finance and accounting work. ‘Don’t knows’ remain the balancing figure for each response.

# Is the promise of agentic AI currently overhyped?

## Agentic AI remains overhyped – but will likely be valuable within five years.

Last year – like virtually everyone else – we predicted that agentic AI would be on the rise. However, while we acknowledged the technology was being promoted and had some challenges – we underestimated the extent of both.

Agentic AI turned out to be the most hyped trend since, well, generative AI (GenAI), which now resides in the Gartner trough of disillusionment – and we predict agents will fall in 2026.

## What’s the problem with AI agents?

They just aren’t generally ready for critical business processes. Various experiments by vendor and university researchers – including Anthropic and Carnegie Mellon – have found that agents make too many mistakes for businesses to rely on them for any high value processes. There are also concerns about cybersecurity – prompt injection, in particular – and agents’ tendency to become deceptive and misaligned with human values and objectives.

That doesn’t mean, however, that agentic AI won’t improve within the next few years – most problems can be ironed out one way or another. We’re confident that AI agents will handle most transactions in many large-scale business processes within the next five years – which is more optimistic than AI expert and OpenAI cofounder Andrej Karpathy’s prediction of 10 years.

## What organisations can do now

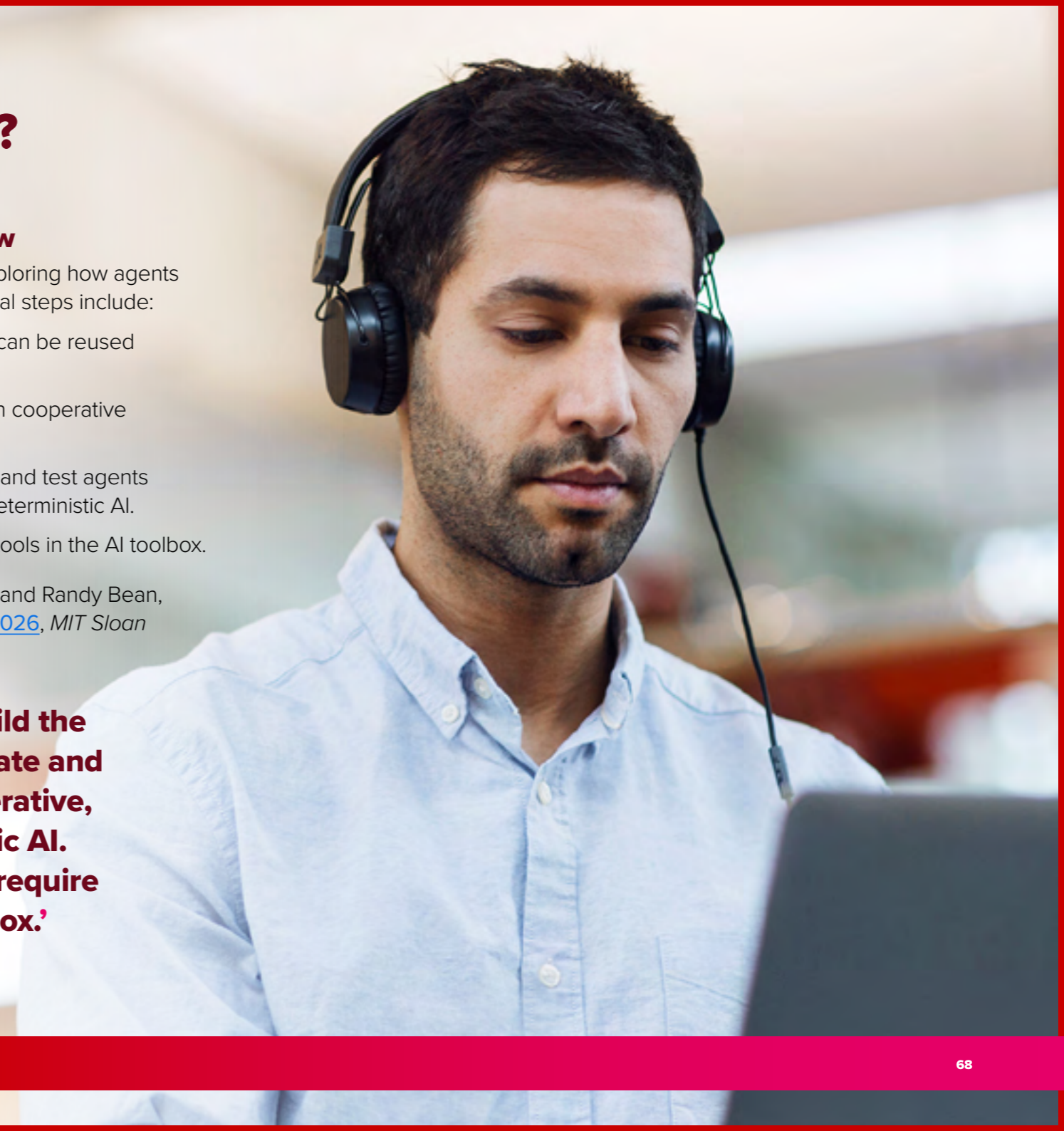
Currently, organisations should begin exploring how agents can enable new ways of working. Practical steps include:

- developing some trusted agents that can be reused across the organisation
- piloting interorganisational agents with cooperative suppliers or customers
- building internal capabilities to create and test agents involving generative, analytical, and deterministic AI.

Successful agentic AI will require all the tools in the AI toolbox.

Commentary from Thomas H Davenport and Randy Bean, [Five Trends in AI and Data Science for 2026](#), *MIT Sloan Management Review*, 2026

**‘Organisations can also build the internal capabilities to create and test agents involving generative, analytical and deterministic AI. Successful agentic AI will require all the tools in the AI toolbox.’**



## Upskilling opportunities provided by employers drive increased AI use?

There are encouraging signs regarding employer investment in AI skills development – although it remains a work in progress.

Overall, **43%** of respondents say their organisation is providing opportunities to learn AI-related skills – representing a significant increase from **32%** in 2025 (Chart 7.5). Respondents in the USA and China report the highest levels of access to these opportunities (Chart 7.7).

What’s remarkable is the extent to which the Big Four accounting firms are leading the upskilling agenda – with **72%** of respondents from the largest accounting firms reporting access to AI upskilling opportunities. This is significantly higher than all other sectors we researched – and testament to how these large firms understand the relevance of AI technologies to their future business model.

Importantly, the data suggests that upskilling opportunities translate to increased use of AI (Chart 7.6), and dampen fears about the impact of AI on their role and pace of technological change.

**‘Upskilling opportunities help ease fears for respondents about the potential impact of AI on their jobs.’**

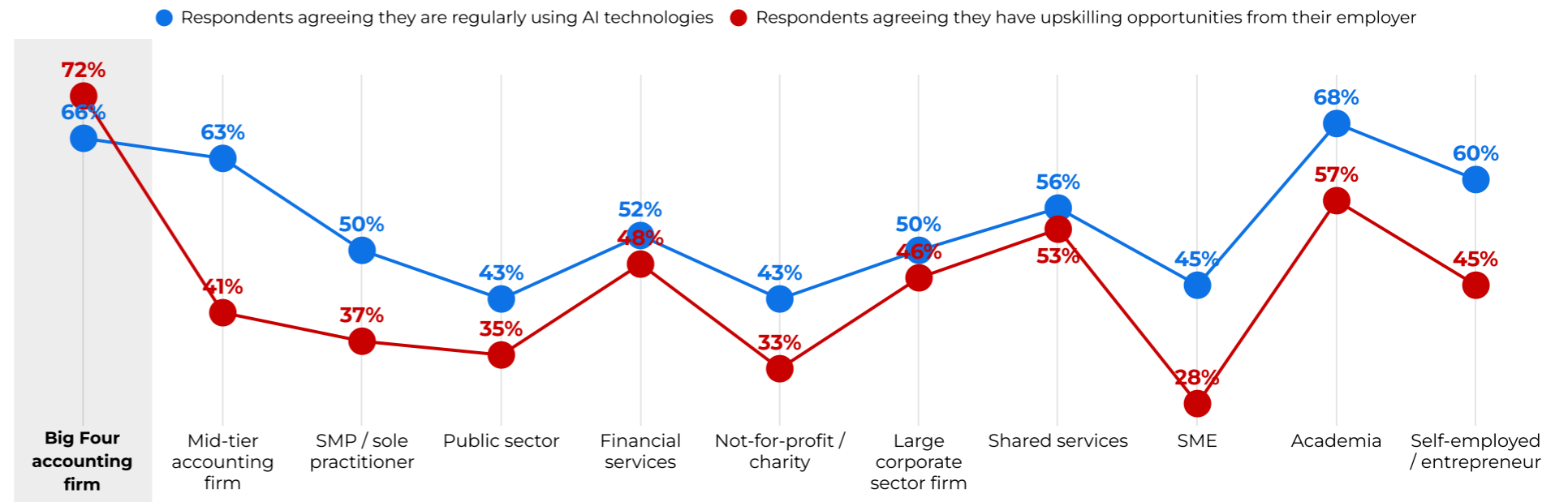
**Chart 7.5:** There’s a considerable uplift in AI upskilling opportunities from the previous year



Percentage of respondents agreeing their organisation is providing AI upskilling opportunities.

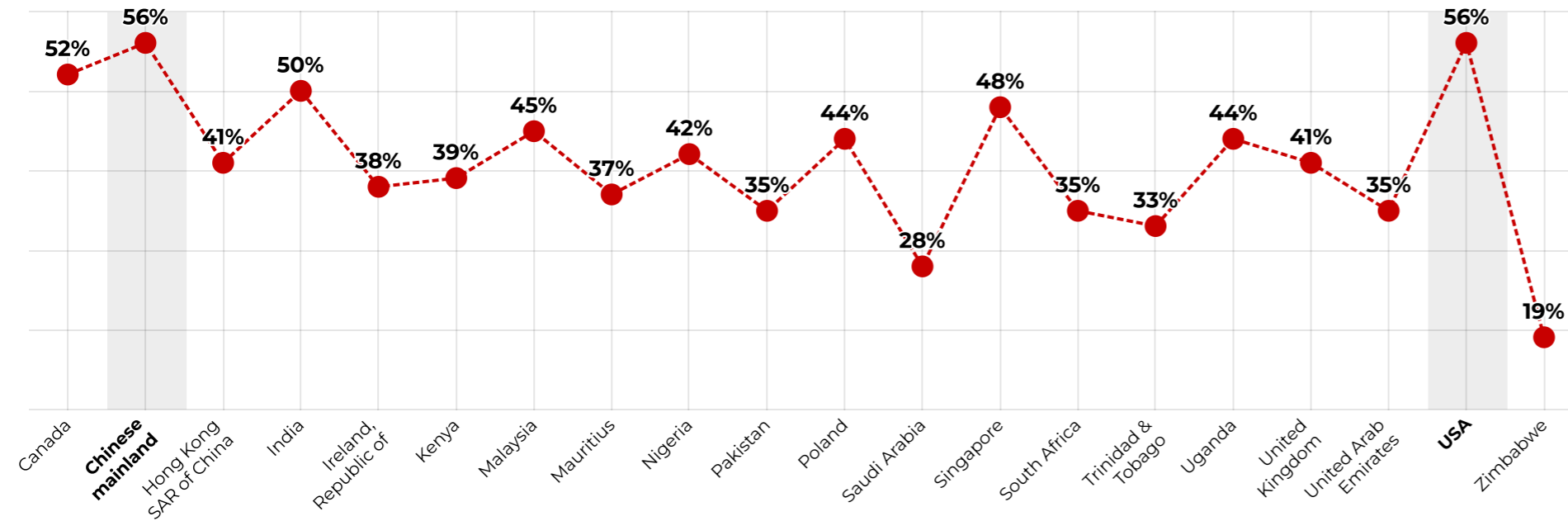
Equally encouraging this year, AI learning opportunities also appear to be more evenly distributed across generations. In 2025, these opportunities were more concentrated among the youngest employees (Gen Z), but this gap appears to be narrowing – and it’s uplifting to see the older employee cohort (Baby Boomers) receiving more training too. This could reflect the growing importance of AI adoption and the need for board level employees to understand its application (Chart 7.8).

