

The Future of Compliance

2026 Annual Benchmarking
Survey Results



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Summary

The Skillcast annual benchmarking report brings together the perspectives of compliance professionals on "The Future of Compliance". The survey comprises 17 questions exploring our core pillars: Innovation, Data-led Compliance, Culture, Conduct & Ethics and Value.

Over 100 compliance, L&D, and training professionals from a diverse range of organisations completed the survey.

This annual survey builds on previous reports, offering a year-on-year analysis of key trends and challenges within the compliance landscape. The findings are unveiled at our flagship summit, providing a platform to dive deeper into these pivotal themes and their implications for the compliance landscape.



Innovation



**Data-led
Compliance**



**Culture, Conduct
& Ethics**



Value

From Your Insights to Better Solutions

The purpose for devising this survey and publishing these results to our compliance community is two-fold.

Firstly, we aim to provide you with insights shared by your peers. We believe there is a lack of high-quality narrative surrounding compliance technology and learning, and we wanted to contribute meaningfully to this discussion. With over 25 years of experience delivering learning solutions and technology at Skillcast, we are pleased to share our expertise with you.

Secondly, your input to this survey plays a crucial role in shaping our future at Skillcast. Your responses will directly influence the development of our learning content, technology platform, product initiatives and future roadmap.

Executive Summary

The findings suggest many organisations are steadily modernising their compliance and training programmes, while also highlighting a few practical areas where additional focus could strengthen outcomes. Reinforcement approaches appear underused, which may limit how well key messages are retained and applied in everyday decisions.

Evaluation of training impact is not always formalised, which can make it harder to evidence effectiveness and to direct investment towards the interventions that deliver the greatest value. Interest in AI is beginning to emerge, and this is likely to be most beneficial when supported by clear measurement, governance and data quality.

Data handling also remains a recurring theme, with continued reliance on spreadsheets and email potentially constraining enterprise-wide visibility and slowing reporting. Finally, where board and senior leadership involvement is more consistent and visible, it can help sustain momentum and support a strong culture of accountability.

Top three actions to improve compliance training

1. Build reinforcement and variety into learning

Add light-touch reinforcement throughout the year and offer different learning styles (such as scenarios, short refreshers, discussion prompts and practical job aids) to meet a wide range of learner needs and strengthen retention.

2. Make impact easier to evidence and act on

Agree a small set of outcome measures (for example behavioural indicators, control performance, incident and query trends), improve tracking beyond spreadsheets where possible, and provide clear, board-ready reporting.

3. Increase visible leadership support and strengthen feedback loops

Encourage regular participation from senior leaders and the board, share lessons learned in a proportionate way, and ensure reporting channels are trusted and well understood, including anonymous options where appropriate.

Contributors



David Kenmir Advisory Board Chair, Skillcast

David Kenmir has 35 years of regulatory experience, including five years as a Managing Director at the FSA and 14 years as a Risk and Regulatory Partner at PwC. Having retired from PwC last year, he is building a plural career, part of which includes taking on the role of Chair of Skillcast's new Advisory Board and has become an INED at a start-up bank.

David has extensive regulatory experience and has worked with many organisations on the strategic and day-to-day challenges they face. He has broad expertise in Financial Crime, including s166 reviews and Enforcement cases. David is known for speaking and writing about many aspects of regulation and its unintended consequences.



Scott Morris Advisory Board Member, Skillcast

Scott has over 40 years of banking and compliance leadership experience, acquired across a number of global banking organisations, as well as a regulator and professional body. Scott has extensive experience in creating and directing large teams across different regions. Throughout his career he has taken on senior roles in Compliance and Anti-Financial Crime, operating at Board, Senior Advisor, Managing Director and Executive Vice President levels.



Katharine Leaman Advisory Board Member, Skillcast

Katharine has worked in financial services for over 30 years including insurance claims, investment advice, regulation and banking compliance. Katharine has been European Head of Regulatory Compliance at Standard Chartered Bank and spent over a decade at the UK's regulator, the FSA (now FCA), in senior policy and supervision roles.

Katharine has extensive expertise on the technical areas of the rules, such as market abuse, CASS, SMCR, and outsourcing. She also addresses issues that have a broader regulatory focus such as market conduct, non-financial misconduct, conduct risk, operational resilience, and consumer duty. At Leaman Crellin, Katharine regularly provides compliance advice to the C-suite, as well as to front-office trading and salespeople around the world.

Contributor Overview

The survey responses highlight a gradual development in digital capability and a strong ambition among firms to improve training quality, although budget constraints often limit enhancements. Firms continue to balance specialist content expertise with high-quality delivery, while engagement and resources remain stretched. Fewer than half offer anonymous hotlines, potentially limiting speak-up culture, especially in smaller organisations. Limited sharing of lessons learned and low board participation in training may weaken senior oversight and improvement efforts. More firms now view compliance as a competitive advantage, though investment capacity remains tight. Governance results show little year-on-year change, with board-level reporting still low. Manual data retention remains common, business impact evaluation is rare, and hybrid working has made continuous learning harder, increasing reliance on email updates. HR and disciplinary processes reinforce accountability but offer limited visibility due to their confidential nature.



