

Navigating ethics for trust.



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 **266,100** members and **546,500** future members in **179** 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.

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Foreword.

Professional accountants are operating in a changed world. Technology, geoeconomic pressure, geopolitical uncertainty, and rising expectations of transparency are reshaping the conditions in which ethical decisions are made. In this environment, the profession's strength lies in ethics: applying our Ethical Code's fundamental principles with consistency, judgement and courage – this is what drives trust.

This report examines how ethical challenges are evolving across the profession and what that means for trust in finance and accountancy. Our 2026 findings show that artificial intelligence (AI) now sits firmly at the centre of the ethical agenda. But the ethical challenge of AI use is not isolated. It forms part of a wider shift in which accountability, leadership, culture, trust, and professional judgement are being tested in more immediate and operational ways.

The evidence from this research is clear. Professional accountants are working from strong ethical foundations – but they are doing so in conditions that have become more pressured and complex. The fundamental principles remain the profession's anchor.

The challenge is applying them consistently where commercial demands, organisational culture, technological change, and public expectations increasingly intersect.

For ACCA, this creates a clear responsibility to continue building capacity for ethical decision-making. We achieve this through practical insights and guidance, contribution to ethical standards and policy development, and oversight of our members and students. In doing so, we help strengthen trust in the profession.

This report supports that work. It brings together survey findings and roundtable insights to show where ethical pressure is being felt most clearly, where support is needed, and where ACCA can and does make the greatest contribution. Its message is straightforward:

‘Ethics remains central to the profession – and helping professionals apply the fundamental principles effectively in practice is now more important than ever.’



Helen Brand OBE
Chief Executive, ACCA

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Executive summary.

The 2026 survey draws on 1,178 responses, compared with 1,165 in 2024, from finance and accountancy professionals across 135 countries – with roundtable discussions adding qualitative depth.

Taken together, the evidence presents a profession that remains strongly grounded in ethics, trusted for its core qualities, and well placed to lead through change. The fundamental principles that underpin the accountancy profession are long established and remain its ethical anchor. Professional accountants continue to play a central role in fostering trust, accountability and sound decision-making through strong ethical standards, professional judgement, and a commitment to the public interest.

‘Today’s ethical challenge is to ensure that the fundamental principles can be applied consistently in an increasingly complex environment.’

Organisational culture, technological change, and rising expectations of transparency and accountability are reshaping the ethical landscape across sectors and markets. This research shows that the profession is responding with resilience and purpose – building on strong foundations as it adapts to changing circumstances. Against this backdrop, the report examines five key questions:

What drives trust in the profession?

The evidence is clear that trust in the profession rests on qualities that have long defined professional accountancy at its best: strong **ethical standards, transparency** and **independence**. In our 2026 findings, these are the top three drivers of trust, and are brought to life by good governance, line managers, and colleagues within the organisation. This is a strong result for the profession. It shows that trust is based not only on technical competence – but also on the way professional accountants continually build and exercise judgement, uphold standards, and act in the public interest.

Are ethical challenges becoming harder to resolve – and are we equipped to deal with them?

Yes – half of respondents (**50%**) say ethical challenges have become more difficult to resolve over the past three years. However, the good news is that **89%** of professionals believe they have the skills to navigate such challenges – in part due to the continued relevance of [the Code's fundamental principles](#).

Are ethical challenges changing?

Yes and no. AI use has leapt to become the leading ethical challenge – cited by **61%** of respondents (up from **32%** in 2024). On the other hand, both ethical leadership (**43%**) and ethical culture (**39%**) remain in respondents' top three (both **41%** in 2024). More than half (**53%**) say they have witnessed unethical behaviour during that period, and around one in four (**22%**) report having been placed under pressure to act unethically.

While **89%** of professionals report being well-equipped to navigate ethical challenges, they also recognise the importance of ongoing ethical learning. This is particularly in the form of practical case studies and shared experiences of the fast-paced evolution, growing complexity, ever demanding context – and how to apply the fundamental principles.

How is AI use changing the ethical landscape?

The use of AI is now firmly part of the profession's ethical landscape and ranks first in the top three ethical challenges reported by respondents – but the evidence supports a balanced and constructive reading.

Our survey shows that **72%** say AI tools enhance the quality and efficiency of their work. Ethical challenges related to AI include: overreliance, verification, reduced human judgement, confidentiality, inadequate human oversight on AI outputs, transparency, unclear accountability, lack of appropriate governance, and weak organisational guardrails.

‘Finance professionals are embracing the opportunities of using AI while also navigating the ethical demands it creates – particularly around judgement, scepticism, accountability, and human oversight.’

What does effective collective action look like?

Enabling the effective implementation of the fundamental principles in practice has never been more important – and collective action is required to achieve this.

That means policymakers, standard setters, and organisations working together to support professionals, strengthen ethical cultures, reinforce ethical leadership, and shape an environment that encourages ethical behaviour.

Our resources

This is where ACCA plays a clear and distinctive role.

We support our members by building capacity through learning, our qualification, guidance and practical tools.

This report includes useful resources to help members identify and respond to ethical challenges, including:



Toolkit: a practical 10-step process for applying the Code in real situations.



Prompt checklist: to help identify possible threats to compliance with the fundamental principles.



Prompt checklist for AI use: to help navigate ethical challenges of using AI.



1. Ethical pressure, trust and response

Finance professionals experience ethical pressures in their day-to-day work. These pressures shape trust in the accountancy profession and require a practical response from ACCA.

Our global research shows growing complexity as organisational culture, technological change, and public expectations intersect. This brings together three connected themes:

- **The ethical pressure finance professionals face in practice** – where respondents describe grey areas, power imbalances, and pressure to compromise standards – rather than simple choices between right and wrong.
- **The impact on trust in the profession** – showing that trust is earned less through status alone than through strong ethical standards, transparency, independence, and visible accountability in practice.
- **The enabling support** – where finance professionals are asking for more practical support, clearer guidance, and stronger leadership to help them exercise professional ethical judgement effectively and act confidently under pressure.

1.1 Ethical pressure in practice

Our 2026 findings show that **22%** of respondents report being put under pressure to act in an unethical way during the last three years, while **53%** said they have witnessed unethical behaviour during the same period.

This demonstrates that ethical pressure is not only experienced directly – it’s also visible in the wider working environment. Although fewer respondents (**50%**) now report that ethical dilemmas have become more difficult to resolve than in 2024 (**64%**) – half still report increasing difficulty. As one respondent put it:

‘Ethical challenges today are less about clear right and wrong, and more about navigating grey areas under pressure. In many cases, professionals are not directly told to act unethically – but are influenced by expectations, incentives, or organisational culture.’

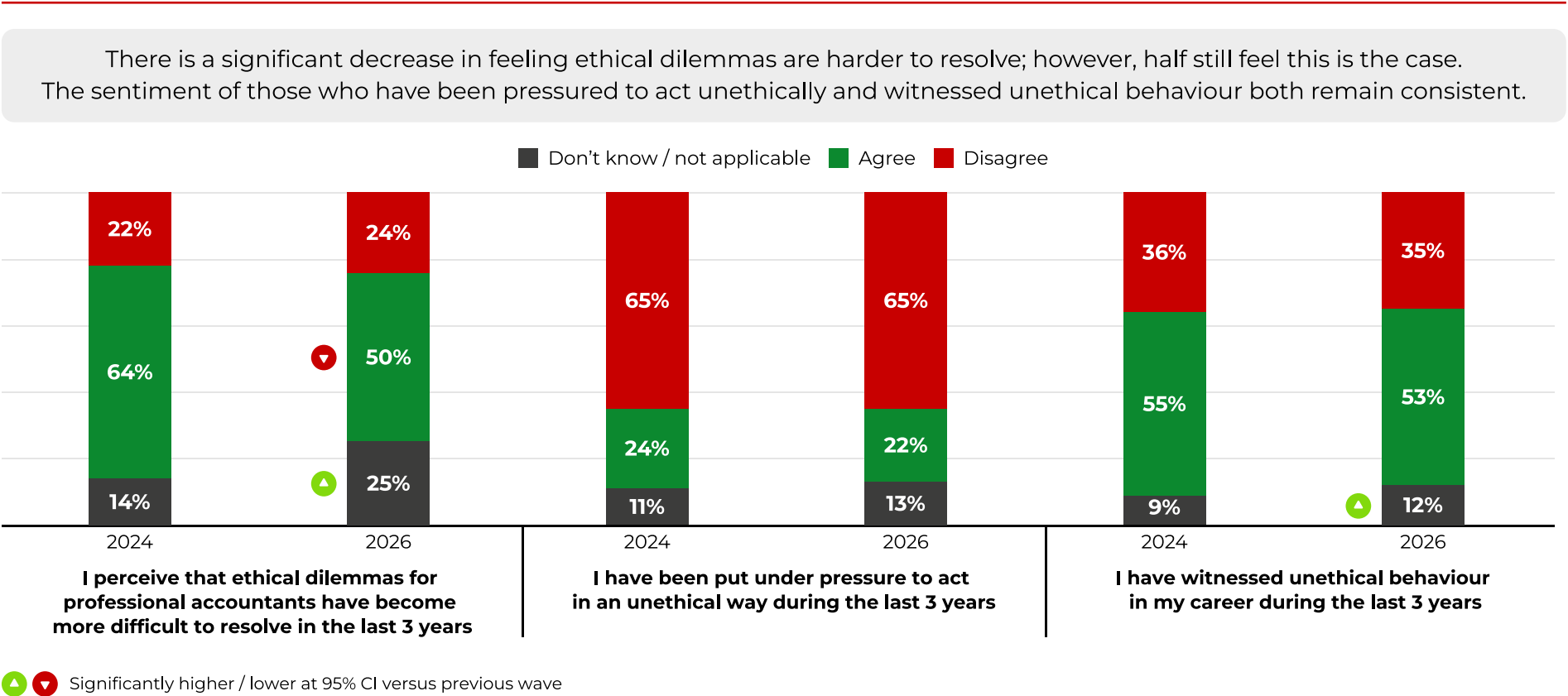
Survey respondent

Another respondent described the practical form this pressure can take:

‘Many ethical problems arise not because accountants do not know the right thing to do, but because they may face pressure to ignore procedures, approve unsupported transactions, or remain silent about irregularities.’

Survey respondent

Figure 1.1 Ethical pressures



‘Ethical pressure is shaped not only by rules or workload, but by whether professionals feel able to raise concerns early, document issues, challenge decisions constructively, and escalate appropriately. In that sense, ethical resilience depends not only on individual judgement – but on whether organisational conditions support ethical challenges in practice.’

Roundtable participant

The evidence points to a challenge of ethical execution under pressure – rather than uncertainty about the principles themselves. Open-ended responses identify deadlines, incentives and power imbalances as factors that widen the gap between ethical standards and day-to-day practice – increasing the demands on judgement, challenge, documentation, and accountability.

Technology adds another dimension to that pressure. While new tools can improve efficiency, they also raise practical questions about accountability, confidentiality, transparency, and oversight.

The issue is not innovation itself, but whether professional judgement, human review, and appropriate safeguards are maintained in practice.

Our survey findings and roundtable evidence provide further insight into how this pressure is experienced. Across ethical challenge areas, respondents are more likely to report witnessing unethical behaviour than being directly pressured themselves.

