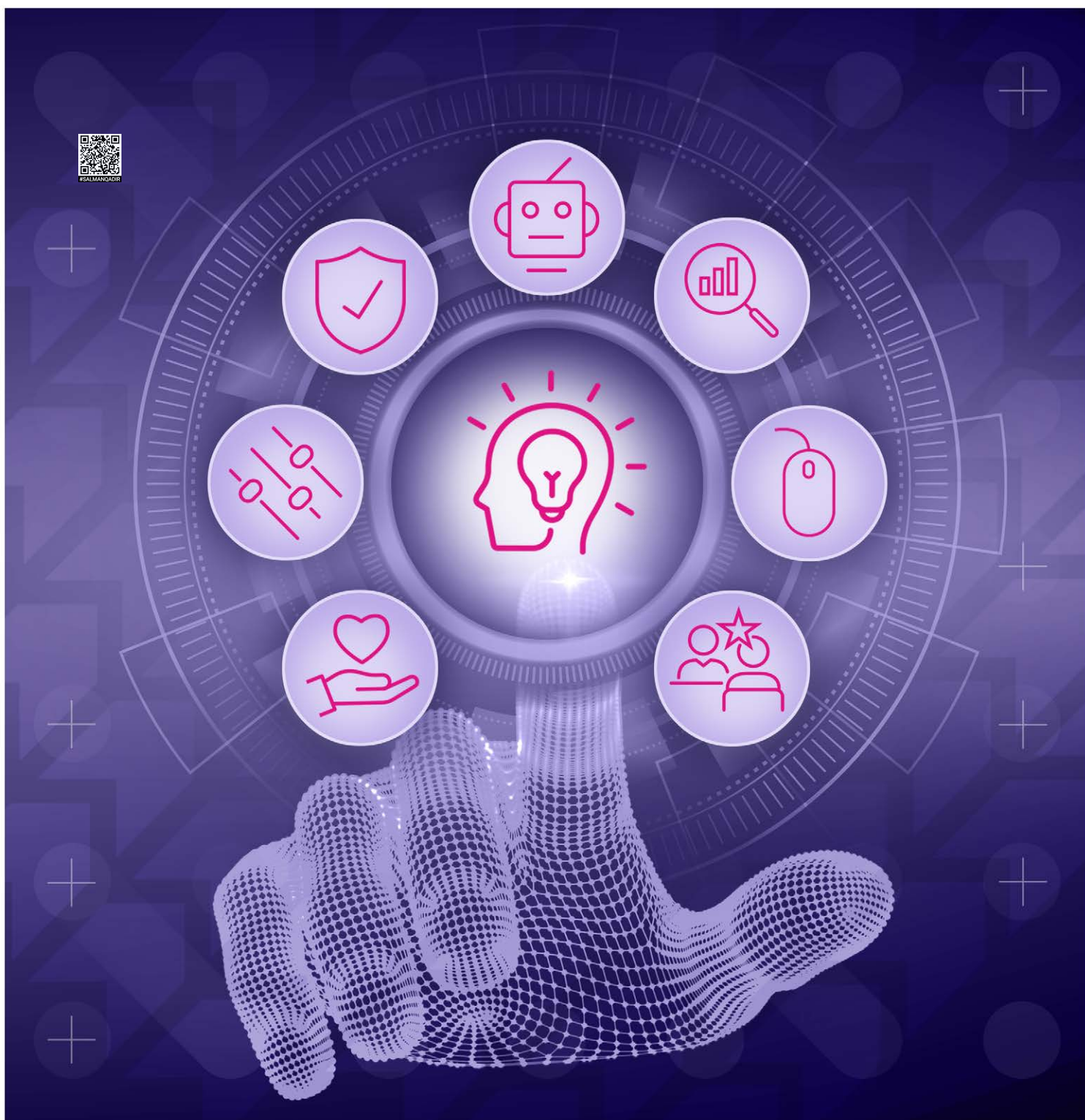


Unlocking AI's potential:

The skills that matter



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Foreword

The rise and adoption of artificial intelligence has the potential to be one of the defining workplace issues of our times. The financial services sector employs around a million people across the UK, plays a vital role in driving the economy, and has been highlighted as a priority growth sector by the government.

However, the industry faces huge technological and demographic disruption. The rapid expansion of AI is reshaping financial services at an unprecedented rate and put simply, the skills of our workforce have not kept pace with the changes. 160,000 professionals in the UK financial sector need urgent upskilling. Plus, we know from research that there remains a 35 percentage-point skills gap between AI-related skills demand and the availability of talent.

This trend is not new; technology was identified as a disruptive megatrend in the Financial Services Skills Taskforce Report in 2020. In the space of just a few years, the focus has shifted from the urgent need for coding skills to experience in navigating, and implementing, generative AI. The evolution is rapid, beyond anything we would have expected, and it is not over yet. Work will continue to be shaped by the opportunities that AI offers, and we cannot simply wait to discover the comprehensive impact of AI on skill needs. We already have enough insight to identify the key trends, and we must address the challenge head-on.

This report consolidates our insights and data on how AI is changing skills into one holistic resource. As the sector's voice on skills, we're monitoring the impact that AI is having on our member firms and the wider sector, and we continue to update analysis in our reports and tools.

Overall, AI will offer as many opportunities as it does challenges. We know, from working with our members, that it will enhance, and alter, the tasks that people carry out. This evolution applies to skills, where AI will mainly alter existing roles rather than create entirely new jobs. To realise the commercial benefits that AI offers, the entire workforce will need to be skilled in how to make best use of the technology.

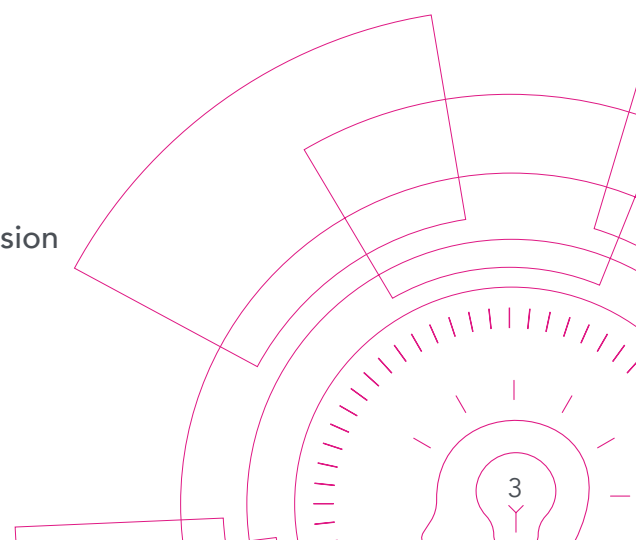
But the sector can only unlock the growth opportunities of artificial intelligence if it addresses the skills gap. Firms need to prepare for AI adoption by assessing their skills needs, building targeted training programmes, and collaborating with us, and our members, to develop our understanding of the key trends and practical solutions to implement change.

Now, more than ever, we need a significant shift in how we think about skills. We will continue to engage with our members and the wider industry to embrace the opportunities of AI. We also call on Government to support reskilling and to build pipelines of highly skilled talent that will position the UK as leaders in AI and support growth.

I hope you find this report insightful. If you would like to discuss your experiences of preparing for the skills of the future, and how you can make faster progress as a Commission member, I would be delighted to speak with you.



Claire Tunley
Chief Executive of the
Financial Services Skills Commission



Executive summary



1. The vast majority of financial services firms have already adopted artificial intelligence (AI) tools and systems, and many firms are planning to go further. Generative AI (GenAI) offers opportunity for time-saving and quality improvements, and will likely be used by more workers than previous technology. Financial services is set to be the sector most impacted by AI, with a potential for changes in many roles.



2. Our findings show only 0.5%-1.5% of workers in the sector need specialist AI skills, although people with these skills remain hard to recruit and retain. For most workers, AI is increasing the demand for existing skills and behaviours to support use of technology, combined with a solid understanding of AI and financial services. Our recently updated **Future Skills Framework** helps members understand how to build the right skills for the right people.



3. While financial services have seen a 17.5x increase in demand for conversational AI since 2021, new vacancy data from Simply Get Results (Simply) shows that the demand for relationship management and empathy outweighs demand for most technical skills. Supply-demand gaps for some behaviours are as great as they are for AI and machine learning. The evolution of AI places a premium on uniquely human qualities.



4. AI will significantly impact various financial services roles, with financial analysts, directors, account managers, and project managers being most affected. HR managers and HR administrative roles are most impacted by large language models. For these roles, process optimisation and interpersonal skills are increasingly important, while drafting skills are less so. Leaders require specific skills to implement AI, engage the workforce, and manage risks.



5. The main barriers to adoption of AI include lack of use cases, skills, managerial guidance and training. Office of National Statistics data confirms that only one in five UK workers receive AI training. This affects managers as much as administrative roles. To address these barriers, our members have found solutions such as forming internal pilot groups to generate use cases or bringing in external experts to upskill managers.



6. AI offers an opportunity to focus on achieving strategic objectives or freeing up time for further skills building. Our case studies show how AI-powered tools can drive skills forecasting, learning, and internal mobility – and thereby close the skills gap.

AI will impact financial services strongly but lack of skills hinders adoption

Technology is a mega trend. Most firms in financial services have adopted AI, often to improve processes but also to support activities such as fraud detection. Taking into account all industry sectors, financial services will be the most exposed to AI. There will be many opportunities for growth using AI, for example, enhancing customer support. However, this will only be achieved if a key barrier is overcome; the lack of relevant talent and skills.

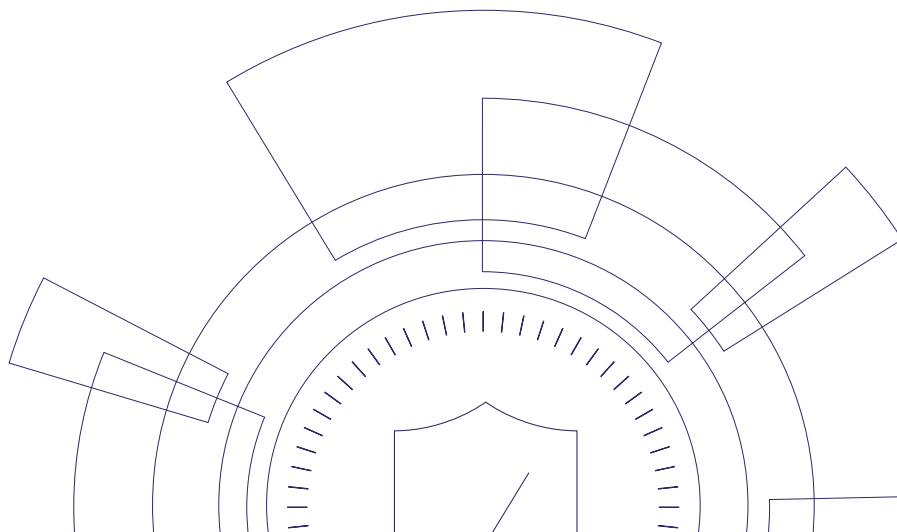
From AI to GenAI

AI and machine learning are not new technologies. Technology has led to ongoing change since the early days of our industry. Our [People + Technology Report](#), published in 2023, identified technology as one of four megatrends set to shape the sector's skills needs over the next decade. However, advances in technology and open access to AI tools has led to rapid adoption in recent years. This brings new opportunities for firms but also challenges which need to be navigated. Technology and AI can act as disruptors and we need to be ready to meet those challenges.

AI is transformational

The potential benefits of AI are significant and comprehensive, reaching far beyond a business context. AI is already having a significant impact across society - from helping police identify criminals to improving cancer screening in the NHS. AI can support the education industry by drafting curriculum plans and producing high-quality teaching resources.¹

In a business context, AI is driving improved customer outcomes by offering customers responses and solutions more tailored to their needs. AI can analyse customer data to uncover hidden patterns and tailor recommendations and services to suit specific customer requirements. While humans can also perform these activities, AI does it faster. By driving process efficiencies, AI frees workers from necessary, yet repetitive tasks, allowing workers to spend more time on activities that add value.



