

Future-Ready Finance: Technology, Productivity, and Skills Survey Report



Foreword

To our valued members and the wider accounting and finance community,

The pace of technological change is the defining feature of the modern business environment. This report, detailing the findings of our comprehensive AICPA® and CIMA® Technology, Productivity, and Skills Survey, provides a crucial evidence base. With responses from over 1,400 accounting and finance leaders and managers globally, it offers a clear and unvarnished view of our profession's readiness for the future.

The findings are both encouraging and a clear call to action. There is near-universal recognition of the transformative potential of technologies like artificial intelligence (AI) and data analytics. Yet, a significant readiness gap exists, with the primary barrier being a critical shortfall in skills and talent.

This is not just a technology challenge; it is also a professional development and strategic priority. The data make clear that our future success hinges on our ability to bridge this human capital gap. A concerted effort is needed from individuals, organisations, and our professional bodies to foster the continuous, practical upskilling that the modern finance function demands.

The insights in this report will directly shape the support, resources, and thought leadership we develop and provide at AICPA and CIMA. Our commitment is to equip you with the knowledge, skills, and community you need to navigate this transition successfully.

I encourage you to read this report, reflect on its findings for your own team and organisation, and join us in the essential work of building the finance function of the future.

Sincerely,

Andrew Harding, FCMA, CGMA
Chief Executive — Management Accounting
Association of International Certified Professional Accountants

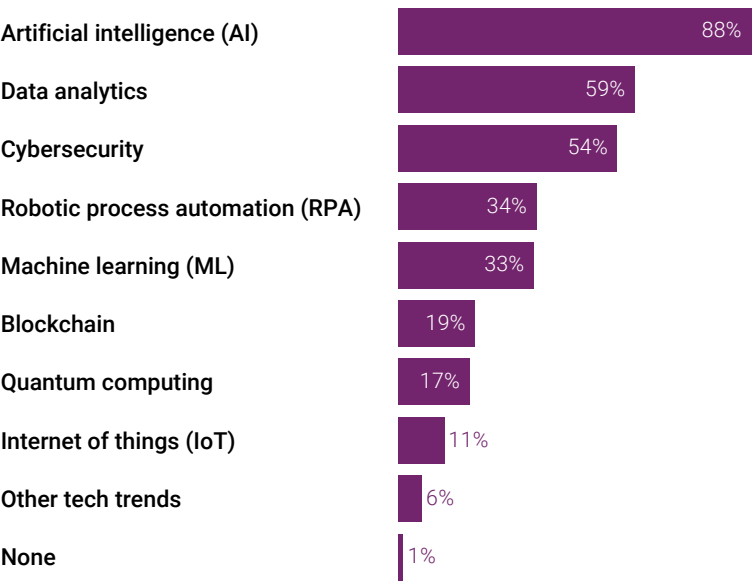
Introduction

This report presents the key findings from the recent AICPA and CIMA Technology, Productivity, and Skills Survey, which garnered 1,446 member responses from finance and accounting professionals in managerial and leadership positions in the period August–September 2025. The objective was to collect evidence on the impact of emerging technologies, assess organisational preparedness, and identify skills gaps and barriers to adoption within the sector. This report discusses the survey results and analyses its data in the context of strategic planning in talent development and organisational change.

Perceived impact of future technologies

To begin with, we asked survey respondents to select from a list of technology trends the ones they believe will significantly affect the profession in the next 12 to 24 months. The trends were identified through expert analysis and industry insights. Figure 1 displays the results.

Figure 1: Future trends in technology expected to significantly affect the profession (12–24 months): % of total respondents



Artificial intelligence is the dominant trend, selected by 88% of respondents. Data analytics (59%) and cybersecurity (54%) follow this, forming a top tier of technologies deemed critically influential to the future of finance and accounting. A middle tier includes robotic process automation (RPA) (34%) and machine learning (ML) (33%). Emerging technologies such as blockchain (19%), quantum computing (17%), and the internet of things (IoT) (11%) are recognised by a smaller proportion of professionals.

The high recognition of AI, data analytics, and cybersecurity indicates that these technologies are now viewed as transformational for modern finance and accounting functions. The lower selection rates for blockchain and quantum computing likely reflect their perceived niche applicability or longer time horizon for mainstream integration within core finance and accounting activities. A deeper analysis of the specific use cases and implementation challenges for technology trends will be explored in a separate report, which will summarise evidence from the roundtables we are conducting across sectors and markets.

Organisational preparedness for technological adoption

The survey also explored the link between the recognition of these technological trends and organisational readiness to handle them. We asked: **'In your opinion, how prepared is your organisation to handle these technology trends?'** Respondents rated their organisation's preparedness on a scale from 1 (Not at all prepared) to 5 (Very well prepared).