This supports the view that ethical risk is often embedded in the wider working environment rather than limited to isolated personal incidents. AI, ethical leadership, and ethical culture are all identified as recurring challenge areas across measures of pressure, witnessed behaviour, and difficulty resolving ethical challenges – with fraud and the geopolitical environment also remaining prominent.

This broader pattern is reflected in the survey trend. In 2024, **64%** agreed that ethical challenges had become more difficult to resolve in the previous three years – by 2026, this has fallen to **50%**. Although this suggests some improvement, half of respondents still report increasing difficulty. The issue is not a change in the fundamental principles, but the growing complexity of applying them consistently in practice.

The challenge is therefore less about recognising ethical issues than about applying ethical judgement consistently in environments where support, escalation and consistent leadership response to the ethical challenges may be uneven.

‘Technology does not replace ethical judgement – it increases the need for it.’



1.2 Trust in the profession

Trust is a new area of focus in the 2026 research

Our findings firmly show that: **trust is built through proactive demonstration of individuals’ professional values rather than through the profession’s reputation alone.** Trust in the accountancy profession is primarily built through strong ethical standards (46%), transparency (38%) and independence (36%) – with these factors ranking ahead of professional scepticism (33%), technical competence (31%), and high-quality work (29%). Across the roundtables, trust was presented as something earned through conduct, judgement and accountability in practice – and sustained when professionals are able to act visibly in the public interest.

Trust is grounded in visible professional behaviour

The most influential drivers of trust identified in our survey are strong ethical standards (18%), transparency and independence (both 15%). This places trust in the profession’s conduct rather than in status or reputation alone. Roundtable participants similarly linked trust to how professional values are applied in practice, and can be seen by others through decisions, behaviours and outcomes. Trust depends not only on holding ethical values in principle – but making those values visible through accountability, documentation and communication.

WATCH THE VIDEO HERE →

‘I agree that trust is built through ethical standards, transparency, independence, and, especially, accountability. If I believe that, as professional accountants, we are holding ourselves accountable through proper documentation and communication – it helps to build trust.’

Roundtable participant

Across different ethical issues, respondents continue to rank strong ethical standards, transparency and independence highly – supported by scepticism, competence, documentation and communication in practice.

Figure 1.2 Trust drivers (NET: Ranked Top 3 and ranked 1st)



‘Trust is the visible outcome of ethical conduct – the actions of an individual have implications for the profession as a whole.’

Trust is tied to the public interest

The qualitative evidence also connects trust to the profession's wider public interest role. In the same roundtable discussion, another participant linked trust to the ability to balance client service with broader obligations:

‘When we are able to marry the public interest and the client interest, it helps you to build trust... as accountants, we have this responsibility to promote the public interest.’

Roundtable participant



ACCA explored this connection in more detail in our [Accountants, purpose and sustainable organisations](#) report.

Trust is weakened when professionals cannot act on their judgement

Our open-ended survey questions also show what undermines trust. Open-ended responses describe pressure to ignore procedures, approve unsupported transactions, and remain silent about irregularities. The qualitative synthesis suggests that:

‘Ethical behaviour depends not only on the fundamental principles themselves – but also on having the judgement, courage and ability to respond appropriately in complex situations.’

Although speak-up policy does not appear as a leading driver in its own right, our findings show that weak whistleblowing protection and leadership pressure make ethical challenges harder to resolve.

Roundtable participants also called for stronger protections for speaking up and greater support for independence. Speak-up mechanisms are therefore better understood as conditions that help sustain trust in practice – rather than as headline driver of trust.

Core trust drivers hold true across groups – with some variation after the top drivers

Strong ethical standards, transparency and independence are the leading drivers of trust across sectors, generations, genders, and regions. After these top factors, emphasis varies by context – with greater weight given by:

- **Gen Z** to high-quality work and communication
- **Baby Boomers** to independence
- **women** to scepticism supported by technical competence
- **men** to independence and scepticism.

By organisation type, high-quality work rises for the largest firms, while technical competence carries greater weight in smaller firms. Regionally, independence carries particular weight in Asia Pacific and South Asia.



1.3 ACCA's role

The research points to a practical ethical challenge: the fundamental principles are understood, but finance professionals need support to apply them credibly in changing conditions.

This creates a clear role for ACCA in helping members and future members navigate ethical pressure in practice – rather than treating ethics only as a matter of formal compliance. We champion ethical leadership and strong ethical culture. We also contribute to wider policy debate on ethical standards, regulation and public trust – helping to ensure the profession is equipped for an ever-changing world.

Our findings point to a practical agenda for response across the profession, centred on:

- technology-enabled ethical capability
- transparency and accountability
- practical guidance
- stronger speaking-up conditions
- ethical leadership and culture
- high-quality sustainability reporting and assurance.

The corporate plan for 2026-27 places ACCA in a changing world shaped by technology, economy, environment, geopolitics, and society. Our open-ended analysis is more specific about what respondents want from the profession and from ACCA.

Finance professionals called for:

- **more direct engagement** on ethical challenges
- **stronger leadership** on emerging ethical risks and standards
- **greater support** for independence and speaking up
- **more practical ethics support** through CPD, case studies, workshops, webinars, and accessible guidance.

One respondent expressed this clearly:

‘More direct engagement with ACCA members on a national or regional basis on the IESBA code of ethics, bringing it / putting it into perspective the realities and dynamics of the region. This will help members to better appreciate the ethical obligations and expectations for professional accountants, help them own it, and consistently comply.’

Survey respondent

ACCA's role

Our combined findings reinforce that support needs to be practical, quick launch-to-market, and easy to access.

Respondents consistently point to ongoing training, webinars, workshops, case-based support, and clearer guidance as the type of interventions most likely to help them apply ethical principles in real situations.

This supports the case for the practical role ACCA has assumed. Our market leading insight work highlights the key issues presenting to the profession, together with guidance on how to respond. Our continual professional development helps professionals remain current with policy and regulatory developments. Further, we implement and oversee the application of strong standards and leadership – supporting members to act confidently in ambiguous and pressured contexts.



2. What members are facing now: 2026 findings

2.1 The leading ethical challenge areas – the last 3 years

The ethical landscape has shifted between 2024 and 2026. When asked to identify their three leading ethical challenges ([Figure 2.1](#)) respondents ranked AI use first (**61%** – almost double the **32%** in 2024). Ethical leadership (**43%**) and ethical culture (**39%**) remained in the top three most cited ethical challenges.

Together, these findings represent a clear shift in the profession's current ethical landscape:

‘AI use has moved from an emerging concern to a mainstream challenge in day-to-day professional practice.’

The rise of AI is not simply a story about speed or efficiency. The evidence points to practical concerns around accountability, transparency, explainability, bias, confidentiality – and the boundary between automated support and professional judgement. At the same time, respondents are not rejecting the use of technology – with **72%** agreeing that AI tools enhance the quality and efficiency of their work.

‘The current challenge is therefore not adoption alone, but whether governance, capability and human oversight are keeping pace with AI use.’

Leadership and culture remain central to this picture

Their continued prominence in the rankings shows that current ethical risk is shaped not only by new technologies, but by the organisational environments in which decisions are made.

‘The issue is whether organisations create conditions where integrity, transparency, accountability and challenge are supported in practice.’

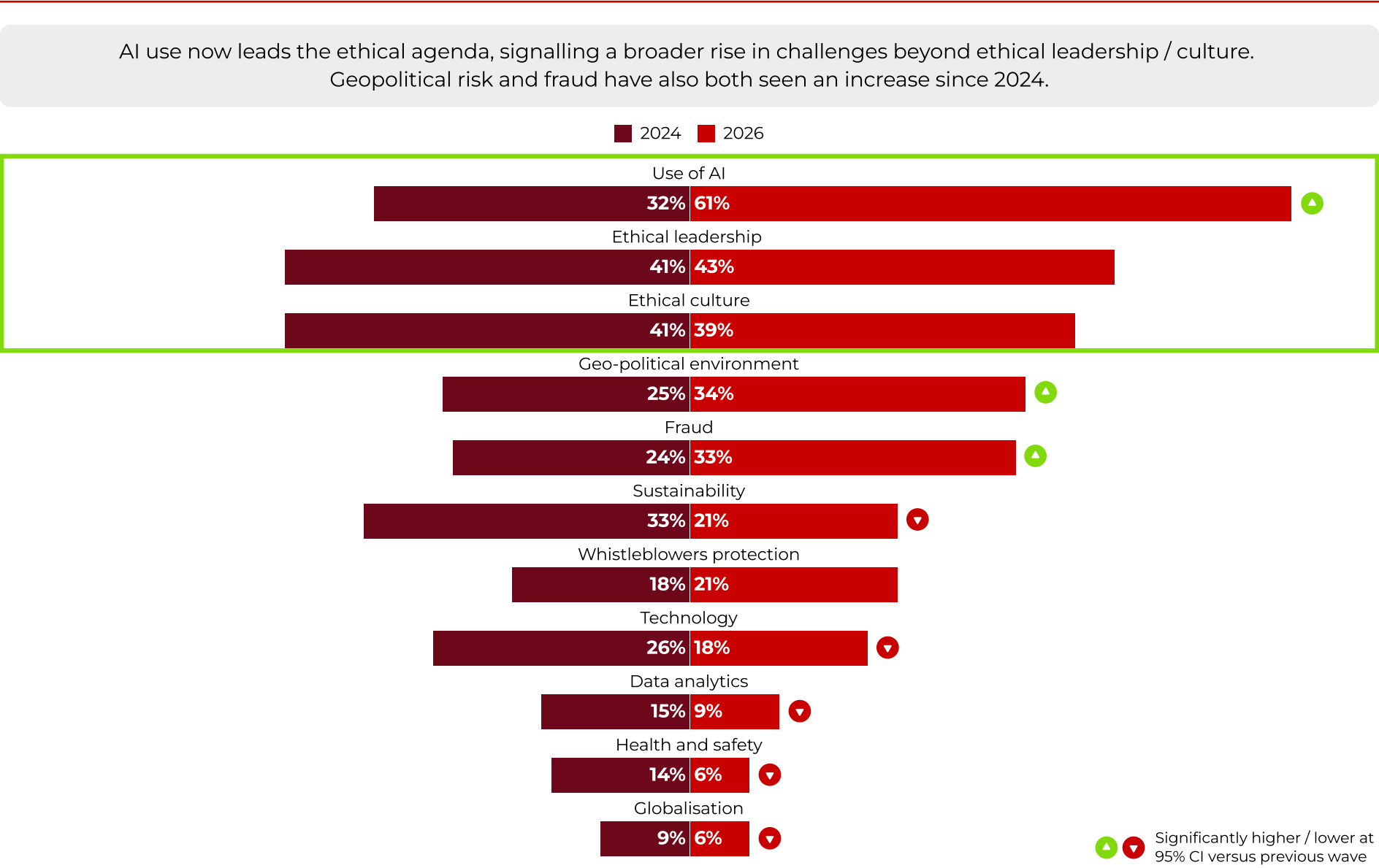
Ultimately, leadership and culture help determine whether newer risks, such as AI use, are managed responsibly.

Below the top three, the wider risk landscape has also shifted since 2024. Geopolitical environment has risen to **34%** (up from **25%**) and fraud to **33%** (up from **24%**), while sustainability has fallen to **21%** (down from **33%**).

This does not suggest established ethical issues have disappeared. Rather, it shows that ethical pressure is intensifying across a more uncertain environment shaped by commercial pressure, geopolitical instability, corruption, data protection concerns, and shorter-term decision-making.

