

THE EVOLVING ROLES AND ESSENTIAL SKILLS OF FINANCIAL PROFESSIONALS IN THE NEW GLOBAL ECONOMY AND ITS IMPACT ON VIETNAMESE UNIVERSITIES

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ABSTRACT

The rapid transformation of the global economy driven by digitalization, financial technology, data analytics, and sustainability requirements has significantly reshaped the role of financial professionals. Beyond traditional functions such as accounting and reporting, finance professionals are increasingly expected to contribute to strategic decision-making, risk management, and organizational value creation. Consequently, competencies including digital literacy, data analytics, strategic thinking, and communication skills have become essential in the modern financial environment. This study examines the evolving roles of financial professionals, identifies the key competencies required in the coming decade, and analyzes the implications for finance and accounting education in Vietnamese universities. A mixed-method approach is employed, combining expert interviews and descriptive analysis of survey data collected from students majoring in finance-related disciplines at Vietnamese universities. The findings reveal a significant shift toward strategic and technology-oriented roles in the finance profession. The study also identifies a noticeable gap between current university training programs and emerging labor market requirements, particularly in digital and practical competencies. The main contribution of this research is the development of an integrated perspective linking changes in the finance profession with the need for higher education reform in Vietnam. Based on the findings, the study proposes recommendations to support universities in preparing a future-ready financial workforce.

Keywords: Evolving roles, essential skills, financial professionals, new global economy, new competencies.

1. INTRODUCTION AND RESEARCH OBJECTIVE

1.1. Research Context

In recent years, the global economy has experienced substantial transformation driven by rapid technological advancement, digitalization, and increasing economic interconnectedness. The emergence of the Fourth Industrial Revolution, characterized by the widespread adoption of artificial intelligence (AI), Big Data, cloud computing, and automation, has fundamentally reshaped business operations and organizational structures across industries, particularly in finance and accounting. At the same time, growing pressures related to globalization, financial transparency, risk management, and sustainable development have significantly altered the expectations placed on financial professionals in modern organizations.

In response to these changes, the finance profession is undergoing a transition from a traditional operational role toward a more strategic and technology-oriented function. According to Association of Chartered Certified Accountants (ACCA), financial professionals are increasingly expected to move beyond conventional responsibilities such as accounting, reporting, and compliance, and contribute more actively to strategic planning, business analysis, risk management, and organizational decision-making [1], [2]. This transformation requires finance professionals to possess not only strong technical expertise but also broader competencies in digital technologies, data analytics, strategic thinking, communication, and interdisciplinary collaboration.

These global trends are also generating significant impacts on the labor market in Vietnam. Employers increasingly demand finance and accounting graduates who are capable of adapting to digital business environments, utilizing technological tools, and supporting data-driven decision-making. However, many higher education institutions in Vietnam continue to face challenges in aligning training programs with rapidly evolving industry requirements, particularly in terms of practical learning, digital competencies, and interdisciplinary skill development.

Although previous studies have discussed the impact of digital transformation and the new economy context on the finance profession, relatively limited attention has been given to the implications of these changes for finance and accounting education in the Vietnamese context. This study contributes to the existing literature by examining the evolving roles of financial professionals, the emerging competency requirements of the finance workforce, and the perspectives of students and experts regarding the readiness of Vietnamese universities to respond to these trends.

From a practical perspective, the study provides recommendations that may support universities, policymakers, and other stakeholders in curriculum improvement and workforce development. From a theoretical perspective, the research contributes to ongoing discussions on the future of the finance profession and the adaptation of higher education systems to technological and economic transformation in emerging economies.

1.2. Literature review

1.2.1. The Evolution of Financial Roles in the Global Economy

Historically, financial roles were defined by transactional accuracy and retrospective reporting. However, recent literature and professional reports suggest a clear movement toward strategic partnership and value creation in finance [2], [11]. As automation absorbs entry-level record-keeping tasks, the entry point for finance professionals is shifting toward roles that emphasize interpretation, analysis, and advisory capabilities [3].

This technology-centric shift is also reflected in recent financial services skills analysis, which shows that technology disruption is reshaping finance-related roles and skills requirements [4], [12]. This evolution demands that professionals act as navigators of data, utilizing predictive analytics to guide corporate strategy rather than merely documenting historical performance [5], [13].