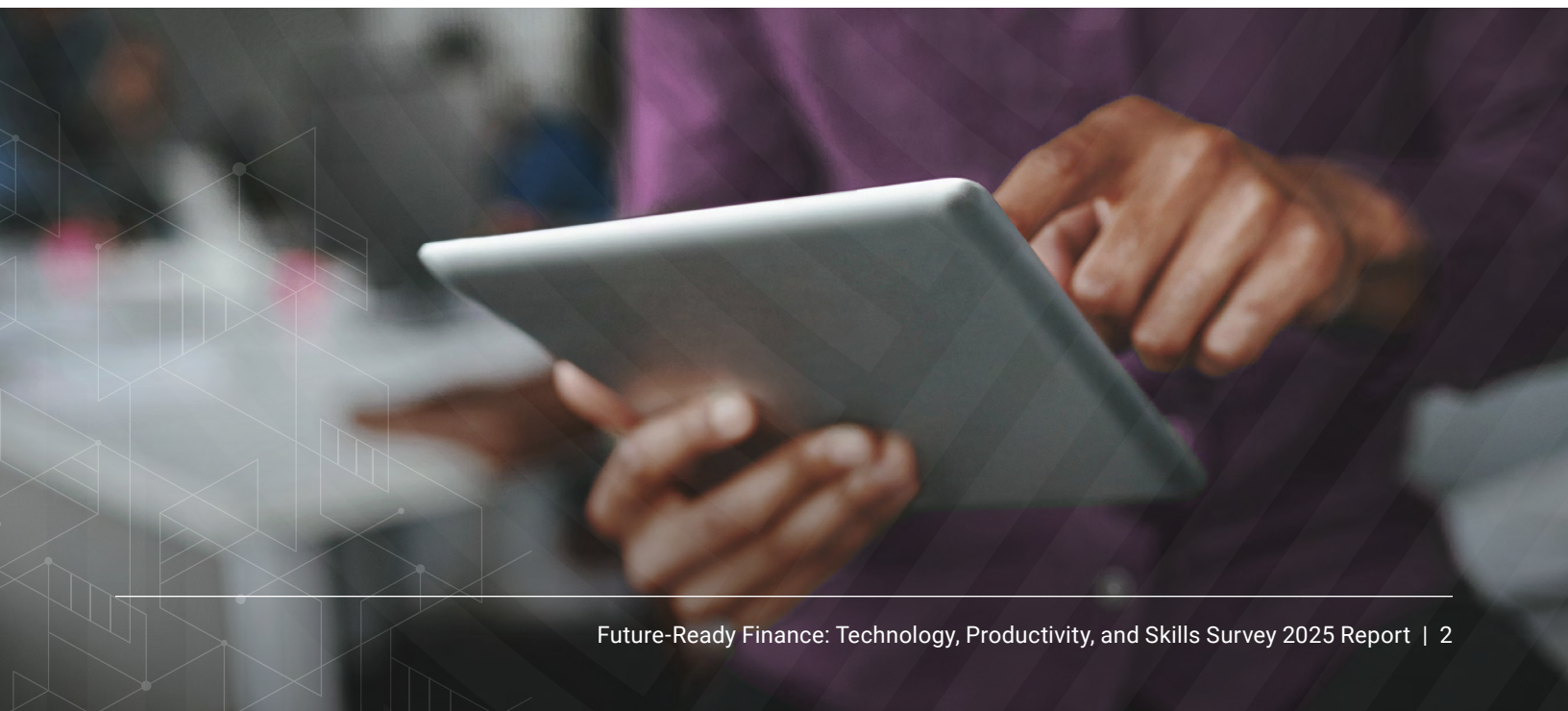
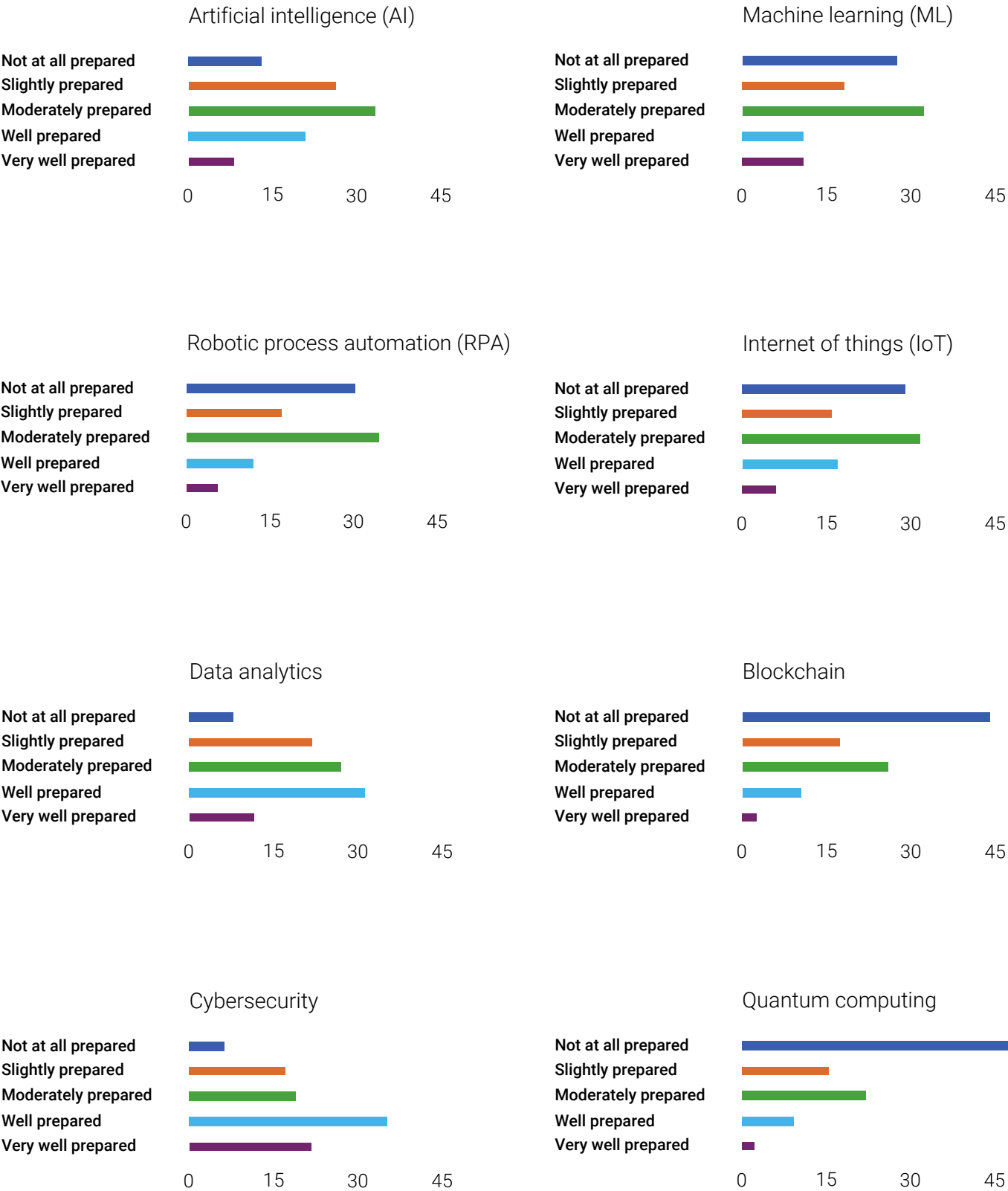