David Kenmir Advisory Board Chair, Skillcast

The findings highlight several areas for improvement in compliance training and governance. Few organisations use reinforcement techniques or blended strategies, leaving learning weakly embedded. Limited evidence-based evaluation makes it difficult to refine programmes or justify investment. Growing interest in AI offers potential but requires stronger governance, clearer measurement and greater trust. Heavy reliance on Excel restricts enterprise-wide visibility and slows reporting. Low board engagement risks weakening accountability, while reduced spending increases pressure to focus on high-impact activity. Momentum appears to be slipping, and age-related differences suggest a need for more tailored approaches to learning and change management.



Scott Morris Advisory Board Member, Skillcast

Traditional tools like Excel and paper are declining, automation is gaining ground, and budgets appear less restrictive, indicating growing capacity to invest in efficiency. AI adoption remains cautious, reflecting the risk-aware nature of compliance teams. A clear execution gap persists between implementing new systems and achieving measurable benefits, with declines in training tracking, blended learning and online reporting suggesting that capability isn't yet translating into consistent use or reliable data. For compliance officers and training managers, the priority is not just choosing technology but embedding behaviours, data standards and operational ownership so digital tools genuinely enhance assurance, insight and learner experience rather than simply expanding the tech stack.



Katharine Leaman Advisory Board Member, Skillcast

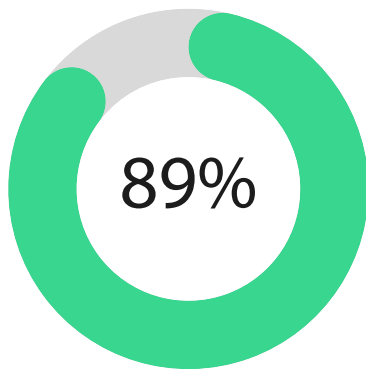


Innovation

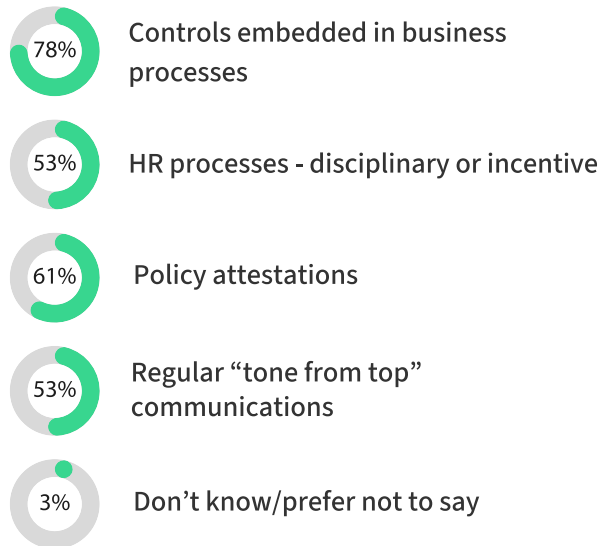
Insights on methods and tools used to reinforce compliance.

Reinforcing compliance

Q1. Which methods, if any, do you use to reinforce compliance in your business?
(% of respondents)



Compliance education



The prominence of HR processes and disciplinary measures is notable, and reflects the importance of compliance within organisations, but the private nature of disciplinary action limits its visibility as a reinforcement mechanism.



David Kenmir Advisory Board Chair, Skillcast

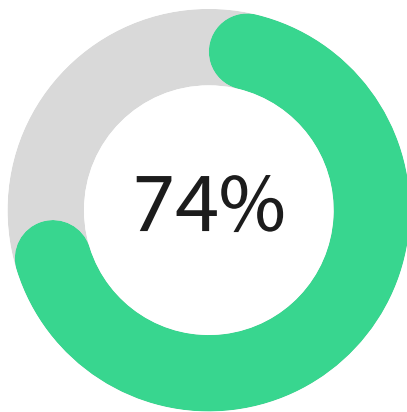
Regarding the use of attestations, I'd query how well those attesting understand the nature of what they are signing, as FCA has used attestations in enforcement action against individuals. It is important that the firm ensures its people understand what they are signing.



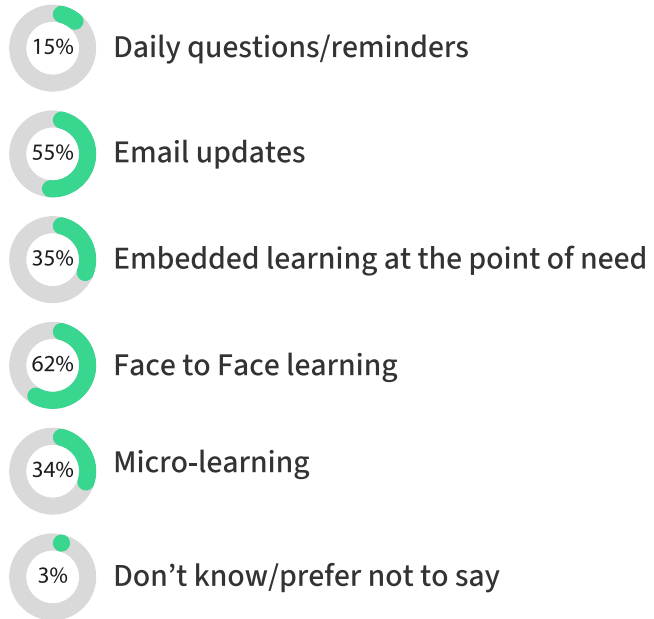
Katharine Leaman Advisory Board Member, Skillcast