**Chart 7.6:** Upskilling opportunities in AI match to increased use of AI



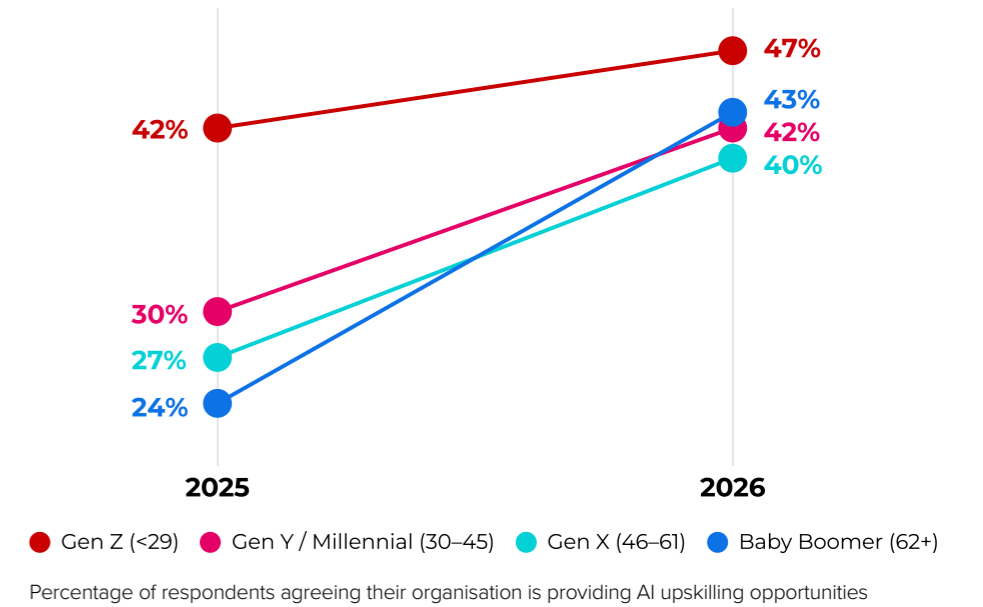
Percentage of respondents agreeing they are confident in the use of AI and that their organisation is providing AI upskilling opportunities.

**Chart 7.7:** China and the USA lead the way on AI upskilling opportunities



Percentage of respondents agreeing their organisation is providing AI upskilling opportunities (of countries sample sizes greater than 50)

**Chart 7.8:** AI upskilling is more evenly distributed across different generations in the workplace in 2026 – and more respondents suggest they are being upskilled

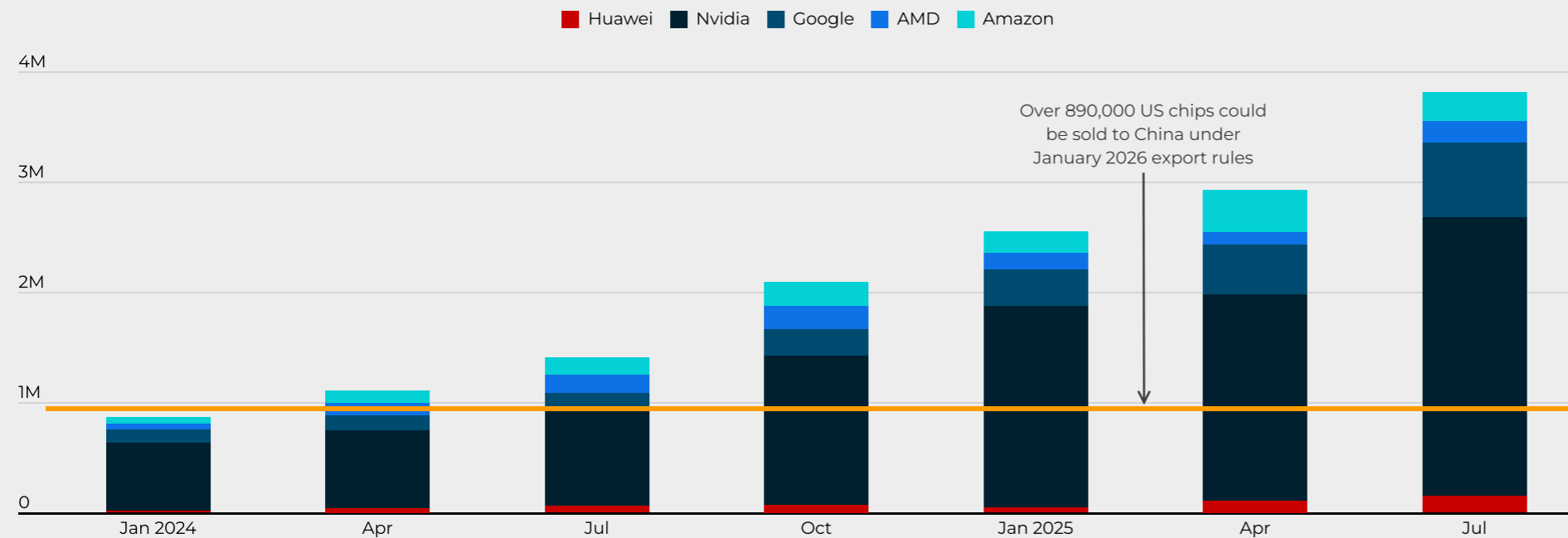


# China and US organisations appear ahead in leading upskilling AI opportunities, but who is winning the wider AI race?

Time.com 2026 article: Six graphs that show where the US leads China on AI – and where it doesn't. To read the full article visit: [Graphs Break Down the US–China AI Race | TIME](#)

## US chip sales dominate Chinese, but new export rules could increase Chinese capacity

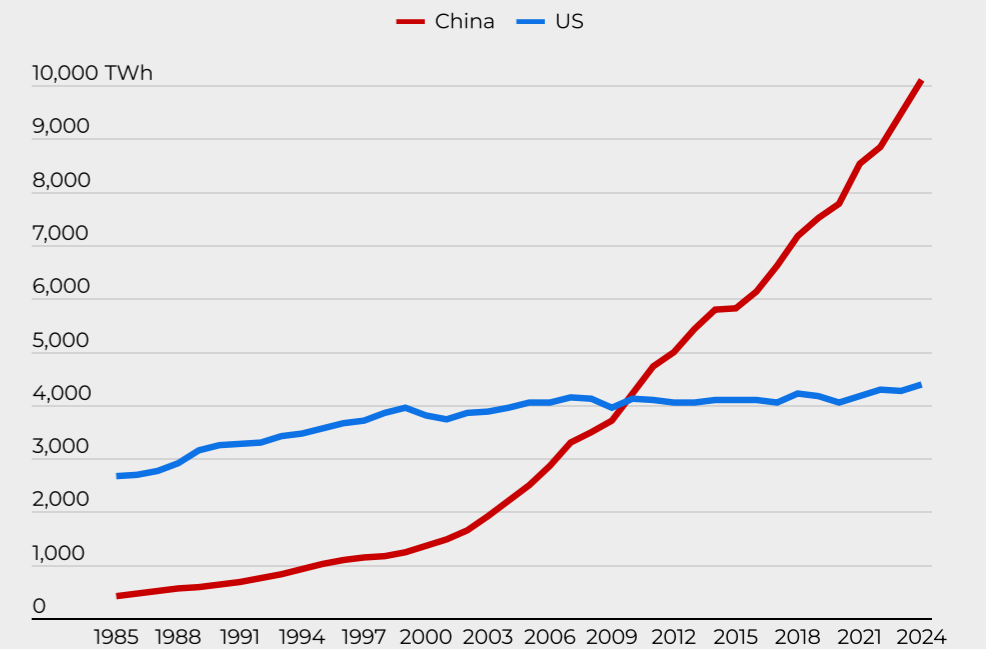
Quarterly chip sales, in millions, normalised to be equivalent to Nvidia H100s



Huawei quarterly sales are interpolated from annual sales figures. Source: Time.com, ACCA analysis

## China has produced more power than the US since 2010

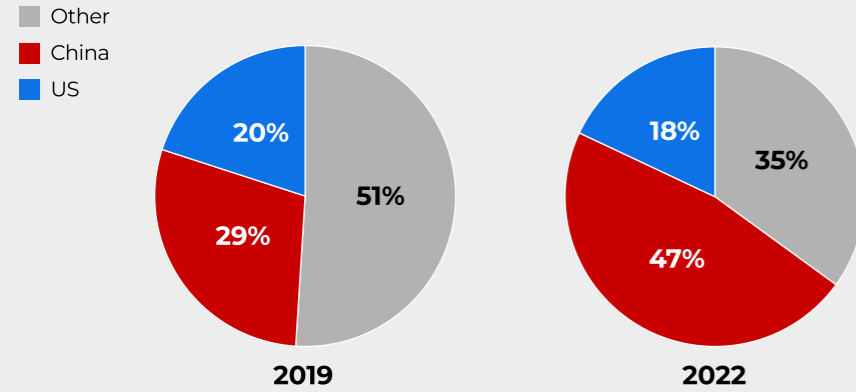
Terrawatt-hours (TWh) of electricity generated annually



Source: Time.com, ACCA analysis

## China produces more top AI researchers...

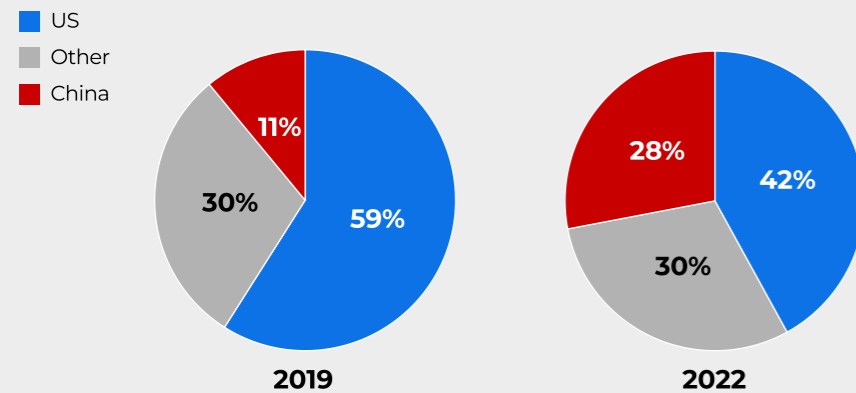
Country of origin based on location of undergraduate degree. Top AI researchers defined as those that had papers accepted at NeurIPS, a prestigious AI conference (~20% acceptance rate)



