



Financial Services Skills Trends Report



Introduction

Financial services is undergoing structural change. Rising regulatory pressure, rapid AI adoption, and shifting operating models are redefining how banks, insurers, and investment firms compete, and the skills and talent required to do it.

Traditional finance and risk roles remain essential, but value is shifting toward hybrid capabilities: financial acumen paired with digital fluency, regulatory judgment, and cross-functional execution. These skills now determine an organization's ability to meet compliance demands, accelerate transformation, and protect trust.

This report provides a data-driven roadmap of that transformation. By analyzing shifts in employer demand and compensation, we identify which capabilities are surging in value and provide a framework for response. As change accelerates, attracting and developing the right talent becomes a critical determinant of organizational resilience.

Our Methodology

Data Source and Timeframe

This report is based on an analysis of job posting data from the global financial services sector, powered by Lightcast. Lightcast provides a hybrid dataset that combines job posting analytics with global government labor market sources, creating a comprehensive view of employer demand. The dataset integrates information from more than 65,000 sources daily and includes over 4.2 million job postings. Our analysis compares two periods—December 2023 to November 2024 versus December 2024 to November 2025—to calculate year-over-year change and isolate the most recent trends.

Scope and Filtering

- **Occupation-Level Analysis:** We identified the 20 occupations with the highest job posting volume over the past year, tracking changes in demand and advertised wages for each.
- **Skills-Level Analysis:** We examined the top 500 most-posted skills within financial services roles, assessing growth in demand alongside movements in advertised compensation.

Note: Insights reflect advertised employer intent and market trends, not finalized hiring or payroll data.

Core Metrics

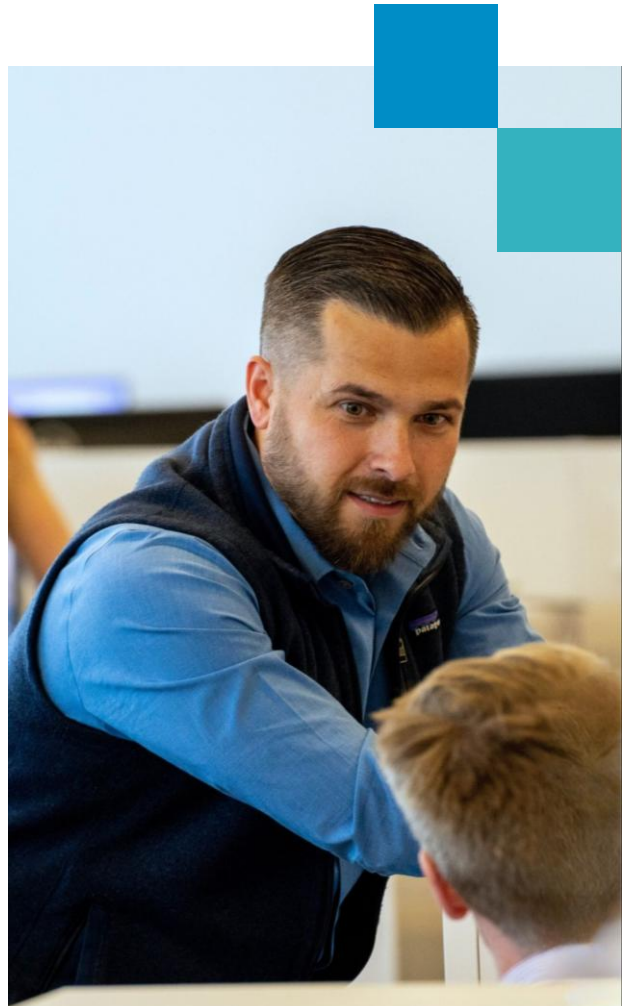
- **Change in Job Postings:** Shifts in employer demand for specific skills and occupations.
- **Change in Advertised Wages:** The changing market value and competitive intensity for skills and roles.
- **Skill Bucketing:** Skills are categorized into five thematic groups (e.g., Technical & Digital, Leadership & Strategy) to identify broader patterns beyond individual skill trends.

Why This Report Matters

In a landscape of permanent transformation, reactive hiring is a liability. Without a clear, data-backed view of where the market is heading, financial services organizations risk falling behind in hiring, retention, and growth.