The new global economy has rewritten the competency framework for finance. While technical proficiency remains a baseline, it is no longer sufficient [18]. In the AI age, the ability to work with machine learning models and manage large datasets is becoming increasingly important for future financial professionals [5], [19]. This includes digital storytelling ability to translate complex data into actionable business insights [3], [20]. As roles become more consultative, emotional intelligence (EQ) and complex problem-solving have emerged as critical differentiators. The ability to manage stakeholder relationships and exercise ethical judgment in an automated environment is now a core requirement [10], [11], [21].

Recent professional reports also show that the global finance profession is undergoing a fundamental transformation, with 85% of finance professionals stating that the pace of change has accelerated significantly over the past five years [1], [2]. According to the maturity model, this evolution progresses through three levels from passive to proactive and toward pre-emptive.

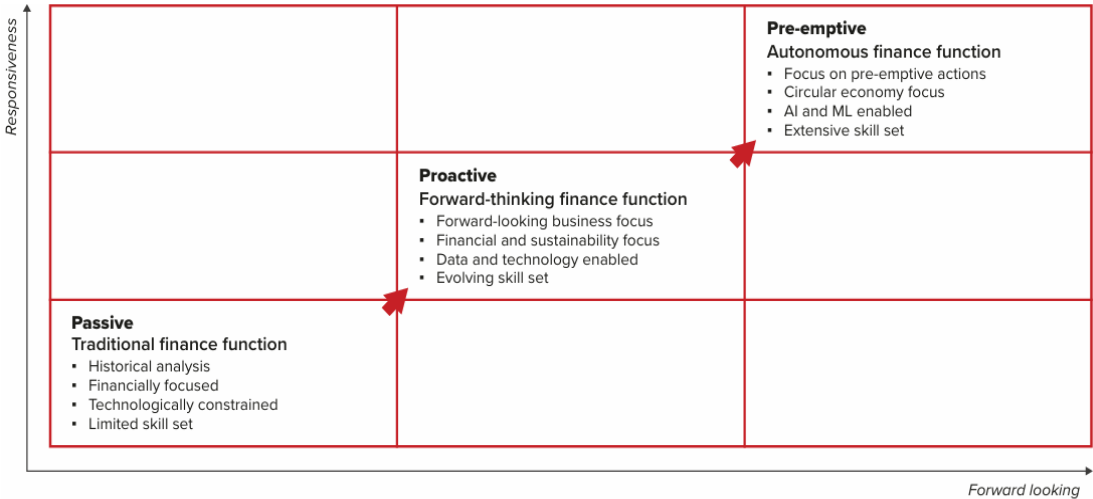


Figure 1. Finance function maturity model.

Source: adapted from ACCA [2].

Recent professional reports also highlighted the key drivers of changes propelled by a combination of macro-level drivers and internal transformational forces, including increasing geopolitical risks, broader range of stakeholders, addressing circular economy, talent and skill constraints, technology enhancement, increasing need for deep expertise and diverse regulations [6], [7], [8].

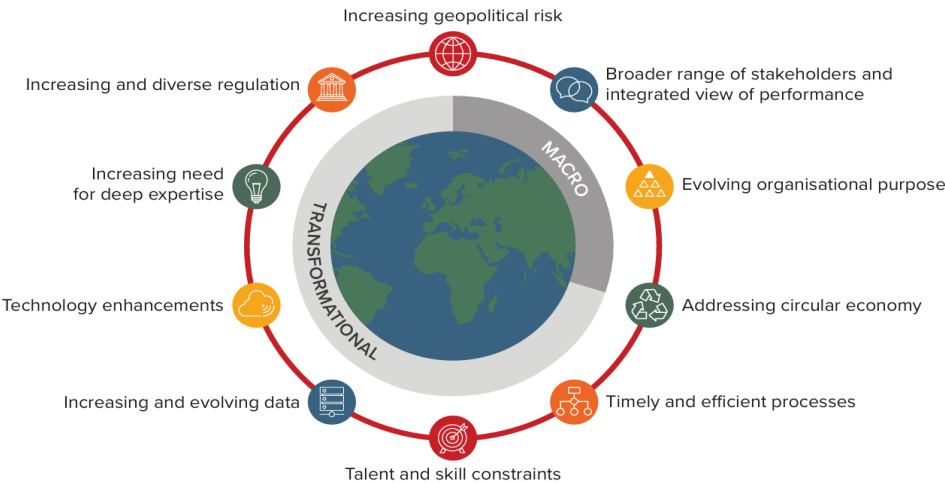


Figure 2. Drivers for changes.