Source: Time.com, ACCA analysis

## ... but most of them end up working in the US

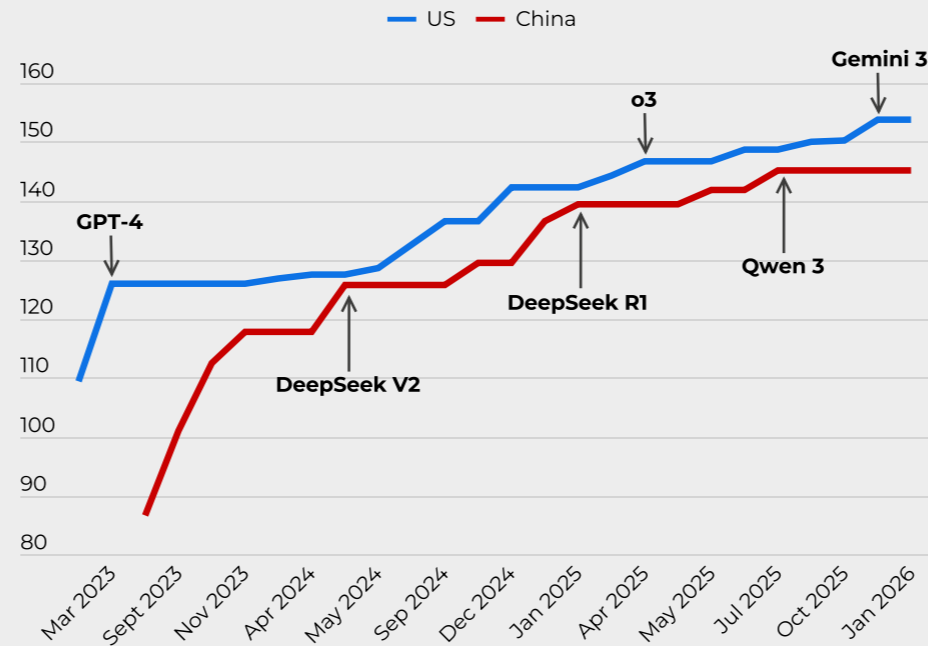
Top AI researchers defined as those that had papers accepted at NeurIPS, a prestigious AI conference (~20% acceptance rate)



Source: Time.com, ACCA analysis

## Chinese AI models lag US models by seven months, on average

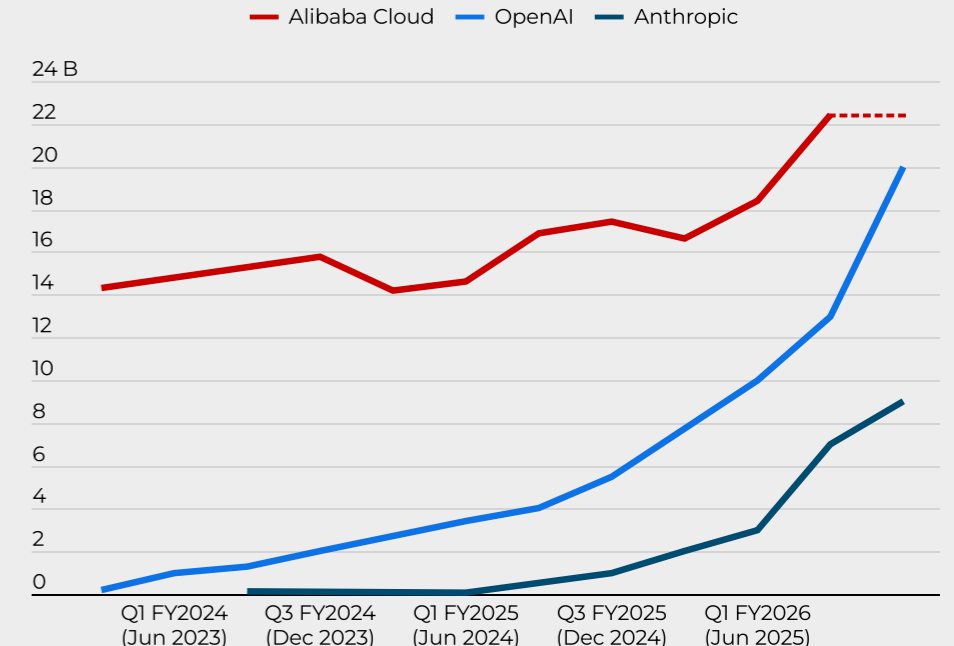
The Epoch Capability Index (ECI) is a composite score based on 39 different benchmarks



Source: Time.com, ACCA analysis

## US AI startup revenue is approaching established Chinese tech company revenue

Annualised revenue, billions of US dollars



Quarterly revenue for Alibaba Cloud normalised to annualised revenue  
Source: Time.com, ACCA analysis

## AI chatbots widely used but there are big risks for employers

The use of AI chatbot tools is becoming widespread across organisations, but it introduces significant risks for employers if not governed properly.

In a recent ACCA webinar poll related to this research, **73%** of respondents said their employer provides access to AI chatbot tools for work-related queries (Chart 7.9).

More disconcertingly from a risk management perspective, over one-third (**37%**) said they use a personal or privately subscribed AI chatbot to support work activities. This raises concerns for employers, particularly where sensitive organisational data could be shared on public AI chatbot tools (Chart 7.10).

**These findings underline the need for clear organisational policies, guidance and controls around the use of AI tools in professional environments.**

**‘For those willing to learn, transform, and think deeply – the enterprise clarifies development paths and gives incentives – allowing them to exert greater effectiveness in AI transformation.’**

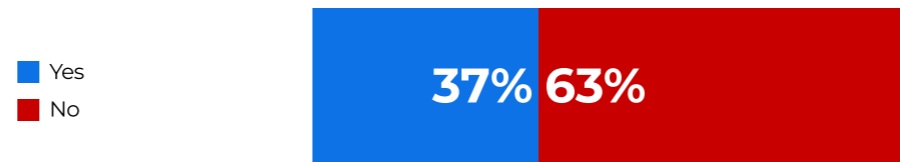
China roundtable participant

**Chart 7.9:** The use of AI chatbot query tools provided by employers seems widespread



Question asked: does your employer currently provide you with access to an AI chatbot / query tools such as Chat GPT / Microsoft Co-Pilot / Gemini / Claude AI. 'Don't knows' remain the balancing figure for each response.

**Chart 7.10:** The use of personal AI chatbots being used for work is significant and represents a risk to employers



Question asked: are you using a private / personal subscription to an AI chatbot / query tool to assist you with work activities. 'Don't knows' remain the balancing figure for each response.

**‘We can’t risk people taking client information and processing it on Open AI platforms – we had to create our own AI in order to keep that information confidential.’**

Latin America roundtable participant



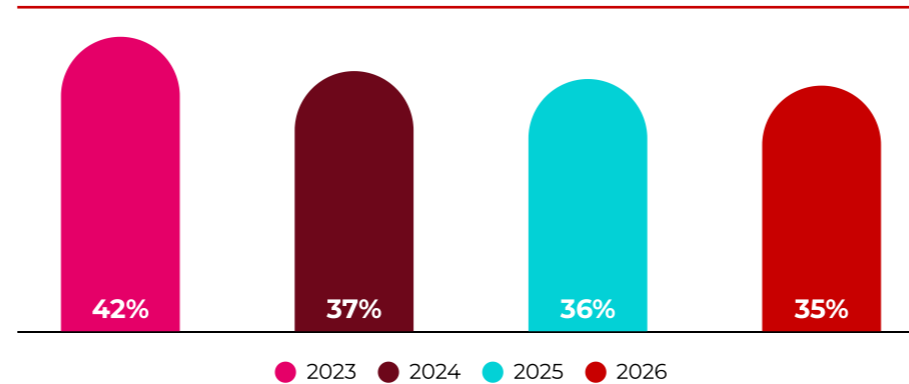
**AI anxieties on job impacts remain for many**  
**Despite widespread adoption of AI technologies, concerns about their impact on employment remain significant.**

The less encouraging news from our data is the rising proportion of respondents who remain concerned about the impact on jobs from AI – with **51%** saying they are still worried, compared to **44%** in 2025 (Chart 7.12). And in our workplace fears index question this year, technology replacing jobs was identified as the second highest concern by respondents ([Chart 6.1](#)).

A firmly established pattern has emerged across successive editions of our *Global talent trends* research: younger professionals express the greatest concern about the impact of AI technology on employment (Chart 7.13).

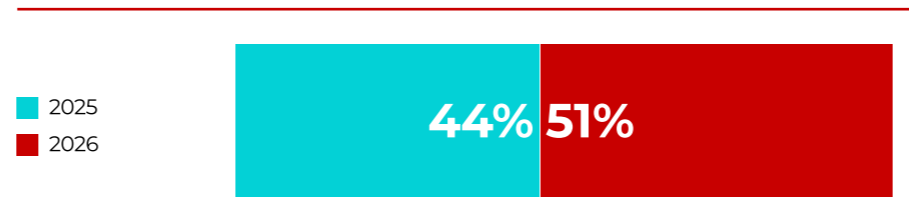
While at first glance this may seem counterintuitive, this may reflect uncertainty about how AI could affect entry-level or early-career roles, where routine tasks are more likely to be automated.

**Chart 7.11: Concerns on the pace of technology change are falling very slowly**



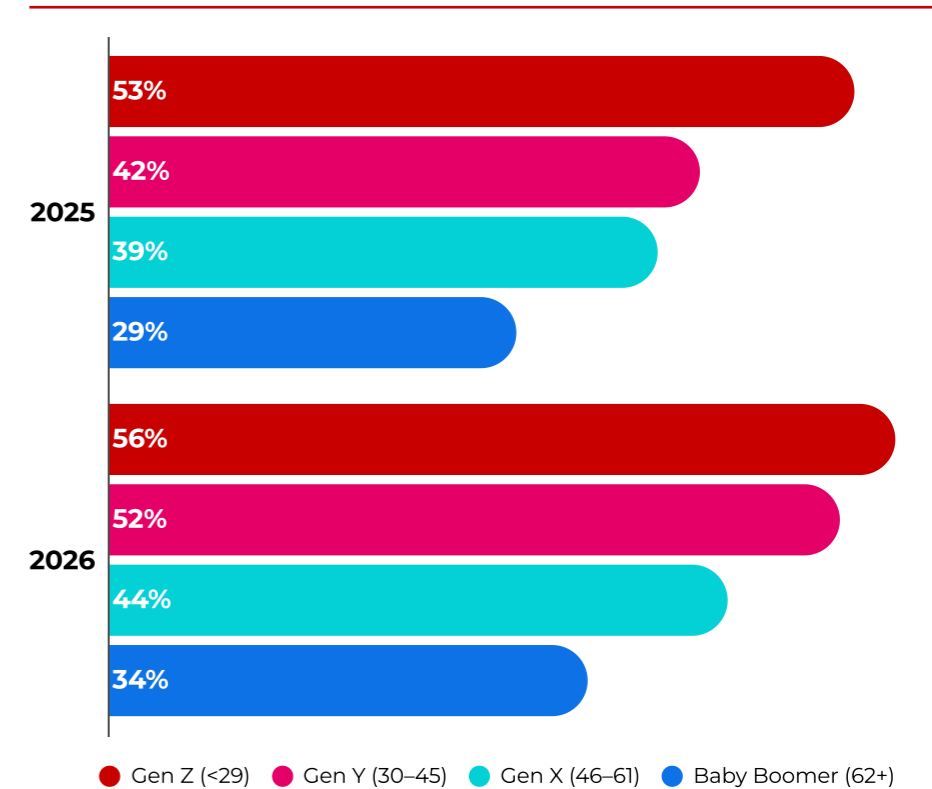
Percentage of respondents saying they feel overwhelmed by the pace of technology change impacting their jobs.

**Chart 7.12: Concerns on the impact of AI on jobs specifically have not eased, but the true impacts are likely more nuanced**



Percentage of respondents agreeing they have concerns about the impact of AI on their own role.

**Chart 7.13: Younger respondents continue to be the most concerned about the impact of AI on their jobs**



Percentage of respondents agreeing they have concerns about the impact of AI on their own role.

# AI concerns remain – but the impact is likely much more nuanced.

## AI is best understood as a new productivity layer for the accounting profession – rather than a replacement for it.

The direction of travel – according to ACCA's [AI Monitor: How AI is reshaping finance and accounting work](#) – is that routine work will become more automated, while accountants' roles will shift further toward judgement, assurance, governance, and decision support.