The LevelUP Perspective

At LevelUP, we believe that talent intelligence is the foundation of competitive advantage. Our goal is to equip you with the clarity and insight needed to turn workforce disruption into a sustained competitive advantage, moving from generic talent sourcing to a skills-based workforce architecture designed for financial services.





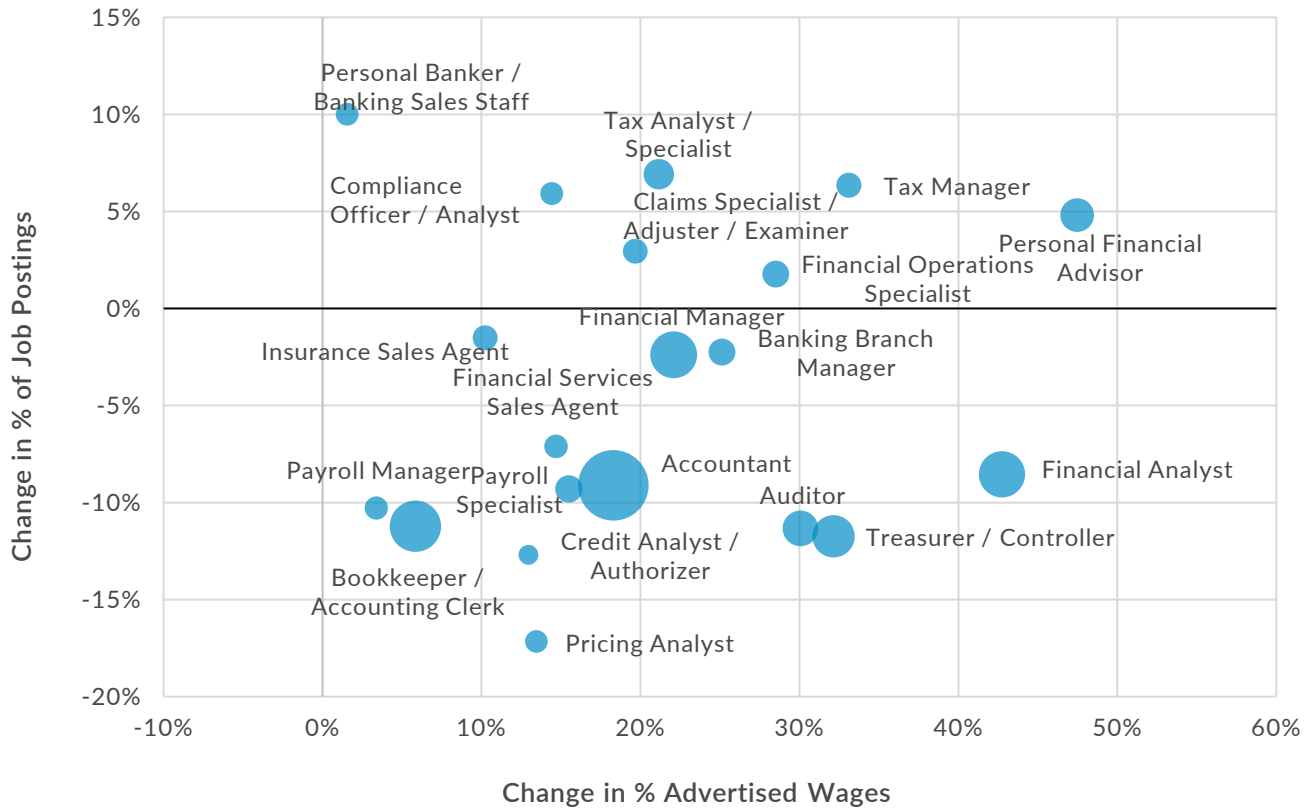
How Job Postings Reveal a Shift in What Occupations Are Worth

At a surface level, hiring activity appears relatively stable. Core finance roles continue to dominate demand, indicating that organizations are maintaining the operational backbone of their finance functions rather than expanding headcount.

However, viewing posting trends alongside wage movement reveals a more selective pattern. Compensation is increasingly concentrated in roles associated with greater analytical complexity, regulatory exposure, and accountability for decision-making. In several cases, advertised wages are rising even as posting volumes level off or decline.

This signals a clear shift in how organizations are allocating talent investment: prioritizing impact over hiring volume.

Hiring and Wage Trends Among the Top 20 Financial Services Roles by Posting Volume



Bubble sizes are based on the number of unique job postings, while position reflects changes in job demand and advertised wages.