‘The challenge is not that ethical principles have changed, but that applying them consistently has become more difficult in practice.’

Figure 2.1 Top ethical challenges (NET: Ranked Top 3)



Both our quantitative and qualitative findings suggest that these challenge areas should be read as a connected risk picture rather than a simple ranking. AI use stands out as the most consistently selected challenge – but ethical leadership, ethical culture, geopolitics, and fraud remain strongly present around it.

This matters because it indicates that the profession is not dealing with a single-issue AI use problem. Instead, AI use has become the leading expression of a wider ethical landscape shaped by governance, accountability, commercial pressure, and organisational behaviour. While the use of AI is the most consistent ethical concern across our research, secondary pressures vary by context.

Our findings point to a shared ethical agenda – but the pressure that finance professionals face vary by region, role and organisation size. AI use is the most broadly identified challenge, while ethical leadership, culture, geopolitics, and fraud carry different levels of importance depending on context.

ACCA's response should therefore combine consistent fundamental principles with practical support tailored to members' circumstances.

‘The ethical challenge is not only whether new technology is used – but whether the surrounding environment supports scepticism, challenge, review, and responsible judgement when it is used.’

These variations are clear in the demographic analysis – where AI use remains the leading ethical challenge across groups, but secondary patterns differ by context, with:

- **older generations** placing greater emphasis on AI
- **corporates and global business services** prioritising the geopolitical environment over ethical culture
- **SMEs** placing more emphasis on fraud.

Regional differences are also evident: AI is the strongest concern in Europe and Asia Pacific, while ethical leadership is the leading concern in Africa and the Americas. Similarly, gender differences appear in the secondary challenge profile – with women more concerned by fraud, and men by geopolitics.



2.2 Emerging ethical challenges – the next 3-5 years

Our forward-thinking findings show that future ethical pressure is likely to arise from the interaction between technology, organisational culture, and external instability.

Stated more simply: the ethical challenges professionals face now are likely to continue into the next 3-5 years – rather than being replaced by entirely new ones. AI use, ethical leadership and culture, and external commercial and geopolitical pressure remain the core areas.

‘The issue ahead is not a new ethical agenda – but applying the same fundamental principles consistently in environments shaped by technology, pressure and uneven organisational support.’

The main differences are:

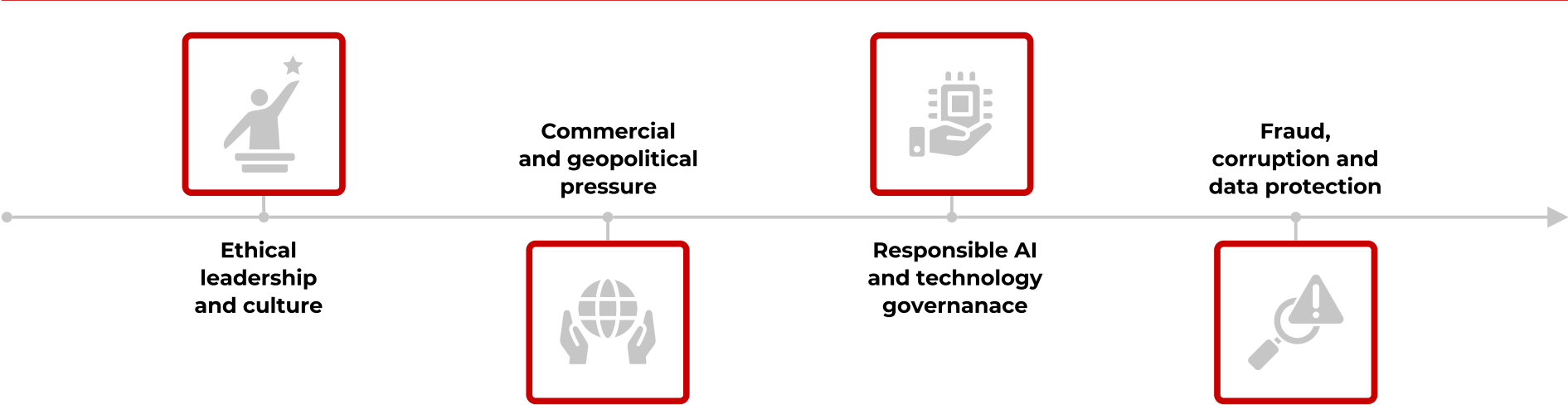
- As AI becomes more embedded in professional work, the future issue is less whether it will be used and more whether organisations maintain human oversight, scepticism and clear accountability. This aligns with the rise in AI use from 32% in 2024 to 61% in 2026 as the top ethical challenge.
- Leadership and culture remain central because they shape whether professionals can challenge decisions, escalate concerns, and apply judgement in practice. The future risk is a continued gap between stated values and lived behaviour where accountability is weak.
- Commercial and geopolitical pressure remain active – with some regional variation – increasing the risk of shorter-term decision-making and compromise under pressure.

Looking ahead

Traditional risks such as fraud, corruption and data protection do not disappear. They will remain active and may be intensified by digitalisation – rather than displaced by AI.

Taken together, our evidence points to a **future challenge of maintaining ethical consistency across connected pressures – rather than responding to isolated issues.** The need ahead is for stronger governance, clearer accountability, practical support for ethical decision-making, and leadership that reinforces standards in practice where professionals face ambiguity, speed and organisational pressure.

Figure 2.2 Future ethical challenges





3. The new ethical landscape for professional accountants

Drawing together our survey, open-ended responses, roundtables, and earlier ACCA research, the evidence points to a simple conclusion: the profession's ethical foundations remain stable – but the conditions for applying them are becoming more demanding.

The significance of the findings lies in the growing operational importance of governance, ethical judgement, accountability, and organisational culture.

3.1 Leadership and culture as the basis for ethical behaviour

Across the research, ethical leadership and culture are presented as the conditions that determine whether the fundamental principles can be upheld in practice.

‘The issue is not whether ethical standards exist, but whether leaders create environments where challenge is encouraged, accountability is credible, and concerns are addressed consistently.’

The qualitative evidence repeatedly links ethical behaviour to tone from the top, support for speaking up, and follow-through when concerns are raised. This gives leadership and culture a practical role in sustaining trust – shaping whether professionals can act on their ethical judgement under pressure.

The evidence also points to differences in organisational capacity. Larger organisations are often better equipped to manage emerging ethical risks because governance and support structures are more established, while smaller organisations may need more practical external support.

3.2 AI, human accountability, and transparency

AI is now part of mainstream everyday professional work.

‘The ethical challenge is not whether it will be used, but whether organisations and professionals can use it in ways that preserve judgement, accountability and trust.’

Our research consistently identifies the same pressure points: overreliance, weak verification, unclear accountability, confidentiality risks, limited explainability, and inadequate governance.

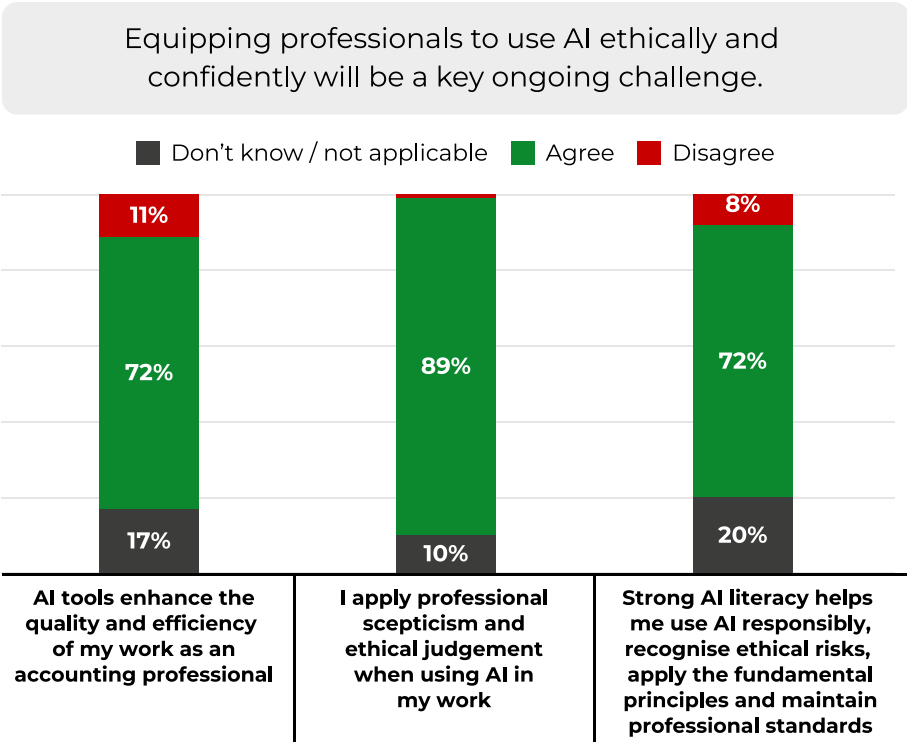
The evidence supports a balanced reading. Respondents recognise the value in AI use, but the roundtables and open-ended responses are clear that responsibility remains human. AI-assisted outputs still require review, challenge, documentation, and the ability to explain how conclusions were reached. In that sense, AI increases the need for professional judgement – rather than reducing it.

Transparency matters here in an operational sense. If an AI-informed judgement cannot be explained, evidenced and defended, it weakens both accountability and trust.

Roundtable participants consistently framed accountability as inseparable from documentation – with one saying that trust depends on: ‘a documented trail of steps or procedures that you’ve taken’ both to show how a conclusion was reached and to support later learning if something has gone wrong.

A second participant made the same point in relation to AI-enabled outputs, stating that: ‘as a firm, we take responsibility’ for the information used and the outputs produced, and that reports must be: ‘complete, robust, and could be ... verified’. Another participant stressed that users need to: ‘verify and take responsibility of the output of the tool before you share it’.

Figure 3.1 Using AI ethically



This also aligns with the wider evidence base. Wider research¹ identifies opacity and the accountability gap as core ethical risks in AI-enabled accounting, while our ACCA AI assessment research points to the value of clearer governance, documentation and assessment where AI systems influence decisions².

IESBA note, in their guidance on [Emerging Technologies](#), that the ethical risks may be shaped by recurring characteristics of emerging technologies – including opacity, non-determinism, data dependence, autonomy, speed, and scalability – which can create or amplify threats to compliance with the fundamental principles.

The implication for finance professionals is straightforward:

‘Professionals need to be able to question outputs, document reliance, and show where human judgement has been applied.’



ACCA’s recent [Enabling finance insight: Bridging skills and data gaps for AI-enabled finance](#) report reinforces this direction of travel.

As finance roles become more data-driven, digital and insight-led – professionals are expected not only to produce reliable information but to act as trusted stewards of how that information is governed, interpreted and used. This gives added ethical weight to transparency, professional judgement, and accountability in decision-making.

¹ Lehner et al., 2022 [Artificial Intelligence in Accounting: Ethical Challenges and Legal Perspectives | Springer Nature Link](#), Perduna, Wang and Arifin, 2024 [Artificial intelligence based decision-making in accounting and auditing: ethical challenges and normative thinking | Accounting, Auditing & Accountability Journal | Emerald Publishing](#).
² Vaidyanathan et al., 2025 [AI assessments: Enhancing confidence in the use of AI](#).