¹ 'AI in schools: What you need to know', The Education Hub, Gov.UK, 31 March 2025.

Definitions

The term AI covers a range of technologies, in this report we use the following terms:

AI is the theory and development of computer systems able to perform tasks which previously required human intelligence.²



Machine learning is a key subset of AI that suggests machines could be taught to learn in ways similar to how humans learn.³



Generative AI (GenAI) is a subset of machine learning.

It specialises in creating new data based on identifying patterns in existing data. Like other types of machine learning, it improves over time as it is exposed to more data.⁴

Most firms have adopted AI across a range of use cases

The speed of adoption is on a scale never seen before when compared to other technologies that help us communicate and explore ideas.⁵ The sector has embraced AI and most firms have already successfully embedded it in some form to support daily roles. 75% of firms were already using AI in 2024, with a further 10% planning to use AI over the next three years. This compares to 58% and 14%, respectively, in 2022.⁶ Many of our members are using AI successfully, with some leveraging in-house, homegrown GenAI platforms to enhance skills. Other firms are embedding Copilot or Gemini to streamline ways of working. This is on top of existing, highly-complex technology systems.



2 'Machine learning in UK financial services', Bank of England and Financial Conduct Authority, October 2019.

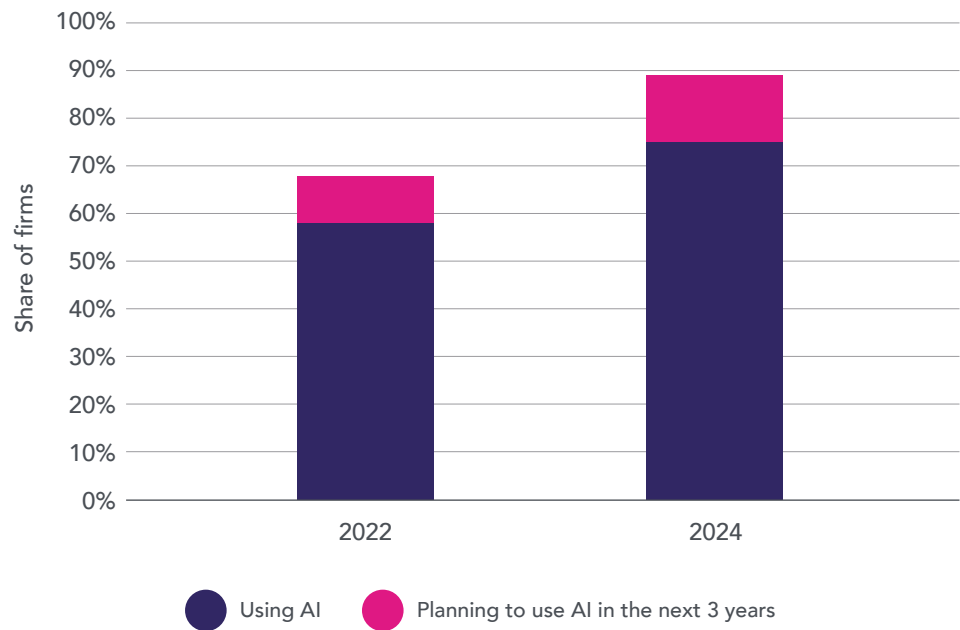
3 'The rise of machines – Machine learning and the audit', KPMG South Africa, date not found.

4 'Bridging the skills gap in a rapidly evolving sector - Skills for the future of Financial Services 2024', Financial Services Skills Commission, April 2024.

5 Artificial Intelligence. Insight session with EY and Microsoft, November 2023.

6 'Artificial Intelligence in the UK financial services – 2024', Bank of England and the Financial Conduct Authority, 21 November 2024. The sample included 118 financial services firms.

Share of financial services firms who are using AI vs those who are planning to use AI in the next three years



Source: Bank of England & Financial Conduct Authority, Artificial intelligence in UK financial services - 2024, November 2024. Based on data from 118 financial services firms

The most popular use of AI in financial services is for process optimisation. According to the latest survey data from the Bank of England, 41% of respondents are using AI to optimise internal processes.⁷ The largest increases of AI adoption will be in areas such as customer support and regulatory compliance. Academic research highlights that access to AI assistance means agents can solve customer problems more quickly, and to greater satisfaction, of the customers concerned, resulting in a productivity increase of 15% and higher customer sentiment scores.⁸ There are still areas though, such as hedging and risk modelling, where fewer than 25% of firms are planning to use AI to optimise their internal processes in the next three years.

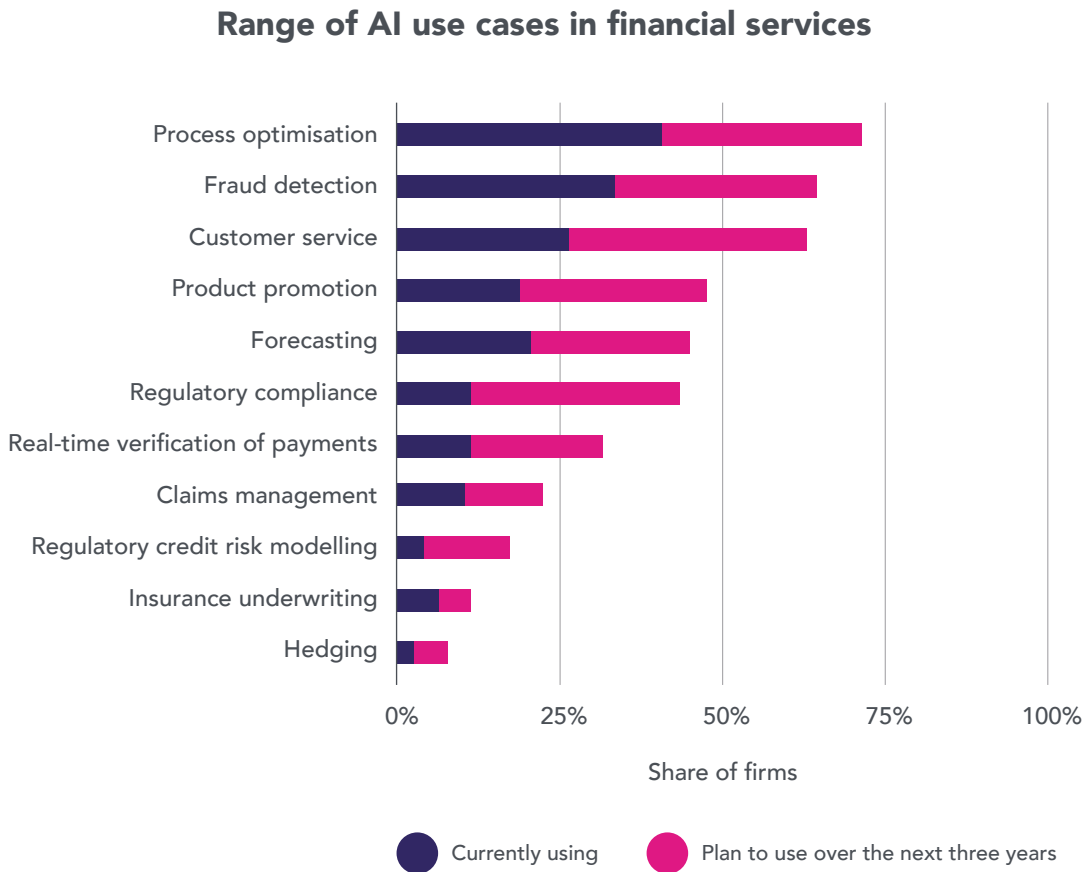
There are reasons for non-adoption. Respondents of the same survey highlighted data privacy and protection, data quality, and data security as the greatest regulatory constraint. Other notable regulatory constraints include resilience and cyber security rules, and the Financial Conduct Authority’s Consumer Duty.⁹ Graph below shows: Usage of AI across business activities.¹⁰

7 ‘Artificial Intelligence in the UK financial services – 2024’, Bank of England and the Financial Conduct Authority, 21 November 2024.

8 ‘Generative AI at Work’, Brynjolfsson, Erik, Danielle Li and Lindsey Raymond, 6 November 2024, arxiv.org. (based on data for customer support agents).

9 ‘Artificial Intelligence in the UK financial services – 2024’, Bank of England and the Financial Conduct Authority, 21 November 2024.

10 ‘Artificial Intelligence in the UK financial services – 2024’, Bank of England and the Financial Conduct Authority, 21 November 2024.



Source: Bank of England & Financial Conduct Authority, Artificial intelligence in UK financial services - 2024, November 2024. Based on data from 118 financial services firms

Members’ data confirms that key use cases include pricing, customer service, identifying strategic options, process automation and efficiency. In addition to using AI to enhance business processes, our members are also using it to enhance learning experiences and inform skills forecasting (see chapter 5). Many firms are using AI successfully, with some members leveraging in-house, homegrown GenAI platforms to enhance skills.

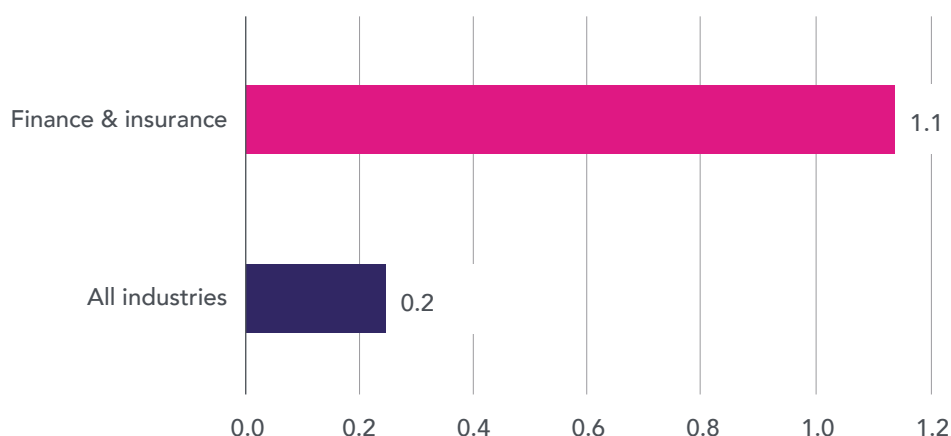
Financial services to be most disrupted by AI

AI tools and systems are already disrupting how we work and financial services will be the sector most impacted by AI, in general, and by large language models in particular. Recent analysis from the Department for Education looked at occupational data and the combined impact of a range of ten AI applications.¹¹ The data identified that occupations in financial services are more exposed to disruption from AI than any other sector.¹² Disruption can take the form of tasks or roles either being replaced or enhanced.

11 The applications also included abstract strategy games, image recognition, translation and speech recognition among a few others. Financial services was also the sector most impacted by large language models.

12 ‘The impact of AI on UK jobs and training’, Department for Education, November 2023.