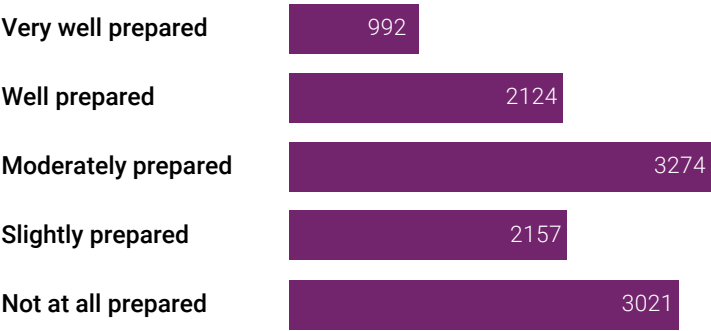
Figure 2: Readiness level for future trends in technology: % of total respondents



The data reveals that many organisations are not well-prepared for high-impact and emerging technologies. For instance, though 88% recognise AI as a game changer, only 8% feel ‘Very well prepared’ (rating 5), with 39% rating their preparedness at level 1 or 2 (‘Not at all prepared’ and ‘Slightly prepared’). Unsurprisingly, the readiness gap is even wider for quantum computing and blockchain, with 51% and 44% of respondents respectively rating their preparedness at level 1, reflecting a more nuanced understanding of their future impact. Conversely, while organisations report relative preparedness in cybersecurity and data analytics, a significant proportion – 24% and 30% respectively – still rate their readiness at the lowest levels (1 or 2).

Figure 3 presents a cumulative picture of how prepared respondents feel for these technologies collectively, complementing figure 2 which displayed readiness for each technology individually.