3.3 Sustainability and greenwashing risk

Sustainability has become a less prominent ethical challenge in 2026 –falling to **21%** (down from **33%** in 2024) – but this does not suggest that sustainability is a resolved issue. Rather, attention has shifted towards AI use and other immediate pressures, while ethical expectations in sustainability reporting and assurance have continued to rise.

One roundtable participant suggested that sustainability may have become less prominent because it is now more embedded in business discussion than it was previously. This is a positive development and demonstrates that a lower ranking in our survey results does not reflect declining importance.



Earlier ACCA research and insights on sustainability reporting reinforces this point. [*Ethical dilemmas in an era of sustainability reporting*](#) shows that the ethical challenge is not limited to disclosure volume or regulatory compliance. It extends to whether sustainability information is complete, balanced and truthful; whether claims are supported by evidence; and whether reporting gives a fair account of progress rather than a selective or promotional one.

That same concern runs through the current evidence base – where greenwashing, weak or incomplete data, lack of comparability, and overstated claims remain the clearest ethical risks.

More recent standards have sharpened those expectations. IESSA – effective for periods beginning on or after 15 December 2026 – and ISSA 5000 provide a more formal ethical and assurance architecture for sustainability reporting and assurance.

‘The issue is no longer simply whether organisations report sustainability information – but whether that information is prepared, challenged and assured with sufficient rigour, transparency and professional judgement.’

This is especially relevant where reporting and assurance interact – and where earlier ACCA research identified risks from selective metrics, management influence, and pressure to present a stronger sustainability narrative than the evidence supports.

In practical terms, this can mean different things in different organisations. One respondent warned against sustainability becoming: **‘a box ticking exercise or an attempt at greenwashing’**. Another roundtable contribution captured the reporting discipline now required:

‘We just need to be honest. We need to be transparent. We need to be working on progress rather than perfection here.’

Roundtable participant

The underlying issue is not whether organisations can present an ethical sustainability narrative – but whether they can support that narrative with evidence, explain the basis for claims made, and avoid overstating maturity, or progress where systems and data are still developing.

In that sense, sustainability remains an ethical frontier: less immediate in the 2026 rankings, yet not less ethically significant.



3.4 The evolving standards landscape

The ethical landscape for professional accountants is being shaped not only by changes in practice – but also by developments in the wider standards environment.

ACCA has adopted the International Code of Ethics for Professional Accountants (including International Independence Standards), issued by the International Ethics Standards Board for Accountants (IESBA Code) in full as our Code of Ethics and Conduct (**the Code**). This is binding on all our members, affiliates and registered students, as well as any partner (or director) in an ACCA firm, and regulated non-members.

‘The fundamental ethical principles remain the profession’s ethical anchor.’

They continue to apply as the working environment evolves, regardless of AI use, sustainability and wider governance pressures. What is changing is the context in which those principles must be applied: commercial pressure, organisational culture, technological change, regulatory complexity, and rising expectations of transparency and accountability.

Figure 3.2 The IESBA fundamental principles



The wider standards environment is developing in the same direction. The IESBA workplan is addressing a range of areas that reflect the pressures identified in our research, including:

- firm culture and governance
- technology considerations
- sustainability assurance
- private equity investment in accounting firms
- the evolving role of senior finance leaders.

These developments are examples of how the standards agenda continues to support the application of the fundamental principles in more demanding conditions.

Looking ahead

For finance professionals, the practical implication is to stay aware of the direction of the IESBA workplan and ACCA’s policy and standards activity – remaining alert to emerging expectations, guidance and implementation issues relevant to their roles.

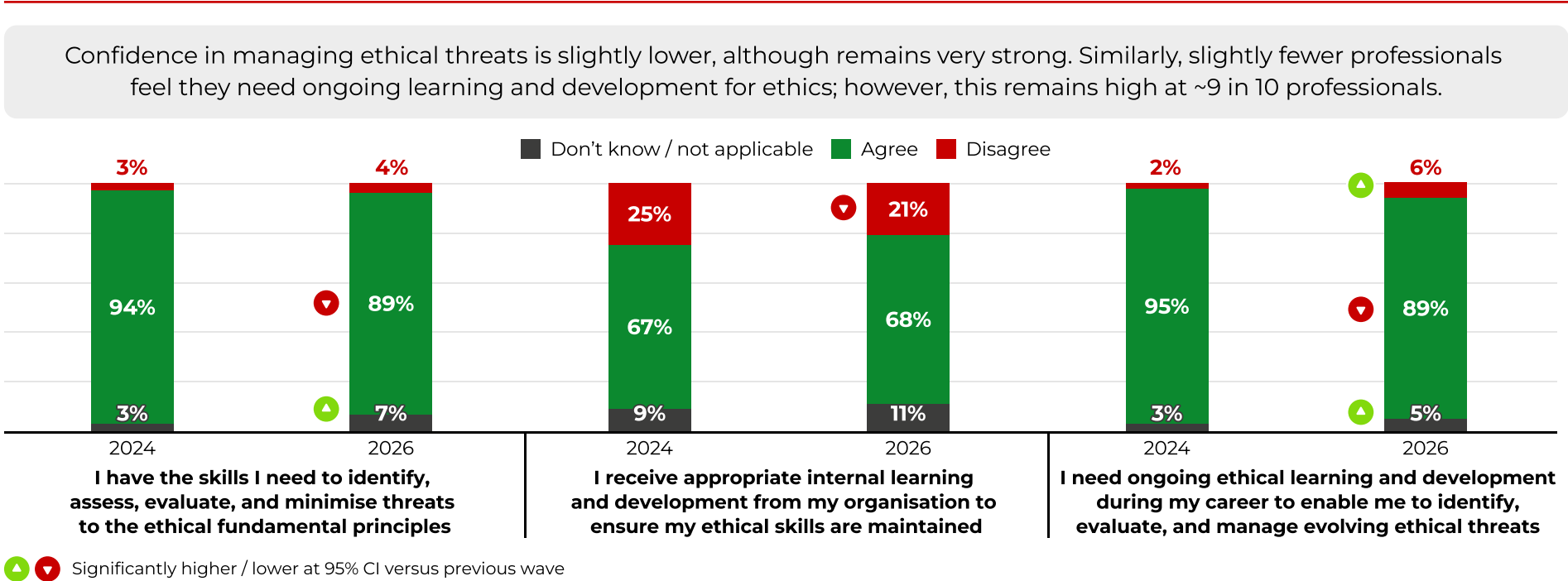


4. Capability for ethical action in practice

4.1 Skills, support and confidence

Confidence in ethical capability remains high, but the decline between 2024 and 2026 warrants attention. The proportion agreeing that they have the skills to identify, assess, evaluate, and minimise ethical threats fell from **94%** (2024) to **89%** – while agreement that ongoing ethical learning is needed fell from **95%** to **89%** in 2026. These findings should not be interpreted as evidence that the profession is losing its ethical foundation. Instead, they reinforce the need for accessible, practical and continuous development – particularly as ethical challenges become more complex and technology changes how professional judgement is exercised. Respondents noted that they receive appropriate internal learning and development (L&D) – increasing slightly from **67%** to **68%**.

Figure 4.1 Confidence in ethical capabilities



Support is both formal and practical

Our findings show that respondents draw on a combination of formal guidance and practical learning to support ethical capability. The Code remains a core source of support, complemented by case studies and help from colleagues.

The wider learning and development findings reinforce this applied model. In 2026, the resources identified as most effective for ethical L&D are practical experience (62%), CPD or courses (56%), webinars or conferences (51%), and internal training (47%). This is consistent with the roundtable discussions, which noted growing reliance on practical experience and support from colleagues and superiors.

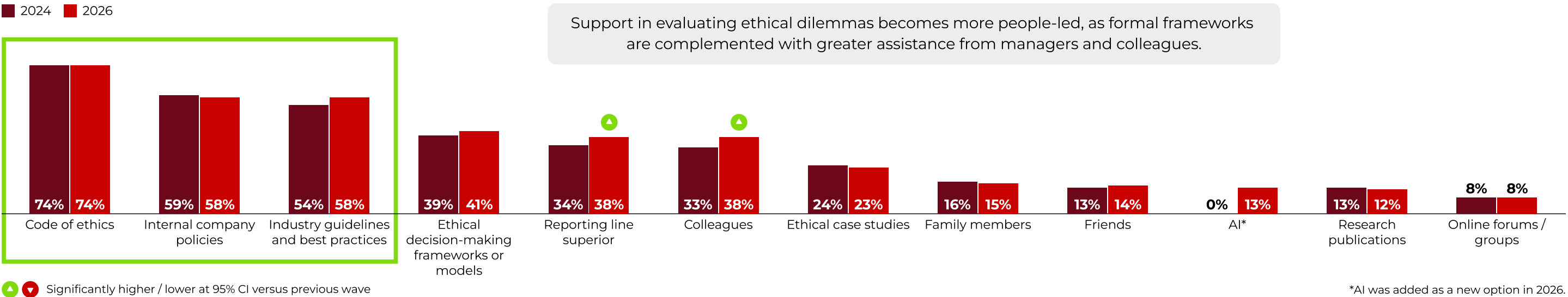
The support architecture is notably consistent across challenge types. The leading sources of support are the Code, industry guidelines and best practices, and internal company policies – with decision-making frameworks also playing an important role. Human support remains relevant, particularly from colleagues and reporting-line superiors. Together, our findings suggest that:

‘Ethical standards remain the backbone of ethical decision-making – reinforced by guidance, company policies, practical discussion, and workplace support.’

One roundtable participant linked this directly to how ethical judgement is developed in practice:

‘What I like about ACCA is that ethics is very, very important – it’s where I built my own knowledge and the practical experience.’
Roundtable participant

Figure 4.2 Support in ethical dilemmas



4.2 Learning, CPD and practical guidance needs

The shift towards experience-led learning is clear across the two survey waves. Practical experience rose to **62%** in 2026 (up from **56%** in 2024) as the top L&D resource, while webinars or conferences also increased, to **51%** (up from **46%**). CPD remains consistently important – cited by **56%** of respondents (**57%** in 2024).