Hiring Is Holding Steady, but Value Is Moving

Hiring Volume Remains Anchored in Traditional Finance Roles

Accountants, Financial Analysts, and Financial Managers collectively represent the highest volume of job postings, confirming the steady demand for essential financial operations and oversight.

Posting Growth Is Slowing Across Many High-Volume Roles

Many of the traditional, high-volume finance roles like Accountants, Financial Analysts, and Bookkeepers are seeing posting declines of 8–15%. Even with some upward wage pressure, companies appear to be slowing and reducing hiring in foundational finance jobs as automation and cost control measures expand.

Wage Growth Is Increasingly Decoupled from Hiring Volume

Some roles—such as financial analysts, tax managers, and personal financial advisors—are seeing strong wage increases even where posting growth is modest or negative. Employers appear willing to pay a premium to secure scarce, high-impact expertise in roles tied to complex analysis, regulatory exposure, and client-facing decision-making rather than increasing overall headcount.

Operational and Transactional Roles Face the Greatest Pressure

Roles such as bookkeepers, payroll specialists, accounting clerks, and auditors show declining job postings and limited wage momentum. These trends point to ongoing efficiency efforts, including automation, process consolidation, and role redesign within finance functions.

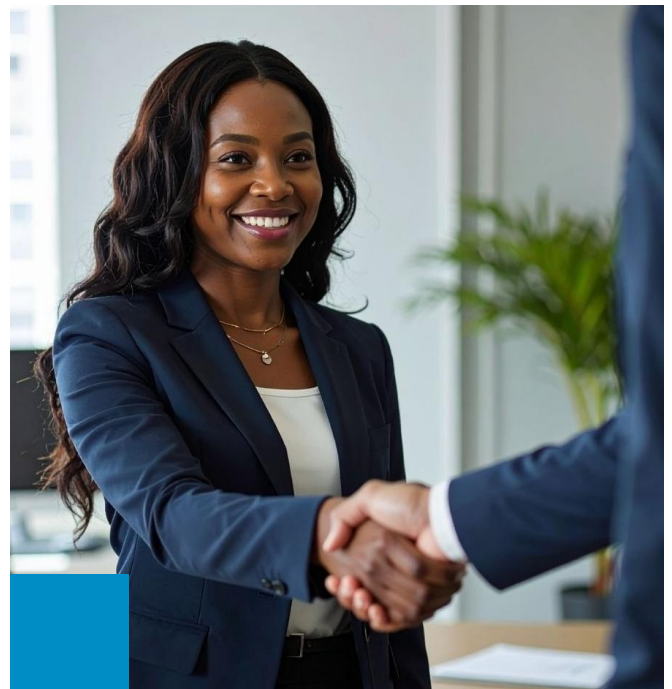
Specialized and Risk-Oriented Roles Are More Resilient

Positions tied to regulation, risk, and complex financial oversight—compliance officers, tax specialists, claims examiners, and financial operations professionals—show more stable demand and wage growth. These roles support areas where errors carry higher financial and regulatory consequences.

What This Signals for the Market

Job titles still matter, but they no longer explain value. Wage growth is no longer aligned to role popularity alone.

Employers are hiring fewer roles, but higher-value profiles. Compensation is being applied selectively to secure specific expertise, not volume.