Figure 3: Cumulative counts of readiness ratings across technologies

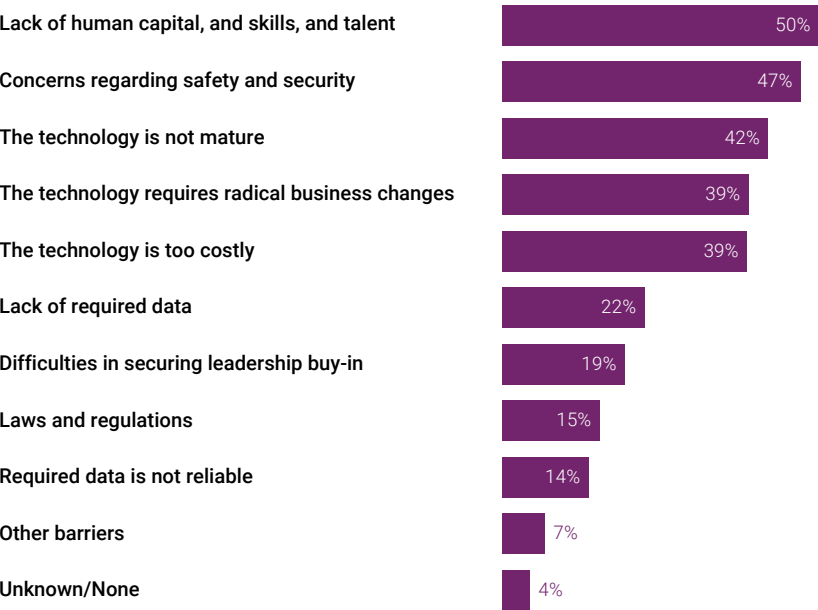


This preparedness gap indicates that awareness has not yet translated into concrete implementation and upskilling strategies. The deficit for quantum computing and blockchain may stem from a lack of immediate, clear business cases for finance and accounting teams, leading to strategic hesitation. The fact that even for critical areas like cybersecurity almost a quarter of organisations feel largely unprepared highlights a systemic challenge in resourcing and prioritising technology adaptation. The root causes of this gap are explored in the following sections.

Barriers to technology adoption

The survey identified the main barriers that are preventing or slowing the adoption of new technologies. The most frequently cited barrier is a **lack of human capital, skills, and talent**, selected by 50% of respondents.

Figure 4: Barriers to new technology adoption: % of total respondents



Concerns regarding safety and security closely follow this (47%) and perceptions that the **technology is not mature** (42%). High cost and the need for radical business transformation — each chosen by 39% of respondents — emerge as significant structural barriers to adoption. Challenges such as securing leadership buy-in (19%) and ensuring data reliability (14%) appear as additional notable difficulties.

While respondents expressed concerns about the safety, security, and maturity of emerging technologies, our analysis does not focus on the technical or ethical dimensions of technology adoption but rather on obstacles related to human capital.

The survey data supports the notion that technological advancement is fundamentally human-driven, shaped by leadership, skills, and organisational development. With skills shortages, which were identified as the number one barrier, a self-reinforcing cycle emerges: without skilled employees and visionary leaders, organisations struggle to adopt new technologies — hindering human-technology synergies that drive transformation.

Concerns about technology security and its perceived lack of maturity discourage adoption, presumably for smaller firms without dedicated IT risk teams. The high cost and the scale of required business change suggest that adopting new technologies is seen as a major transformation, not just a tactical upgrade.



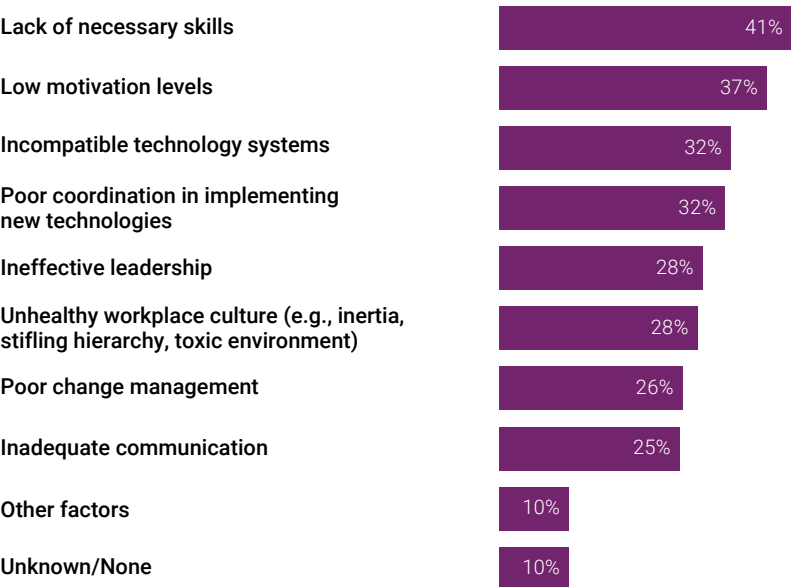
Productivity challenges

The survey also examined the factors that hinder strategic productivity, and the role finance leaders play in improving it, recognising that the need to improve organisational productivity drives technology adoption.

As shown in figure 5, the main barriers to organisational productivity are lack of skills (41%) and low motivation (37%), followed by incompatible technology systems and poor coordination in tech implementation (both at 32%).