This trajectory mirrors earlier waves of technology, including the move from manual ledgers to spreadsheets. Excel, for example, did not remove the need for accountants – instead, it reshaped the skills mix, increased the speed of work, and raised expectations around insight and control.

The primary change is how the work is carried out. There will also be new responsibilities and tasks that emerge in the process of redesigning existing workflows and embedding AI capabilities. Routine execution and time on task type work will decline – as AI is used for drafting, classification, reconciliation, and summarisation tasks.

**‘The point, however, is –  
accountability does not change.’**

Organisations will still require oversight and sign-off, controls and audit trails, and ethical and risk judgement – all capabilities and skills at the very heart of the accountancy profession. These shifts increasingly focus on assurance, governance and design – including exception handling and control points, interpretation, challenge and corroboration, data stewardship, assurance over AI-enabled processes, and turning faster information into better decisions through more effective business partnering.

The profession remains essential because organisations still need defensible, auditable and accountable financial information. In addition, new responsibilities around sustainability reporting, AI governance, and monitoring the evolving the risk landscape are being incorporated into the roles of future accounting professionals.

**Alistair Brisbane**, Head of Technology Research, ACCA



## Will AI adoption lead to increased productivity in finance?

**While many respondents remain concerned about the impact of AI on jobs – an equally important question is whether finance teams are currently reaping the rewards from AI deployment.**

Our data on upskilling opportunities is encouraging, but there's a growing consensus that **targeted development** and **effective training** are really what matters.

**'A critical and often overlooked factor in the AI adoption story is that its workflow design makes the crucial difference to driving productivity gains.'**

This year will be defining in the AI productivity stakes – although organisations are currently taking a cautious 'watch and see' approach. We don't yet have a complete understanding of the productivity benefits that AI may bring to financial roles. The Real-time Population Survey (RPS) in the US estimates that 60% of workers in business and financial operations have used GenAI in some form for work purposes, with productivity benefits of just over 3% – a modest but meaningful uplift.<sup>5</sup>

It's also worth noting that productivity and efficiency gains, more broadly, are not solely about time saved. They could be about fewer or cheaper inputs, redesigning how work is undertaken to simplify tasks, removing unnecessary steps, or making a process more reliable.<sup>6</sup>

When considering AI implementation across finance and accountancy – we need to understand which aspects we want to target when deploying AI, or any form of automation. For example, scaling anomaly detection using Machine Learning (ML) algorithms can simultaneously make detection more reliable and reduce manual effort.

<sup>5</sup> [Generative AI Adoption Tracker](#). This tracker visualises data from the first nationally representative U.S. surveys of genAI usage at work and at home. Our data come from the Real-Time Population Survey (RPS), a [national online labour market survey](#) of working-age adults aged 18-64 that has run since 2020. RPS is designed and weighted to be nationally representative and to complement existing government surveys, such as the Current Population Survey or the American Community Survey, by carefully replicating core sections of those surveys while still leaving room for novel questions.

<sup>6</sup> Interpreted from Potter, Brian. *The Origins of Efficiency*.

However, adoption, is not without its challenges. There is risk that operational productivity may decline, at least initially – primarily as a consequence of human roles in the process changing. Factors contributing to this include:

- shifting user roles from production to evaluation
- unhelpful changes to workflows – eg new steps, altered sequencing, or additional tasks, including changing perspectives
- interruptions or distractions – eg increasing multi-tasking or blurring of tasks
- automation making simple tasks easier and hard tasks harder – eg AI might be able to write basic reports or analysis while increasing the mental demand in complex tasks where subtle errors need to be identified, evaluated and corrected.<sup>7,8</sup>

Another concern is agency decay – the gradual erosion of workers’ confidence and ability to make autonomous decisions due to an over-reliance on GenAI. The so-called ‘AI efficiency trap’ unfolds in four stages:

1. Tasks such as financial modelling or competitive analysis are reduced in time and effort – but full control is still exercised over results.
2. Managers recognise the benefits and begin to adjust workload expectations – increasing routine reliance on AI for simple tasks, eg basic analysis or preliminary drafting.
3. Targeted assistance evolves into general reliance – budget projections, strategic recommendations, and client communications become default activities for AI.
4. AI assistance becomes essential rather than selective, and employees feel incapable of achieving results without the technology.<sup>9</sup>

These concerns emphasise the importance of a careful workflow design as organisations deploy AI. They highlight the need for targeted upskilling and effective training on AI use – and, of course, recognising its limitations.

**Jamie Lyon FCCA**, Head of Skills, Sectors, Technology ACCA  
**Alistair Brisbane**, Head of Technology Research, ACCA

7 Microsoft Study: Simkute, A. et al. (2024). *Ironies of Generative AI: Understanding and Mitigating Productivity Loss in Human-AI Interaction*. IJHCI.

8 [AI Doesn't Reduce Work – It Intensifies It](#)

9 [The AI Efficiency Trap: When Productivity Tools Create Perpetual Pressure – Knowledge at Wharton](#)



## Key reflection:

**Our findings suggest that AI anxiety does not exist in isolation – it's highest among employees who already feel overwhelmed by technological change, or insecure in their roles.**

The challenge is that **AI adoption is complex and nuanced**. ACCA's clear view is that the greatest impact will be a shift in how work is undertaken, although there will also be new responsibilities and tasks that emerge from redesigning existing workflows and embedding AI capabilities.

Concerns about AI are often part of a wider sense of ambiguity or stress in the workplace, not purely about skills or jobs replacement. Employees wanting to progress quickly in their roles also report higher levels of concern about AI – suggesting those who are not focused on career growth are especially alert to disruption.

**For organisations, this is important. If ambitious employees feel uncertain about the future impacts of AI, they may become anxious or disengaged.**

**Clear communication and reassurance about career pathways in an AI shaped workplace are critical.**





**‘Empathy and respect should come from the top – every individual has to be respected and needs to have a safe and psychologically secure work environment.’**

Asia Pacific roundtable participant

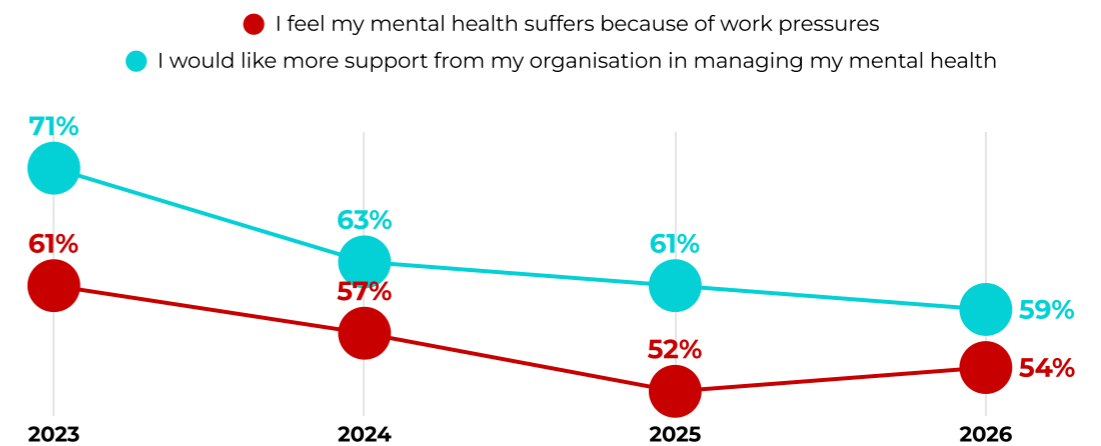
## 8. Mental health progress flatlines

### Mental health remains a persistent and intractable issue

Mental health challenges consistently remain a significant issue for many finance professionals across regions, sectors and demographic groups.

Aligning with four consecutive years of findings in our *Global talent trends* reports – more than half of respondents (54%) in 2026 say their mental health suffers because of work pressures (Chart 8.1). At the same time, 59% say they would like more support from their organisation in managing their mental health – the positive news is that this represents the lowest figure recorded for this question over the past four years.

**Chart 8.1:** Support of mental health challenges due to work pressures have stalled this year, and there has been a steady decline in respondents wanting more support from their organisations

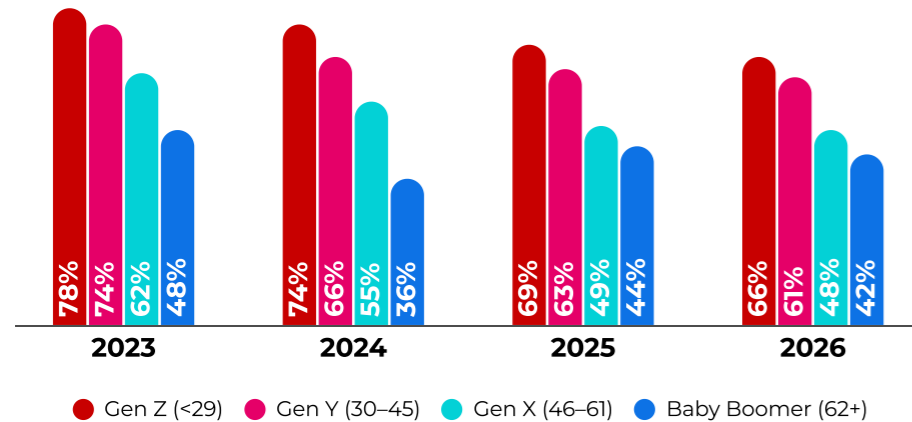


Percentage of respondents agreeing their mental health suffers because of work pressures, and those wanting more support from their organisations with their mental health.

**‘Across four years of data – it’s younger respondents who are most concerned about their mental health.’**

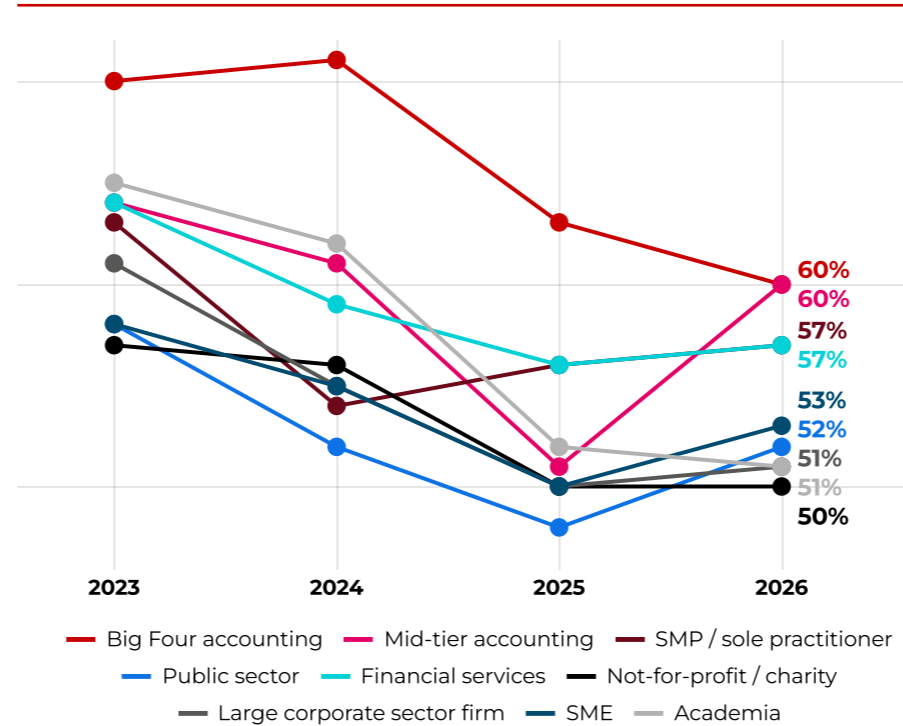
Typically, younger respondents continue to be the most likely to want additional support from their employer (Chart 8.2), another pattern that has been consistent across the last four years. There’s no change in respondents’ perceptions of organisational commitment to mental health – with **42%** saying their organisation does not treat mental health as a priority, the same proportion recorded last year. Yet, worryingly, more than **40%** of organisational leaders also share this view (Chart 8.4).