The Skills Transforming Financial Services

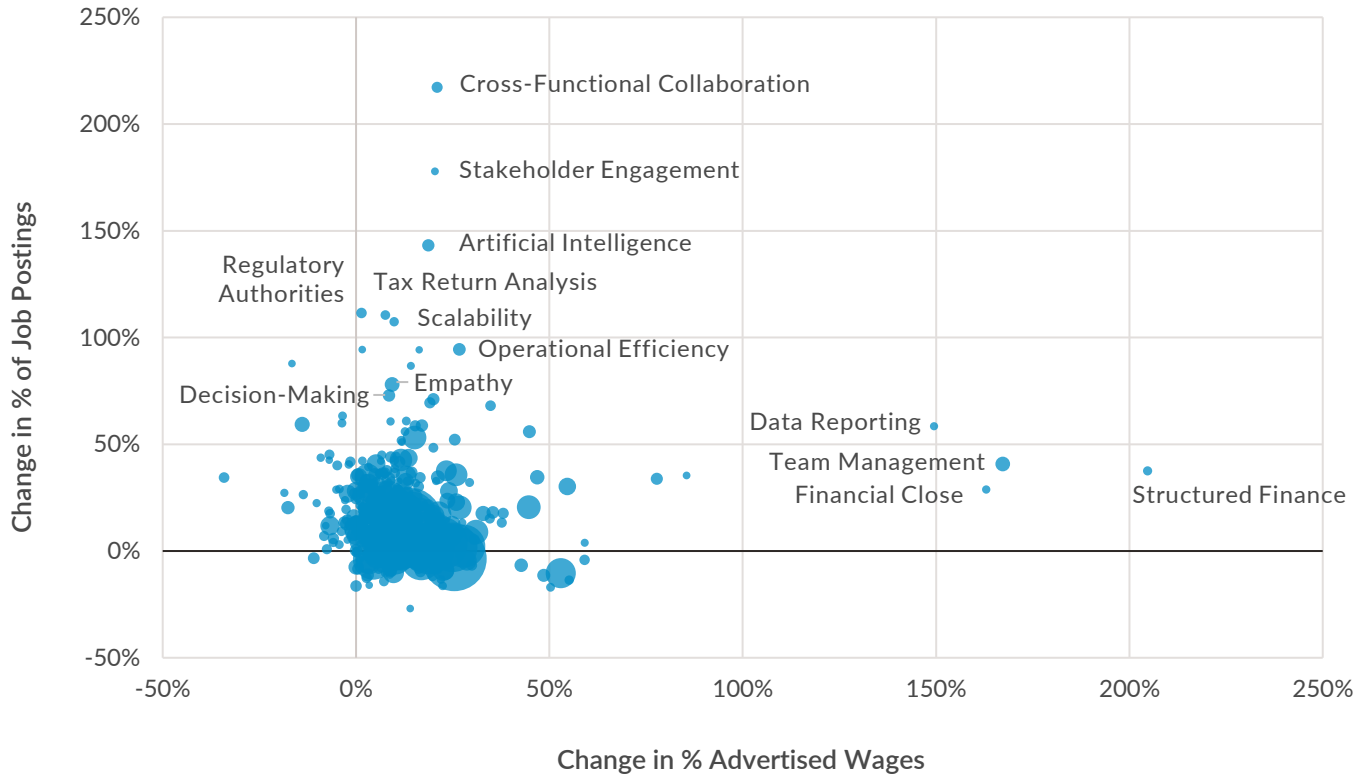
While role-level data shows where hiring demand is concentrated, skills data reveals why financial services roles are being redefined, particularly in areas shaped by regulation, operational risk, digital transformation, and accountability to regulators.

This chapter examines the capabilities driving demand, wage premiums, and workforce strategy across financial services. We analyzed skills appearing in finance job postings over the past 12 months, focusing on the most frequently requested capabilities. Across this group, advertised wages increased by an average of 12%, while job postings rose by 17%, reflecting steady overall demand.

Beneath that stability, however, the fastest-growing skills reveal a more meaningful redefinition of value. Growth is increasingly driven by capabilities tied to regulatory judgment, model governance, risk-aware decision-making, and cross-functional execution in highly scrutinized environments.

Posting Growth and Wage Changes Across Top Finance Skills

These fast-growing skills reflect where financial institutions are under the most pressure: managing regulatory change, strengthening financial controls, modernizing tax and reporting functions, and building AI-ready teams.



Skill	YoY Change in Postings
Cross-Functional Collaboration	217%
Stakeholder Engagement	178%
Artificial Intelligence	143%
Regulatory Authorities	111%
Tax Return Analysis	111%
Scalability	107%
Operational Efficiency	94%
TurboTax	94%
Data-Driven Decision Making	94%
Enrolled Agent (EA)	88%
Customer Relationship Building	87%
Empathy	78%
Decision Making	73%
Stakeholder Management	71%
Process Optimization	69%
Customer Engagement	68%
Active Listening	63%
Employee Onboarding	61%
Performance Reporting	61%
Continuous Training	60%

The Fastest-Growing Skills in Financial Services

Cross-Functional Leadership Is Driving Demand

The fastest-growing skill overall is cross-functional collaboration, with posting growth exceeding 200%. This is closely followed by stakeholder engagement, operational efficiency, and decision-making.

These signals suggest that financial services organizations are increasingly prioritizing professionals who can operate across silos to connect risk, finance, technology, compliance, and operations.