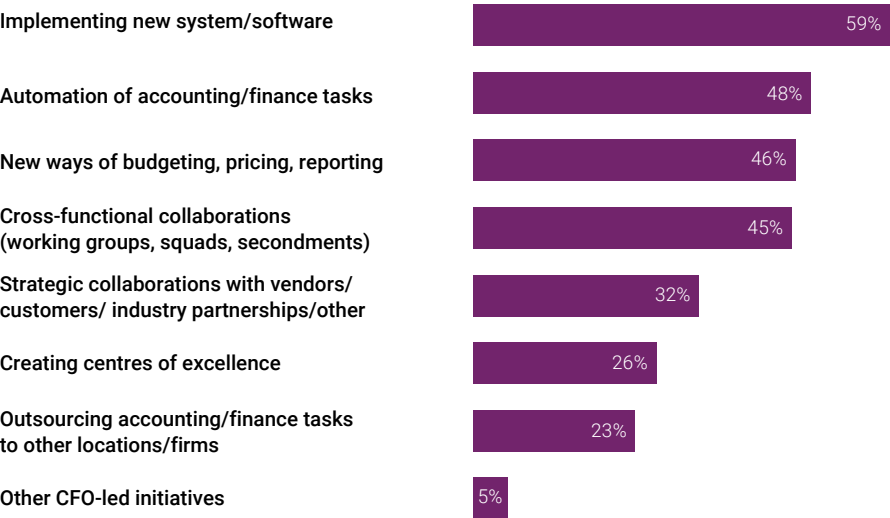
These and other findings on low productivity factors – ineffective leadership (29%), unhealthy workplace culture (28%), poor change management (26%), and inadequate communication (25%) – remind us that productivity and innovation rely not just on technology, but on empowering people, developing skills, and learning from past digital transformation efforts.

Figure 5: Barriers to productivity: % of total respondents



Next, we asked which productivity initiatives the CFO has led in their organisation in the past 12 to 24 months. The most common response is **implementing new system/software** (59%).

Figure 6: CFO-led initiatives in the past 12 to 24 months: % of total respondents



This is closely followed by initiatives leading to automation of accounting/finance tasks (48%). Engaging in new ways of budgeting, pricing, reporting (46%) and in cross-functional collaborations, like working groups, squads, and secondments (45%) are also key strategic steps that the CFOs lead on. Almost a third of respondents have highlighted partnerships with customers and vendors as productivity enhancements driven by the finance team. Outsourcing accounting and finance tasks and creating centres of excellence are ongoing productivity optimisation strategies for 26% and 23% of the respondents respectively.

In conclusion, CFOs are actively targeting productivity through technology (new systems, automation) and process improvement (new ways of financial planning and analysis). The emphasis on collaboration and partnership is a positive sign, showing progress towards more open and connected ways of working in finance. Future research will explore further how skills gaps, inadequate motivation, coordination, and communication are limiting the effectiveness of these initiatives.



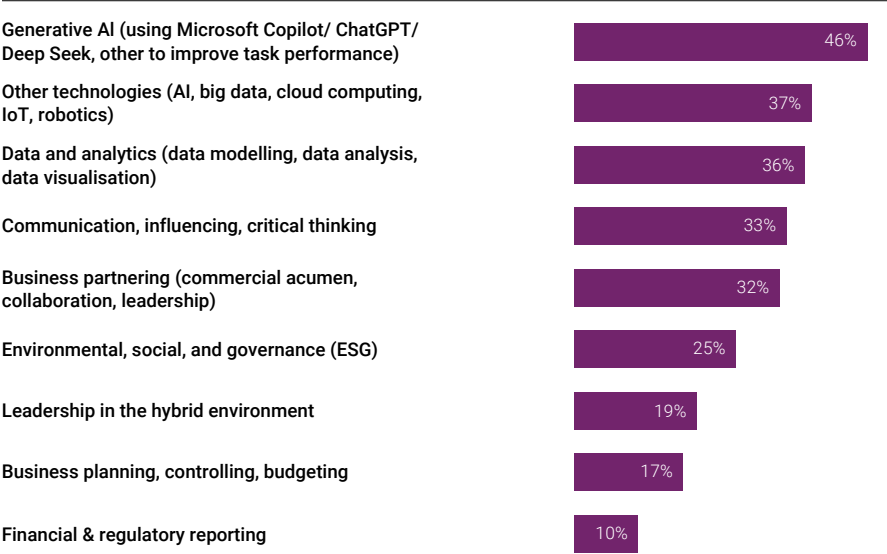
Skills gaps and development priorities

The survey asked respondents to highlight specific skills gaps within finance teams and share how their organisation is addressing them.

Identified skills gaps

The most prominent skills gap identified is in **generative AI**, cited by 46% of respondents.

Figure 7: Identified skills gaps 2025 survey: % of total respondents



Gaps follow this in broader **other technologies** (AI, big data, cloud, IoT, robotics) (37%) and data and analytics (36%). **Communication, influencing, and critical thinking** (33%) and **business partnering** (32%) highlight notable gaps in soft skills, commercial acumen, and critical analysis, which are all essential for navigating complexity and driving informed decisions in the age of AI.

The prominence of generative AI (gen AI) as a skills gap reflects its rapid emergence. The profession knows it is important, but has not yet had time to adapt and build capacity. The strong emphasis on broader data and technology skills reflects the changing role of finance professionals — from record keepers to forward-looking, data-driven advisers. Critically, the significant gaps in business partnering and communication suggest that technical skills alone are insufficient to make finance teams’ deliverables relevant and impactful. Finance professionals must also excel at translating data into actionable business insights and at influencing decisions, which require effective communication, analytical thinking, and the ability to collaborate.