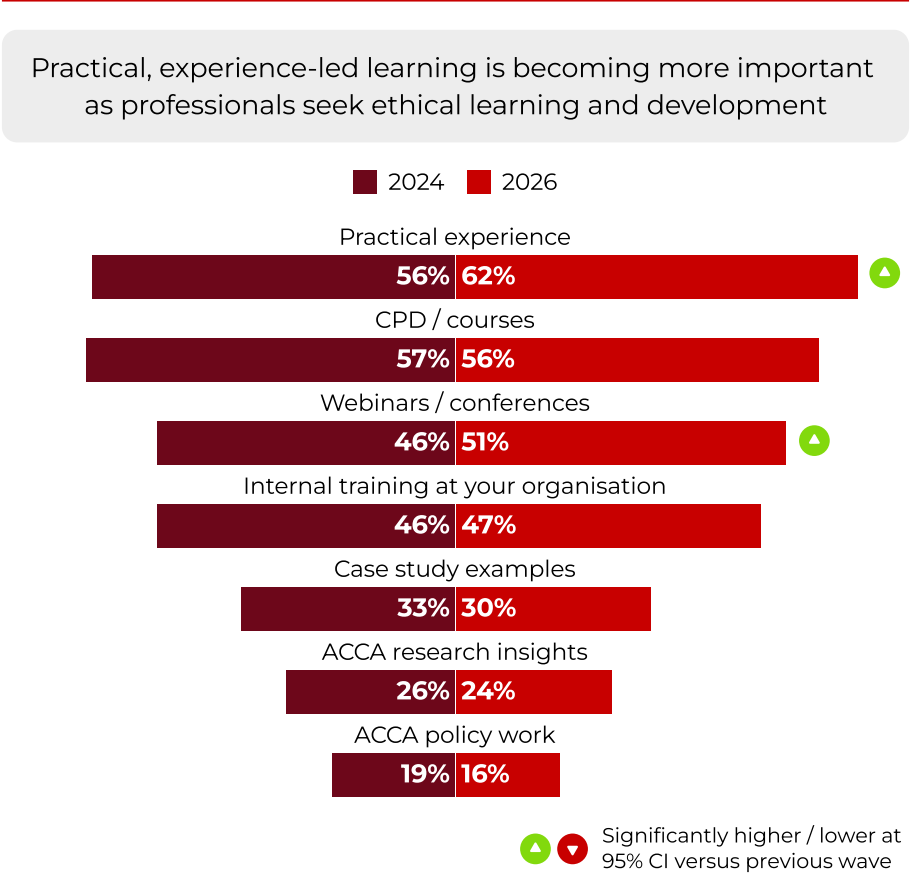
This suggests that professionals continue to value structured learning – but place increasing weight on formats that help them apply ethical principles in real situations.

The qualitative evidence points in the same direction – with respondents calling for: **‘more practical, accessible support’** through clearer guidance, case studies, workshops and ongoing development. This helps bring ethics into day-to-day decision-making rather than leaving it at a theoretical level.

The evidence also helps explain why these formats matter. Members are not asking for ethics to be simplified: they are asking for more applied support that helps them work through real ethical challenges under pressure – including webinars, workshops, practical examples, and guidance that can be used in context rather than only understood in principle.

In that sense, the growing preference for experience-led learning reflects the nature of the challenge itself: professionals want more support in applying the fundamental principles to complex situations.

Figure 4.3 Evolution in learning preferences (NET: Ranked Top 3)



‘Professionals continue to value structured learning – but place increasing weight on formats that help them apply ethical principles in real situations.’

Organisational support is not universal

Our findings show that organisational support is not universal. In 2026, **68%** agreed that they received appropriate internal L&D from their organisation to maintain ethical skills (**67%** in 2024). At the same time, **21%** in 2026 disagreed (**25%** in 2024). This leaves a significant minority who do not feel adequately supported by their organisation in maintaining ethical capability.

Roundtable discussions point to a need for support that is practical as well as principle based. Participants referred to training as: **‘the most appropriate method’** of preparing for the next phase of AI adoption, while another suggested: **‘something like a mentoring session’** as useful future support.

The discussions noted that ethics development should include reflective practice, peer discussion, and scenario-based learning – alongside more explicit support on how to raise concerns early, document them, and escalate appropriately. Participants argued against a one-size-fits-all model – recommending more tailored pathways by role, career stage, and sector.

4.3 Differences by organisation size, role and region

Preferences for types of support are more consistent than the ethical challenges faced. Across contexts, professionals continue to rely on a similar mix of formal ethical guidance, internal company policies, industry guidelines, and support from colleagues or reporting-line superiors when navigating ethical issues. This points to the value of a globally consistent support architecture, even where ethical pressures vary by context.

Some variation does exist in where support is sought. Respondents in Europe and the Americas show a stronger preference for colleagues, while those in Asia Pacific, South Asia, and Africa show

a greater preference for reporting-line superiors. This places weight on internal accessibility, connectedness, and credible escalation routes – particularly in hybrid or more siloed working environments.

Ethical challenges also vary by region and organisation size. Commercial and geopolitical pressure is more salient in Africa (**41%**) and North America (**38%**) than the global average (**31%**). Ethical leadership and culture are more prominent in APAC (**40%**), South Asia (**37%**), and Western Europe (**36%**).

Larger organisations are generally better equipped to manage emerging ethical risks as they have more established governance structures and resources. Smaller organisations, meanwhile, place greater emphasis on practical support and guidance.

Looking ahead

Together, these patterns indicate a shared reliance on core ethical support mechanisms, alongside differences in the ethical pressures that are most salient by region and organisation size.



5. Priority recommendations

Our findings point to the need for a practical ethics agenda that extends across the wider system – rather than focusing on individual organisations alone.

The ethical challenge is to create the conditions in which the fundamental principles can be applied consistently in practice, especially where professionals are working under pressure:

- dealing with new technologies
- responding to growing sustainability demands
- navigating weak governance
- managing conflicting incentives.

Responsibility therefore sits across the wider ecosystem as well as with the individual professional: professional bodies, employers, firms, educators, policymakers, regulators, and standard setters all shape whether ethical behaviour is enabled, reinforced or undermined. The following recommendations are framed on that basis.

5.1 Build ethical capability for technology-enabled work

Technology is changing how professional judgement is exercised – not replacing the need for it. Ethical standards now explicitly address the use of technology – including confidentiality across the full data governance cycle, competence in information and communications technologies – and the heightened risks created by complexity and the ‘black box’ nature of some systems.

This creates a shared responsibility:

- **Professional bodies and educators** should strengthen learning on AI use, technology risk, scepticism, and judgement.
- **Employers and firms** should establish clear policies, controls and lines of accountability for the use of AI and related technologies.
- **Policymakers and standard setters** should continue updating principles-based standards and guidance to ensure they remain workable as technology develops.

5.2 Strengthen trust through transparency, evidence and accountability

Trust depends on whether professional work can be explained, supported and defended. The fundamental principles place emphasis on independence, other ethical responsibilities, and transparency in reporting where relevant. The wider implication is that trust is reinforced when decisions are supported by evidence, documentation is clear, and accountability is visible.

- **Organisations** should strengthen documentation, review and challenge processes – especially where outputs depend on technology, expert input, or complex data. This should include practical expectations around checking, testing, validating, and documenting how conclusions were reached.
- **Professional bodies** should continue to support members with practical guidance on how to demonstrate ethical judgement in ways that are visible to employers, clients, regulators, and the public.
- **Standard setters and regulators** should continue to support transparency requirements that make ethical compliance and independence more visible in practice.

5.3 Expand practical support, not just principle-level guidance

The evidence indicates that finance professionals need practical support in applying ethical principles to real situations – especially where there is uncertainty, conflicting stakeholder pressure, or incomplete information. Existing ethics guidance is already built around scenario-based learning, checklists, reflective questions, and documentation of decision-making. This model should be extended more broadly.

- **Professional bodies, educators and firms** should provide more case studies, simulations, decision aids, workshops, and CPD-linked learning to help professionals apply principles in day-to-day work.
- **Standard setters** should continue complementing high-level principles with practical implementation material – particularly in rapidly evolving areas such as AI, sustainability and cross-functional reporting.

Support should not be limited to written guidance. Our roundtable discussions pointed to the value of experience-based examples, case studies, reflective discussion, mentoring, and speaking-up skills – particularly where these can be developed quickly and adapted through workshop discussions to reflect real working contexts. This helps members practise ethical judgement in context rather than only revisiting principles at a high level.

‘One of the best ways to [support members] is to use case studies and practical examples. We ask people to share real-life examples of what they’ve experienced as well, because it really brings it alive.’

Roundtable participant

5.4 Safeguard independence and create safer conditions for speaking up

Many ethical failures do not arise from a lack of principles.

They begin where professionals face pressure to stay silent, approve weak evidence, overlook unsupported claims, or accept arrangements that compromise independence.

Ethical guidance already gives prominence to independence and the ethical implications of relying on the work of others, including experts and other practitioners.

- **Organisations and firms** should ensure that escalation routes are credible, safe and usable in practice – including where concerns involve senior people or commercially sensitive matters.
- **Professional bodies** should continue to support members facing ethical pressure or threats to objectivity.
- **Policymakers, regulators and standard setters** should keep whistleblowing protections, independence requirements, and enforcement mechanisms under review to reflect current business models and reporting demands.

5.5 Reinforce ethical leadership, culture, and governance

Ethical conduct is shaped by leadership behaviour, governance arrangements, and organisational culture. While policies and governance matter, ethical culture depends most on whether senior leaders lead by example. When leadership behaviour matches stated values – ethics is more likely to be understood and applied in day-to-day decisions across the organisation, including by those with less experience.

- **Boards, executive teams, employers, and firms** should align leadership messages with systems, incentives, consequences, and oversight.
- **Professional bodies** should continue promoting ethical leadership and culture as practical issues.
- **Standard setters and regulators** should continue exploring how ethics, culture and governance can be reinforced without reducing them to checklist compliance alone.

Roundtable evidence reinforces the need to strengthen ethical leadership, culture and governance by focusing not only on ethical frameworks – but on behaviour, accountability and consistency in practice. **Leaders and boards need practical guidance on creating environments where challenge is encouraged, ethical behaviour is reinforced, and concerns are addressed consistently.**

5.6 Support high-quality sustainability reporting and assurance

Sustainability work creates distinctive ethical pressure because it often depends on complex systems, uncertain data, specialist input and evolving standards. Existing guidance highlights risks linked to competence and due care, confidentiality, the need to critically appraise the work of others, and the ethical challenge of demonstrating how duty of care has been discharged.

- **Professional bodies, employers and educators** should continue building sustainability capability across both preparer and assurance roles.
- **Organisations** should strengthen systems and processes for collecting and analysing sustainability-related data.
- **Standard setters and policymakers** should continue improving the consistency, clarity and usability of sustainability reporting and assurance requirements, while maintaining strong ethical expectations around independence, transparency and public interest.



Conclusion.

In a more pressured and complex environment, the profession's ethical strength lies in helping finance professionals apply the fundamental principles consistently in practice. Professional accountants remain central to trust, accountability and sound decision-making in a changing world.

Our research shows a profession that remains strongly grounded in the fundamental principles – but is working in conditions that are becoming more pressured, complex and difficult to navigate in practice. Four conclusions emerge from our findings.

- 1. Ethical capability in the profession remains strong – but it depends on continuous development.** Survey data shows that **89%** of respondents agree they have the skills to identify, assess, evaluate, and minimise threats to the fundamental principles, while **89%** also agree that ongoing ethical learning and development is needed during their career. At the same time, **50%** agree that ethical challenges have become more difficult to resolve in the last three years, and **53%** report witnessing unethical behaviour in that period.
- 2. AI is now a defining ethical issue for the profession.** In our 2026 survey, **61%** ranked the use of AI as the top ethical challenge (up from **32%** in 2024). At the same time, **72%** agree that AI enhances the quality and efficiency of their work, while **89%** say they apply professional scepticism and ethical judgement when using it, and **72%** agree that strong AI literacy helps them use AI responsibly. The evidence supports a balanced response: professionals recognise the value of AI, but link its use to judgement, checking, documentation, and governance – rather than automation without oversight.
- 3. Trust in the profession remains grounded in strong ethical standards, transparency, and independence.** Our findings show that these were the three leading drivers of trust – ranked in the top three by **46%**, **38%** and **36%** of respondents respectively. Taken together with the wider findings, this points to a need for stronger support in applying the fundamental principles consistently in practice.