**Chart 8.2:** Younger respondents consistently want more mental health support from their employer



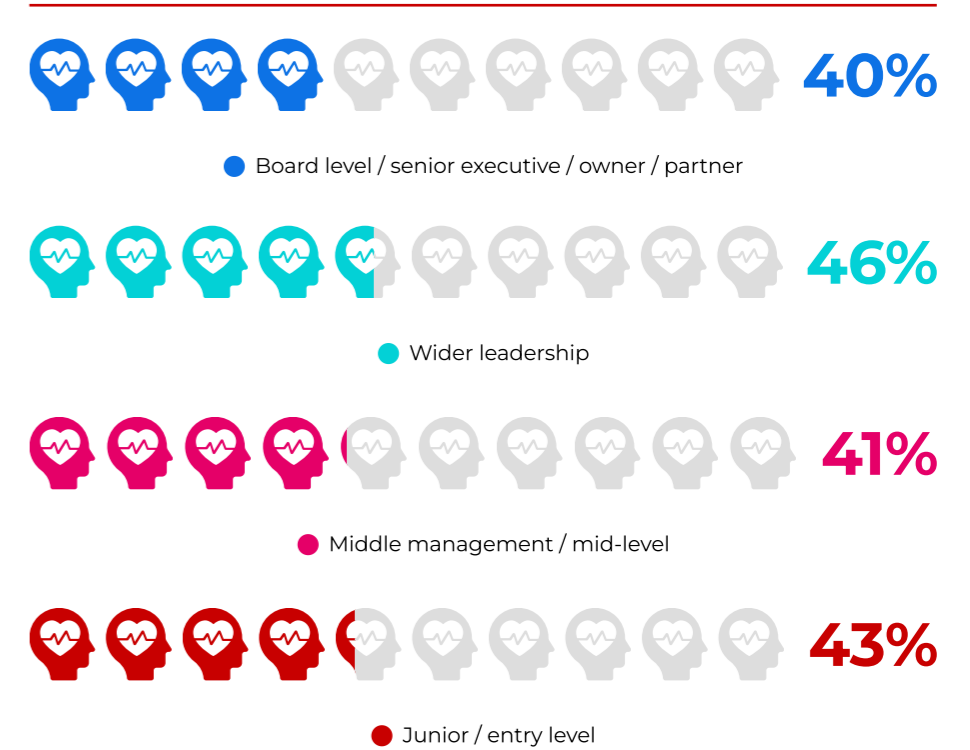
Percentage of respondents agreeing they want more mental health support from their employer.

**Chart 8.3:** Respondents from the largest accounting firms consistently identify higher concerns on mental health issues from work pressures



Percentage of respondents agreeing their mental health suffers because of work pressures.

**Chart 8.4:** Many senior leaders do not believe their organisation considers employee mental health a priority



Percentage of respondents who do not believe their organisation considers their mental health to be a priority.

**‘Our students starting work, or internships, are very focused on this issue, and how the employers are addressing it. We are promoting cultures that recognise mental health as a priority.’**

Latin America roundtable participant

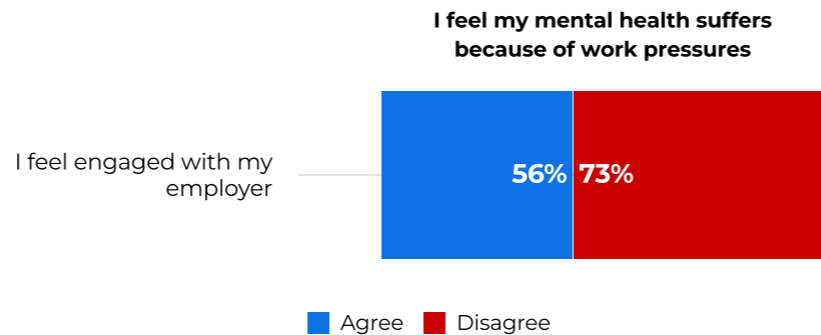
Our data also shows clear relationships between mental health outcomes and overall employee engagement levels and flight risk (Charts 8.5 and 8.6).

Pay satisfaction and mental health also appear intertwined – with those agreeing their mental health suffers because of work pressures more likely to be dissatisfied with compensation (Chart 8.7). It’s a correlation we would expect given ongoing concerns around cost of living challenges and the perceived adequacy of compensation by some.

**‘When colleagues are in the office – you have people to share with and support you. It’s not the same as being alone at home in front of a computer – trying to deal with things on your own. Being in the office provides a better personal touch.’**

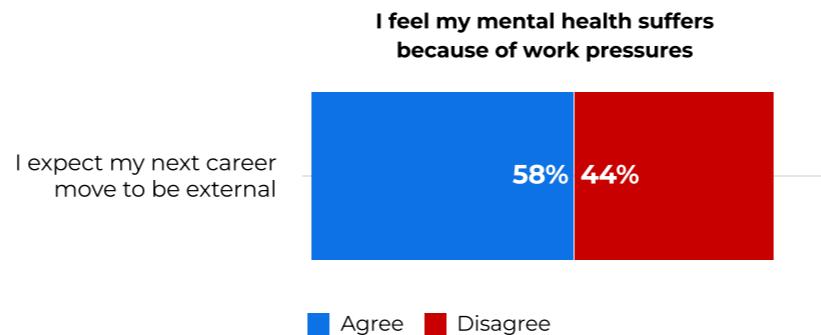
India roundtable participant

**Chart 8.5:** Respondents who are engaged with their employer are less likely to say their mental health suffers because of work pressures and vice versa



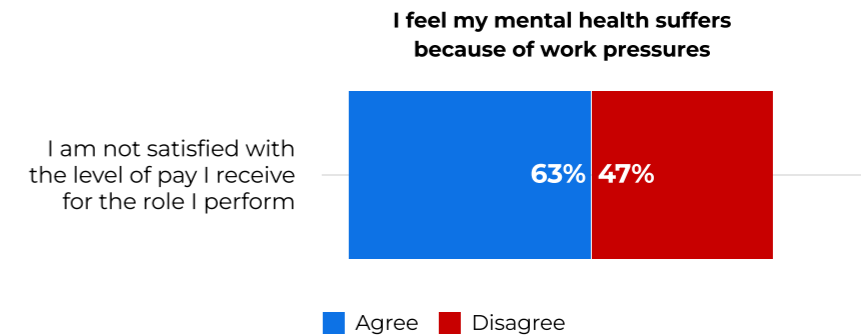
‘Don’t knows’ remain the balancing figure for the response.

**Chart 8.6:** Respondents who are more likely to want to move externally in their next role are more likely to say their mental health suffers because of work pressures



‘Don’t knows’ remain the balancing figure for the response.

**Chart 8.7:** Respondents who are less satisfied with their pay are more likely to say their mental health suffers because of work pressures



‘Don’t knows’ remain the balancing figure for the response.

**‘Respondents who say their mental health suffers due to work pressures are more likely to seek external job moves.’**

## Are technology concerns partly responsible for poorer mental health?

There's a clear pattern in our data that suggests at least a connection between poorer mental health outcomes and technology concerns.

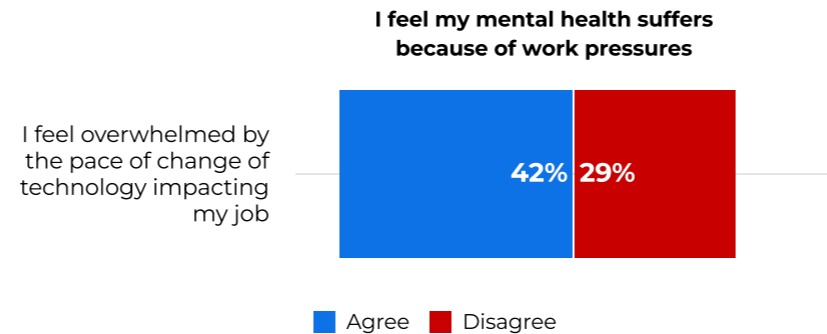
Despite our findings showing significant use and adoption of AI technologies – the data suggests that respondents are more likely to say they are overwhelmed by the pace of technology concerns if they also express mental health concerns (Chart 8.8).

Those who express concern about the impact of AI on their role also score worse across all of our mental health indicators. (Chart 8.9)

While this does not necessarily imply direct causation, it highlights the importance of effective change management, training and communication as organisations adopt new technologies.

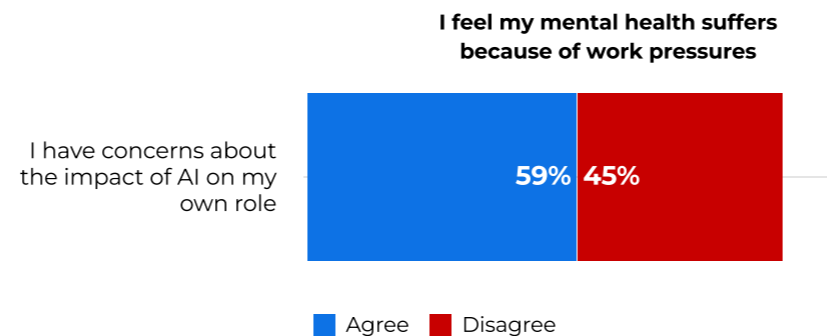
## 'Mental health concerns are linked to worries about AI impacts.'

**Chart 8.8:** Those who are more concerned by the pace of technology change on their own roles are also more likely to suggest their mental health suffers due to work pressures



'Don't knows' remain the balancing figure for the response.

**Chart 8.9:** Respondents who are more concerned about the impact of AI on their role are also more likely to suggest their mental health suffers due to work pressures



'Don't knows' remain the balancing figure for the response.



## Key reflection:

**More than half of respondents say their mental health suffers due to work pressures, and a similar proportion want more support from their employer.**

The concern is particularly strong within Big Four and mid-tier firms, where workloads and performance expectations may be higher. Millennials report the highest levels of strain, while both Millennials and Gen Z show strong demand for more organisational support. This highlights that mental health is not a marginal issue – it is central to workforce sustainability, especially in professional services.

But it has an impact on engagement and retention too. Employees who report poor mental health are significantly more likely to feel dissatisfied with their pay – and more likely to seek external job moves. Conversely, those who feel mentally well are far more likely to say they are satisfied with their compensation.

**Mental health and reward perception are intertwined – meaning employers cannot treat them as separate issues.**





# 9. Gen Z lead return to office momentum – but stricter mandates are unpopular

## Is physical office presence back in demand?

Return to office policies have tightened over the past year – with several major employers calling for more in-office attendance.

While many organisations are making headlines by requesting increased employee presence in the office – some are even now demanding a full-time return.

Our survey findings suggest that some level of office presence is supported by many professionals. Two-thirds of respondents (66%) agree that employers should require their workforce to spend a set number of days in the office each week (Chart 9.1).

**Chart 9.1:** Most respondents believe organisations should require employees to spend a set number of days in the office per week



Percentage of respondents agreeing that organisations should require employees to spend a set number of days in the office. 'Don't knows' remain the balancing figure for each response.