As operating models become more complex, the ability to align stakeholders and drive decisions across functions has become a core requirement.

AI and Digital Skills Are Being Applied in Regulated Contexts

Artificial intelligence also shows substantial growth, reinforcing its role as an enabling capability across the sector. However, its presence alongside skills such as regulatory

authorities, tax return analysis, and enrolled agent credentials highlights an important nuance: AI demand is being layered into regulated, high-accountability environments, not pursued in isolation. Financial services firms are seeking talent that can apply advanced tools while navigating compliance, risk, and governance requirements.

Operational Scale and Execution Are Rising Priorities

Operational and scalability-related skills—including operational efficiency, process optimization, data-driven decision-making, and performance reporting—are appearing more frequently in financial services job postings. Financial services employers are placing greater emphasis on how work is organized, measured, and supported, not just on functional execution.

Skills Are Expected to Evolve, Not Remain Static

The rise of continuous training and employee onboarding also signals that employers expect skills to evolve rapidly and are investing in adaptability rather than static expertise.



Financial services organizations are increasingly prioritizing professionals who can operate across silos to connect finance, technology, risk, compliance, and the business.

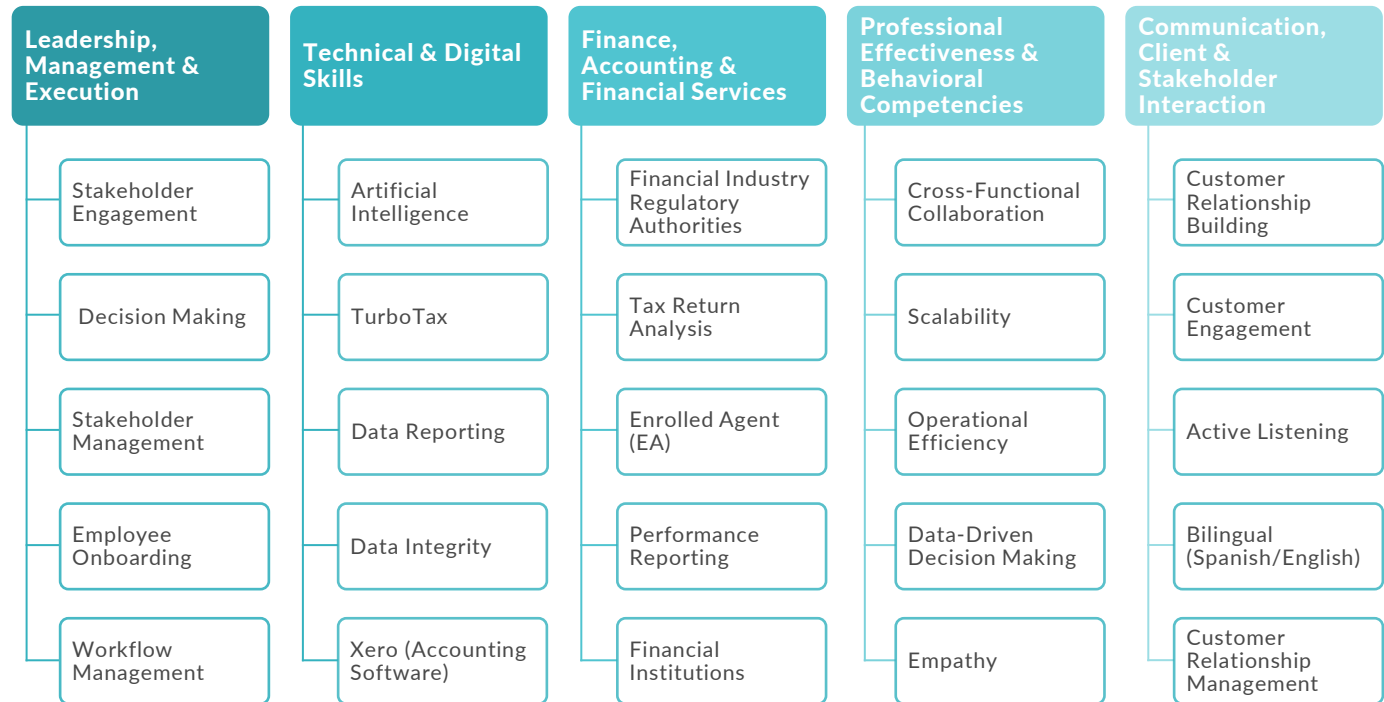
Skill Category Performance

When viewed by skill buckets, the pattern becomes even clearer: Leadership, management, and execution skills show the strongest posting growth, followed closely by technical and digital skills.