- 4. Enabling ethical behaviour in practice is a shared responsibility – with ethical culture and leadership acting as core conditions for ethical action.** In our survey, ethical leadership and ethical culture remained among the top ethical challenges in both 2024 and 2026. Roundtable discussion also reinforced that good ethical behaviour depends not only on frameworks and codes – but on how they are role modelled, supported, and brought to life in practice.

The overall picture is one of a profession that remains ethically grounded, self-aware, and willing to adapt. Finance professionals are not asking for more rules, the fundamental principles remain the ethical anchor. They are asking for the tools, support and governance needed to apply established principles well in an increasingly complex world.

Taken together, the survey and qualitative findings reinforce the final point that the profession is facing a shared ethical agenda – but not a uniform operating context.

‘The best response is therefore not to redesign an already strong ethical foundation – but to support the application of the fundamental principles through greater practical support, clearer governance and more targeted capability-building where pressures differ.’

ACCA's role

For ACCA, this reinforces a clear direction for us to continue supporting members through practical guidance, relevant learning, and leadership on emerging issues such as AI – so that trust in the profession is sustained in practice as well as in principle.



Toolkit: How to approach ethical challenges

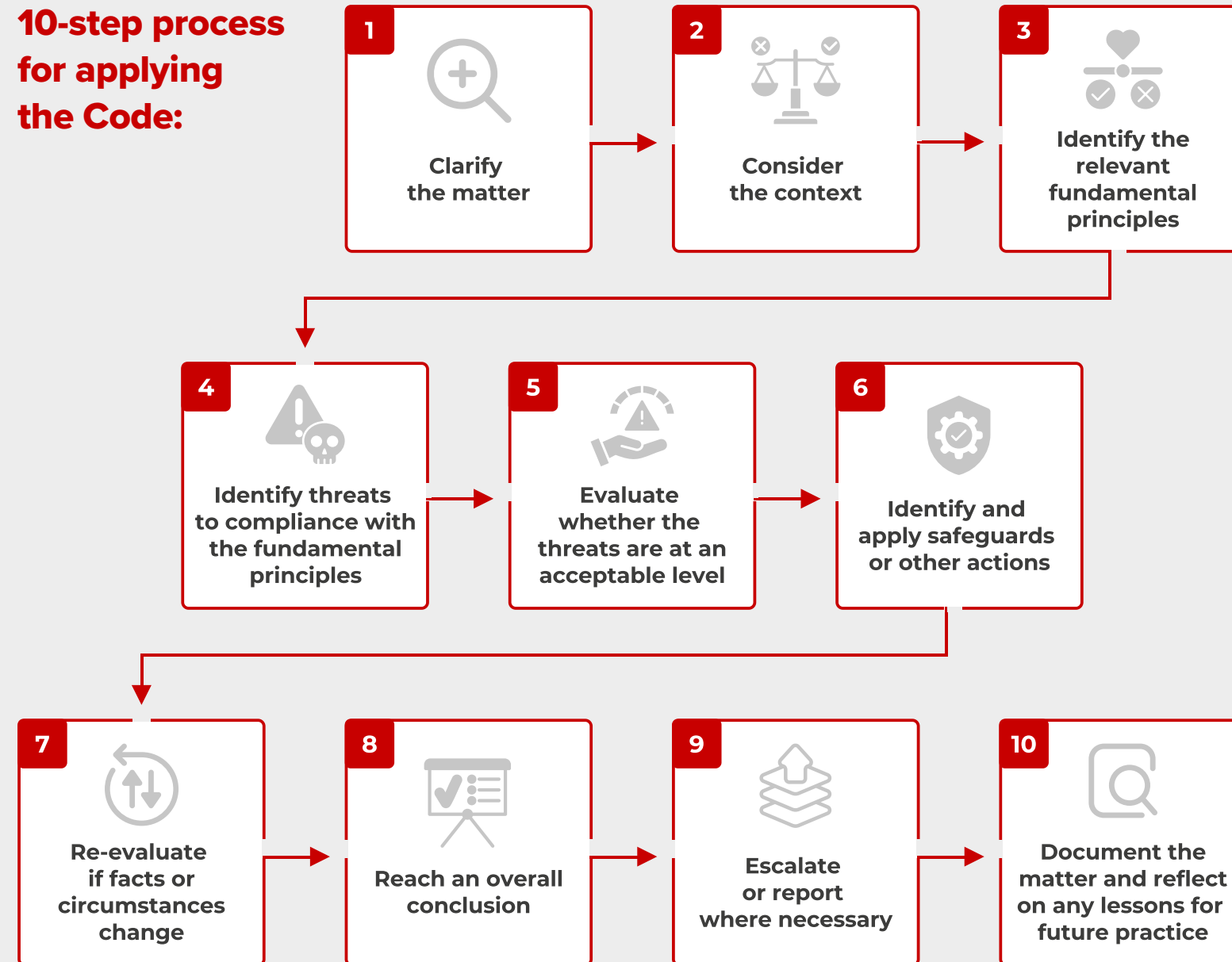
The purpose of this Toolkit is to provide a practical 10-step process for applying the Code in real situations.

It should be read as a guide to applying the conceptual framework and supporting ethical judgement in practice – not as a substitute for the specific provisions that apply to the role or engagement concerned.

ACCA adopts the [IESBA Code](#) in full as its Code of Ethics and Conduct. Professional accountants are required to comply with the fundamental principles and apply the conceptual framework to identify, evaluate and address threats to compliance with the fundamental principles. Applying the conceptual framework requires having an inquiring mind, exercising professional judgement, and using the reasonable and informed third-party test.

The fundamental principles remain the ethical anchor of the accountancy profession, as set out in Part 1 of the Code: integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour. Additional requirements and application material relevant to the application of the conceptual framework are set out in Part 2 of the Code for professional accountants in business, Part 3 for professional accountants in public practice, the International Independence Standards in Parts 4A and 4B, and Part 5 for sustainability assurance, as applicable.

10-step process for applying the Code:



1. Clarify the matter

Start by clearly identifying the matter that has arisen, or might arise. Define the decision, transaction, communication, report, instruction, or course of action that is causing concern. Separate established facts from assumptions, incomplete information, or untested impressions.



2. Consider the context

Consider the context in which the issue has arisen, or might arise. This includes the organisational environment, applicable laws and regulations, relevant professional standards, governance arrangements, stakeholder pressures, and the nature and purpose of the work being performed. Where relevant:

- This should include whether the matter relates to financial information, non-financial information, sustainability information, or the use of the work of others – and whether the surrounding facts increase the risk of bias, pressure, or inappropriate reliance.
- Consider whether the matter involves the use of AI or other technology – and whether that use affects the quality of evidence, the reliability or explainability of outputs, the risk of bias, confidentiality, the exercise of professional judgement, or the extent of reliance being placed on the work.
- Consider not only the use of a single tool – but the combined effect of connected technologies, data sources, automation features, and human workflow dependencies.

Where an ethical challenge, concern or judgement involves AI use, see our [practical prompt checklist for AI use](#) to support reflection, further review, and documentation.



3. Identify the relevant fundamental principles

Consider which of the five fundamental principles may be affected: integrity, objectivity, professional competence and due care, confidentiality, or professional behaviour.

Questions at this stage may include:

- Could the action involve information that is false, misleading, incomplete, or biased?
- Could ethical judgement be compromised by self-interest, familiarity, undue influence, incentives, or pressure?
- Do I have the necessary competence, capabilities, time, and support to carry out this work properly?
- Am I placing undue reliance on data, systems, experts, or the work of others without sufficient evaluation?
- Does the situation raise concerns about conduct that could breach laws or regulations, or discredit the profession?

Where AI is involved, the key ethical challenge is not simply that technology has been used, but whether its use affects compliance with the fundamental principles.

AI use may affect integrity if for example:

- outputs are false, misleading, incomplete, or insufficiently supported
- objectivity if automation bias, convenience, pressure, or over-reliance weakens independent judgement
- professional competence and due care if the output is not properly understood, tested or verified
- confidentiality of sensitive information is used or exposed inappropriately
- professional behaviour concerns if the use of AI creates legal, regulatory or reputational challenges.

In all cases, human accountability remains with the professional accountant for the final advice, decision or output. Our [practical prompt checklist for AI use](#) may be used as a supporting prompt where AI use forms part of the ethical challenge.



4. Identify threats to compliance with the fundamental principles

Apply the conceptual framework by identifying threats to compliance with the fundamental principles. These threats may fall into one or more of the following categories:

- self-interest
- self-review
- advocacy
- familiarity
- intimidation.

A single set of facts may create multiple threats, and may affect more than one fundamental principle. In practice, ethical threats often arise through recurring challenge areas such as AI use, organisational pressure, conflicts of interest, reporting integrity, and wider external demands.

We've created a [practical prompt checklist](#) to help identify threat indicators and consider whether further review, safeguards, consultation, escalation, or documentation is needed.



5. Evaluate whether the threats are at an acceptable level

Evaluate whether identified threats are at an acceptable level. This requires ethical judgement informed by the facts and circumstances known at the time – while remaining consistent with the Code's requirement to exercise professional judgement in applying the conceptual framework.

In making this assessment, consider the source, relevance and sufficiency of the information available – and whether preconception or bias might be affecting the exercise of ethical judgement.



6. Identify and apply safeguards or other actions

If threats are not at an acceptable level, they must be addressed. They can be addressed through safeguards – actions, individually or in combination, that effectively reduce threats to an acceptable level. Depending on the circumstances, actions might include:

- obtaining further information or evidence
- consulting others with relevant expertise
- using an appropriate reviewer
- strengthening supervision or oversight
- separating responsibilities
- communicating with management or those charged with governance.



7. Re-evaluate if facts or circumstances change

If new information emerges – or if facts and circumstances change – re-evaluate the threats and address them accordingly. This is particularly important where technology, stakeholder expectations, organisational pressures, or the scope of work changes over time.



8. Reach an overall conclusion

Before proceeding, reach an overall conclusion about whether the threats have been eliminated or reduced to an acceptable level – and whether the proposed course of action complies with the fundamental principles. This conclusion should reflect ethical judgement in practice, while remaining consistent with the Code's requirement to apply the conceptual framework with an inquiring mind and professional judgement.



9. Escalate or report where necessary

If the matter cannot be resolved at the working level, consider whether it should be escalated internally to the appropriate level of management or to those charged with governance. Consultation may be relevant where complying with one fundamental principle conflicts with one or more of the other fundamental principles.

Where pressure is being exerted, do not allow it to result in a breach of compliance with the fundamental principles. Where the matter involves non-compliance with laws and regulations, follow the applicable legal, regulatory and professional requirements.



10. Document the matter and reflect on any lessons for future practice

Document the facts considered, the ethical judgement exercised, consultations undertaken, and actions taken where appropriate. The Code encourages documentation of the substance of the issue, details of discussions, decisions made, and the rationale for those decisions.

After the matter is resolved, consider whether it reveals a wider issue in systems, governance, capability, incentives, or culture that should be addressed in future practice.

Where AI use forms part of the matter, documentation should include the:

- nature of the AI tool's use
- extent of reliance placed on it
- checks performed
- ethical judgement exercised
- reasons why the final decision or output was considered appropriate.

Our [practical prompt checklist for AI use](#) may assist in structuring that work where AI use forms part of the matter.



Practical prompt checklist for identifying ethical threats.

This checklist is designed to help professional accountants identify possible threats to compliance with the fundamental principles in real situations. It should be used alongside the Code, relevant legal and regulatory requirements, internal policies, and professional judgement.