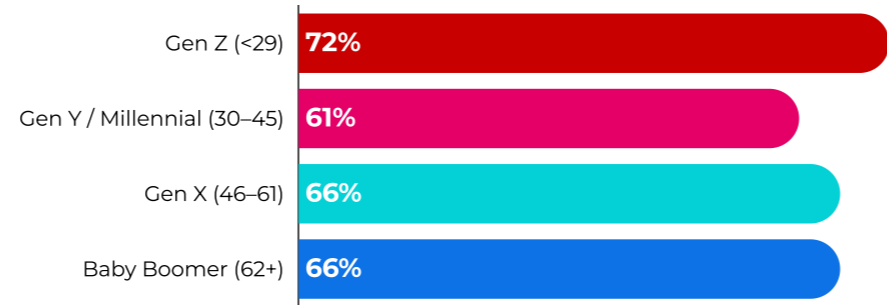
**‘Respondents see a value in return to office policies – but the vast majority want hybrid working, and not full office return.’**

Support for this approach is strongest among the youngest respondents. Gen Z are the most likely to agree with a requirement for regular office attendance – with **72%** expressing support (Chart 9.2).

Interestingly, Gen Y respondents appear a little less enthusiastic (**61%**), which may reflect different stage-of-life priorities – such as young parenting duties and caring responsibilities. However, overall sentiment within this cohort still broadly favours some structured office presence.

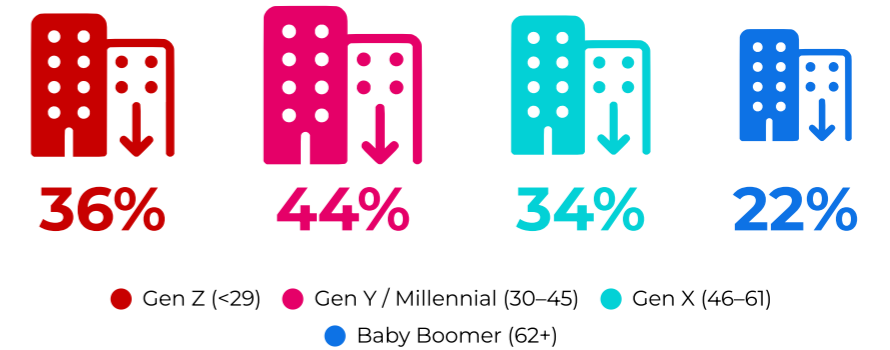
More restrictive mandates, however, may potentially risk mid-career attrition – with **43%** of Gen Y saying they would consider leaving their current organisation if required to spend significantly more time in the office (Chart 9.3).

**Chart 9.2:** Gen Z in particular are very supportive of minimum time spent in the office per week, but there are more detractors among Gen Y respondents



Percentage of respondents agreeing that organisations should require employees to spend a set number of days in the office per week.

**Chart 9.3:** Organisations pushing for stricter return to office mandates risk disengaging mid-career Gen Y respondents



Percentage of respondents agreeing if their employer required them to spend more time in the office, they'd consider looking for a role at another organisation.



**‘From November 2025, our firm has resorted back to a mandatory three-day office week policy. This is driven by what the client demand demands, given that we are a professional services firm.’**

India roundtable participant

## Hybrid working preference still reign: Few want stricter mandates

Across four years of our *Global talent trends* research, one of the most consistent findings has been the disparity between prevailing and preferred work practices.

In the latest survey, **45%** of respondents continue to work full time in the office, and another **45%** work under hybrid arrangements. Yet the overwhelming majority (**75%**) say their preferred model is a combination of home and office working (Chart 9.4). Only a small minority – fewer than **10%** – say they would prefer a fully office-based role.

Interestingly, the data emphasises significant generational differences in actual working patterns. This could have profound implications for younger professionals – who are considerably more likely to work primarily from the office compared with older colleagues (Chart 9.5). This pattern has remained remarkably consistent across the last four years too.

**‘I think the hybrid model of working is here to stay.’**

India roundtable participant

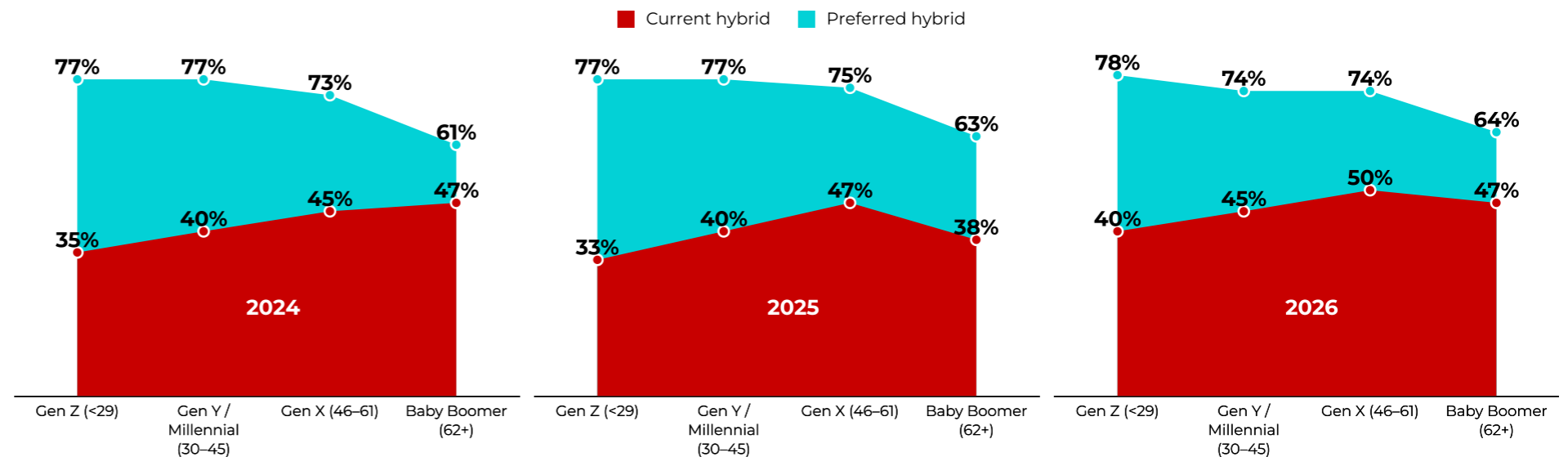
Our data also suggests a relationship between working arrangements and wellbeing. Respondents who work fully office-based roles tend to report poorer mental health outcomes related to work pressures – and are more likely to say they would like additional organisational support.

**The message is loud and clear – yes, some office presence is welcome, but the vast majority of employees say there’s a balance to be struck.**

**‘There’s still some merit in office presence. From a connection point of view – you can pick up certain nuances when you are in an office that might be missed being completely remote. So, I do think it’s beneficial to have hybrid working with some sort of office presence.’**

Caribbean roundtable participant

**Chart 9.4:** The mismatch between those actually working under hybrid arrangements, and those who wish to work under hybrid arrangements cuts across the generational divide – but is most pronounced for younger employees



Percentage of respondents currently working under hybrid arrangements, and those who wish to have hybrid working arrangements.

## Generational differences in office presence persist

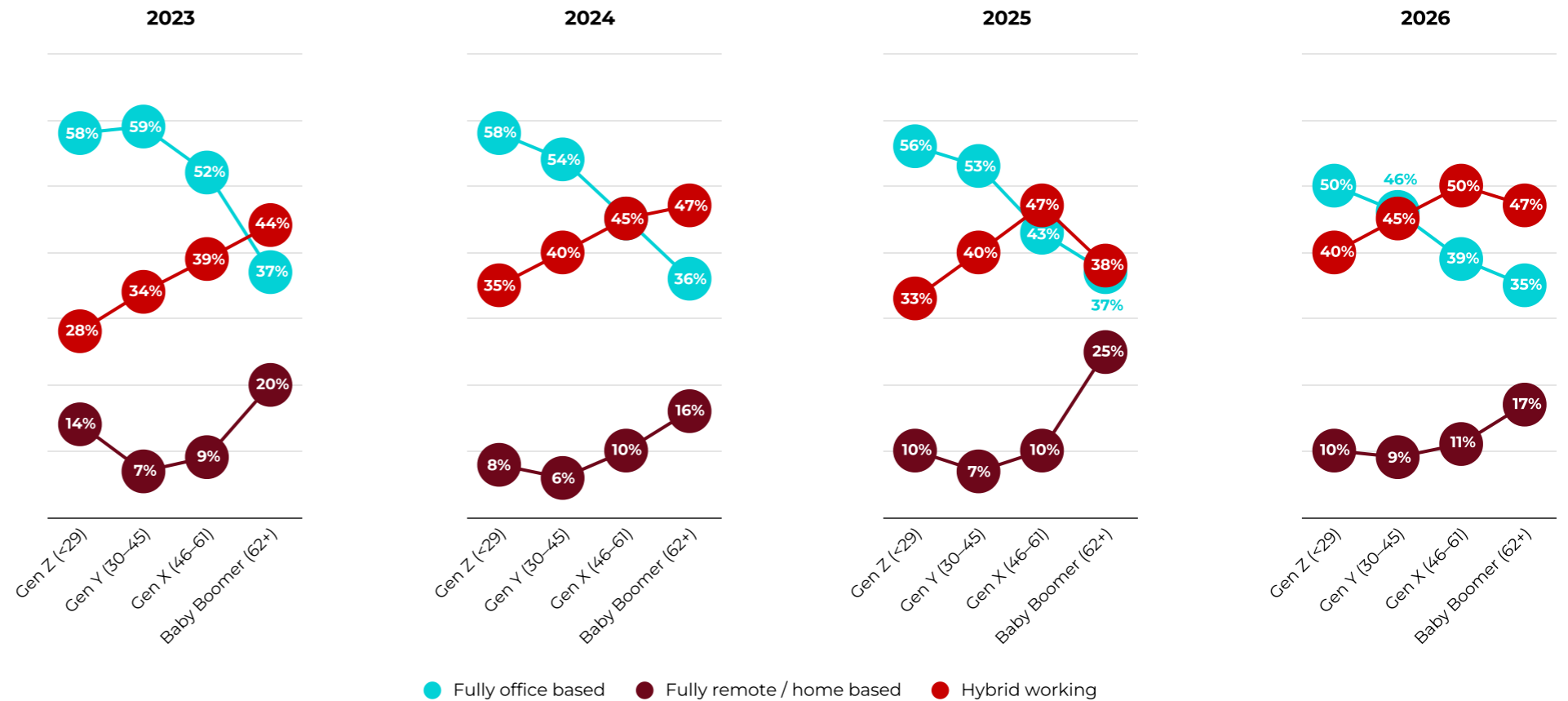
### Do differences in actual working patterns across the generations continue to impede learning and inter-generational workforce collaboration?

In our [2025 Global talent trends](#) report, we highlighted the ongoing discrepancy between office presence across the generations. Broadly, older employees are more likely to work from home – while younger employees are more likely to be office present.

Data suggests these working patterns are continuing into 2026. This raises important questions over the longer term implications of how younger people learn at work and potential impediments to inter-generational collaboration.

**‘Nearly 40% say they would consider leaving if required to spend more time in the office – with middle managers the most likely to do so, while senior leaders are far less likely.’**

**Chart 9.5:** Younger employees are much more likely to be office present compared to older employees



Respondents indicating their current working patterns over the last four years.

## Office visibility seen as key to career progression

Many finance professionals continue to believe that physical presence in the workplace can influence career opportunities.

The majority of respondents (**58%**) believe that office presence has a positive impact in terms of future career prospects and promotion opportunities (Chart 9.6). Men are more likely to hold this view (**64%** vs **54%** female).

