

Q3 2025 Finance Talent Report

Market Insights and Career Signals for Scotland's Finance Professionals

Ceres Financial Talent – August 2025

Report Highlights

Part 1: Introduction

Part 2: Market Conditions

Part 3: Tech Trends

Part 4: Interim Talent

Part 5: Audit & Accountancy

Part 6: Employer Decision-Making

Part 7: Career Positioning

Part 8: Final Thoughts



"Adaptable, tech-savvy professionals are defining the next chapter in finance, as careers evolve alongside changing business priorities."

Andrew Murphy
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Introduction

As we move through the third quarter of 2025, this report offers an honest view of Scotland's finance employment market, shaped by the conversations we have daily with finance leaders, HR decision-makers, and professionals across practice, industry, and financial services.

While some organisations are recruiting selectively, others are watching market signals and internal priorities closely before committing to new hires. The pace of permanent recruitment hasn't picked up in the way many had hoped. Back in January, there was cautious optimism that conditions would gradually improve. Yet as we move into the latter part of the year, we've seen a number of recruitment processes slow, stall, or be withdrawn altogether.

The reasons vary, from budget reviews and timing concerns to structural changes and shifting strategic focus.

This is far from a collapse in demand. But it is a clear shift toward more deliberate, measured resourcing. Understanding how and why those decisions are being made, and how technology, team structures, and wider economic factors are influencing them, is key to understanding where the market stands today and where it may go next.

Market Insights

A Cautious Landscape



Many finance teams are currently operating at full stretch without adding permanent headcount. Additional workload is being absorbed by existing teams, with organisations relying heavily on their strongest people and streamlining processes where possible. While this has created stability in some areas, it has also slowed external recruitment.

For much of the market, roles are being filled internally, advertised more selectively, or left vacant while tasks are redistributed. This can give the impression of a static market, yet there is still movement taking place. It is simply happening at a slower pace and with a more selective approach than in recent years.

Some of this internal movement reflects the growing integration of technology into finance roles. Businesses are reassigning work in ways that make better use of new systems, automation tools, and data platforms, which in turn changes the skill sets they prioritise for future hires.

For those in stable roles, this can be a useful time to consolidate, expand your internal network, and strengthen your skills. For those considering a move, be prepared for longer hiring timelines and a more competitive selection process. In either case, patience and persistence remain essential qualities in the current climate.

Insight for Navigating This Market

A lot of opportunities right now are being secured through the hidden job market, roles that never hit the job boards. These are often filled through personal and professional networks. Even if you're not actively looking, it pays to keep your contacts warm. Catch up with former colleagues, attend industry or professional body events, and grow your presence on platforms like LinkedIn. We've seen first-hand how this kind of quiet visibility can open doors, sometimes when people least expect it.

Market Insights

Technology Trends – Skills That Stand Out



A defining theme of 2025 has been the acceleration of automation, AI, and process efficiency in finance. These changes are no longer future aspirations. They are being implemented now, and in many cases, they are reshaping job descriptions and the skills employers prioritise.

More than 80% of finance professionals we have spoken to this year say their remit has expanded, often without additional team members or structural support. Roles are increasingly blending traditional finance tasks with data analysis, systems work, and cross-functional projects.

For individuals, the implications are clear. Technical finance skills remain important, but data fluency, systems confidence, and a willingness to adapt are now equally valuable. Familiarity with tools such as Power BI, advanced Excel automation, and cloud-based platforms is becoming a baseline expectation. Demonstrating the ability to work effectively with new technology is increasingly a factor in both internal promotion decisions and external hiring processes.

Insight for Navigating This Market

If you're preparing for interview, be ready to talk about AI, automation, and your experience with tech, even if it's limited. You don't need to have used these tools extensively in a commercial setting, but understanding the trends, knowing what's out there, and showing a genuine interest in learning goes a long way. Many finance leaders now view tech fluency and advocacy as a key differentiator, and in some cases, a necessity. Being able to speak confidently about how finance is evolving through technology could help you stand out from the crowd.

Market Insights

Interim Talent – An Expanding Option



Interim, contract, and fractional appointments have been the most active part of the finance hiring market this year. Employers are using these arrangements to address short-term needs, deliver transformation projects, and provide additional capability without committing to permanent hires.

Professionals who combine finance expertise with systems or transformation experience are especially sought after in this space. Whether it is leading a finance system implementation, streamlining reporting through automation, or delivering data-driven insight to leadership teams, interim professionals with a blend of finance and tech capability can command strong rates and quickly demonstrate value.