Average AI occupational exposure score by industry



Source: Department for Education, The impact of AI on UK jobs and training, November 2023, p.12+16

Financial services has the highest overall AI exposure score (1.1 overall for financial services), ahead of IT (0.9) and the average for all industries (0.2).¹³ The exposure score ranks jobs by their likelihood to be impacted by advances in AI, based on the tasks and skills required to perform the job. These scores are aggregated to form an estimate of exposure, by averaging the scores across occupations within an industry. As financial services has the highest exposure score, a higher proportion of roles than in other sectors are built around key tasks which could be augmented or replaced by AI. Financial services is also the sector with the greatest occupational exposure to large language models; a form of GenAI.¹⁴

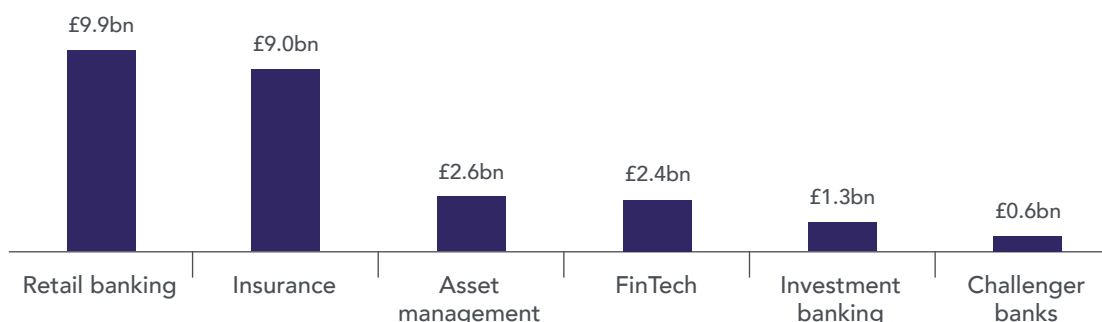
AI can enable growth

Being a highly impacted sector is not necessarily detrimental. According to a report published by the City of London Corporation and KPMG, the size of the sector means AI adoption can add significant value through productivity gains, enabling growth in new markets, and product development. Value will be realised across the finance and professional service sector, with retail banking and insurance benefitting the most based on projections.

¹³ 'Bridging the skills gap in a rapidly evolving sector - Skills for the future of Financial Services 2024', Financial Services Skills Commission, April 2024. Analysis from the Unit for Future Skills.

¹⁴ 'The impact of AI on UK jobs and training', Department for Education, November 2023.

Total value added to financial services by AI by 2030



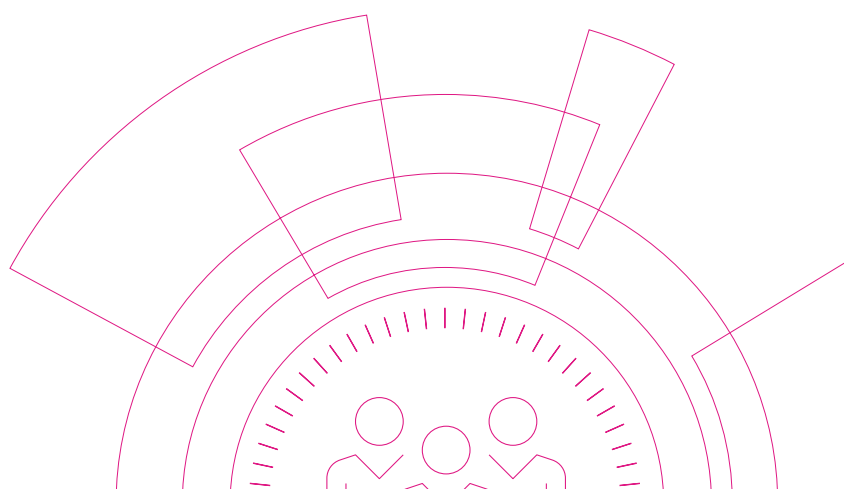
Source: City of London Corporation & KPMG, The future of AI & the workforce, June 2024

AI is projected to add £26bn of value to financial and professional services by 2030.¹⁵

To calculate the saving, more than 400 tasks from the finance and professional service sectors were analysed to assess the extent to which they could be augmented across seven AI capabilities.¹⁶ The total opportunity was summarised by sector and functional area.

Lack of skills is a barrier to AI adoption

Although AI acts as an enabler, firms need the right skills in place to fully harness the advantages of AI. Data from the Office for National Statistics in January 2025 shows firms are increasingly seeing delays in their AI programmes due to a lack of AI expertise.¹⁷ This is a widely noted barrier, with 46% of global leaders in McKinsey & Company research identifying skill gaps in their workforces as a significant barrier to AI adoption.¹⁸ Data provided by the Bank of England confirms that 81% of firms experience a lack of specialist talent as a barrier to adopting AI.



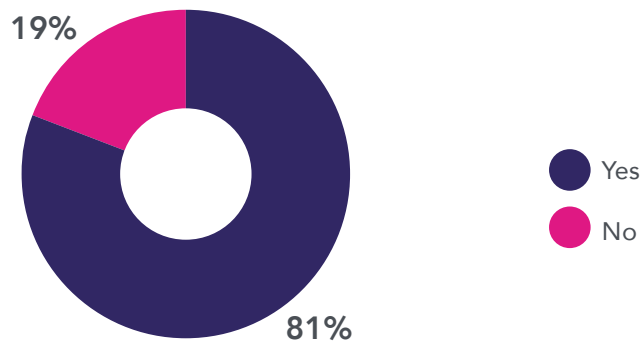
15 'Financial & professional services: The future of AI & the workforce', City of London Corporation in association with KPMG, June 2024.

16 The seven capabilities include: content extraction, content creation, summarising information, data processing, conversational dialogues, calendar management & scheduling, code generation, and translation.

17 'Business Insights and Impacts on the UK economy', Office for National Statistics, January 2025.

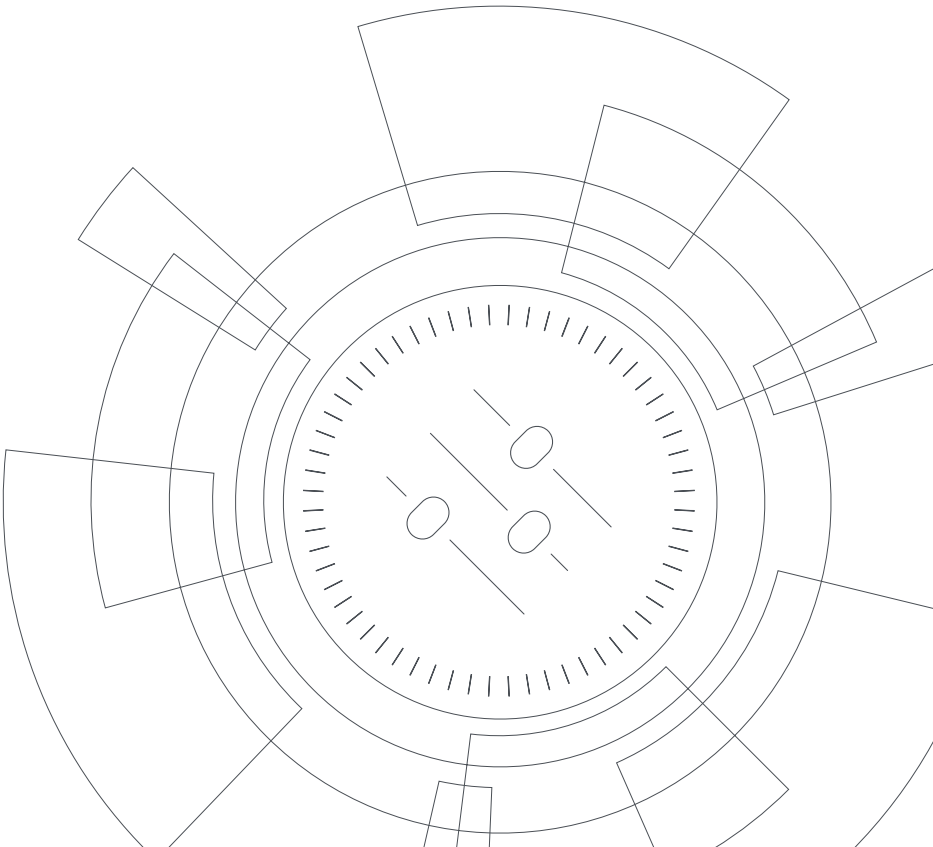
18 'Superagency in the workplace: Empowering people to unlock AI's full potential', McKinsey, 28th January 2025.

% of firms who experience lack of specialist talent



Source: Bank of England & Financial Conduct Authority, Artificial intelligence in UK financial services - 2024, November 2024. Based on data from 118 financial services firms.

In our [People + Technology Report](#) we noted that some interviewees considered “the attractiveness of the sector to a younger, innovative workforce (...) to be damaged by the inability to experiment and push tech boundaries.”¹⁹ Therefore, it is crucial that we continue to focus on making our industry as attractive as possible to technology specialists and promote upskilling for workers across our sector.



¹⁹ ‘People + Technology Report’, Financial Services Skills Commission, November 2023.

The future is about skills; specialist skills for few, human behaviours for all

While financial services will be the most impacted sector by AI, new data helps us understand the impact on roles and the scale of demand for specific skills. For most of the workforce, AI simply enhances the demand for existing skills, rather than creates new skills.²⁰ While AI specialists make up a small share of the workforce, an understanding of AI is crucial across the entire workforce. This is illustrated by the levels of proficiency in our [Future Skills Framework](#). The new data outlines the scale of demand for newer, and heritage, AI skills which pales in comparison to supporting behaviours. The latter are indispensable to leverage the technology.

What do we mean by AI skills?

As we move to an increasingly tech-driven world, distinctly human behaviours are becoming sought-after to complement what machines cannot do. As such, the demand for non-technical skills will become a priority, meaning that workers must focus on inherently human traits such as empathy, critical thinking, adaptability, and relationship management. These are crucial as our sector strives to produce better products, improved data analytics, and enhanced customer service.

Current thinking has coalesced around the idea that the impact of AI on workers will depend on their role. Not everyone will need detailed knowledge on the engineering elements of AI, whereas all colleagues will need basic AI skills to understand its use and outputs. This will be enhanced by 'human' skills and behaviours that will enable us to leverage AI tools and maximise their benefit. Even within functions or occupational groups, there are additional nuances based on individuals' specific roles. Although details are still emerging on how roles will evolve (see next chapter) - particularly given the rise of GenAI - there is widespread recognition of continued change. The most significant risk for the workforce is not possessing AI skills and behaviours, and therefore not being able to keep pace.

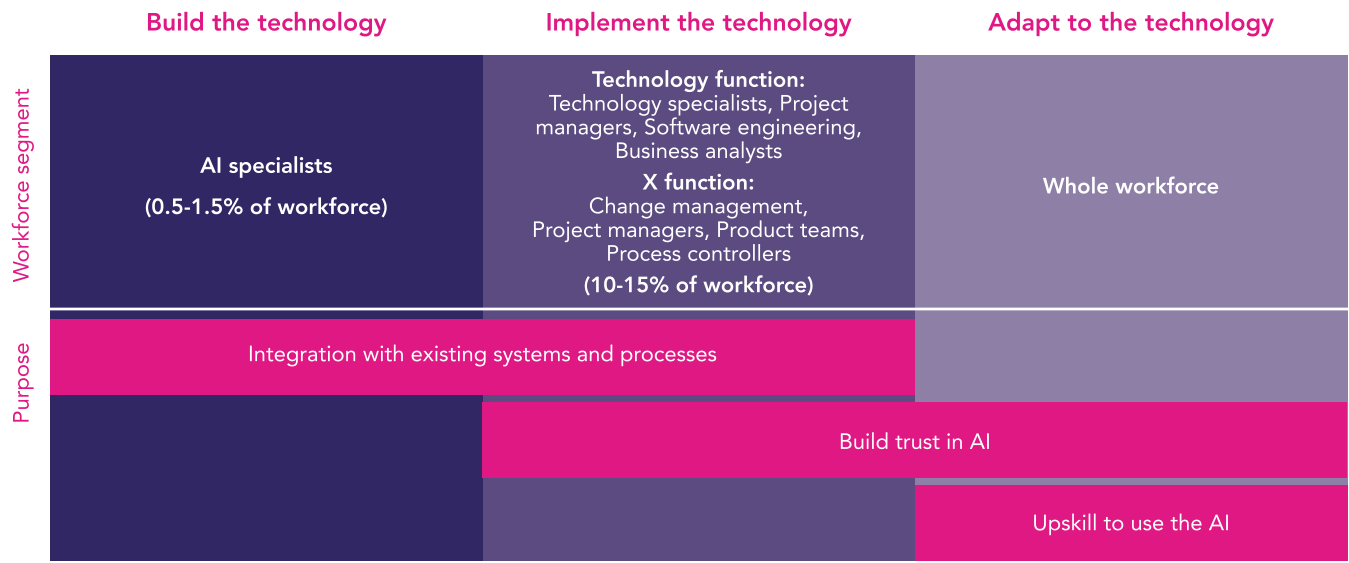
Few professionals need specialist AI skills, but these are critical roles

While everyone will need some level of skills, the type and extent varies between those who build, implement or simply use AI. There is no 'one size fits all' approach. As illustrated in the table below, individuals classified as 'AI specialists' make up only 0.5%-1.5% of the workforce, while those who implement AI technology constitute 10%-15% of the workforce, meaning the vast majority of the workforce (85%-90%) do not need specialist AI skills.²¹

²⁰ According to IFATE, we can distinguish skills and knowledge as follows: Knowledge is the information, technical detail someone needs to have and understand, while skills are the practical application of knowledge needed to successfully do their duties.