Source: adapted from ACCA [2].

The transformation of the finance function in the digital economy has significantly altered the competency profile expected from financial professionals [2], [9]. The new roles required include strategic business partner, data-driven analyst, guardian of risks, steward of assets, and sustainability/ green finance specialist. As a result, finance professionals must develop a

broader set of competencies and interdisciplinary skills that combine technical expertise, digital capabilities, strategic leadership and sustainability and ESG-related Skills [12], [13].

1.2.2. Impact on Vietnamese Universities and the skills mismatch

The global shift presents a unique challenge for Vietnam, a developing economy striving for deeper international integration. Research indicates a significant gap between academic output and market requirements.

Prior evidence indicates a mismatch between graduate capabilities and labour market requirements in Vietnam's accounting and finance education system [14]. A primary hurdle is the historical reliance on rule-based local regulations rather than International Financial Reporting Standards (IFRS).

Furthermore, Nguyen et al. argue that while policy reforms are in place, the actual implementation at the university level often lacks the competency-based frameworks necessary to produce work-ready graduates [15]. This is compounded by reports from Vietnam News, which suggest that approximately 30% of graduates find themselves under-equipped for their roles [16], necessitating a radical shift toward work-integrated learning and higher English language proficiency to compete in the global labor market.

The transformation of the global finance profession has significant implications for higher education institutions to reconsider how finance education is designed and delivered in order to better align graduate capabilities with the needs of the modern financial profession. One of the most immediate impacts on universities is the growing pressure to redesign traditional finance and accounting curricula to incorporate new subject areas such as financial data analytics, fintech applications, predictive financial modelling and enterprise risk management. Moreover, evidence from industry leaders indicates that many graduates entering the profession struggle to bridge the gap between theoretical knowledge and the analytical skills required to interpret data-driven insights in practice. This highlights the urgent need for universities to update their curricula so that learning outcomes reflect the evolving expectations of employers in the global finance labour market.

Another critical implication for universities is the need to integrate digital technologies more systematically into finance education. Rapid advancements in artificial intelligence, automation and digital financial systems are transforming how financial information is generated, analysed and used in organisational decision-making.

In addition to curriculum reform and technological integration, stronger collaboration between universities and industry has become increasingly important. As the finance profession evolves rapidly, close partnerships with employers can help universities ensure that their educational programs remain relevant to labour market demands. Furthermore, collaboration with professional accounting bodies and industry organisations can help universities align their programs with international professional standards.

Current literature establishes a clear trajectory that the global finance profession is moving toward an AI-integrated, strategic model. While international research focuses on the *nature* of these new skills, domestic Vietnamese research highlights the *structural inability* of the current higher education system to supply them. There remains a need for further study on how Vietnamese universities can prepare to adapt to the new demands of the global financial labour market.

1.3. Research Objectives and Research Questions

This research is conducted to clarify the new requirements for financial human resources, while also examining the impacts of these trends on training activities at universities in Vietnam. Specifically, the research aims for the following objectives:

Firstly, to analyse the changes in the roles of financial professionals in the context of the new global economy, particularly under the impact of digital transformation, artificial intelligence, capital market globalisation, and the increasing demands for financial transparency and sustainable development. This will clarify the shift from traditional financial functions to a role involving deeper participation in analysis, strategic consulting, and decision support within organisations.

Secondly, to identify the core skills that financial professionals need to acquire in the coming decade, including specialised knowledge, technological competence, data analysis capabilities, strategic thinking, and the soft skills necessary to adapt to a globalised and digitised work environment.

Thirdly, to evaluate the impacts of financial career development trends on the university training system in Vietnam, especially in finance and accounting training programmes. This section focuses on examining the alignment between current training programmes and the practical requirements of the labour market in the new context.

Finally, based on the above analyses, the research proposes recommendations to support Vietnamese universities in innovating finance and accounting training programmes towards modernity, practical relevance, and better meeting the demands of the labour market in the global economy.

Accordingly, the research poses the main research questions as follow:

- (1) How are the roles of financial professionals changing in the new global economy?
- (2) What skills will become important for financial professionals in the next decade?
- (3) How do these trends impact the finance and accounting training system at Vietnamese universities?
- (4) What should Vietnamese universities prepare to adapt to the new demands of the global financial labour market?