It provides practical prompt checklist to help identify threat indicators and consider whether further review, safeguards, consultation, escalation, or documentation is needed.

Select **Yes** ☐ or **No** ☐ against each question.

A single **Yes** may indicate a threat that needs further review, safeguards, consultation, escalation, or documentation.

The checklist is a prompt tool – not a substitute for applying the conceptual framework.

Where the matter specifically involves AI use affecting judgement, evidence, reliance or accountability, see also our [practical prompt checklist for AI use](#).

1. Technology use and reliance

Question	Yes	No
Do I not fully understand how the tool or system produced this output?	☐	☐
Have I failed to check the output against source material, professional guidance, or other evidence?	☐	☐
If the answer looks plausible, but cannot be clearly explained and defended?	☐	☐
Am I relying on the tool instead of applying my own judgement and scepticism?	☐	☐
Is there a risk of bias, inconsistency, or unexplained variation in the output?	☐	☐
Are there confidentiality, privacy, or data-use concerns in the way the tool is being used?	☐	☐
Is human accountability for the final decision unclear?	☐	☐
Do I need to retest, challenge, or verify this output before using it further?	☐	☐

If yes: verify the output, test the basis for the result, and ensure clear human accountability for the final decision.



2. Leadership and culture

Question	Yes	No
Is this issue being shaped by pressure to conform rather than open challenge?	☐	☐
Are leaders' actions inconsistent with stated values or expected ethical behaviour?	☐	☐
Might people feel unsafe raising concerns or questioning decisions?	☐	☐
Are commercial, reputational, or performance pressures overriding sound judgement?	☐	☐
Is this becoming a tick-box or image-management exercise rather than a genuine ethical response?	☐	☐
Would I be uncomfortable if this approach were openly explained to colleagues, regulators, or other stakeholders?	☐	☐
Are stronger accountability, challenge, or speaking-up routes needed here?	☐	☐

If yes: identify the risk, consider safeguards, and document or escalate as needed.

3. Pressure, speaking up, and independence of judgement

Question	Yes	No
Am I being pressured to move faster, challenge less, approve something, or stay silent?	☐	☐
Could the source of pressure affect my objectivity or willingness to speak up?	☐	☐
Would I make a different decision if hierarchy, time pressure, or personal consequences were removed?	☐	☐
Am I being asked to rely on something that I have not adequately checked?	☐	☐
Am I hesitating to raise a concern because of fear of repercussions?	☐	☐
Do I need an independent view, consultation, or escalation route before proceeding?	☐	☐
Should I document the request, the pressure applied, and the action taken?	☐	☐

If yes: identify the risk, consider safeguards, and document or escalate as needed.

4. Misconduct, conflicts of interest, and fraud risk

Question	Yes	No
Could a personal, financial, organisational, or client interest be affecting judgement?	☐	☐
Am I too close to the issue or the individuals involved to assess it objectively?	☐	☐
Are there signs of concealment, misleading information, unusual behaviour, or questionable conduct?	☐	☐
Could someone benefit personally from the position being taken?	☐	☐
Are disclosure, recusal, independent review, or reassignment necessary?	☐	☐
Does the matter require a formal reporting route rather than informal discussion?	☐	☐
Should I record the conflict features, options considered, and rationale for action?	☐	☐

If yes: identify the risk, consider safeguards, and document or escalate as needed.



5. Sustainability, greenwashing, and reporting integrity

Question	Yes	No
Could the information overstate progress or understate risk?	☐	☐
Are material facts, assumptions, metrics, or impacts missing or obscured?	☐	☐
Does what is being reported fail to align with the activity or evidence I can see?	☐	☐
Am I being asked to be associated with statements that may be misleading?	☐	☐
Do I not have enough technical knowledge or evidence to stand over the information?	☐	☐
If external or specialist input is being used, can I not critically appraise it?	☐	☐
Is this becoming a tick-box exercise rather than fair and supportable reporting?	☐	☐
Do I need to ask further questions to test validity, completeness, and comparability?	☐	☐

If yes: identify the risk, consider safeguards, and document or escalate as needed.

6. External pressure and competing demands

Question	Yes	No
Are external pressures such as market stress, regulation, or technology change shaping this decision?	☐	☐
Is urgency being used to justify weaker checks, lower-quality evidence, or bypassing normal safeguards?	☐	☐
Are there external triggers that could significantly increase the risk of a poor outcome?	☐	☐
Does the proposed response fail to align with governance, strategy, or risk appetite?	☐	☐
Will the mitigation be difficult to monitor, adapt, or embed into future practice?	☐	☐
Do I need to step back and consider the wider stakeholder, timing, or risk implications?	☐	☐
Should this case be documented so the organisation can learn from it?	☐	☐

If yes: identify the risk, consider safeguards, and document or escalate as needed.

What to do next

If one or more answers are Yes, consider the following:

- Have I verified the facts and sought sufficient evidence?
- Have I applied professional scepticism and tested whether bias or pressure is affecting judgement?
- Do I need safeguards, consultation, or independent review?
- Should I escalate or report the matter?
- Have I documented the issue, my judgement, and the reasons for the action taken?



Practical prompt checklist for ethical challenges involving AI use.

This checklist is designed to help members navigate ethical challenges, concerns or judgement involving the use of AI. It's a practical prompt tool to help individual professional accountants consider how AI use may affect compliance with the fundamental principles – providing prompts to support reflection, further review, and documentation.

In particular, AI use may affect integrity, objectivity, professional competence and due care, confidentiality, and professional behaviour – as well as human accountability for the final advice, decision or output. It should be used alongside the ethical decision-making approach in the [Toolkit](#). Where AI use forms part of the matter, see the Toolkit steps [2](#), [3](#) and [10](#).

IESBA have published thought leadership on [Emerging Technologies](#), which highlights how features such as opacity, non-determinism, data dependence, autonomy, speed and scalability can create or amplify threats to compliance with the fundamental principles. Where relevant, the ethical assessment should also consider the combined effect of connected technologies, data sources, automation features, and human workflow dependencies.

It is not a separate process, a substitute for the IESBA Code, applicable laws and regulations, internal policies, or professional judgement. It is also not an organisational AI governance review or enterprise risk assessment.

Example: *An accountant uses AI to summarise a technical accounting issue and drafts advice for a client based on that summary. The ethical challenge is not merely that AI was used, but whether the characteristics of the tool or system affect the reliability, explainability, consistency, accountability, or appropriateness of relying on the output. It is also that AI use may affect whether:*

- *the advice provided to the client is accurate and supportable*
- *independent judgement and scepticism have been applied*
- *the output has been properly checked and understood*
- *sensitive information has been handled appropriately*
- *the accountant can stand behind and explain the final advice.*

This checklist complements ACCA's earlier guidance –



[AI Monitor: Shining a light on AI's ethical threats for finance professionals](#) – by focusing more specifically on live ethical matters where AI use is involved and therefore may affect judgement, evidence, reliance, or accountability.

1. Context and reliance

Prompt	Yes	No
AI is being used in drafting, analysis, recommendation, decision support, reporting, or evidence gathering in this matter.	☐	☐
The AI output is influencing a significant judgement, decision, or external communication.	☐	☐
The level of reliance on the AI output is more than low-risk background support.	☐	☐
Additional legal, regulatory, professional, sectoral, or internal policy considerations may apply to this use of AI.	☐	☐
The matter may involve more than one connected technology, dataset, automation feature, or workflow dependency, and that combination may affect the level of ethical risk.	☐	☐

If yes: make sure the purpose, level of reliance, combined technology context, and applicable requirements are clear and documented before proceeding.

2. Understanding and explainability

Prompt	Yes	No
I do not understand, to an appropriate extent, how the tool or system produced this output.	☐	☐
I cannot clearly explain why it is appropriate to use this output for this purpose.	☐	☐
If challenged, I could not justify the extent of reliance being placed on this output.	☐	☐
The output may vary or change without an obvious reason that I can understand or explain.	☐	☐

If yes: reduce reliance, seek clarification, or obtain review and document before using the output further.

3. Verification and evidence

Prompt	Yes	No
I have not checked the output against source material, professional guidance, or other evidence.	☐	☐
I have not tested the facts, references, calculations, summaries, or recommendations that matter to the decision.	☐	☐
The output looks polished, confident, or plausible, but I cannot show that it is accurate and supportable.	☐	☐
There is a risk of bias, inconsistency, hallucination, or unexplained variation in the output.	☐	☐
The output may be materially shaped by the quality, completeness, provenance, or bias of the input data or underlying data sources.	☐	☐

If yes: verify the output, test the basis for the result, document further work and do **not** rely on appearance or fluency as evidence of quality.

4. Fundamental principles: Integrity

Prompt	Yes	No
The output may be false, misleading, incomplete, or unfairly presented.	☐	☐
I may be asked to be associated with information or a conclusion that I do not believe is supportable.	☐	☐
The output does not align with the evidence or the real position as I understand it.	☐	☐

If yes: challenge the content, obtain further evidence, document process and do **not** be associated with information that may mislead.

Objectivity

Prompt	Yes	No
Convenience, speed, pressure, incentives, or familiarity with the tool may be affecting my judgement.	☐	☐
I may be relying on the tool instead of applying my own judgement and scepticism.	☐	☐
Bias in the model, the data, or my own assumptions may be influencing the outcome.	☐	☐

If yes: test objectivity carefully, seek independent challenge where needed, document process and consider safeguards.

Professional competence and due care

Prompt	Yes	No
I do not have enough understanding, skill, evidence, time, or support to use this output properly.	☐	☐
I have not taken the steps needed to verify, challenge, or retest the output.	☐	☐
The tool may not be fit for purpose for this task.	☐	☐

If yes: do more work before proceeding, including verification, documentation, retesting, consultation, or obtaining appropriate support.

Confidentiality

Prompt	Yes	No
There may be confidentiality, privacy, security, or data-use concerns in the way the tool is being used.	☐	☐
I do not know whether sensitive, personal, client, or organisational information is being handled appropriately.	☐	☐
This use of AI may expose information in ways that are not permitted, controlled, or understood.	☐	☐

If yes: stop and check the data handling position and document process before continuing.

Professional behaviour

Prompt	Yes	No
This use of AI may create legal, regulatory, policy, contractual, or professional conduct concerns.	☐	☐
I would be uncomfortable if this use of AI had to be explained to colleagues, clients, regulators, or other stakeholders.	☐	☐
Human accountability for the final advice, decision, or output is unclear.	☐	☐

If yes: clarify accountability, consider escalation, and do **not** proceed on an unclear basis.

5. Oversight, review and escalation

Prompt	Yes	No
Relevant approvals, review arrangements, or oversight mechanisms are not in place.	☐	☐
The checks and controls may not be proportionate to the level of risk and reliance.	☐	☐
This use may fall outside normal internal approval, restricted-use, monitoring, or documentation requirements.	☐	☐
I may need additional review, consultation, or escalation before relying on the output.	☐	☐
The pace, volume, or scale of the system’s outputs may make meaningful human review harder in practice.	☐	☐

If yes: obtain review, consultation, approval, or escalation before proceeding.

What to do next

If one or more answers are **Yes**, consider the following:

- Have I verified the facts and sought sufficient evidence?
- Have I applied professional scepticism and tested whether bias, pressure, or over-reliance is affecting judgement?
- Do I need safeguards, consultation, independent review, or escalation?
- Should reliance on the output be reduced, limited, or discontinued?
- Have I documented the issue, the checks performed, the ethical judgement exercised, and the reasons for the action taken?