²¹ 'AI Skills Framework with input', EY, from Financial Services Skills Commission Member Survey.

AI skills by share of workforce



Source: EY AI Skilling Framework published in the Financial Services Skills Commission's Future Skills Report 2024.

As revealed in our [Future Skills Report 2024](#), experts in machine learning and AI make up a small, specialised talent pool. However, our member survey shows that AI-related data and software roles are hard-to-fill, demonstrating the extent of competition for the talent crucial to build and implement AI solutions.

We can distinguish two types of skills for AI specialists:

- GenAI, natural language processing and prompt engineering are **newer AI related skills**, often showing rapid growth from a low base.
- AI and machine learning are considered **'heritage' AI skills** and have been established for much longer

Every worker should understand AI

When polling our members on the most important skills that firms need to respond to AI opportunities, 'Understanding of AI' was voted first. This shows a demand for generalist understanding to be distributed across the workforce. As covered in the next section, data from our most recent member survey confirms that all workers need an understanding of AI.

Our [Future Skills Framework](#) was updated in 2025 on this basis. The revised framework reflects the common elements of AI and machine learning skills that everyone will need. The framework sets out levels that are appropriate for all roles in the workforce, not just the 1.5% of specialist AI workers. By recognising the diverse range of skills required – from basic use to technically proficient - and the need for strategic leadership in deployment, the framework ensures that individuals and organisations can effectively harness AI to enhance existing skills and achieve their goals.²²

22 'Future Skills Framework', Financial Services Skills Commission, 2021, with updates made in 2025.

The AI / Machine learning skill in our Future Skills Framework

Our framework breaks the skill down into five proficiency levels:

LEVEL 1

Level 1: users that understand and utilise AI models in their most basic form. They have either limited/no prior knowledge of AI.

LEVEL 2-4

Level 2-4: users that deploy and use AI to a greater extent, with deeper understanding necessary.

Level 2: 'deploy modes and develop basic AI/analytic applications' whereas level 4: 'develop advanced statistical; and computational models, spearhead the application of deep learning models, and deploys advanced AI solutions.'

LEVEL 5

Level 5: utilise AI for more strategic objectives, to help achieve organisational goals and maintain key relationships.

Although workers across our sector will need to increase their knowledge of technology and its application, it is their behaviours – such as empathy and relationship management - which will unlock the full potential of AI.

“AI will create jobs. Many tasks will disappear but cognitive skills will be geared towards humans. This is where skills will be needed.”

Ajay Viy, Vice President, Strategic Industries, Google Cloud, EMEA, Google

Demand for behaviours outweighs demand for technical skills

New data from Simply shows how specialist AI skills are in lower demand, when compared to supporting skills and behaviours.²³ At the same time, AI roles remain hard-to-fill roles given their technical nature and the intense competition for this small talent pool. The data analyses the volume of job postings for financial services roles that mentioned specific skills from April 2024 to March 2025.

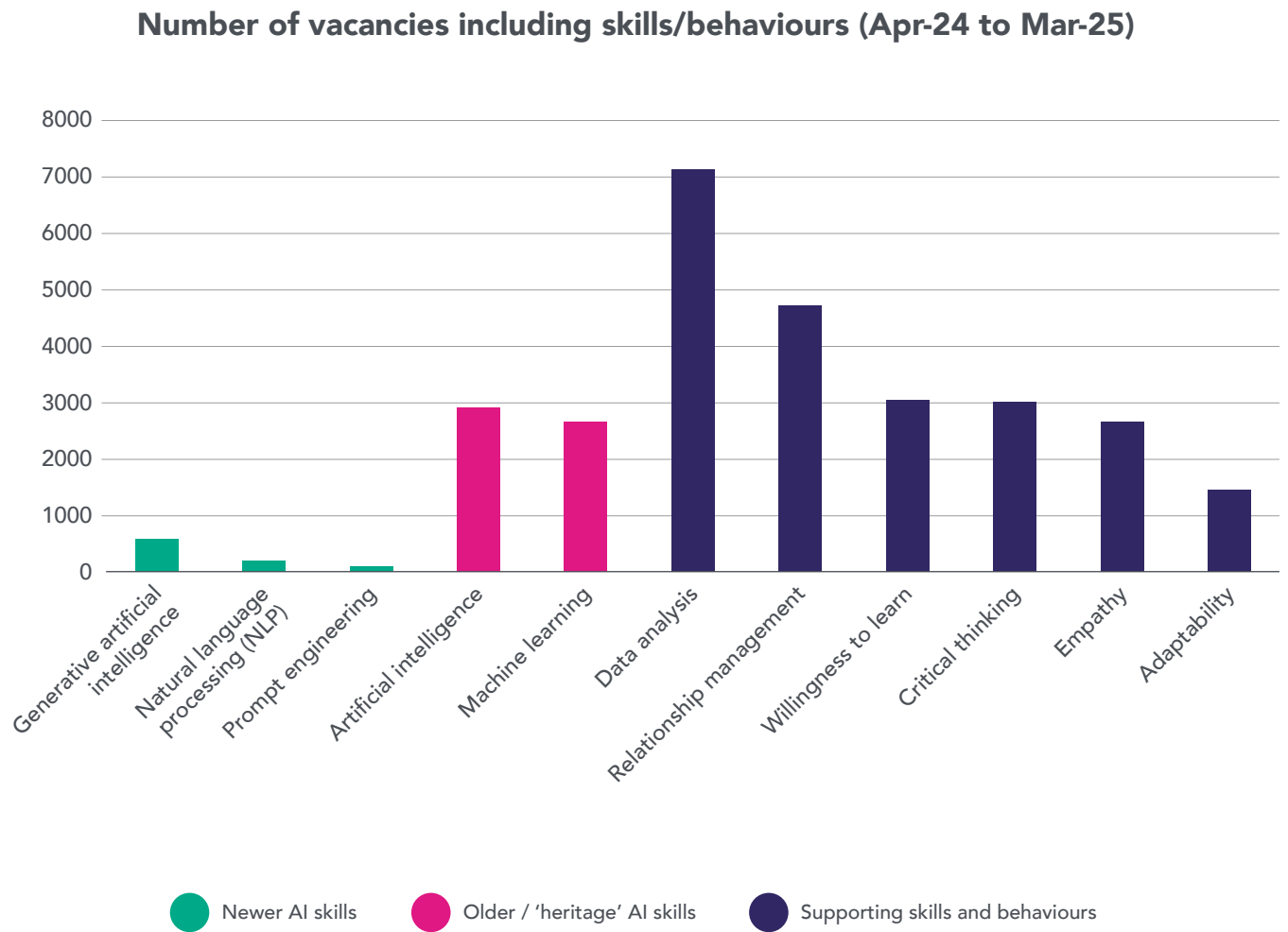
Demand for specialist AI skills shows the following trends:

- Newer, AI-related skills brought to the fore by GenAI, such as natural language processing and prompt engineering show strong growth from a low base (shown in green). Conversational AI has seen a 17.5x increase in demand since 2021.²⁴
- 'Heritage' AI skills AI and machine learning show a higher volume of job postings, compared to the newer AI skills (shown in pink).

²³ Simply Get Results including data from Lightcast (2025).

²⁴ Simply Get Results including data from Lightcast (2025).

However, both specialist AI, and heritage AI skills are in lower demand compared to supporting skills and behaviours (shown in purple).²⁵ Most job postings still emphasise the need for behaviours over AI specialist skills when viewed from a volume perspective, despite the increased demand for 'specialist AI skills'. As AI takes on more technical and repetitive tasks, the value of human-centric skills and behaviours rises. Research shared by Microsoft²⁶ outlines the importance of key behaviours such as emotional intelligence, flexibility and creative evaluation, mirroring findings from our [People + Technology Report](#).²⁷



Source: Simply Get Results including data from Lightcast (2025)

Data from our most recent member survey shows that there is an equally strong demand for behaviours as for AI skills. Creative thinking and adaptability have the same supply-demand gap as AI and machine learning at 35-percentage points. Behaviours such as coaching also have a supply-demand gap of 30-percentage points. However, machine learning and AI has the largest supply-demand gap of all technical skills for our members, alongside digital literacy.²⁸ This aligns with the findings from Simply and EY Skills Foundry.

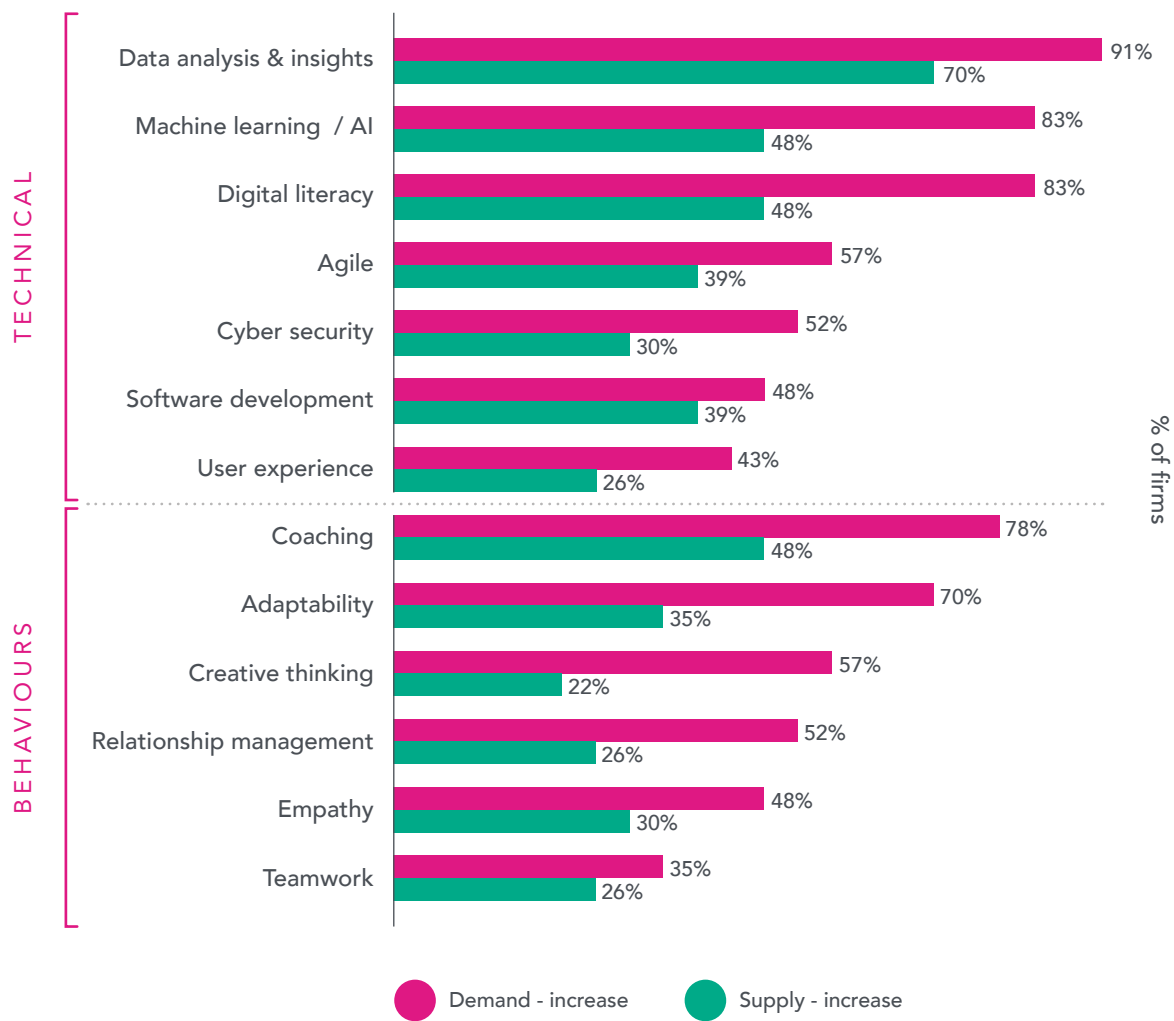
25 Analysis by Simply Get Results including data from Lightcast (2025).