The evolution of skills gaps

To contextualise the current skills landscape, we analysed how the perceived importance of key skills changes areas over time. The following data compares the percentage of respondents who identified specific skills as a “gap” or “priority” in surveys conducted by us from 2021 to 2025, highlighting clear trends in organisational focus.

Skill area	2021	2023	2025
Business partnering	50%	62%	30%
Data & analytics/analysis	40%	54%	44%
Communication, influencing, thinking	35%	40%	41%
IT/Tech skills**	20%	42%	47%
Gen AI**	N/A	N/A	56%
Leading in hybrid environment	N/A	35%	24%
Business planning/budgeting	30%	20%	24%
ESG	10%	29%	18%
Financial and regulatory reporting	25%	18%	14%

*Due to limited availability of direct data, figures for 2021 were estimated using extrapolation from prior years' values.

**Gen AI emerged as a distinct and critical category in the 2025 survey. The 2021 and 2023 figures for "IT / Tech skills" represent a combination of general IT and other technological competencies.

Note: To ensure comparability across survey years, response percentages were adjusted to account for differences in sample sizes between 2021, 2023, and 2025.



The multiyear data reveals several significant shifts in skill priorities:

- 1. The substantial rise in significance of technology and, more specifically, gen AI:** One of the most noticeable shifts is the growing importance of technology skills in the finance function. The category of **IT/tech skills** has grown from a secondary concern (20% in 2021) to the single most dominant skillset today (47%, with 56% expressing concern on gen AI alone in 2025). This highlights a strategic shift towards using advanced technology as a means of enhancing value and efficiency, rather than simply supporting operations. However, it's important to remain cautious and ensure that enthusiasm does not outpace actual progress.
- 2. Peak and stabilisation of business-critical skills:** The gap in **business partnering** rose significantly in 2023 (62%) before declining markedly in 2025 (30%). This suggests that focus and development efforts over the past two years may have successfully addressed some of those deficits as well as normalised collaborative effort and routines post-pandemic. Our future research will seek to deepen the understanding of business partnering, which has become a cornerstone of the profession.

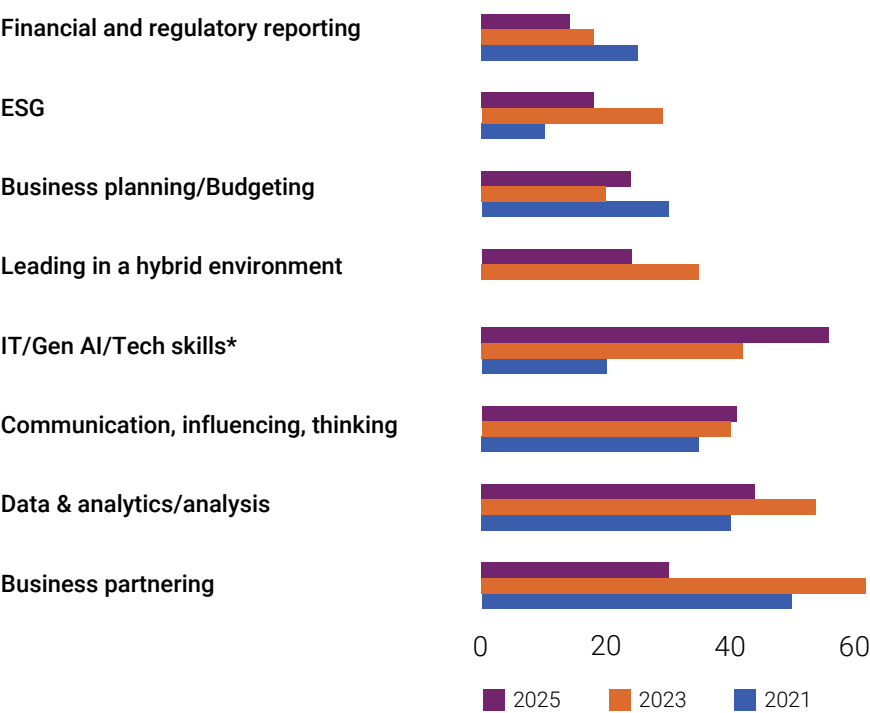
Likewise, **data and analytics** remains a top priority, with indications that the contribution of finance teams in managing organisations is becoming more stable and well-established.

- 3. Enduring importance of human-centric skills:** In contrast to more volatile technical skills, amid a shifting skills landscape, the need for **communication, influencing, and critical thinking** has demonstrated consistent and steady growth. These results reinforce what we already know. As technology automates more routine tasks, the uniquely human skills of professional discretion, persuasion, and collaboration become increasingly important and are now a top priority (41%).
- 4. Decline in traditional and reactive competencies:** A clear downward trend is visible in areas such as **financial and regulatory reporting and business planning/budgeting**. This likely reflects the expectations of increasing automation of these processes and a strategic shift for finance professionals away from backward-looking compliance and towards forward-looking advisory roles, including being 'the human in the loop' that critically assesses the reasonableness, accuracy, and reliability of automated reports.



