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FINANCE CAPABILITY RISK MAP 2026

A clear view of the talent risks that could hold back your finance function — and the impact on your business.

Finance Capability Risk Map 2026

The nine highest-impact talent risks facing UK finance functions in 2026 — and the commercial consequences if they remain unaddressed.

	RISK	RISK LEVEL	WHY IT MATTERS	COMMERCIAL IMPACT
01	Critical Skills Shortages in Finance & Data Roles	SEVERE	• Demand for data analysis, insights, digital literacy and AI/ML skills continues to outstrip supply. • These skills underpin modern FP&A, pricing, forecasting, automation and strategic decision-making. • Businesses relying on legacy finance skillsets are already seeing slower decision cycles and weaker forecasting accuracy.	• Poor cashflow visibility • Slower board reporting • Higher error rates • Reduced competitiveness in pricing and margin management
02	AI Adoption Stalling Due to Talent Gaps	HIGH	• 81% of firms cite lack of specialist talent as a barrier to AI adoption. • Individuals report lack of managerial guidance and unclear use cases. • Finance teams without AI-ready capability fall behind on automation, analytics and scenario modelling.	• Higher operating costs • Delayed automation ROI • Missed opportunities for efficiency and insight
03	Hard-to-Fill Finance Leadership & Transformation Roles	HIGH	• Data-driven finance leaders, transformation specialists, commercial finance partners and systems-savvy controllers remain scarce. • These roles are essential for scaling, restructuring, M&A integration and digital transformation.	• Transformation delays • Over-reliance on overstretched CFOs • Increased project failure risk
04	Retention Risk in High-Impact Finance Roles	HIGH	• Turnover is highest in roles requiring technical and behavioural adaptability (software, data, underwriting equivalents, customer-facing finance). • Employees who move roles externally see significantly higher earnings growth — making retention harder.	• Loss of institutional knowledge • Rising salary inflation • Increased reliance on contractors/interims
05	Leadership Capability Gaps in Mid-Market Finance Teams	MEDIUM–HIGH	• Many finance teams lack leaders with the behaviours now in highest demand: coaching, adaptability, creative thinking, relationship management. • These behaviours are essential for embedding AI, driving transformation and influencing the board.	• Slow cultural adoption of new tools • Poor cross-functional collaboration • Finance seen as a reporting function, not a strategic partner
06	Insufficient Internal Mobility & Succession Planning	MEDIUM–HIGH	• Internal mobility is rising but still inconsistent. • Succession pipelines for FC, Head of Finance, FP&A and Commercial Finance roles are thin. • Many businesses rely on single points of failure.	• Vulnerability during exits • Increased cost of external hiring • Loss of continuity during growth or crisis
07	Underinvestment in Upskilling & Future-Focused Learning	MEDIUM	• Mandatory learning has been reduced, but non-mandatory upskilling has plateaued. • Finance teams need continuous development in data, digital, AI and strategic thinking — but most are not receiving it.	• Skills stagnation • Reduced productivity • Lower adoption of new systems and processes
08	Slow Progress on Skills-Based Hiring	MEDIUM	• While FS leads the way, most private-sector finance teams still hire based on experience, not capability. • This narrows the talent pool and slows diversification of skills.	• Longer hiring cycles • Higher cost per hire • Missed opportunities to bring in adjacent talent
09	Over-Reliance on Legacy Finance Structures	MEDIUM	• Many finance functions still operate with outdated role definitions and siloed teams. • Modern finance requires hybrid roles: data-enabled analysts, commercial partners, transformation-literate controllers.	• Slow decision-making • Poor cross-functional alignment • Finance unable to support strategic growth

THE BOTTOM LINE

The finance function is only as strong as the capability behind it. Addressing these risks today will protect performance, accelerate transformation and future-proof your business.

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We help finance leaders build the people, capability and teams that drive sustainable growth.

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