26 Artificial Intelligence. Insight session with EY and Microsoft, November 2023.

27 Goldman Sachs Economics Research, March 2023; McKinsey Global Institute Research, July 2023; EY insights 2023.

28 'Positive Progress? Skills for the future of Financial Services 2025', Financial Services Skills Commission, April 2025.

Supply-demand gap for future skills



Source: FSSC Member Survey 2024, data from 24 firms

Specialist and non-specialists need to bring skills together to maximise AI potential

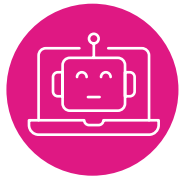
Behaviours such as adaptability or empathy are 'supporting skills' to the specialist skills and general understanding of AI previously outlined. These trends indicate a growing demand for 'human' skills and behaviours, highlighting the importance of refining, and emphasising, non-technical skills to drive growth.

The skills required for AI adoption can broadly be broken down into the following three categories:²⁹



▶ Understanding of AI

- Prompting (=crafting clear and effective inputs i.e. prompts when interacting with AI systems)
- GenAI basics (e.g. Copilot, Gemini)
- Ethical usage



▶ Specialist AI and data skills (newer and heritage AI skills)³⁰

- Prompt engineering (=systematically designing GenAI systems to encourage them to produce high-quality outputs)
- AI theory
- Machine learning
- Data management and security



▶ Supporting skills and behaviours³¹

- Adaptability
- Creativity
- Empathy
- Relationship management
- User experience

29 Member survey, Financial Services Skills Commission, 2024.

30 Please refer to the pink and green bar charts on the Simply Get Results table on p15.

31 Please refer to the purple bar chart on the Simply Get Results table on p15.

How will skills for specific roles change

Each occupation might see changes in response to the rapid adoption of GenAI and development of other technologies. Our new data clearly shows how interpersonal skills are rising in demand, while traditional technical skills like drafting skills are declining in demand. We have illustrated this for four financial services roles, two HR roles and for leaders.

AI is changing skills needed for financial services

The four financial services roles set to feel the strongest impact of AI are financial analysts and advisers, financial services managers and directors, account managers, and project managers, according to data from the Department for Education.³²

To understand how skills in these roles might change, we have looked at the trend over the previous year, using data from EY Skills Foundry. The heatmap below shows the change in skills, with red showing a decrease in demand and green showing an increase.

ROLE	SKILL	2024 skill ranking	YoY (+/-)
Finance Analyst / Adviser (172,000 jobs)	Process improvement / optimisation	17th	(+1)
	Decision making	21st	(+9)
Project Manager (68,000 jobs) - similar for Account Manager (60,000 jobs)	Process improvement / optimisation	13th	(+4)
	Listening and interpersonal skills	22nd	(+3)
	Microsoft Excel	27th	(-4)
	Writing and editing	20th	(-7)
Director / Manager (53,000 jobs)	Process improvement / optimisation	18th	(+3)
	Decision making	19th	(+3)

Source: Data from EY Skills Foundry (2025)

This table underscores the growing significance of decision-making skills, with finance analysts experiencing a nine-place increase in demand and financial services managers/directors seeing a three-place rise. Conversely, technical skills like 'Microsoft Excel' and 'writing and editing' are declining. Project and account managers face a four- and two-place drop in demand for Microsoft Excel, respectively, and an even larger decrease in writing and editing, with demand falling by seven and nine places from the previous year. AI is likely driving a reduction in demand for basic writing and numerical tasks, as these can be automated by AI, and places greater emphasis on behaviours such as 'decision making' and 'listening and interpersonal skills'.

Academic research shows that when mid-level professionals use GenAI for a writing task, the time spent producing a rough draft falls by more than half, but the time spent editing more than doubles. Although this illustrates a change in the way the task is performed, the net result is an overall decrease in time spent.³³ This time saving enables colleagues to focus on improving the quality of their outputs and concentrate on strategic organisational goals.

³² 'The impact of AI on UK jobs and training', Department for Education, November 2023.

³³ 'Experimental evidence on the productivity effects of generative artificial intelligence', Noy, Shakked and Whitney Zhang, July 2023.

Human resources roles are most affected by large language models

It is not just finance-related roles that are concerned. Human resource managers /directors, and human resources administrative occupations are among the occupations to be most impacted by large language models (see appendix II).³⁴

ROLE	SKILL	2024 skill ranking	YoY (+/-)
HR Managers (14,839)	Influencing	4th	(+1)
	Accountability	28th	(+32)
	Coaching	11th	(+5)
	Private networks	N/A	(> -100)
HR Assistants (at least 3,502)	Curiosity	9th	(+226)
	Coaching	15th	(+6)
	Process improvement / optimisation	25th	(+10)
	Ad hoc reporting	N/A	(-70)

Source: Simply Get Results, including data from Lightcast (2025)

The insights shows a similar trend to what we witness for financial services roles – the value of interpersonal skills such as influencing, curiosity or coaching is rising. Process improvement is becoming more important, as organisations want to capitalise on the efficiencies the technology can offer. Technical reporting skills are declining in value. We have triangulated results from two datasets (EY Skills Foundry and Simply) for this analysis and the findings support each other, both confirm the rise in interpersonal skills.

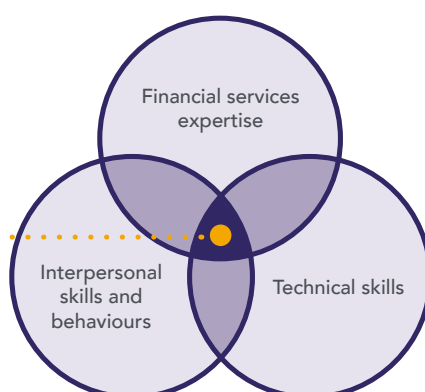
The relationship between advancing technology and impact on job roles is not a new phenomenon. However, the pace of change requires continual adaptation, to realise the positive opportunities on offer.

Financial services leaders need new skillsets

“Future leaders in financial services will require a combination of technical financial knowledge, as well as engineering and digital skills, agility in ways of working and topic areas, and empathy. We need to focus on cross-skilling and developing the talent and approach of those working at every level across our industry.”

Charlie Nunn, Group CEO, Lloyds Banking Group

Winners will be here



³⁴ 'The impact of AI on UK jobs and training', Department for Education, November 2023.

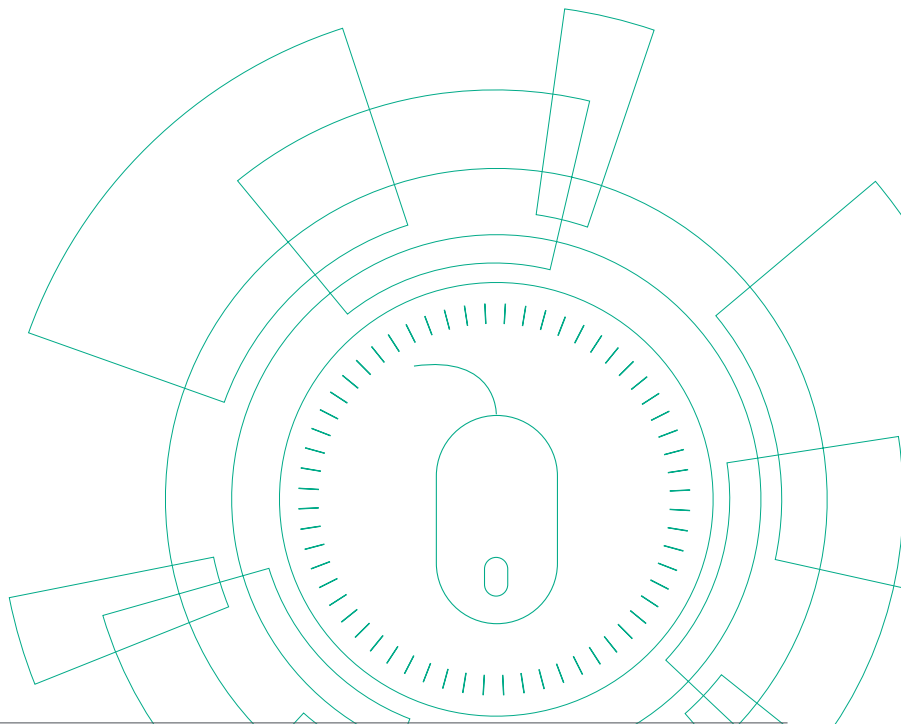
Effective leadership is crucial to ensure the successful implementation and management of AI. According to a global Microsoft and LinkedIn survey, more than 79% of leaders agree their company needs to adopt AI to stay competitive, while 60% of leaders worry their organisation's leadership lacks a plan and vision to implement AI.³⁵

Leaders need to be agile and adaptable to keep up with the continuous learning necessitated by advancements in AI. Although AI offers process efficiencies and improved customer interaction, if managed poorly, it can create problems. As shown in the previous section, process optimisation/improvement and decision skills are becoming more relevant for directors and managers. This poses a new challenge for leaders and the skillset required by leaders is changing as a result.

“In a world increasingly powered by AI, responsible development and deployment are not only ethical imperatives, it is the foundation for build.”

Leanne Allen, KPMG Partner, Data, Data Science and AI Lead

Leaders in control functions have a large part to play. They must prioritise managing risks and ensure the robustness, ethics, and integrity of data when managing their teams. According to a report, published by the City of London Corporation and KPMG: “Hallucinations are a particular area of attention for senior leaders in control functions implementing generative AI solutions.”³⁶ AI hallucinations are a phenomenon wherein a large language model – often a GenAI chatbot or computer vision tool – perceives patterns or objects that are non-existent, or imperceptible to human observers. This creates outputs that are nonsensical or altogether inaccurate.³⁷ This creates a new set of challenges that leaders need to be aware of.³⁸



35 'AI at Work Is Here. Now Comes the Hard Part' – 2024 Work Trend Index Annual Report, Microsoft and LinkedIn, 2024. 31,000 people across 31 countries were surveyed.

36 'Financial & professional services: The future of AI & the workforce', City of London Corporation in association with KPMG, June 2024.

37 'What Are AI Hallucinations?', IBM, September 2023.

38 'Financial & professional services: The future of AI & the workforce', City of London Corporation in association with KPMG, June 2024.

Navigating skills-related constraints to using AI

There is no shortage of barriers to AI adoption, many of them skills-related, which could hinder organisations in progressing AI adoption and prevent them from realising associated benefits. Office of National Statistics data suggests there is a training gap for AI. Our members use a range of solutions to overcome those challenges, including running pilot groups, bringing in external experts and developing new policy. Training initiatives like CISI's ethics-focused AI course and First Sentier Investors' hands-on programmes highlight the need for accessible education to integrate AI in the workplace.