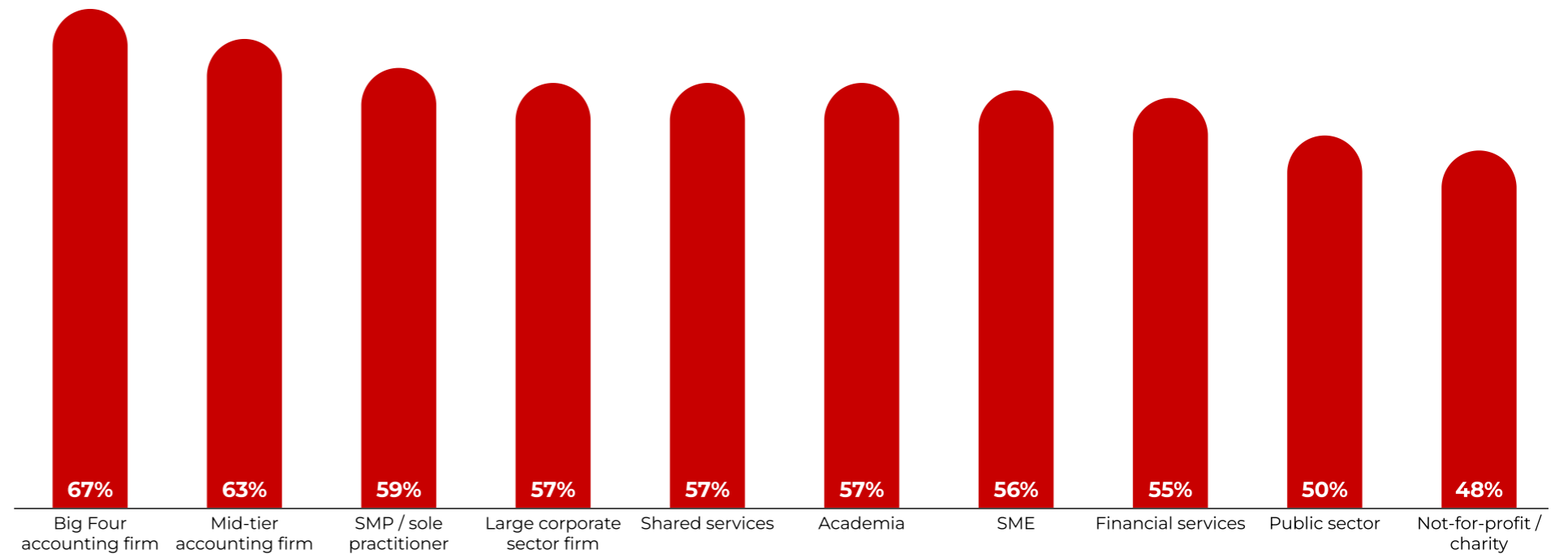
Respondents from the Big Four accounting firms are the most likely cohort from any sector to see office presence as beneficial for career advancement (Chart 9.7).

### Chart 9.6: Most respondents feel office presence has a positive impact on future career promotion opportunities



Percentage of respondents agreeing a greater office presence has a positive impact on future career promotion opportunities. 'Don't knows' remain the balancing figure for each response.

### Chart 9.7: The Big Four accounting firm respondents are most likely to believe office presence matters for career opportunities



Percentage of respondents agreeing a greater office presence has a positive impact on future career promotion opportunities.

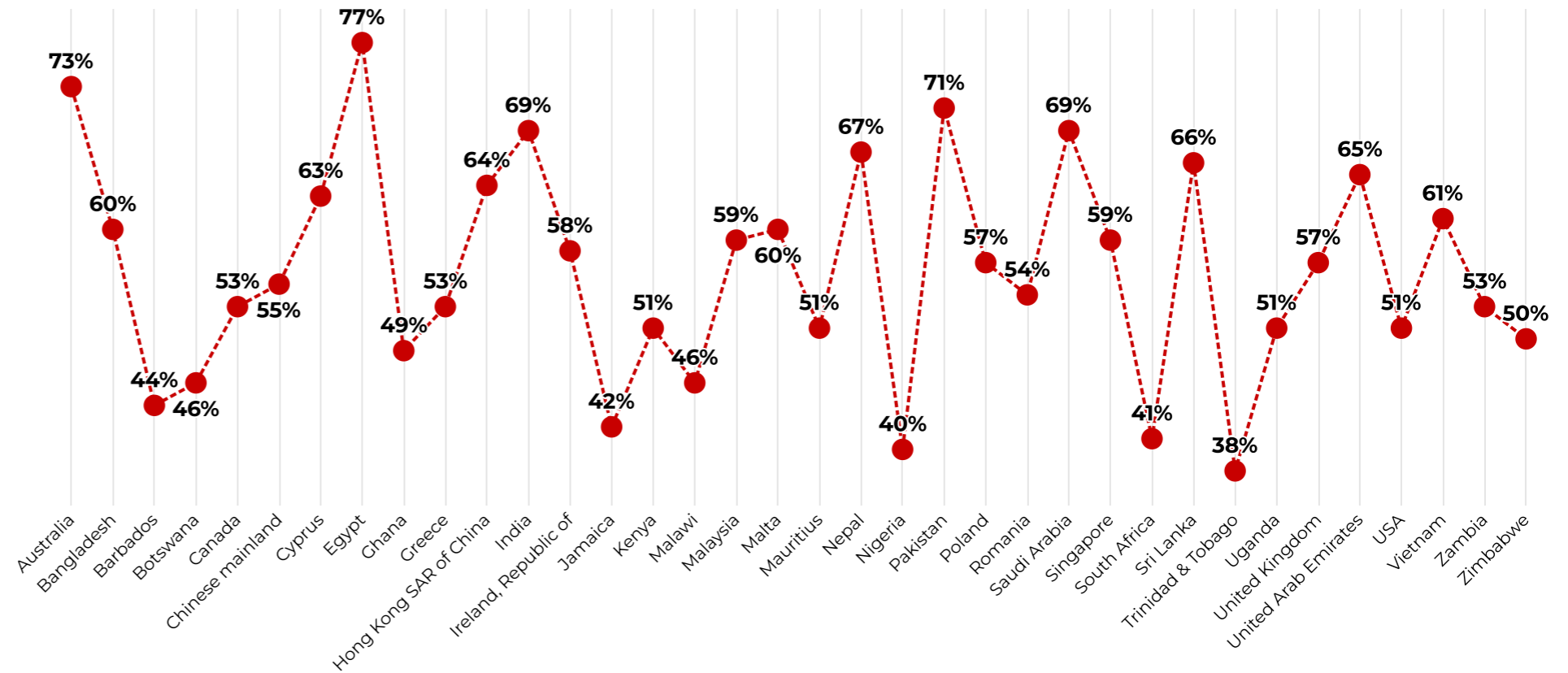
There are, however, marked variations across location here, which may reflect cultural divergences (Chart 9.8).

Insights from roundtable discussions suggest employers' see many benefits from some in-office presence – particularly around organisation culture, employee engagement, and mental health.

Our findings, however, highlight a clear tension:

**‘Employees believe that office visibility supports career progression – yet still prefer to control and retain flexibility over how often they are present in the workplace.’**

**Chart 9.8:** The perceived importance of office presence on future career opportunities varies significantly globally



Percentage of respondents agreeing a greater office presence has a positive impact on future career promotion opportunities.

## Key reflection:

**Across the finance workforce, hybrid working is clearly the preferred model.**

Respondents broadly support number of days spent physically in the office per week and most (**58%**) also believe spending more time in the office boosts career prospects – suggesting that employees often associate physical presence with visibility and advancement opportunities.

However, this does not translate into support for stricter office mandates. Nearly four in 10 respondents say they would consider leaving if required to spend more time in the office. Middle managers are the most likely to leave, while senior leaders are less likely to do so (**43%** vs **32%**).

Rather than rejecting the office, respondents are reacting to concerns over reduced flexibility.

**Employers should therefore avoid blanket ‘return to office’ policies. Instead, organisations should focus on transparent promotion criteria and targeted in-office presence that support development and collaboration.**

**Approaches to working practices should also reflect market conditions, policy environments and organisational culture. A one-size-fits-all approach is not the answer.**





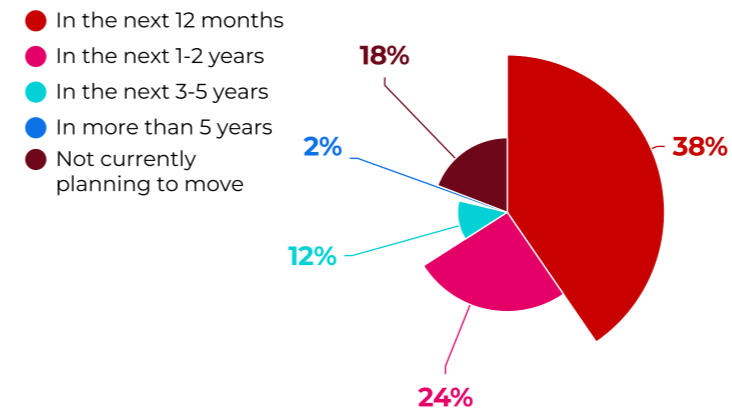
# 10. Talent flight risk demands action on multiple fronts

## Do high mobility aspirations cause a retention challenge?

Flexibility in career ambitions and employability opportunity is partly afforded by the adaptability that a professional qualification in accountancy and finance training provides.

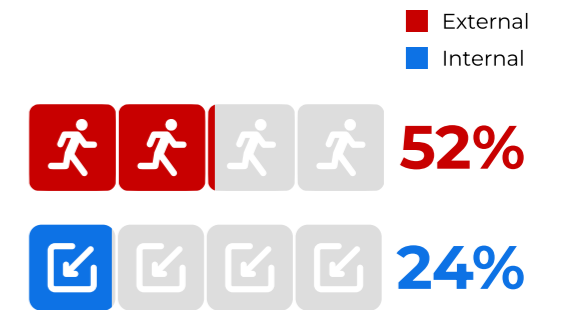
While this flexibility benefits professionals, it can also create retention challenges for employers. As in previous years, our data points to fluidity in career ambitions and mobility – with **62%** of all respondents expecting to move roles within the next two years (Chart 10.1), and more than half (**52%**) expecting their next move to be outside their current organisation (Chart 10.2).

**Chart 10.1:** Significant career mobility continues to be a hallmark of the profession



Percentage of respondents and how quickly they intend to move to their next role.

**Chart 10.2:** Flight risk is an ongoing challenge for employers



Percentage of respondents suggesting their next move is internal or external.

Organisation size appears to influence these intentions – with those working in smaller organisations more likely to expect their next role to be with a different employer (Chart 10.3).

There’s also a correlation to levels of perceptions of job security – with respondents who feel secure in their current role being more likely to expect their next career move to be internal rather than external (Chart 10.4).

At the same time, respondents recognise that current job market challenges – with just over one-third (37%) believing it would be easy to secure a new role within the next six months (Chart 10.5).

**‘We are trying to offer a good remuneration package with flexible working conditions, but we have candidates who keep moving from one Big Four firm to another – often seeking salary levels that we cannot match.’**

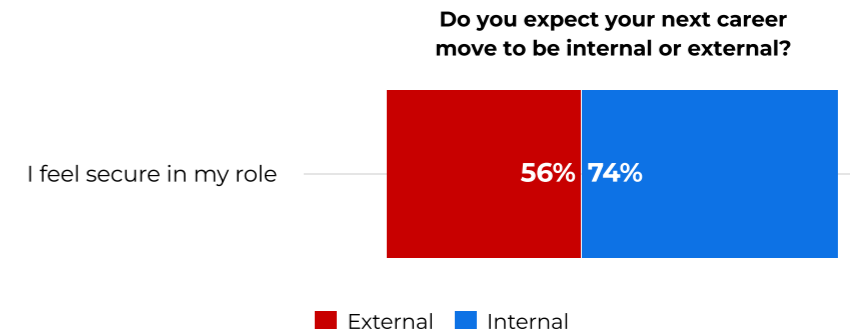
Europe roundtable participant

**Chart 10.3: Respondents from smaller organisations are more likely to be pursuing external opportunities**



Percentage of respondents suggesting their next move is external

**Chart 10.4: Those who feel more secure in their jobs are more likely to indicate their next role is internal to the organisation**



Percentage of respondents who feel more secure in their jobs are more likely to indicate their next role is internal to the organisation. ‘Don’t knows’ remain the balancing figure for the response.