Enhancing training

Q2. Which methods, if any, do you use to enhance the compliance training experience for your employees?
(% of respondents)



Continuous learning



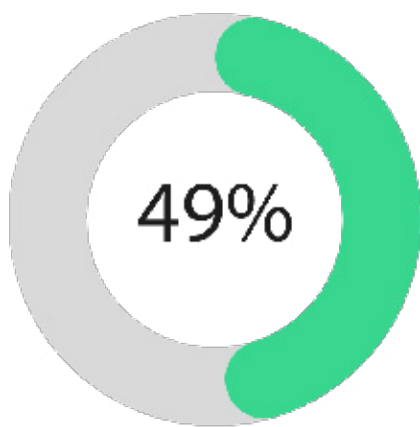
Continuous learning and face to face training are effective techniques but have become harder to deliver in the hybrid working environment. The reliance on email updates may indicate a preference for low-effort reinforcement, but it also raises questions about reach and engagement.



David Kenmir Advisory Board Chair, Skillcast

Learning impact

Q3. In which ways, if any, do you evaluate the business impact of your compliance learning? (% of respondents)



Analytical data
e.g. scores



The results suggest limited visibility of a consistently evidence-led approach to evaluating training impact, which can make it harder to demonstrate effectiveness, refine interventions, or prioritise investment.



Scott Morris Advisory Board Member, Skillcast

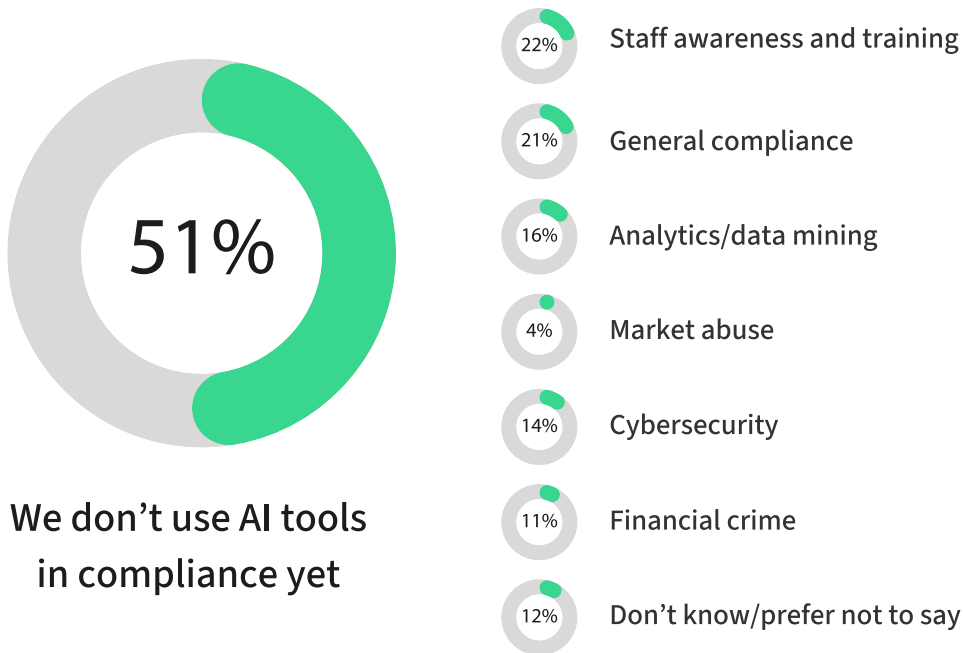
With 25% not formally evaluating business impact, organisations may find it harder to demonstrate outcomes, refine programmes, or defend investment decisions, particularly where evidence of effectiveness is increasingly expected.



David Kenmir Advisory Board Chair, Skillcast

Utilising AI

Q4. In which areas of compliance, if any, do you use AI tools to support your control measures? (% of respondents)



Growing interest in AI points to innovation potential, while also underlining the need to put strong measurement and governance foundations in place so adoption is controlled and outcomes can be evidenced.



Scott Morris Advisory Board Member, Skillcast

What we're seeing in practice is compliance teams experimenting with AI for lower-risk tasks like training content and policy drafting, while holding back on anything touching client data or regulatory reporting until governance frameworks catch up.