Constraints include lack of use cases, skills and guidance

In addition to the obstacles faced by leaders, there are several skill-related barriers which may prevent the industry from reaping the benefits of AI. Research outlines the following as key barriers to adoption:³⁹

- Lack of skills,
- Lack of training,
- Lack of use cases,⁴⁰
- Lack of manager support⁴¹, and to some extent,
- Lack of governance.

As mentioned in chapter one, 81% of firms experience lack of skills or talent as a barrier to adopting AI.⁴² Insufficient talent and access to specialist skills ranks highly as non-regulatory constraints⁴³ and figures from the Office for National Statistics suggest this affects businesses of all sizes.⁴⁴ Data from a study carried out in several European central banks shows that while leadership may be most concerned about technical risks, individuals may refrain from using AI simply because they are not sure what best to use it for and are not encouraged by managers to do so. Training could address this but is not currently widespread.

The right skills are needed to ensure AI is implemented as effectively as possible, trained on good data, and data security concerns are managed. Many organisations also limit AI usage as they worry about data loss and confidentiality breaches. More than a quarter (27%) of organisations have banned the use of GenAI among their workforce over privacy and data security risks, at least temporarily.⁴⁵ Our members also noted a lack of appropriate governance a barrier. Clear guardrails, both within firms as well as external regulatory safeguards, are required to ensure the risks of implementing AI are understood and managed.

39 'Generative AI at work: Survey evidence from three central banks, Perkowski', September 2024; AI and Machine learning survey, Bank of England, 2024.

40 'Generative AI at work: Survey evidence from three central banks, Perkowski', September 2024; AI and Machine learning survey, Bank of England, 2024.

41 'Generative AI at work: Survey evidence from three central banks, Perkowski', September 2024; AI and Machine learning survey, Bank of England, 2024.

42 'Artificial Intelligence in the UK financial services – 2024', Bank of England and the Financial Conduct Authority, 21 November 2024.

43 AI and Machine learning survey, Bank of England, 2024.

44 'Business insights and impact on the UK economy', Office for National statistics, 23 January 2025.

45 'Data Privacy Week: Companies are Banning Generative AI Due to Privacy Risks', Infosecurity magazine, January 2024, Cisco 2024 Data Privacy Benchmark Study.

CASE STUDY:

Accessible, ethics-focused AI learning



As an educational charity and professional body, the Chartered Institute for Securities & Investment (CISI) has identified a critical skills gap in financial services: the need for accessible, ethics-focused AI learning. Our members reported that existing content was either too brief or overly technical.

In response, we launched the Certificate in Ethical AI in 2023 under the Lord Mayor of London's Ethical AI Initiative. The 12-hour online course helps financial services professionals apply AI responsibly, addressing key risks such as bias and data privacy, while reinforcing ethical decision-making and accountability as core professional behaviours.

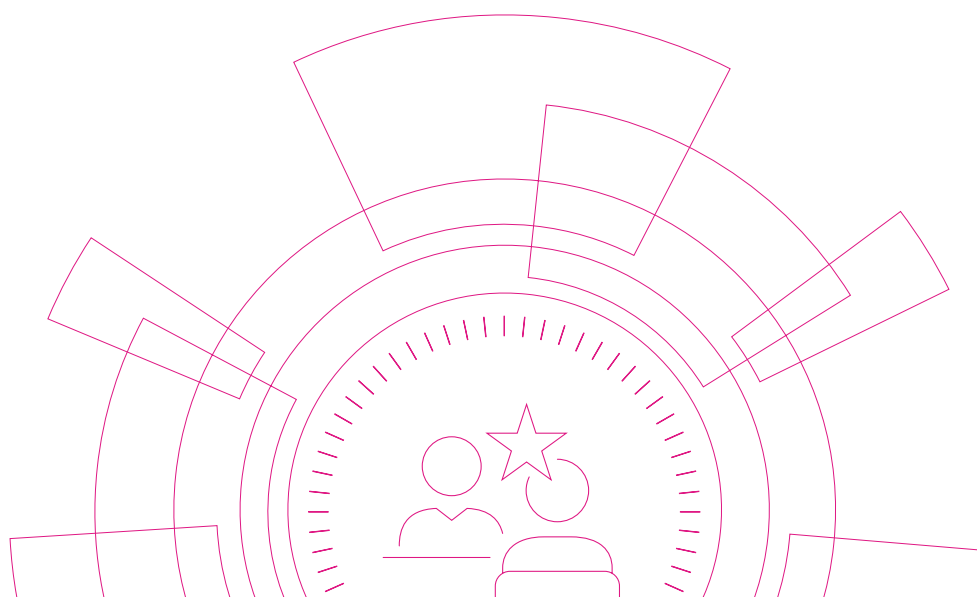
The course's modular design supports ongoing updates, including new guidance on the EU AI Act, to ensure learning remains relevant in a fast-evolving field. To promote consistency and shared ethical standards in AI use across regulated professions, we collaborated with accountancy and legal bodies to offer access to members. Over 7,000 learners across 60+ countries, including universities, have enrolled to date.

Alongside this, our continuing professional development (CPD) supports reskilling and upskilling, in both AI technical knowledge and adaptive behaviours. Combining longer, in-depth courses with shorter, more informal CPD modules ensures ethical use of AI becomes a career-long competency, helping to build public trust in the financial services sector.

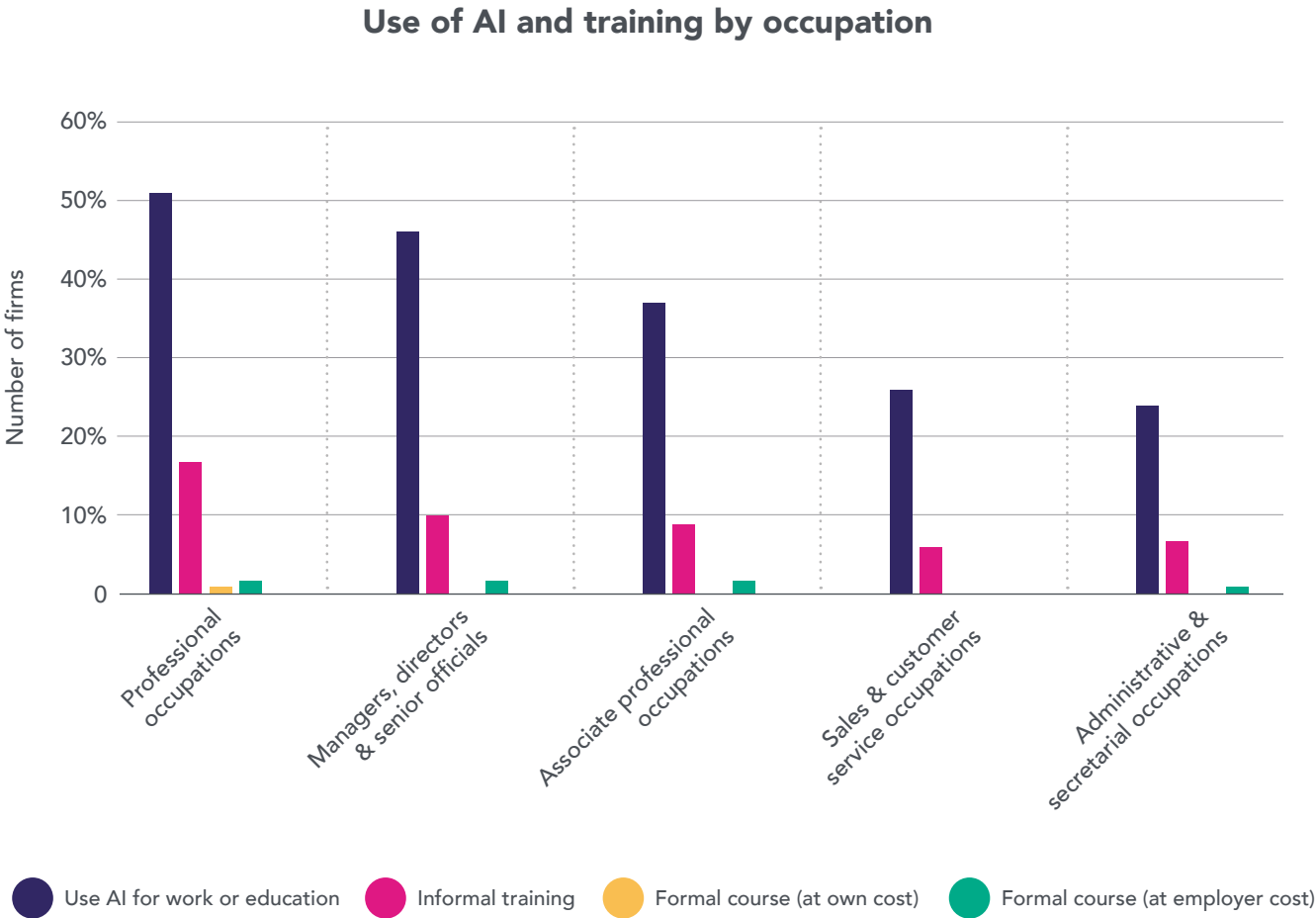
The AI training gap affects everyone

Embedding and using AI requires a mindset shift. Training is a crucial part in embracing AI as it can help colleagues manage risks and realise opportunities. Although business leaders see AI adoption as a priority, there seems to be a training gap.

Just one in five professionals receive AI training, according to data from the ONS, despite people increasingly using AI tools.⁴⁶ This affects workers at all levels, from managers to admin staff.



⁴⁶ 'AI by personal characteristics', Office for National Statistics, April-June 2024. No update by end Feb 2025.



Source: Office for National Statistics, AI by personal characteristics April-June 2024

Data from LinkedIn in 2024 shows a similar picture, where only 25% of companies are planning to offer training on GenAI this year.⁴⁷ New hire data confirms this, with only 18% of firms planning to integrate AI training into their graduate programme.⁴⁸ This raises questions about whether sufficient training is available to those who might need it.

47 'AI at Work Is Here. Now Comes the Hard Part' – 2024 Work Trend Index Annual Report, Microsoft and LinkedIn, 2024. 31,000 people across 31 countries were surveyed. AI at Work Is Here. Now Comes the Hard Part.

48 'Lack of upskilling and regulatory preparedness is holding back deeper GenAI adoption within European financial services firms', EY survey, 2024.

CASE STUDY:

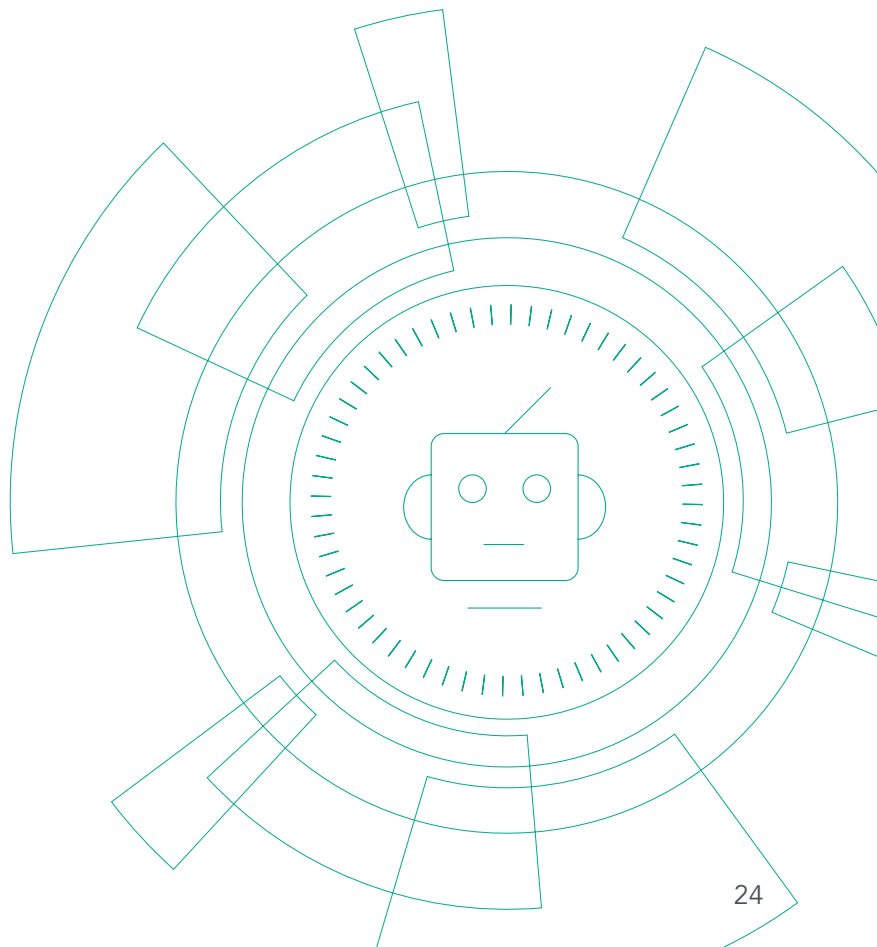
Training, drop-ins and a range of use cases in an investment management company



Recognising the transformative potential of AI, we have developed initiatives to equip our people for an AI-enabled workplace. This includes running prompt engineering training, hosting drop-in clinics for our people seeking technical advice, providing on-demand video courses on our learning platform, and hosting a thriving online employee community where our people can share ideas and showcase achievements. We also have an AI Lab, which gathers experts from across our business to collaborate and bring our bigger ideas to life.