Growth Leaders Across Skill Buckets

Most posting growth

Least posting growth



How Hiring Demand and Pay Are Shifting Across Skill Buckets

Skill Buckets	Postings YoY Change	Salary YoY Change
Leadership, Management & Execution	Above Average (25%)	Above Average (13%)
Technical & Digital Skills	Above Average (18%)	Above Average (13%)
Finance, Accounting & Financial Services	Average (17%)	Above Average (14%)
Professional Effectiveness & Behavioral Competencies	Below Average (15%)	Below Average (10%)
Communication, Client & Stakeholder Interaction	Below Average (14%)	Below Average (9%)
Average	17%	12%

The data points to a clear shift in how value is being weighted across financial services skill categories.

Leadership and Digital Skills Are Driving Wage Growth

Leadership, management, and execution skills are showing the strongest momentum, with above-average growth in both job postings and advertised salaries. This reflects a growing focus on leaders who can navigate AI disruption, regulatory complexity, and operational change.

Technical and digital skills are close behind, also outperforming the market on both demand and wage growth, indicating that digital fluency, data capability, and AI-adjacent expertise now carry a clear compensation premium.

Core Finance Skills Are Being Reweighted

In contrast, core finance, accounting, and financial services skills continue to see steady but more measured growth. These capabilities remain essential, but salary gains are most pronounced where traditional finance expertise is combined with digital tools, regulatory insight, or advanced reporting skills.

Shift From Soft Skills to Embedded Expectations

Professional effectiveness, behavioral competencies, and communication-focused skills trail the market in both hiring and pay growth. Rather than declining in importance, these skills are increasingly treated as baseline expectations that are integrated into broader roles rather than driving hiring or compensation outcomes on their own.

Taken together, these trends show a market redefining seniority and value. Financial services organizations are hiring for decision quality, cross-functional impact, and the ability to scale systems and teams in complex, regulated environments.

A tangible premium is being placed on the ability to lead through change and leverage technology.

For talent acquisition and HR leaders, this reinforces the need to rethink role design, assessment criteria, and workforce planning. The skills driving demand today are less about what professionals know in isolation, and more about how effectively they apply that knowledge across the organization.



Implications for Workforce Planning

Hybrid skill profiles, the integration of AI into regulated and heavily audited environments, and the growing demand for specialized risk, compliance, and financial-reporting expertise are reshaping how financial services firms hire, develop, and deploy talent.

This chapter moves beyond diagnosis to provide a strategic framework for organizations to respond effectively to these shifts. By aligning talent strategy with business objectives, firms can not only adapt to change but strengthen the resilience of their workforce and control environment.

Organizations that succeed will treat workforce transformation as a capability that actively shapes future competitiveness rather than responding to market pressure after the fact.

A Framework for Workforce Transformation

Effective responses to today's talent shifts rest on three interconnected pillars. Together, they address how roles are designed, how talent is sourced, and how skills evolve over time.

1. Workforce Architecture

Rather than relying on static job descriptions, leading firms are moving toward skill-based role architectures that reflect evolving combinations of expertise.

- **Conduct Skills-Gap Audits:** Map current workforce capabilities against emerging skill requirements, identifying critical shortages and surplus areas.
- **Redefine Role Archetypes:** Move from static job descriptions to dynamic role clusters that emphasize skill combination.
- **Design Adaptive Career Pathways:** Create lattice-based career models that value lateral moves, skill acquisition, and project-based contributions alongside traditional vertical progression.

Progress is reflected in higher internal mobility, faster time-to-competency for evolving roles, and stronger engagement in development programs.

2. Dynamic Talent Supply

No single sourcing strategy can meet today's diverse and fast-changing skill needs. Organizations must balance building, buying, and borrowing talent.

- **Develop Hyper-Specific Pipelines:** For high-pressure skill areas, create targeted partnerships with universities, bootcamps,

- professional certification bodies, and specialized recruitment partners who maintain active networks in niche talent pools.
- **Implement Skills-Based Hiring:** Prioritize demonstrable competencies and learning agility over narrow industry experience, particularly for hybrid roles.
- **Optimize the Talent Ecosystem:** Blend full-time, contingent, and specialist consulting talent to flex around peak demand while protecting institutional knowledge.