**Chart 10.5: Some respondents feel that job market challenges are evident**



Percentage of respondents agreeing / disagreeing that it would be easy to secure another role within the current market in the next 6 months. ‘Don’t knows’ remain the balancing figure for the response.

## Addressing the retention challenge is multi-faceted

Solving the talent flight risk requires different interventions from employers – but employees have clear ideas on what makes them want to stay.

There are clear relationships between flight risk, employee engagement, and several workplace factors measured in the 2026 survey:

- **Job security:** Respondents who report feeling less secure in their role and less engaged with their organisation are significantly more likely to expect their next career move to be outside their current employer.
- **Wellbeing plays an important role:** Professionals who say their mental health suffers because of work pressures – and who would like greater organisational support – tend to report lower engagement levels, and a greater likelihood of seeking external opportunities.
- **Access to skills development:** Respondents who report fewer opportunities to develop AI-related capabilities are more likely to indicate higher flight risk.
- **Perceptions around organisational culture:** Respondents who believe culture is weakening or that there's less emphasis on EDI initiatives are more likely to consider leaving.
- **Compensation remains a key driver:** Unsurprisingly, respondents who are dissatisfied with their pay are also more likely to want their next role to be external.

Chart 10.6: Talent flight causes



**‘The main things that would make me want to stay are competitive pay, solid training and development opportunities, and a healthier work-life balance. Fair compensation keeps me motivated, good training helps me grow and stay up to date, and having a reasonable workload allows me to work at my best without burning out.’**



# Solving the retention puzzle: What makes our respondents want to stay with an organisation?

Our research sourced thousands of comments from respondents on the most important interventions employers can make to drive effective retention. Here are some key priorities for employers to reflect on:

## 1. Elevate the employee experience

Two key themes dominate the responses: **financial fairness** and a **sustainable work-life balance**. Respondents emphasise the importance of compensation, flexibility and workload aligning with modern expectations. Salary is part of the equation, but respondents evaluate pay in the context of a holistic employment package, and the full value exchange with their employer.

**‘The most important thing my employer could do to make me want to stay is to create an environment where I feel valued, supported and able to grow. Where there are clear opportunities for development, regular recognition for good work, supportive leadership, and a healthy work life balance, it builds trust and motivates me to stay committed to the organisation.’**

### Key points raised include:

- **Fair compensation expectations:** Pay should reflect workload, responsibilities, and rising living costs (particularly inflation).
- **Flexible working arrangements:** Hybrid working models, remote work, and flexible hours are widely seen as essential rather than optional benefits.
- **Prioritise work-life balance:** Manageable workloads and clear boundaries support long-term motivation and wellbeing.
- **Autonomy over office presence:** Trust and outcome-based performance are preferred to rigid schedules or time spent in the office.
- **Supportive working environment:** A humane, respectful and people-centric culture is seen as critical to sustaining engagement alongside pay.

**‘A comprehensive salary package with more perks and benefits – such as lifestyle allowances and professional association claims, plus bonus payouts.’**

## 2. Clear career paths and advancement opportunities

Employees emphasise the importance of visibility and certainty around career growth. Many respondents express frustration when progression feels unclear, inconsistent, or inaccessible – closely linking retention to having a defined pathway for development and advancement. This, however, remains a challenge for employers as career paths become increasingly flexible and varied.

Clarity around career growth directly supports retention, sustained performance, and productivity. Employees who understand their future within the organisation are more likely to remain motivated, invest in capability-building, and contribute at a higher level.

**‘The most important thing my employer could do to make me want to stay at the organisation is to provide a clear path for career growth and development. This includes regular training programmes, opportunities to learn new skills, and transparent promotion criteria. When employees see that their effort leads to real advancement, they feel valued and motivated.’**

### Key themes include:

- **Visible progression pathways:** Clearly defined career paths that outline routes for advancement within the organisation.
- **Transparent promotion criteria:** Clear and consistent expectations for advancement help reduce ambiguity and frustration.
- **Development-driven retention:** Access to learning, training and growth opportunities increases commitment to staying long-term.
- **Growth beyond promotion:** Lateral opportunities, gaining new responsibilities and broader experience also matter.
- **Frustration with stagnation:** Lack of clarity or progression drives disengagement and consideration of leaving.

## 3. Compensation does matter

Aligned with the wider cost of living pressures identified in the survey, there’s a direct and unambiguous call in comments for higher pay. While less nuanced than other clusters – for a minority of employees, compensation is really the key deciding factor in whether they stay or leave.

### Key insights include:

- **Direct compensation focus:** Increased salary is the single most important factor influencing retention for many.
- **Pay as recognition:** Salary increases are interpreted as a signal that contributions are valued.
- **Priority over other factors:** Compensation outweighs cultural, developmental, or flexibility considerations for some.

**‘Acknowledgement, career advancement backed by realistic salaries and professional progression are the sole key factors that matter in the real world.’**

**‘Increase financial remuneration as well as other benefits. This will increase intrinsic motivation not only to stay at the organisation but will also help us to feel valued.’**

#### 4. Recognition, appreciation and merit-based promotion

Employees want to feel seen, valued and respected for their efforts, skills and contributions. Recognition here is not merely transactional – it's about affirmation, dignity and fairness in how effort is acknowledged. While promotions appear in this cluster, they are framed as validation of worth and competence, rather than as steps in a structured career plan.

##### Key insights include:

- **Feeling valued matters:** Employees stress the importance of having their effort, skills and contributions acknowledged.
- **Non-financial recognition:** Appreciation does not need to be monetary to be meaningful and motivating. Respondents mention being appreciated, having efforts acknowledged, and welfare benefits as alternative forms of recognition.
- **Merit-based advancement:** Respondents want promotions and increased responsibility to be based on performance rather than tenure or favouritism.
- **Impact of being overlooked:** A lack of recognition negatively affects morale and engagement.
- **Respect as a retention driver:** Being respected and acknowledged is closely tied to loyalty and motivation to stay.

**'A fair and transparent workplace where effort is recognised, growth is based on merit and everyone is treated with respect makes a big difference in retention for me.'**

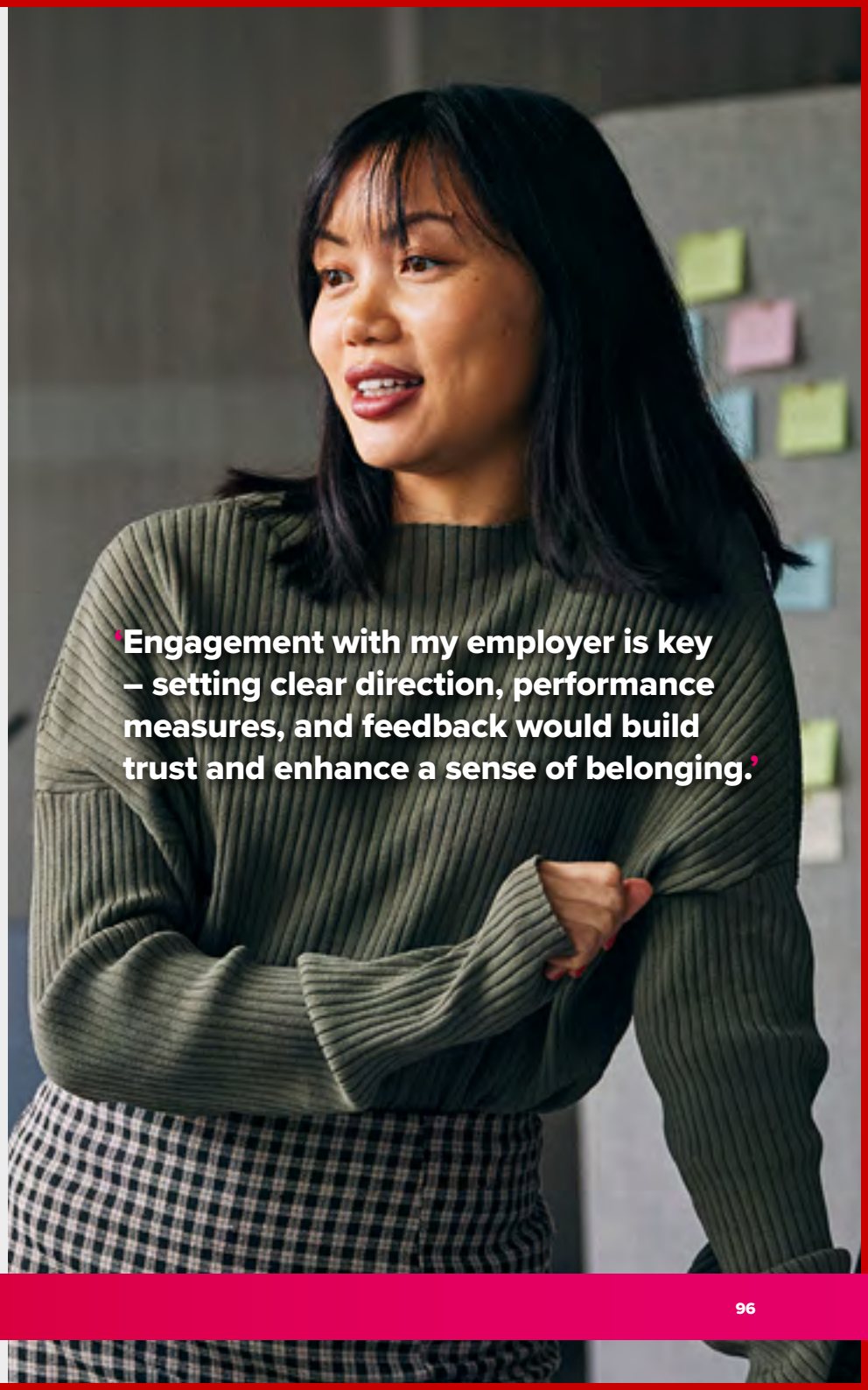
#### 5. Culture, leadership and organisational stability

A number of responses highlight organisational dysfunction as a reason why employees consider leaving. This reflects concerns around leadership quality, transparency, frequent change, micromanagement, and unclear direction – all of which undermine trust and engagement.

##### Key insights include:

- **Leadership quality concerns:** Poor leadership and micromanagement are cited as reasons for dissatisfaction.
- **Impact of constant change:** Ongoing restructuring and organisational instability create uncertainty and undermine confidence.
- **Need for transparency:** Clear, honest communication – especially during change – is seen as essential for trust.
- **Desire for empowerment:** Employees want to feel trusted, listened to, and involved rather than controlled.
- **Culture and belonging:** A positive, people-centred culture strengthens engagement and long-term commitment.

**'Improving planning and team coordination would make the biggest difference. With better planning of workloads during busy periods, fair overtime practices, and proper hierarchy workflow – I would feel supported and motivated to stay with the organisation.'**



**'Engagement with my employer is key – setting clear direction, performance measures, and feedback would build trust and enhance a sense of belonging.'**

## Key reflection:

**Employee engagement is multi-faceted and complicated – workload, career progression, recognition, purpose, and manager support all play a significant role, alongside employment security.**

While job stability provides an important foundation, it's only one element of the broader employee experience that influences how engaged respondents feel at work. This year's findings highlight links between engagement and other factors – eg mental health and employee perception of the impact of AI. Our data also suggests that engagement and talent flight risk is impacted by perceptions around organisational culture or poor inclusivity approaches.

This all reinforces the fact that there is no single solution for addressing employee engagement. The most effective approaches will be contextual and unique to individual organisations. **But it does underline how critical it is for employers to continually monitor employee engagement levels to better understand what matters most to their workforce.**



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