Several of our investment teams have used AI to support their investment research process; and we have recently begun piloting large language models for sentiment analysis and investment commentary. Our people have access to an AI desktop assistant which helps with their day-to-day tasks around reading, writing, finding information and coding. A number of our teams also use AI-enabled applications for complex or large-scale data interrogation, analysis and reporting.

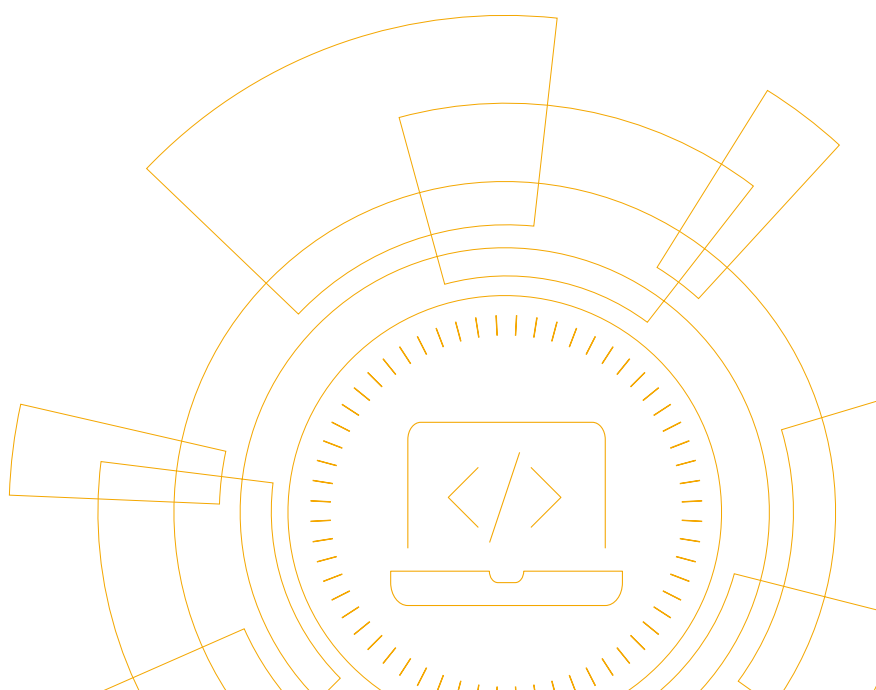
First Sentier Investors is a global asset management group focused on providing high quality, long-term investment capabilities. With over 1,000 employees across 14 offices in 11 countries, we manage US\$134.9bn of assets for institutional investors, pension funds, and financial advisers. Assets under management (AUM) includes all assets managed by First Sentier Investors' investment teams and affiliates as at 31 Dec 2024.



How firms are overcoming the barriers

Despite these challenges, AI is already well adopted within financial services, suggesting firms are finding ways implement AI into the workforce. Our members are implementing solutions such as running pilot groups and collaborating with think tanks to identify AI use cases. The table below presents some of the solutions members have devised to combat the five barriers.⁴⁹

CONSTRAINT	MEMBER SOLUTION
Lack of talent/skills	<ul style="list-style-type: none"> • Strengthening the employee value proposition • Campaigns to improve the attractiveness of our sector
Lack of training	<ul style="list-style-type: none"> • Strategic curriculums focussed on AI training, often integrated at a global scale • Mandatory training for people using GenAI tools on client work, prior to being given a licence • Adding training modules to existing learning platforms
Lack of use cases	<ul style="list-style-type: none"> • Pilot/working groups to trial GenAI tools, such as Copilot • Workstreams exploring the impact on selected functions first, for example, underwriting • A mix of external (e.g. think tanks) and internal experts identifying opportunities and risks
Lack of manager support across all levels	<ul style="list-style-type: none"> • 1-2-1 AI coaching for leaders • Putting in place AI policies, outlining what is acceptable and what is not
Lack of clear governance	<ul style="list-style-type: none"> • Road-mapping the structural and governance changes that will be needed to support GenAI use • Setting up AI working group to ensure experimenting is safe/secure while awaiting regulatory guidance



⁴⁹ Member Survey, Financial Services Skills Commission, 2024.

AI in our Future Skills Framework

In 2021, our members came together to create our **Future Skills Framework**, a tool which outlines the technical skills and behaviours which play an increasingly important role within our industry. It is used by members to build colleagues' capabilities, identify and forecast skills gaps, and assess proficiency. The updated framework, released in 2025, placed greater emphasis on AI and machine learning, reflecting the common skills that everyone will need, the progression through technical proficiency, and the need for strategic leadership in managing AI adoption and deployment. See chapter 2 for more detail.



Using AI to bridge the skills gap

AI can be leveraged to support learning and talent development. AI tools can help HR professionals predict the skills needed for future roles, support colleagues to acquire proficiency in a variety of fields and point them towards opportunities to support their careers, helping to lower skills barriers. Moreover, it offers the chance to capitalise on personalised training based on individual needs and skillsets. Our case studies show AI in action at Aon and Admiral Group.

More time for learning?

Through the automation of repetitive and mundane tasks, AI can address a major challenge for workers; the management of time. Lack of time being the biggest obstacle to learning, AI could be just what is needed for employees to become more future focused and build relevant skills. Ultimately, this could result in more time being spent on achieving strategic objectives with better outcomes. Analysis from Microsoft outlined how users say AI helps them save time (90%), focus on their most important work (85%), be more creative (84%), and enjoy their work more (83%).⁵⁰

CASE STUDY:

AI-enabled analytic tools and data upskilling to better serve clients

The AON logo is displayed in a bold, red, sans-serif font.

At Aon, we are empowering colleagues with AI-enabled analytical tools to help clients make better decisions amidst increasing complexity and volatility. We have invested \$1 billion in Aon Business Services (ABS) to support this, thereby enhancing the operations and technology capabilities that Aon delivers to clients and colleagues. The new capabilities we are introducing at pace are analytic tools across Human Capital and Risk Capital, such as Property Risk Analyzer. We have launched comprehensive learning programs for a target population of over 9,000 client-facing colleagues focused on serving our clients more fully and building data analysis skills. We have also introduced learning programs to support the roll out of AI tools to all colleagues, including fostering a digital mindset, practical guidance, and responsible AI adoption.

"Integrating AI capabilities is transforming how we work at Aon, enabling greater innovation and efficiency," said Lisa Stevens, Chief Administration Officer at Aon. "Our AI learning programs are enabling our colleagues to deliver a more comprehensive and insightful service to clients."

⁵⁰ 'AI at Work Is Here. Now Comes the Hard Part' – 2024 Work Trend Index Annual Report, Microsoft and LinkedIn, 2024. 31,000 people across 31 countries were surveyed.

Personalised learning and development offer

As outlined in our [Skills-Based Organisation Framework](#),⁵¹ technology platforms facilitate continuous learning and development. AI can accelerate and reduce the cost of creating learning resources by supporting content development, translation, operation and ideation. By leveraging AI and machine learning, technology platforms can tailor learning pathways to meet the unique needs of each worker. This personalisation enhances the effectiveness of training initiatives by ensuring that content is relevant and engaging for the learner.

In addition, these platforms can track progress and adapt the training in real-time, providing feedback and recommendations that help individuals stay on track and achieve their learning goals. As a result, organisations have a better sense of the level of skills they hold and at what proficiency levels, meaning they can more effectively upskill and deploy their workforce. The use of AI also provides firms with data and analysis to demonstrate the extent of learning and its effectiveness to meet evolving industry demands.

CASE STUDY:

Building AI skills for all colleagues



Since 2022, Admiral Group has invested in training data and AI skills to build key skills for our colleagues, our business and for the future, truly being a place Where You Can Grow & Progress. With the creation of our Data & AI Academy, we have made training and opportunities front and centre of the skills agenda throughout 2024 and beyond.

In 2024, over 8,300 colleagues in our UK business had engaged in Generative AI training and another 1,000 from our EU businesses. Colleagues from the Data Practitioner group and wider business can access engaging and up to date training and learning events. Learning curriculums for AI foundations, cover topics such as being safe and responsible and its applications from Predictive AI to Generative AI within our business.

Beyond training we also have a strong Community & Viva Engage space dedicated to AI skills development for all colleagues. We invest in multiple learning platforms for our colleagues, and achieved over one million learning hours across the group in 2024 as a result.

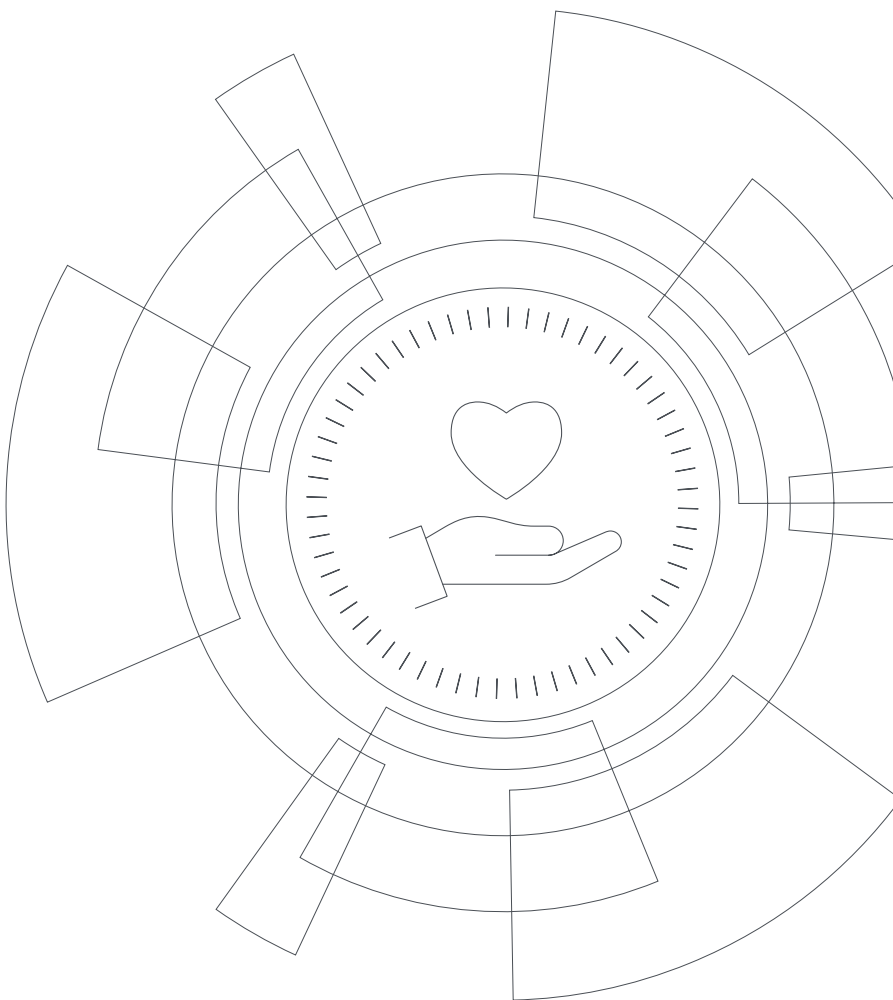
Internal skills-building through talent marketplaces

Many firms have introduced a talent marketplace; a platform that connects employees to job opportunities, or 'gigs,' within their organisation. By leveraging AI, the talent marketplace matches roles with employees' skills, ensuring a more precise fit and greater use of skills. Increasingly, these are short-term projects or gigs created according to business need. AI-enabled talent marketplaces capitalise on existing talent across the business, promoting upskilling, internal mobility and efficient use of skills. This not only helps employees find opportunities that align with their goals but also aids organisations in retaining talent by offering career growth paths within the company. AI-driven insights can identify skill gaps and suggest targeted training programs, fostering a culture of continuous learning and adaptability. As a result, both employees and organisations benefit from enhanced engagement, productivity, and satisfaction. The AI is generally built into existing systems and therefore organisations need the end-to-end implementation of the system to reap the benefit.