Katharine Leaman Advisory Board Member, Skillcast



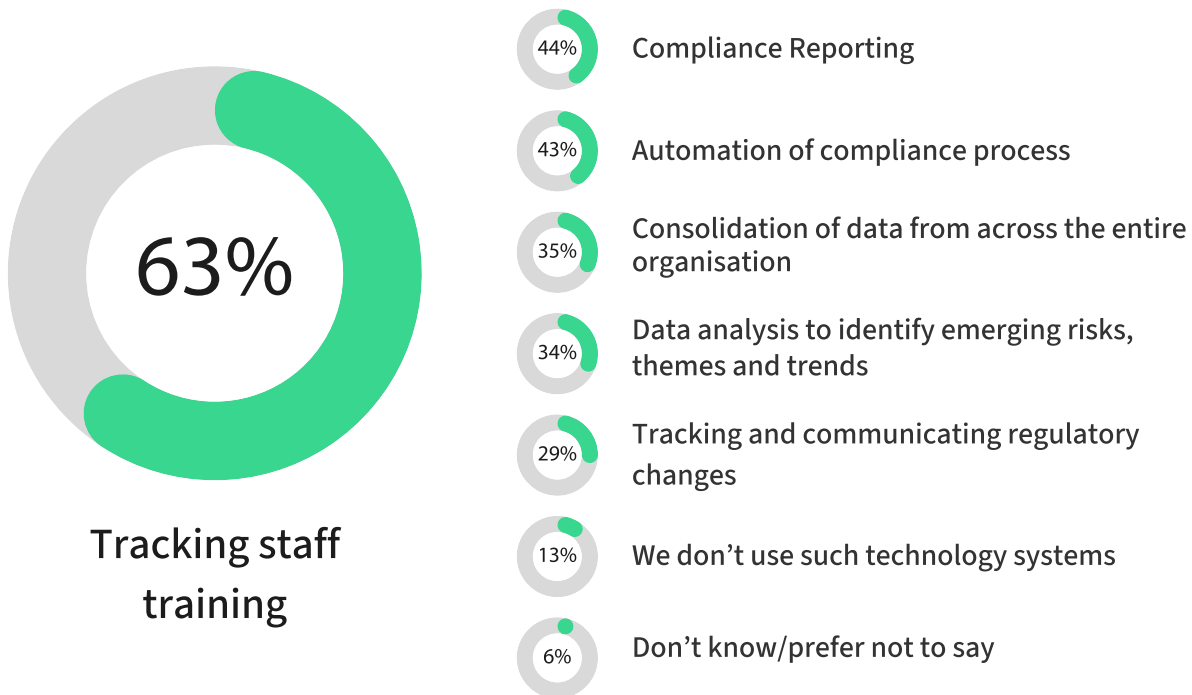
Data-led Compliance

**The technology and data in
compliance processes.**

Compliance processes

Q5. If you use technology systems in your compliance processes, how would you best describe what they do for you?

(% of respondents)



Responses may indicate questions around trust, privacy, or confidence in technology, all of which can influence uptake and should be addressed through clear controls, communications and assurance.

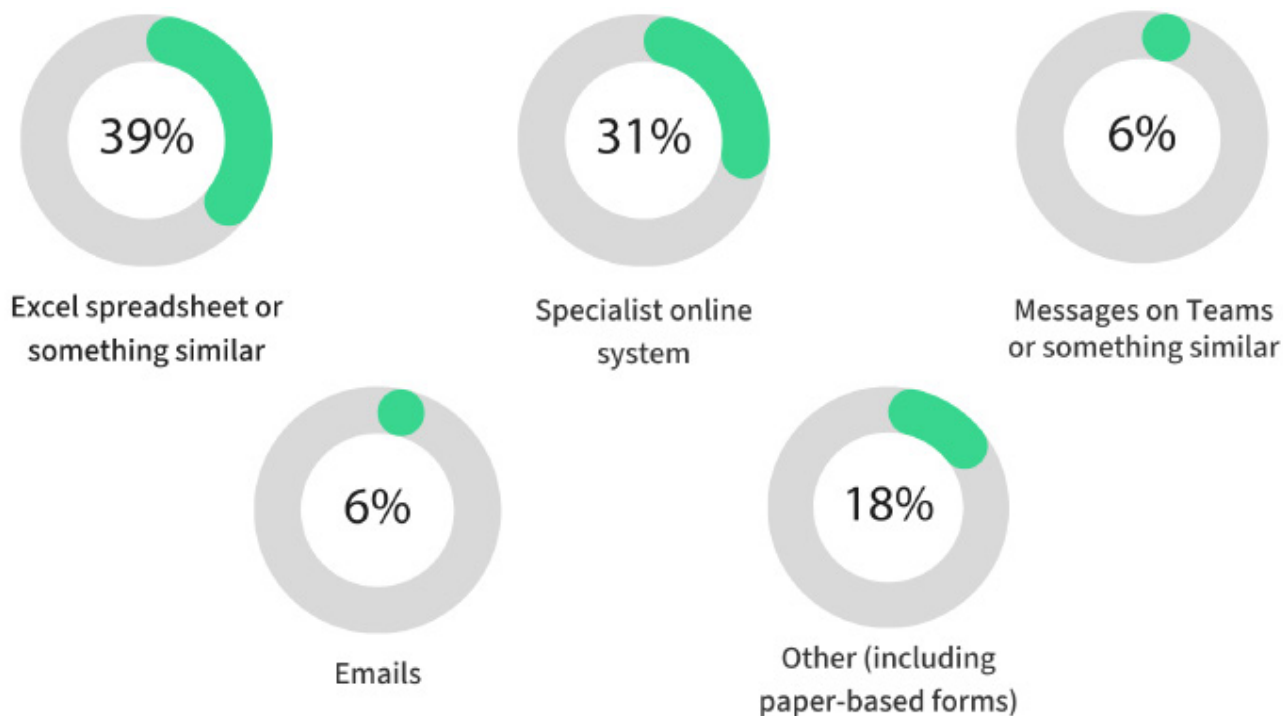


Scott Morris Advisory Board Member, Skillcast

Collating data

Q6. How do you normally collect and retain important compliance data?