Figure 8 is a visual representation of the aforementioned percentages.

Figure 8: Perceived skills gaps across survey years (2021–25): % of total respondents



Source: AICPA and CIMA surveys

*Due to limited availability of direct data, figures for 2021 were estimated using extrapolation from prior years' values.

In summary, the data illustrates a recalibration of the finance skill set from traditional accounting and a post-pandemic peak in business partnering, towards strengthening the trend of human-machine collaboration. This trend is dominated by the need for technological fluency, particularly in gen AI, complemented by the power of effective communication and critical thinking.



Addressing skills gaps and effective learning

As shown in figure 9, **internal training programs** (62%) are the most common approach for addressing skills gaps, followed by **external training programs** (45%) and **hiring new talent** (35%).

The notable use of hiring to address skills gaps suggests that when internal capabilities fall short, many employers turn to recruitment as a practical solution. But this may be seen as a reactive strategy that does not solve the broader industry-wide skills shortage. Yet, hiring talent is often a necessary step for driving innovation, especially when internal capabilities are limited.

Figure 9: How skills gaps are addressed: % of total respondents

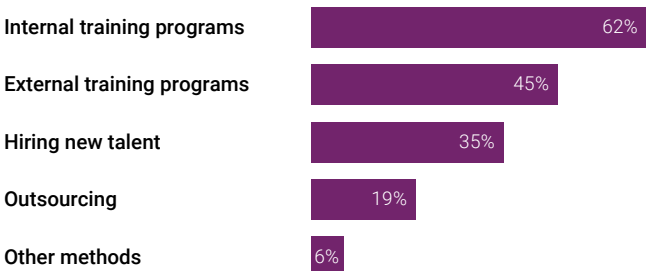
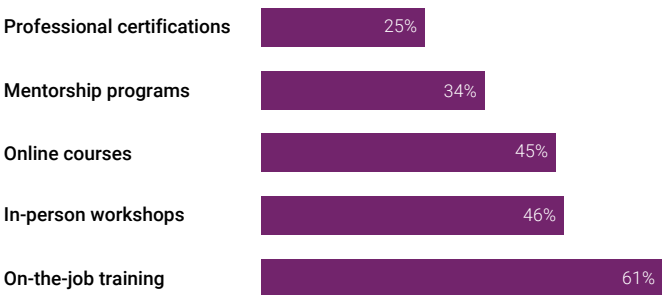


Figure 10: Effective learning and development approaches: % of respondents



On-the-job training was ranked highest (61%) when respondents were asked about effective learning approaches to technology upskilling.

The reliance on internal training, coupled with the high effectiveness of on-the-job learning, points to a preference for practical, just-in-time learning that is relevant to daily work. What's important here is its flexible, hands-on and adaptive nature — it can be guided but not fully planned, often developing through experimentation and adjustment. Another interesting finding is that respondents viewed online courses as equally effective as in-person workshops.

Conclusion and strategic implications

The survey data paints a picture of a profession in a period of transition. There is near-unanimous recognition of the transformative potential of AI and data-centric technologies, yet this is matched by a lack of organisational preparedness, particularly in tech skills and softer skills like communication and business partnering. The constraint is partially the technology itself, but mainly the human capital and organisational structures required to harness it effectively. The dominance of internal training and the strong preference for on-the-job learning indicate a clear path forward: Strategic investment must be channelled into practical, accessible, and continuous upskilling programmes and collaborative projects to bridge the readiness gap and unlock productivity gains.

Furthermore, organisations must engage in organisational development activities and cultivate business partnering and effective change management to ensure new technologies are adopted effectively and can deliver on their productivity promise. Future research will provide detailed recommendations and action plans based on these and additional findings.