Even if you are not actively seeking a change, it is worth being aware of this segment of the market. For some, interim roles become a long-term career choice, offering autonomy, variety, and strong earning potential. For others, they provide a valuable safety net during times of transition.

Insight for Navigating This Market

If you're thinking about leaving a permanent role to take on interim or consulting work, it can be a lucrative move, especially in high-demand areas like finance systems, transformation, or regulatory change. But it's important to do your due diligence. Check how active the market is for your particular niche, speak to a specialist interim recruiter, and make sure you can realistically line up a sustainable pipeline of contracts. And be aware: consultants often need to go where the work is. That may mean long commutes or overnight stays if local demand quietens. Go in with your eyes open and the acceptance that there is potentially greater risk, countered by greater earning potential.

Market Insights

Audit and Accountancy – Shifting Recruitment Patterns



The traditional recruitment cycle in the accountancy profession has been disrupted in 2025. Large firms, including the Big Four and Top 10, have reduced graduate intake and taken a more selective approach to experienced hires. As a result, some experienced auditors are between roles for the first time in years.

At the same time, mid-tier and independent firms are attracting high-calibre professionals from larger firms. They are offering opportunities that often include broader responsibilities, closer client interaction, and faster career progression. Technology is also influencing this shift, with many firms investing in audit software, data analytics tools, and digital client portals that require auditors to adapt their working methods and build new capabilities.

For professionals in practice, this means the range of career options may be wider than before, but the pathways might look quite different. Skills that combine technical rigour with commercial awareness, client relationship management, and a strong grasp of emerging tools are in high demand.

Insight for Navigating This Market

A realistic prediction is that we're likely to see continued cultural change across the profession, especially in mid-sized and larger firms. Private equity investment is flooding into the accountancy sector, and many firms are now in a period of active acquisition, restructure, or integration. If you're considering a move, take time to understand the firm's direction of travel. Are they in early growth mode, or mid-integration? Are partners still equity holders, or salaried executives? Does their culture align with what matters to you – autonomy, pace, career development, work-life balance? There are some tremendous opportunities out there right now, just make sure they align with your own personal and professional goals.

Market Insights

Employer Decision-Making – Pace of Recruitment



Hiring decisions are taking longer, and organisations are approaching recruitment with a more strategic mindset. Each new role is being evaluated carefully against budgets, team capacity, and long-term objectives. Salary levels are also under closer scrutiny, and we are not seeing the large jumps in total package that were more common a couple of years ago. For many employers, technology investment is part of the equation, with leaders weighing whether to hire additional people, automate tasks, or restructure teams around new systems.

For those in the hiring process, this can mean longer waits between interview stages or final decisions, along with offers that are competitive but more measured than in the recent past. While this can be frustrating, it is important to remember that delays are often unrelated to individual performance. For those not actively seeking a move, this trend still offers insight into how organisations are thinking about resource allocation and planning for the future.

Insight for Navigating This Market

Work closely with your recruitment partner – whether agency or in-house – to understand what the organisation is really looking for beyond the job spec. Gain context on the company's priorities, pain points, and where this role fits strategically. Do your homework on each interviewer, and don't miss the opportunity to build rapport, those soft connections can matter just as much as your CV. And don't be passive in the process: open dialogue is key. Ask about timelines, share your availability, and don't be afraid to follow up respectfully. The best recruitment outcomes happen when the process is collaborative from the very first conversation.



“Those who actively build both finance and tech capability aren’t just ready for change – they’re ahead of it.”

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Career Positioning – Staying Ready in Any Market

Whether or not you’re actively looking, the most successful finance professionals treat career positioning as an ongoing process, not something to revisit only when change is forced upon them. The goal is to stay ready, not just get ready.

That means keeping your LinkedIn profile current, staying visible within your professional network, and making time for sector events or informal catch-ups. These are the small habits that keep you connected to opportunity.

Equally important is continuing to build the skills that matter. Right now, finance leaders are placing increasing value on professionals who combine deep technical expertise with strong digital capability. If you’re curious about technology, whether it’s automation, data tools, or systems, upskilling in this space can set you apart and open doors both internally and externally.

In short, you don’t need to be on the market to be market-ready. A well-maintained profile, a strong network, and a mindset open to learning can position you strongly – whatever the market does next.

Final Thoughts

The finance employment market in Q3 2025 remains selective, cautious, and steadily evolving. While the pace of permanent recruitment has slowed, opportunities still exist for those who are informed, adaptable, and ready to act.

Whether you're exploring a move now or simply thinking ahead, this is a good moment to take stock – sharpen your skills, invest in your professional network, and stay close to the trends shaping finance teams today. The more prepared you are, the more confident you'll be in navigating whatever comes next.

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