(% of respondents)



Heavy reliance on Excel can restrict the ability to build an enterprise-wide view of compliance activity and outcomes, increasing the chance of fragmented insight and slower, more manual reporting cycles.



Scott Morris Advisory Board Member, Skillcast

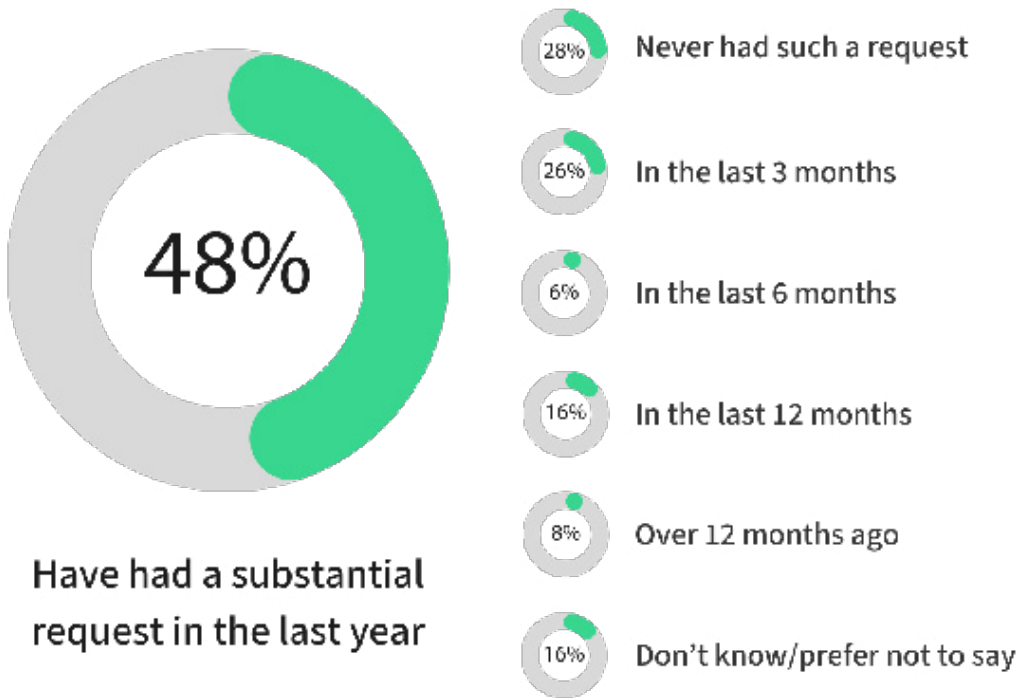
Email and Excel remain widely used for data retention, implying continued reliance on manual approaches and dispersed records, but the reduction in paper use compared to last year's survey is a positive shift.



David Kenmir Advisory Board Chair, Skillcast

Regulatory requests

**Q7. When, if ever, did you last receive a substantial ad-hoc regulatory request beyond day-to-day reporting information?
(% of respondents)**



As last year, around 50% of respondents have received a substantial ad-hoc FCA request in the last 12 months, there have been no major changes to the FCA's Operating Model, and so this result is perhaps not surprising. Given the FCA's risk-based approach, firms' experiences will differ significantly by sector, size, or perceived risk profile.



David Kenmir Advisory Board Chair, Skillcast

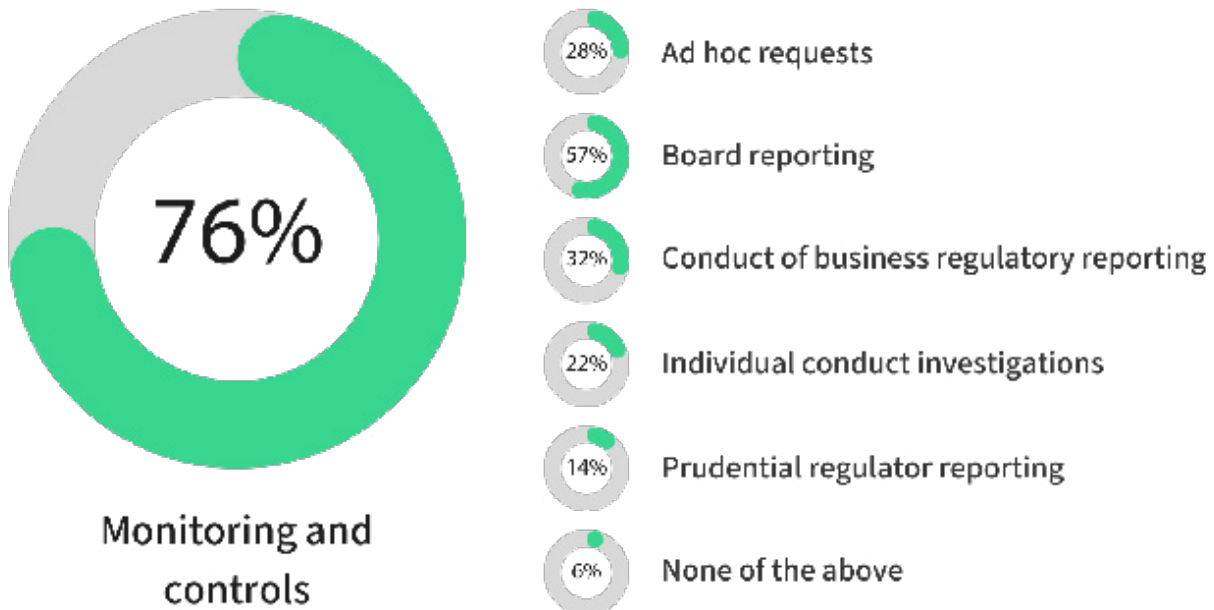
I wonder whether respondents interpreted 'substantial' consistently. In our experience, firms often underestimate their regulatory touchpoints. Responding to an FCA request may not feel 'substantial' at the time, but it absolutely counts as meaningful supervisory engagement. I suggest that this figure is read as a floor, not a ceiling.