Final reminder:

‘AI and other emerging technologies do not remove professional ethical responsibility to apply the fundamental principles. Where the characteristics of a tool or system make outputs harder to explain, verify, monitor or challenge, reliance should be reduced, further safeguards applied, or the matter escalated.’

Methodology.

This research was designed to understand the ethical challenges facing professional accountants, how those challenges are changing, what drives trust in the accountancy profession, and what support professionals need to navigate them in practice. Consistent with ACCA’s research approach, the methodology combines quantitative and qualitative evidence to provide both breadth and depth – drawing on global survey data, roundtable discussion, and supporting analytical review.

Research design and evidence base

The report draws on primary research conducted in 2024 and 2026, supported by insights from ACCA’s wider ethics and AI work. The quantitative element comprised two global surveys of finance and accounting professionals: **1,165** respondents in 2024 and **1,178** in 2026, covering professionals across **135** countries.

This enabled comparison over time as well as a broad international view of the ethical issues affecting the profession. Our survey findings were complemented by qualitative evidence from global roundtables and open-ended survey responses. The roundtables were used to explore how ethical challenges are experienced in practice, including in relation to AI, governance, leadership, trust and professional judgement. In the AI ethics work, ACCA and CISI convened six roundtables across Asia-Pacific, Africa, the UK and South Asia – using hypothetical scenarios to examine ethical threats, mitigating actions, and the application of professional principles in real-world contexts.

Analytical approach

The methodology combined statistical analysis of survey responses with thematic review of qualitative material. Survey data was used to identify patterns and shifts between 2024 and 2026, and areas of consistency across the profession. Open-ended responses and roundtable discussions added explanatory depth – helping to show how ethical issues are understood and applied in day-to-day working environments.

This mixed-method approach was particularly valuable in distinguishing between awareness of the fundamental principles and the practical difficulty of applying them under pressure. The wider analytical review also drew on ACCA’s existing research on ethics, technology and AI, alongside relevant professional and regulatory developments referenced in the source materials. This ensured that the findings were interpreted in the context of the profession’s evolving operating environment.

Use of AI in the research process

AI tools were used in a limited and supportive capacity within the research process, particularly in structuring material, summarising content, and assisting with the analysis of qualitative data such as open-ended survey responses and roundtable discussions. The roundtable recordings were anonymised and subject to AI analysis. In all cases, outputs were reviewed and validated – with professional judgement applied to check accuracy, sense and consistency with the underlying evidence.

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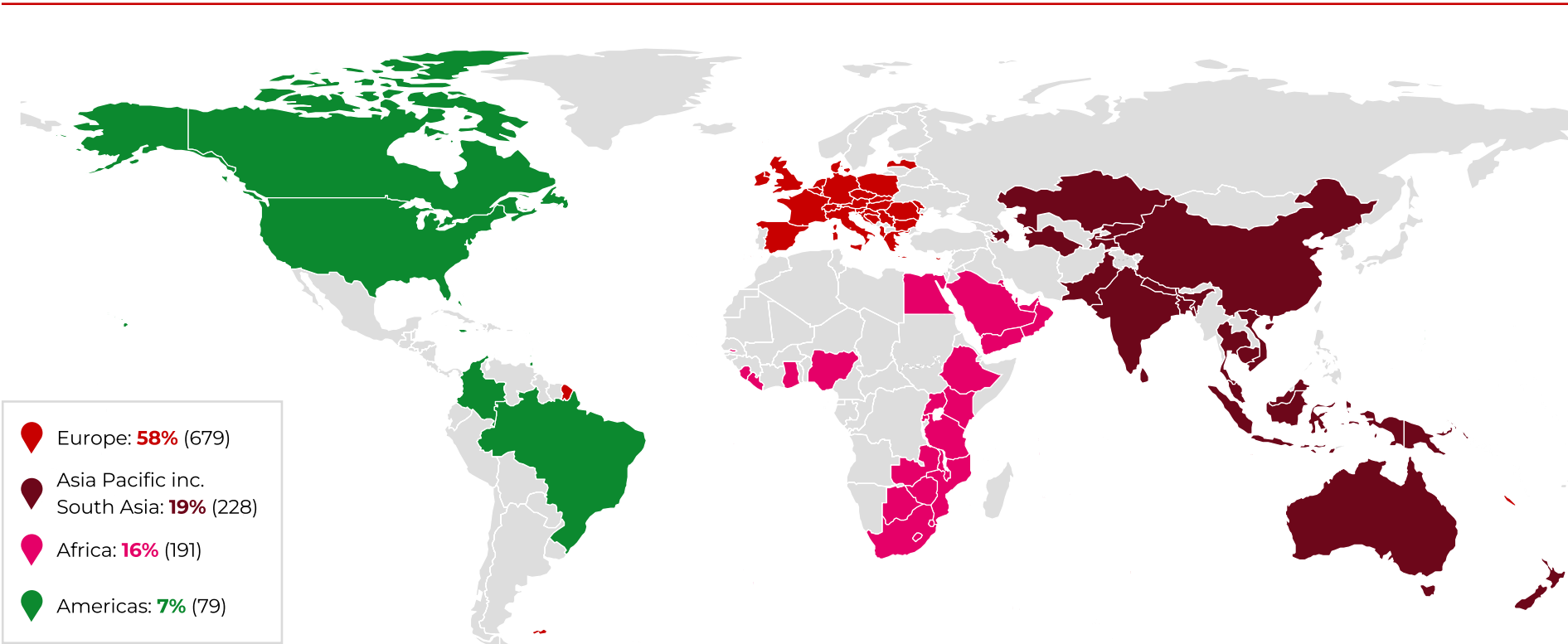
Survey statistics and demographics.

EXPLORE MORE SURVEY DATA HERE →

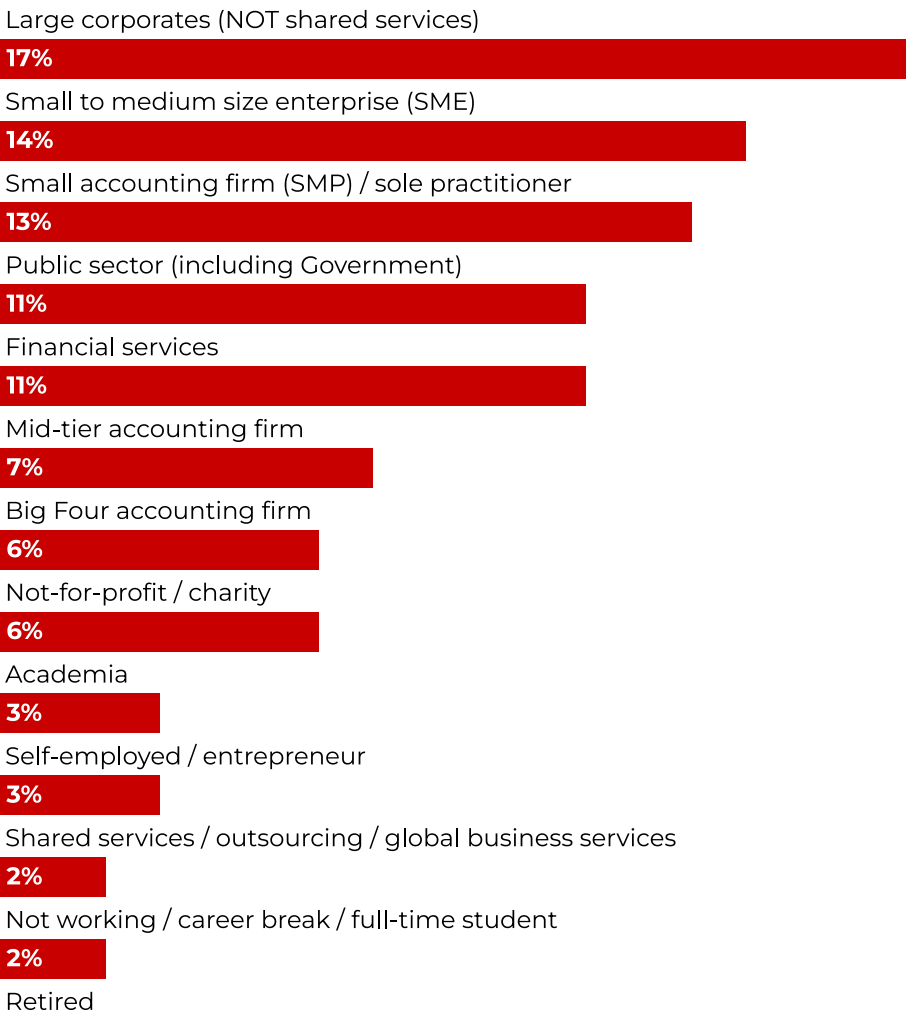
Top 20 countries / regions

Country / region		Respondents
	UK – England	366 (31%)
	Ireland, Republic of	70 (6%)
	Hong Kong SAR of China	38 (3%)
	Malaysia	38 (3%)
	UK – Scotland	33 (3%)
	United Arab Emirates	32 (3%)
	Mauritius	28 (2%)
	Chinese mainland	27 (2%)
	Cyprus	25 (2%)
	Pakistan	25 (2%)
	Canada	24 (2%)
	Trinidad and Tobago	24 (2%)
	Poland	21 (2%)
	Singapore	21 (2%)
	Uganda	20 (2%)
	Australia	19 (2%)
	Romania	19 (2%)
	Zambia	15 (1%)
	Greece	14 (1%)
	Switzerland	14 (1%)

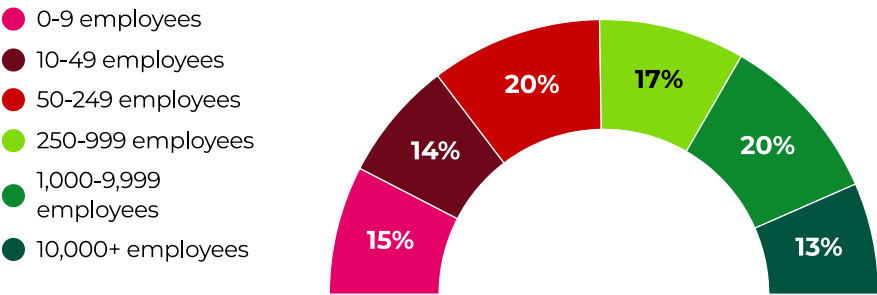
Region



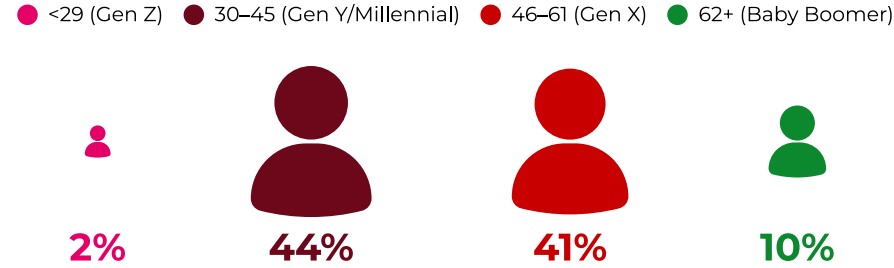
Sector



Organisation size



Generation



Gender



[EXPLORE MORE SURVEY DATA HERE →](#)

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THINK AHEAD