⁵¹ 'Skills Based Organisation Framework: Building your future-ready workforce', Financial Services Skills Commission, November 2024.

Better skills forecasting

Skills forecasting predicts the future demand for specific skills within the workforce. This forward-looking perspective ensures the organisation can stay ahead of the curve, preparing for shifts in the market and technological advancements.⁵² AI plays a crucial role in facilitating skills forecasting by analysing vast amounts of data from various sources, including industry trends, economic indicators, and workforce analytics, enabling organisations to identify future skills requirements. This supports strategic planning, ensuring organisations have the right availability of talent at the right time.



52 'Skills Based Organisation Framework: Building your future-ready workforce', Financial Services Skills Commission, November 2024.

Conclusion and next steps

AI is having, and will continue to have, an impact on the skills we need for our people. Although demand for specialist AI skills is increasing, data shows that demand for existing supporting skills and behaviours, such as relationship management, critical thinking, empathy and adaptability is just as high. These skills are essential to enable and facilitate adoption of AI.

The sector has heavily adopted AI, with 75% of firms already using AI in 2024.⁵³ This trend is likely to continue, making it crucial for us to stay ahead of the curve. As AI technology evolves through self-learning, and firms adopt AI tools, its impact will only become greater. This impact is likely to exponentially grow, with large language models becoming increasingly commonplace. This will lead to further changes in skills needs.

Our recommendations for action are:

1. Prepare for AI adoption by assessing your skills needs

By collaborating as a sector, we can identify how skills needs are changing in response to AI. Our analysis shows that AI is driving demand for behaviours more than specialist AI skills. The sector needs to segment the workforce and assess what level of skills are needed. Solutions will vary hugely depending on the business area, individual and role, it cannot be a 'one size fits all' approach. Our [Skills Gap Analysis Toolkit](#) can help firms make faster progress.

2. Build targeted training programmes

Office of National Statistics data shows that there is a training gap, with only one in five individuals receiving AI training. Firms should focus on building relevant training to enable effective AI implementation. Our [Future Skills Framework](#) can be used as a tool to identify the training required for different groups of colleagues.

3. Collaborate with us to explore how AI can support a skills-based approach

Case studies show the potential of AI to facilitate skills-forecasting and learning, internal project-based mobility, along with the added benefit of saving time for what really matters. We will continue to explore this with members and partners. By working collectively, we can continue to identify trends and share best practice to enhance individual firm efforts.



► JOIN US

Our members are putting in place measures to embrace the opportunities offered by AI. Talk to us about the findings of this report and how you can make faster progress on your skills journey as a member of the Commission.

⁵³ 'Artificial Intelligence in the UK financial services – 2024', Bank of England and the Financial Conduct Authority, 21 November 2024.

Appendices

EY Skills Foundry provided vacancies data for the four most highly-impacted financial services roles, from 2019 to 2024. Based on the shifts in ranking of each skill, we have constructed the heatmaps below to illustrate change.

I. Skills changes for four selected roles⁵⁴

Please note, for all the tables below, a blank cell means there has been no change in ranking and N/A means the skill does not appear in the data set.

Finance analyst/adviser

SKILL NAME	vs 2023	vs 2022	vs 2021	vs 2020	vs 2019
General Finance					
General accounting					
Financial Analysis and Forecasting					
Data analysis and interpretation					
Business communication	1	1	1	1	1
Business management	-1	-1	-1	-1	-2
Financial Reporting and Statements					
Microsoft Excel					
Budget management		1		1	
Critical thinking and problem solving		-1		2	2
Planning and organising				-2	-1
Business operations	2	3	2	3	2
Leadership and social influence	-1	-1	-1	-2	
Attention to Detail	2	3	3	3	3
Financial Management	-2	-2		-1	
General Sales Practices	1		-3	-3	-5
Process improvement/optimisation	1	1	3	5	6
Operations management	-3	-4	-2	-2	-2
Financial Planning		2	2	-1	3
Public speaking/presentation skills		-1	-1		-2
Decision making	9	N/A	N/A	N/A	N/A
Business strategy	1	2	2	4	3
Financial Modelling	2	N/A	4	5	N/A
Goal-oriented	-3	-4	-6		-5
Investment Concepts and Strategies	2	-2	1	-6	
Analytical acumen	2	N/A	N/A	N/A	N/A
General Auditing Concepts	-5	-5	2	N/A	3
Customer centricity	1	2	2	-5	-1
Microsoft PowerPoint	-5	-4	-1		-3
Business intelligence	-4	-4	-8	-6	-9

⁵⁴ Skills Foundry data, EY, 2024

Project manager

SKILL NAME	vs 2023	vs 2022	vs 2021	vs 2020	vs 2019
Project management processes					
Project management tools/techniques	1	1	1	2	2
Business communication	-1	-1	-1	-1	
Business management				-1	-2
Leadership and social influence	1	1			
Planning and organising	-1	-1			
Critical thinking and problem solving					
Collaboration					
General construction/labour		2	2	2	2
Contract management	1	6	9	5	7
Operations management	-1	-2	-1	-1	-2
Customer centricity		-2	-3	-3	-2
Process improvement/optimisation	4	1	-1	3	1
Construction management	5	11	N/A	7	8
Quality management	1	9	9	8	6
Business operations	-2	-3	-3	2	
Microsoft Office	1			-3	-2
Budget management	4	9	10	8	8
Public speaking/presentation skills	-4	-4	-5	-6	-6
Writing and editing	-7	-8	-5	-8	-8
Communication techniques/practice	8	9	6	7	8
Attention to Detail	-1	-2	-4	-2	-3
Listening and interpersonal skills	3	N/A	N/A	N/A	N/A
Procurement	-4	5	N/A	N/A	N/A
Risk Planning and Management	3	N/A	N/A	N/A	N/A
Data analysis and interpretation	-2	-5	-3	-2	-2
Microsoft Excel	-4	-9	-7	-10	-9
Scheduling	N/A	N/A	2	-9	-8
Influence	-2	-6	-7	-2	-4
Goal-oriented	-5	-8	-9	-5	-3

Account Manager

SKILL NAME	vs 2023	vs 2022	vs 2021	vs 2020	vs 2019
General Sales Practices					
Business communication					
Customer centricity					
Account management	1	1	1	1	1
Business management	-1	-1	-1	-1	-1
Marketing					
Critical thinking and problem solving		1	3	4	4
Public speaking and presentation skills		-1	-1		-1
Leadership and social influence		1			
Planning and organising	1	-1	1		
Customer relationship management	1	1	1	6	4
Goal-oriented	-2	-1	-4	-5	-4
Business operations		4	3	6	6
Sales management	1	-1	4		-1
Negotiation	-1	3	4	3	2
Microsoft Office	4	6	7	5	6
Prospecting and qualification	-1	-2	-3	-2	-5
Operations management	5	5	4	7	3
Attention to Detail		-3	-4	-3	-1
Social skills	-2	-1			
Business strategy	3	3	3	3	2
Listening and interpersonal skills	3	3	7	N/A	N/A
Microsoft Excel	-2	-3	-6	-11	-7
Data analysis and interpretation	-2	-3	-3	2	
Writing and editing	-8	-11	-12	-12	-11
Communication techniques/practices	1	2	-1	-4	-1
Project management tools/techniques	-1	-1	-1	-4	
Influence		1	-1	N/A	1
Collaboration	N/A	N/A	N/A	N/A	N/A
Adaptability	N/A		N/A		N/A

Financial services Manager/Director

SKILL NAME	vs 2023	vs 2022	vs 2021	vs 2020	vs 2019
General Finance					
General accounting					1
Business management					-1
Business communication					
Financial Reporting and Statements				1	1
Leadership and social influence	1			-1	-1
Data analysis and interpretation	-1				
Budget management		1	1	1	1
Financial Management		-1	-1	-1	-1
Operations management				1	2
Financial Analysis/Forecasting	1	2	2	-1	
General Auditing Concepts	-1	-1	-1	3	3
Business strategy	2	2	2	1	1
General Sales Practices	-1	-2	-2	-2	-4
Planning and organising	-1	-1	-1	-2	-2
Business operations					
Critical thinking/problem solving					1
Process improvement/optimisation	3	3	3	3	5
Decision making	3	6	5	7	8
Microsoft Excel	-2	-2	-2	-1	-1
Attention to Detail	-2	-1	-1	-1	-1
Customer centricity	-2	-3	-3	-4	-5
Investment Concepts/Strategies		1	2	2	5
Listening and interpersonal skills	1	N/A	N/A	N/A	N/A
Influence	-1	-2	-3	-3	-4
Financial Planning	N/A	N/A	N/A	N/A	N/A
Public speaking/presentation skills	N/A	1			-3
Internal controls	-1	2	1	2	N/A
Financial Accounting Concepts	1	N/A	N/A	N/A	N/A
Adaptability	N/A		N/A		N/A

II. 20 occupations most exposed to AI and large language models

This is based on data from the Department for Education⁵⁵

#	OCCUPATIONS
1	Management consultants and business analysts
2	Financial managers and directors
3	Chartered and certified accountants
4	Psychologists
5	Purchasing managers and directors
6	Actuaries, economists and statisticians
7	Business and financial project management professionals
8	Finance and investment analysts and advisors
9	Legal professionals not elsewhere classified
10	Business and related associate professionals not elsewhere classified
11	Credit controllers
12	Solicitors
13	Civil engineers
14	Education advisers and school inspectors
15	Human resources administrative occupations
16	Business, research and administrative professionals not elsewhere classified
17	Financial accounts managers
18	Book-keepers, payroll managers and wages clerks
19	National government administrative occupations
20	Marketing associate professionals

⁵⁵ 'The impact of AI on UK jobs and training', Department for Education, November 2023.

Acknowledgements

Thank you

We would like to extend our gratitude to EY and Simply Get Results for providing us with invaluable recent vacancy data. Additionally, we thank the City of London Corporation and KPMG for their support and facilitation in granting access to part of this data.

Our thanks also go to CISI, Admiral Group, Aon and First Sentier Investors for contributing case studies. We appreciate the efforts of Barclays, TSB Bank, Admiral Group, the City of London Corporation, and KPMG for reviewing the document and offering useful feedback.

The **Financial Services Skills Commission** is an independent, not for profit, member-led body, representing the UK's financial services sector on skills. We work directly with the sector to ensure that businesses have the talent and skills they need for the future.

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Membership

To find out more about the Financial Services Skills Commission and how you can make faster progress as a member, visit www.financialservicesskills.org or email us at **info@financialservicesskills.org**

Financial Services Skills Commission

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