Katharine Leaman Advisory Board Member, Skillcast

Business benefits

**Q8. For which purposes, if any, would your business benefit from having more, or better quality, compliance data?
(% of respondents)**



If only 57% report benefiting from improved compliance data for governance purposes, boards may be operating with incomplete or inconsistent insight, which can limit challenge, oversight and decision-making.



Scott Morris Advisory Board Member, Skillcast

Similar results year on year could indicate either limited progress or ongoing demand for ever better data outpacing improvements. The board level reporting figure of 57% seems low given that there have now been two Annual Consumer Duty reporting cycles.



David Kenmir Advisory Board Chair, Skillcast

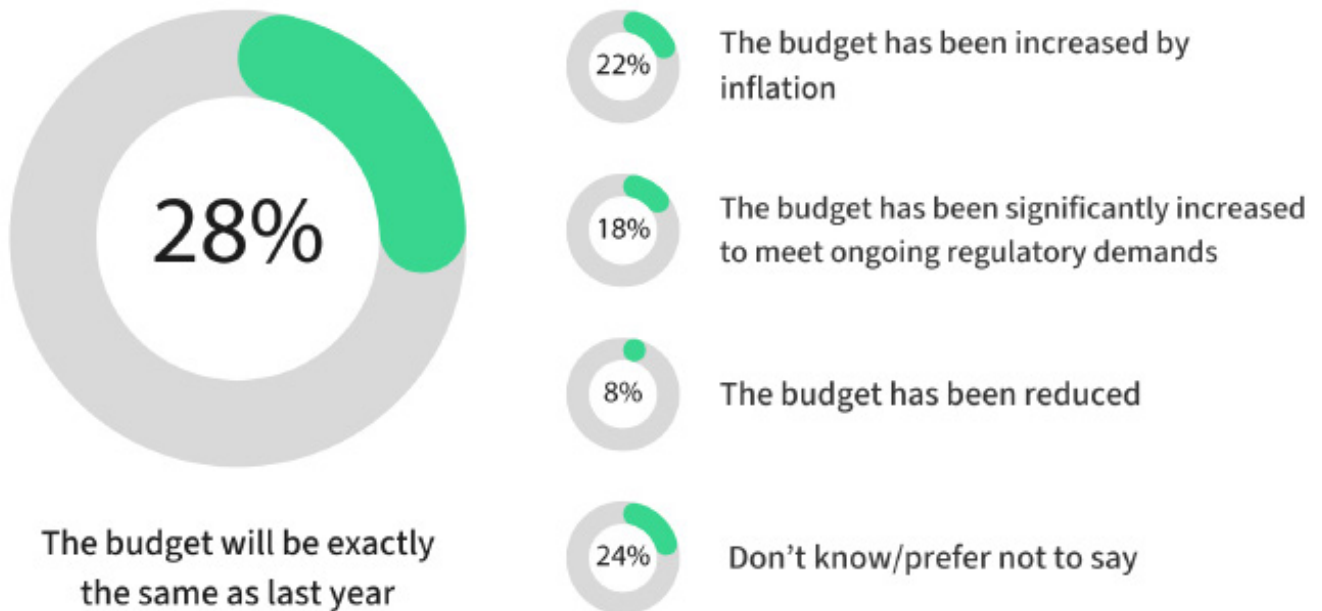


Value

How firms manage their compliance budgets, as well as justification for their compliance expenditures.

Cost perception

Q9. How much will your organisation spend on your compliance programme this year? (% of respondents)



Real-terms reductions in spend can constrain programme development and data maturity, increasing pressure to demonstrate value and focus investment on the highest-impact areas.



Scott Morris Advisory Board Member, Skillcast

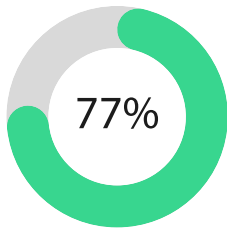
Fewer organisations reporting frozen budgets than last year points to some easing in the pressure on compliance teams, but with little movement in those seeing increases, the overall picture still suggests that there is limited capacity for investment.