2. RESEARCH FRAMEWORK AND METHODOLOGY

2.1. Research framework

Based on a synthesis of previous studies, this study proposes a conceptual model to analyze the relationship between the following factors:

(1) *Changing trends in the finance profession:* including factors such as digital transformation in the finance sector, the strategic role of financial professionals, participation in decision-making processes, and the need for real-time financial information.

(2) *Necessary skills of financial professionals, such as:*

First, professional skills and technological skills, including data analysis, FinTech and AI, and understanding of financial technology.

Second, thinking skills and management skills, including problem-solving, strategic thinking, and business acumen.

Third, social skills and ethical skills, including communication and presentation, professional ethics, and integrity.

(3) *Evaluation of university training programs in finance* including training program content, professional practice activities, opportunities for developing digital skills, cooperation with businesses and professional organizations.

(4) *Student expectations and expert evaluation* reflecting the level of responsiveness of the training program and the need for future training program improvement.

Based on the above factors, this study proposes the following relationship model:



Figure 3. Relationship Model.

Source: compiled by the research team.

This model serves as the basis for designing student and expert surveys, as well as for analyzing empirical data in the study.

2.2. Research methodology

To achieve the research objectives, this study adopts a mixed-method approach, combining qualitative research, and survey data analysis.

Qualitative research is implemented through semi-structured interviews with finance experts from both academia and industry. The first group consisted of university lecturers specializing in finance, banking, accounting and auditing subjects. The second group comprised practitioners currently working in the financial industry, including corporate finance specialists, auditors, risk management professionals, and financial analysts. In total, 20 experts participated in the interviews. The interviewees were selected using purposive sampling to ensure that participants possessed relevant academic or professional experience related to the research topic. The interviews focus on exploring professional trends, required competencies, and the adequacy of current university training programs. This method allows the study to incorporate practical viewpoints regarding recent developments in the finance profession as well as the competencies expected of future financial professionals. The qualitative data were synthesized and analyzed thematically to identify recurring perspectives and key issues.

Survey data analysis is conducted with 203 students majoring in finance, accounting, and auditing at Vietnamese universities. Third- and fourth-year students accounted for the largest proportion of respondents, as they are considered to have a relatively clear understanding of the finance profession and future career expectations. The survey questionnaire was designed based on the literature review and findings from previous professional reports and studies. It included Likert-scale questions focusing on: (i) perceptions of global finance career trends, (ii) essential skills for future financial professionals, (iii) evaluations of current university training programs, and (iv) expectations for curriculum improvement. The survey was distributed online using convenience sampling across several Vietnamese universities. The collected data were analyzed using descriptive statistical methods, including frequency, and percentage, to identify major trends and perceptions among respondents.

The use of multiple research methods enables the study to provide a comprehensive understanding of the evolving roles of financial professionals and the skills required in the context of rapid technological transformation.

3. RESEARCH RESULTS AND DISCUSSION

3.1. Perceptions of the evolving role of financial professionals

The survey findings indicate that the majority of students agree that the role of financial professionals is becoming increasingly strategic within organizations, with 69% of respondents either agreeing or strongly agreeing with this statement. This result is consistent with previous studies, which suggest that financial professionals are increasingly expected to act as strategic partners in organizational decision-making processes.

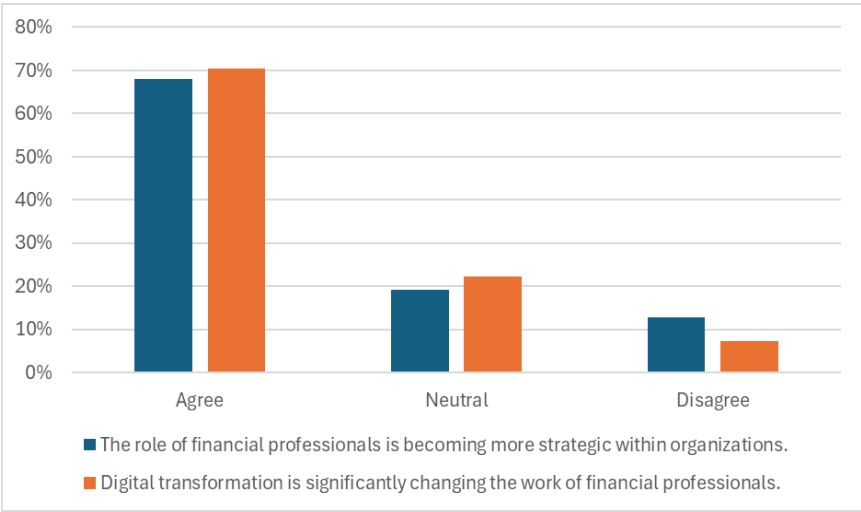


Figure 4. Perceptions of the evolving role of financial professionals.