Success shows up in improved quality of hire for critical roles, more stable delivery during demand spikes, and broader access to adjacent talent pools.

3. Continuous Learning and Adaptation

As financial services skills requirements evolve, institutions must foster continuous skill renewal and create the infrastructure to support it.

- **Launch Just-in-Time Learning Platforms:** Deploy micro-learning and credentialing programs tied to emerging priorities, such as AI governance and evolving cybersecurity standards.
- **Create Applied Learning Experiences:** Establish rotation programs, innovation labs, and cross-functional projects that allow for skill application in real business contexts.
- **Incentivize Skill Acquisition:** Link learning to career advancement, compensation, and recognition systems to motivate ongoing development.

Indicators of maturity include rising internal fill rates, strong participation in development programs, and higher retention among high-potential talent.

Prioritizing Investment: The Skills Investment Matrix

With finite resources, organizations must be deliberate about where they invest. A simple prioritization framework helps align talent decisions with both value and market scarcity. Strategic value reflects how strongly a skill supports key business priorities, based on sustained demand and alignment with organizational goals. Market scarcity is signaled by wage pressure. When advertised pay rises sharply, especially faster than job postings, it indicates a competitive shortage of talent for that skill or role.

	High Value	Moderate Value
High Market Scarcity	<p>INVEST & RETAIN</p> <p><i>e.g., AI-Finance Hybrid Experts, Specialized Regulatory Leaders</i></p> <p>Recommendations:</p> <p>Premium compensation, dedicated development paths, succession planning, and partnership with specialized talent solutions partners for critical hires.</p>	<p>ACCELERATE & DEVELOP</p> <p><i>e.g., Cross-Functional Project Leaders, Data Visualization Specialists</i></p> <p>Recommendations:</p> <p>Fast-track programs, external partnerships for training, project-based growth opportunities.</p>
Moderate Market Scarcity	<p>BUILD & SCALE</p> <p><i>e.g., Digitally-Augmented Financial Analysts, Tech-Enabled Compliance Officers</i></p> <p>Recommendations:</p> <p>Structured upskilling at scale, internal certification programs, rotational assignments.</p>	<p>OPTIMIZE & AUTOMATE</p> <p><i>e.g., Routine Financial Reporting, Basic Transaction Processing</i></p> <p>Recommendations:</p> <p>Process optimization, technology augmentation, clear pathways to more valuable roles.</p>

A New Standard for Financial Services Talent Acquisition

This report has quantified a shift that is both rapid and structural: value is no longer tied to job title alone, but to a combination of financial acumen, technological fluency, and value-driven leadership. The most significant growth in demand and compensation is occurring at the intersection of these domains.

Roles are transforming, skill sets are blending, and the talent strategies that worked five years ago are becoming obsolete. Sustained transformation requires committed leadership at every level. Executives must treat workforce strategy as a business priority. HR and talent acquisition leaders must redesign roles, sourcing, and development around skills, not just titles. Business unit leaders must sponsor new ways of working and invest in the growth of their teams.

The Path Forward: Key Takeaways

Integration is Non-Negotiable

Successful workforce strategy cannot be siloed in HR. It must be integrated with business, digital, and operational planning.

Balance Build, Buy, and Borrow

Different skill challenges require different solutions. A portfolio approach to talent sourcing yields the best results.

Measure What Matters

Connect talent initiatives to business outcomes to demonstrate value and secure ongoing investment.

Embrace Continuous Adaptation

Treat skills as a moving target. Building an adaptive, learning-oriented culture is the ultimate competitive advantage.

Invest Where Value and Scarcity Overlap

Prioritize premium retention and targeted pipelines for the roles that are both strategically critical and hardest to source.

ABOUT LEVELUP

LevelUP is a talent solutions partner supporting organizations across Recruitment Process Outsourcing (RPO), Total Talent, and Contingent Workforce Management. We work alongside TA, HR, and procurement leaders to design and deliver talent strategies that balance structure with flexibility and insight with execution.

Our approach combines market intelligence, proven delivery models, and operational rigor to help organizations improve hiring outcomes, optimize workforce mix, and adapt to changing labor markets. Grounded in data and shaped by real-world experience, LevelUP focuses on practical progress to enable sustainable improvement without unnecessary complexity.

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