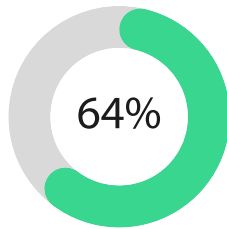
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Cost justification

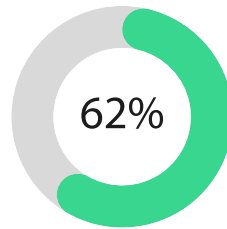
**Q10. When justifying the cost of compliance, which of the following, if any, would you give as a reason/benefit from this expenditure?
(% of respondents)**



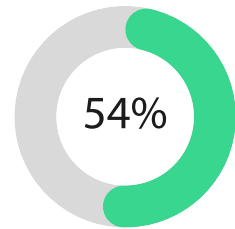
Avoid fines and reputational loss



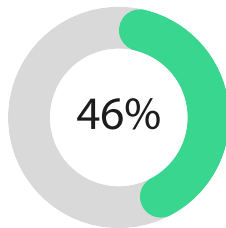
Cheaper than the cost of remediation



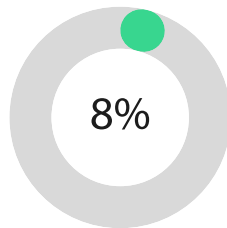
Compliance is the cost of staying in business



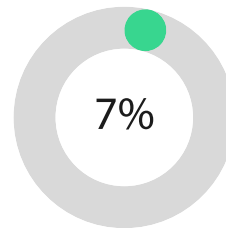
Improves employee and custom..



Source of competitive advantage



There is no need to justify the cost



Don't know/prefer not to say

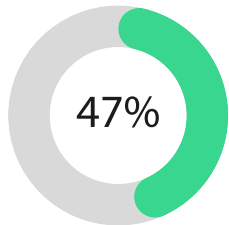
Momentum matters - a gradual loss of pace can lead to delayed improvements, widening gaps over time, and reduced organisational confidence in the programme.



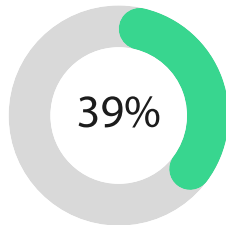
Scott Morris Advisory Board Member, Skillcast

Compliance obstacles

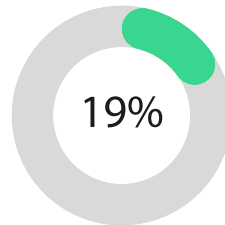
**Q11. What are the key challenges impacting your ability to meet your compliance goals?
(% of respondents)**



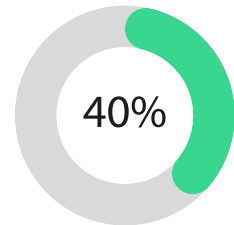
Consolidating unconnected processes/structures



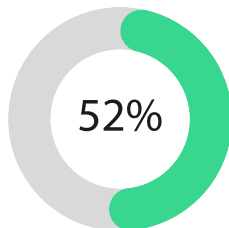
Data and availability



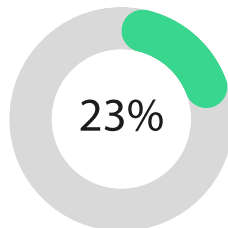
Lack of budget



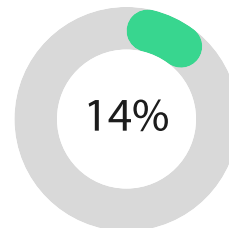
Lack of resources



Manual processes



Slow decision making



Don't know/prefer not to say

Manual processes may remain workable in very small firms, but as organisations grow, scaling without more structured systems can create operational strain and reduce consistency of controls and reporting.



Scott Morris Advisory Board Member, Skillcast

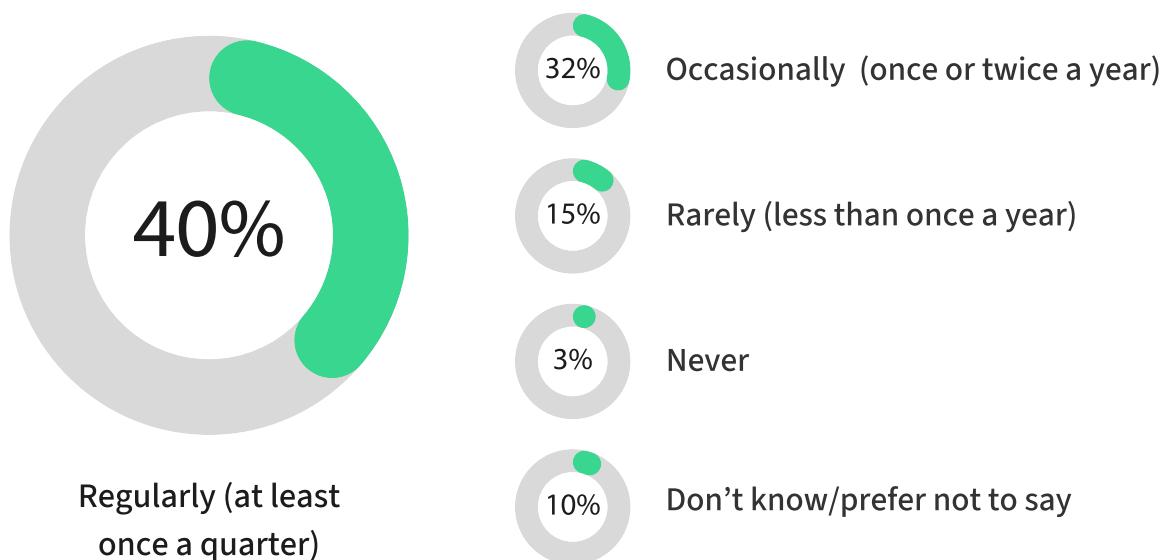


Culture, Conduct and Ethics

**The role of leadership and commitment
in promoting a strong compliance culture
within your organisation.**

Communicating updates

Q12. How frequently do members of your board participate in training or development programmes to enhance their own skills or regulatory knowledge? (% of respondents)



Lower levels of board participation are unlikely to drive the desired change on their own and can weaken the tone from the top that supports culture, accountability and sustained attention.