Source: compiled by the research team.

Furthermore, a large proportion of students (71%) agree that digital transformation is significantly changing the work of financial professionals. This reflects a growing awareness among students of the impact of technology on the finance profession.

The results from expert interviews further reinforce this perspective. All interviewed experts agreed that the role of financial professionals is shifting from traditional accounting functions toward becoming strategic partners within organizations. Many experts emphasized that the rapid development of digital technologies, artificial intelligence, data analytics, and automation is reshaping the structure of finance departments and creating new professional roles.

3.2. Essential skills required for future financial professionals

The survey results show that students highly value the importance of several key skills for future financial professionals, including:

- Analytical and problem-solving skills
- Digital and data analytics skills
- Communication and presentation skills
- Professional ethics and integrity.

Among these, digital and financial technology-related skills are considered one of the most important competencies, with 78.3% of respondents agreeing or strongly agreeing. This reflects the ongoing trend of digital transformation in the global finance industry.

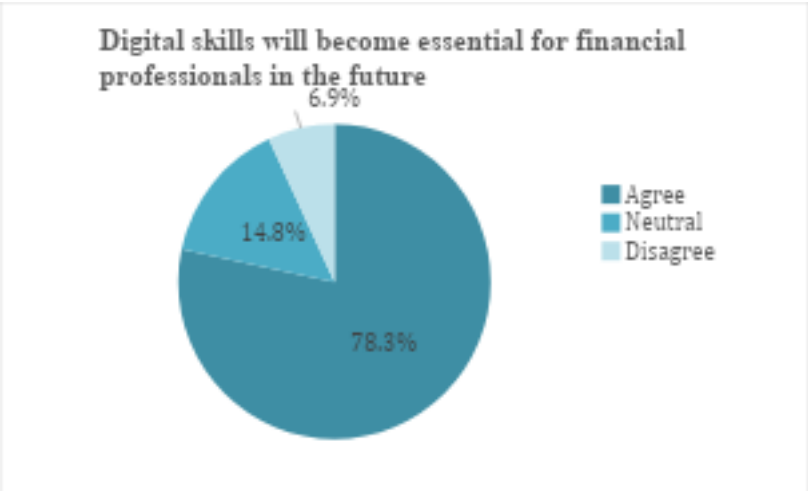


Figure 5. Essential skills required for future financial professionals.

Source: compiled by the research team.

These findings are consistent with global trends, as professional reports increasingly emphasize that financial professionals are required to possess strong digital literacy and data analytics capabilities in order to meet the evolving demands of modern organizations.

Notably, professional ethics and integrity also received a very high level of agreement (80.7%), indicating that students are highly aware of the importance of ethical standards in the finance profession.



Figure 6. Professional ethics and integrity are core values.

Source: compiled by the research team.

According to expert opinions, the three most critical skill groups for future financial professionals include technological and data analytics competencies, problem-solving abilities, and organizational collaboration skills. In addition, the experts interviewed in this study highlight that, beyond technical expertise, financial professionals must also develop strategic thinking and communication skills, as they are becoming more actively involved in strategic discussions and decision-making processes within organizations.

3.3. Evaluation of current university training programs in Finance and accounting

The survey results indicate that students assess the responsiveness of current university training programs to future career requirements at a moderate level. In particular, responses related to opportunities for developing digital skills and data analytics capabilities reveal

that a noticeable gap still exists between existing training programs and the demands of the labour market.