Methodology

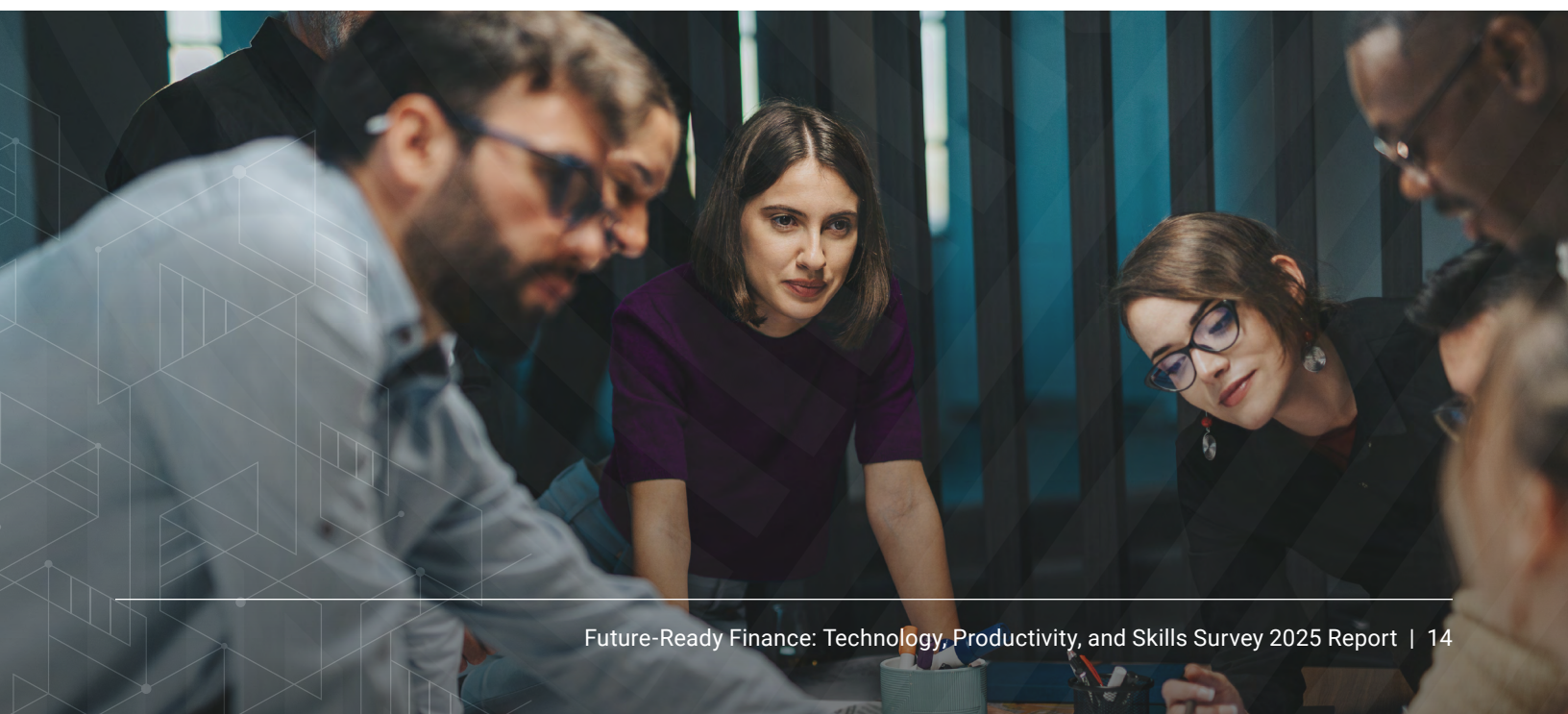
This report is based on the findings of the AICPA and CIMA Technology, Productivity, and Skills Survey, which collected quantitative data between August and September of 2025 from 1,446 finance and accounting professionals in managerial and leadership roles. The analysis presented here constitutes the first phase of a sequential study. The survey identifies key trends, gaps, and barriers, and will soon be followed by a qualitative phase comprising roundtables. This subsequent phase will provide deeper context and explore the specific use cases and implementation challenges highlighted in this report.

Five steps you can take after reading this report:

- 1. Benchmark your team's preparedness:** Conduct an honest assessment of your team's readiness for high-impact technologies like AI (whether gen AI, agentic AI, or a different type) using the preparedness gaps identified in this report as a critical reference point.
- 2. Audit your skill development strategy:** Evaluate whether your current learning and development plans adequately address the dominant skills gaps in gen AI, data analytics, and the critical human-centric skills of communication and business partnering.
- 3. Diagnose your primary adoption barriers:** Identify the specific barriers — whether a lack of skilled human capital, security concerns, or high costs — that are most relevant to your organisation and develop targeted strategies to mitigate them.
- 4. Align technology initiatives with productivity goals:** Ensure that any new system implementation or automation project is explicitly designed to overcome your organisation's top productivity challenges, such as lack of skills or poor coordination.
- 5. Foster strategic partnerships:** Intensify cross-functional collaboration and business partnering efforts to ensure finance insights are effectively integrated into strategic decision-making, mirroring the initiatives led by top CFOs.

Resources:

- “Getting started with gen AI/ChatGPT” – [Article](#)
- *Transformative Skills Pack: Creative mindset* – [Report](#)
- *Partnering with AI: A Strategic Blueprint for Finance and Accounting Excellence* – [Report](#)
- *Reshaping Finance* – [Podcast](#)
- *Future of Finance 2.0: Re-defining finance for a sustainable world* – [Report](#)
- “4 shifts redefining how finance creates sustainable value” – [Article](#)
- CIMA’s “Contemporary Issues in Management Accounting” – [Report series](#)
- “Riding the Waves of Transformation” – [Article](#)
- *AI Strategy Report: Cutting-Edge AI Tool Recommendations to Boost Your Productivity and Efficiency* – [Report](#)
- *Unlocking Productivity: Collaborative Synergies For Chief Financial Officers* – [Report](#)
- *Agile Finance Unleashed: The Key Traits of Digital Finance Leaders* – [Report](#)



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