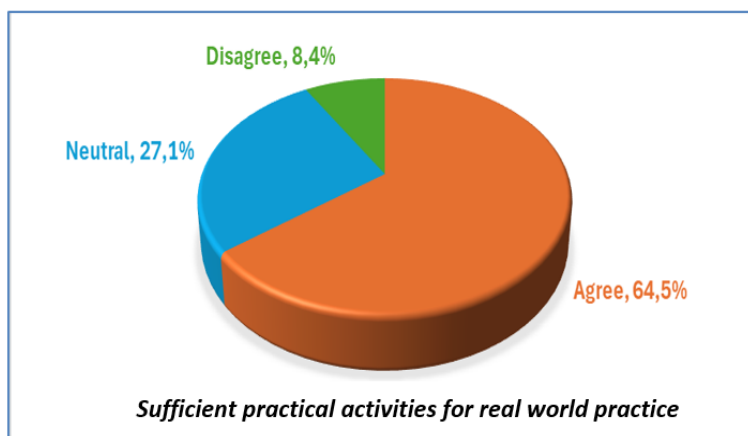


Figure 7. Evaluation of current university training programs in Finance and accounting.

Source: compiled by the research team.

Many students acknowledge that university programs provide a relatively solid foundation in financial knowledge. However, they also point out several limitations, especially in areas such as data analytics, financial technology, and the application of digital tools in financial practices. These findings suggest that while theoretical knowledge is adequately delivered, practical and technology-oriented competencies have not been sufficiently emphasized.

These observations are further supported by expert interviews. Several experts argue that current finance and accounting programs at Vietnamese universities remain heavily theory-oriented and have not fully kept pace with the rapid transformation of the finance profession. In particular, experts highlight that insufficient attention has been given to practical training, especially in data analytics, financial technology, and interdisciplinary skill development.

Overall, the findings reflect a misalignment between university training content and the evolving requirements of the modern financial labour market. This emphasises the urgent need for universities to redesign their curricula toward a more practice-oriented and technology-integrated approach in order to better prepare graduates for the future finance profession.

3.4. Students' expectations for future finance education

The survey results show that students have high expectations regarding the improvement of finance and accounting training programs in the future.

The three most highly rated recommendations include:

1. Integrating courses related to data analytics and FinTech (74.9%)
2. Strengthening collaboration between universities and businesses (79.3%)
3. Expanding internship programs and practical projects (81.8%)

These findings indicate that students expect finance education not only to provide theoretical knowledge but also to equip them with practical skills that are relevant to the labour market.

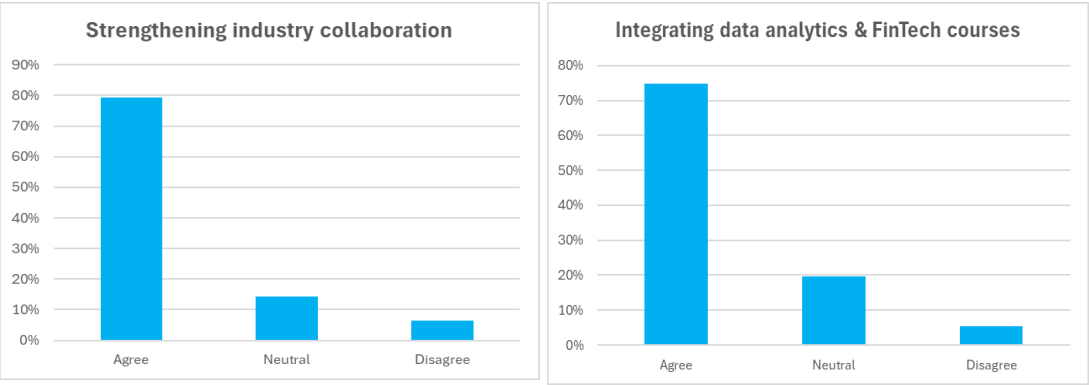


Figure 8. Students' expectations for future finance education.

Source: compiled by the research team.

Overall, both students and experts share similar perceptions regarding the transformation of the finance profession, particularly the increasing importance of technology and data analytics. Most of the experts emphasize the need for more substantial improvements to current training program to meet future labour market demands, especially the internship opportunity and practical projects in collaboration with businesses.

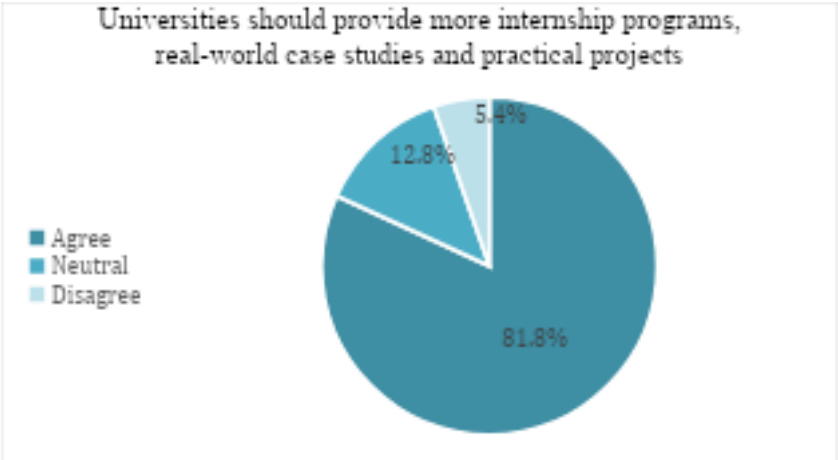


Figure 9. Students' expectations for intership programs and practical projects.

Source: compiled by the research team.

Based on the survey results and expert insights, it can be concluded that Vietnamese universities need to make significant adjustments to their training programs in order to better align with the evolving requirements of the finance profession in the context of the new global economy.

4. RECOMMENDATIONS

Based on the empirical findings from student surveys and expert interviews, together with insights from prior literature, this study proposes a set of recommendations for key stakeholders, including financial professionals, organizations, Vietnamese universities, students and policy makers. These recommendations aim to address the identified gaps between evolving industry requirements and current capabilities in the financial workforce and education system.

4.1. For Financial Professionals

The findings indicate a significant shift toward strategic and technology-enabled roles in finance. In response, financial professionals should engage in lifelong learning to remain relevant in a rapidly evolving financial environment. They need to continuously update their technological competencies, particularly in areas such as digital financial systems, data analytics, financial technologies, and artificial intelligence applications in finance.

At the same time, strategic and business partnering capabilities are increasingly important, as financial professionals are expected to contribute to organizational decision-making. As highlighted by expert interviews, the role of finance is increasingly embedded in organizational strategy. Therefore, competencies such as strategic thinking, scenario analysis, and performance management should be actively developed.

In addition, there is a need to enhance interdisciplinary knowledge, particularly in areas such as sustainability (ESG), risk management, and corporate governance. This broader knowledge base enables financial professionals to contribute to long-term value creation and responsible business practices.

4.2. For Organizations

Organizations play a critical role in shaping the capabilities of financial professionals. The research findings suggest that firms must adopt a more proactive and structured approach to human capital development in finance.

Organizations should invest in continuous professional development systems, including structured training programs, digital upskilling initiatives, and support for professional certifications. This is necessary to keep pace with technological disruption and evolving job requirements.

In addition, firms should accelerate the digital transformation of finance functions by adopting advanced technologies such as automation, data analytics platforms, and AI-driven tools. Importantly, technology adoption should be accompanied by organizational change management to ensure effective utilization.

Furthermore, organizations need to strengthen their risk management and governance frameworks. As financial professionals take on more strategic roles, embedding a strong risk culture and ethical standards becomes essential for sustainable decision-making.

Finally, organizations should promote a collaborative and cross-functional working environment, enabling finance professionals to interact closely with other departments (e.g., operations, IT, strategy), thereby reinforcing their role as strategic business partners.

4.3. For Vietnamese Universities

4.3.1. Curriculum Modernization and Competency-Based Design

Vietnamese universities should modernize finance and accounting curricula to reflect the rapid transformation of the financial sector. In particular, academic programs should incorporate emerging interdisciplinary subjects related to technological innovation and sustainable finance. Key areas include Data Analytics for Finance, Financial Technology, Risk Management, ESG and Sustainable Finance. These components should not be treated as supplementary but embedded as core elements of finance and accounting programs.

Integrating these subjects into university curricula would help students develop analytical capabilities, digital competencies, and a broader understanding of sustainable financial practices, thereby better preparing graduates for an increasingly digital and complex financial environment.

4.3.2. Innovation in Teaching and Learning Approaches

Universities should adopt more interactive and practice-oriented teaching approaches to better prepare students for real-world financial practice. In particular, teaching methods such as case studies linked to real business scenarios, project-based learning with industry involvement, financial simulations and digital tools can help students apply theoretical knowledge to practical situations.

These approaches facilitate the development of higher-order competencies, including critical thinking, problem-solving abilities, and a deeper understanding of financial decision-making in professional contexts.

4.3.3. Development of Digital and Soft Skills Ecosystems

Beyond technical knowledge, universities should establish a structured framework for developing transferable skills. Greater attention should be given to cultivating key interpersonal and cognitive abilities among finance students. In particular, skills such as critical thinking, effective communication, and teamwork play an increasingly important role in modern financial workplaces.

In parallel, digital capability development should be systematized through training in data analysis tools (e.g., Excel advanced, BI tools, basic programming), and integration of digital assignments across subjects. This dual emphasis ensures that university graduates possess both technical proficiency and professional adaptability.

4.3.4. Strengthening Industry and Professional Integration

To reduce the gap between education and practice, universities should strengthen industry and professional integration. Closer engagement with international professional bodies such as the Association of Chartered Certified Accountants and the Chartered Institute of Management Accountants can support Vietnamese universities in aligning academic programs with global professional standards.

The key actions recommended include incorporating internationally recognized certifications, co-developing curricula with industry partners, embedding internships and work-integrated learning into programs, and aligning courses with international professional standards. These initiatives will enhance the global relevance of university training and the employability and global competitiveness of university graduates.

4.3.5. Expansion of International Collaboration and Research Integration

Expanding international cooperation can contribute to the advancement of finance and accounting education in Vietnam. Universities should strengthen internationalization strategies through joint research projects with global partners, development of dual-degree and exchange programs. In addition, establishing partnerships with overseas universities may promote global initiatives and support the adoption of international benchmarking standards.

Such efforts will not only improve academic quality but also position Vietnamese universities more competitively in the global education landscape.

4.4. For Students

Students should actively pursue continuous and self-directed learning, particularly in digital and analytical domains. Given the rapid pace of technological change, relying solely on university curricula is insufficient. Students are encouraged to engage with online learning platforms, professional short courses, and industry-recognized certifications.

Students should prioritize the development of digital and data-related competencies, including data analysis and visualization, familiarity with financial technologies, and basic

programming or analytical tools. These skills are increasingly viewed as foundational rather than optional in the finance profession.

In addition, students need to strengthen practical experience and employability skills by participating in internships and part-time roles, engaging in case competitions and real-world projects, and building professional networks. Such activities help close the gap between theoretical knowledge and workplace expectations.

Moreover, greater emphasis should be placed on soft skills and professional attributes, including communication and presentation, teamwork and collaboration, ethical awareness and professional integrity. These competencies are critical for functioning effectively in interdisciplinary and international working environments.

4.5. For Policymakers

The transformation of the financial profession requires systemic support at the policy level to ensure alignment between education, labor market needs, and national development strategies. Policymakers should promote and support curriculum innovation and modernization in higher education through updated national qualification frameworks, guidelines encouraging the integration of digital skills, ESG, and interdisciplinary content, and outcome-based education standards.

Policy makers should provide policy to incentivize partnerships between universities and enterprises, support work-integrated learning models (e.g., internships, cooperative education), and facilitate collaboration with international professional bodies.

Additionally, the development of a future-ready workforce requires support for lifelong learning ecosystems, including continuing education programs, reskilling and upskilling initiatives, flexible learning pathways for working professionals. Policymakers should have several policies to invest in digital infrastructure and capacity building for higher education institutions, including access to financial databases and analytical tools, digital learning platforms, and training programs for academic staff. This will enable universities to effectively deliver modern, technology-oriented curricula.

Finally, policymakers should encourage internationalization of higher education by promoting joint programs and academic exchanges, aligning local education standards with global benchmarks, and supporting participation in international research collaborations.

5. CONCLUSION

This study examines the evolving roles of financial professionals in the global economy, identifies the key competencies required in the coming decade, and evaluates the implications for finance and accounting education in Vietnamese universities. The findings indicate a clear shift from traditional transaction-based functions toward more strategic and value-adding roles, where financial professionals are increasingly expected to support data-driven decision-making, risk management, and long-term organizational strategy. Accordingly, essential competencies now extend beyond technical expertise to include digital literacy, data analytics, ESG awareness, strategic thinking, and leadership capabilities. Empirical evidence from student surveys and expert interviews also reveals a gap between current educational outcomes and industry expectations, particularly in practical experience, digital competencies, and interdisciplinary integration. These findings highlight the urgent need for reform in Vietnam's higher education system through curriculum modernization, technology integration, experiential learning, and stronger collaboration with industry and professional bodies. Based on the research findings, the study proposes recommendations for financial professionals,

organizations, universities, students, and policymakers to support the development of a future-ready financial workforce.

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