Scott Morris Advisory Board Member, Skillcast

If only 40% of boards regularly participate in training or development, it may be difficult for them to evidence effective oversight and ongoing competence, particularly in regimes where accountability and reasonable steps are central regulatory expectations.

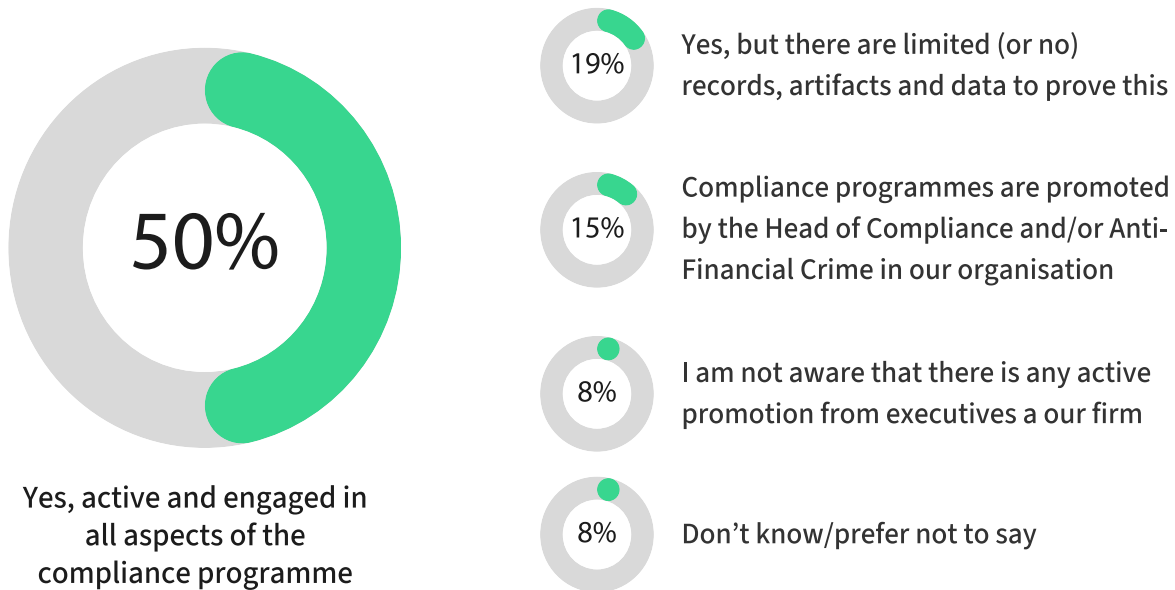


David Kenmir Advisory Board Chair, Skillcast

Colleague impact

Q13. Is your senior management actively engaged in promoting your compliance programme and could this be proven with data/records?

(% of respondents)



It's encouraging to see that almost 70% of senior managers are now actively promoting compliance, rather than leaving it solely to the compliance department. This reflects a positive shift in shared accountability and provides benefits under SMCR.



Katharine Leaman Advisory Board Member, Skillcast

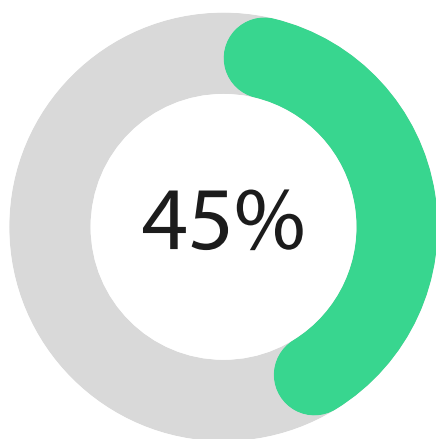
Where senior management engagement is difficult to evidence, the programme can lose visibility and traction, making it harder to show leadership commitment and demonstrate progress.



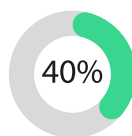
Scott Morris Advisory Board Member, Skillcast

Compliance reporting

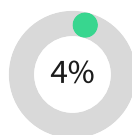
Q14. Are breaches & incidents addressed quickly with effective board level support (% of respondents)



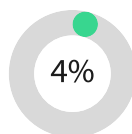
Dealt with seriously, quickly and effectively, results shared, and lesson learnt



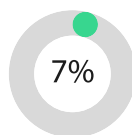
Dealt with seriously, quickly and effectively



Dealt with eventually, and there appears to be some inconsistency in outcomes.



There is a reluctance to deal with incidents breaches and information around them is opaque



Don't know/prefer not to say

Tone from the top remains a recurring theme, but the finding that around half do not share lessons learned may create missed opportunities for senior managers to reinforce expectations and demonstrate the importance of continuous improvement.



David Kenmir Advisory Board Chair, Skillcast

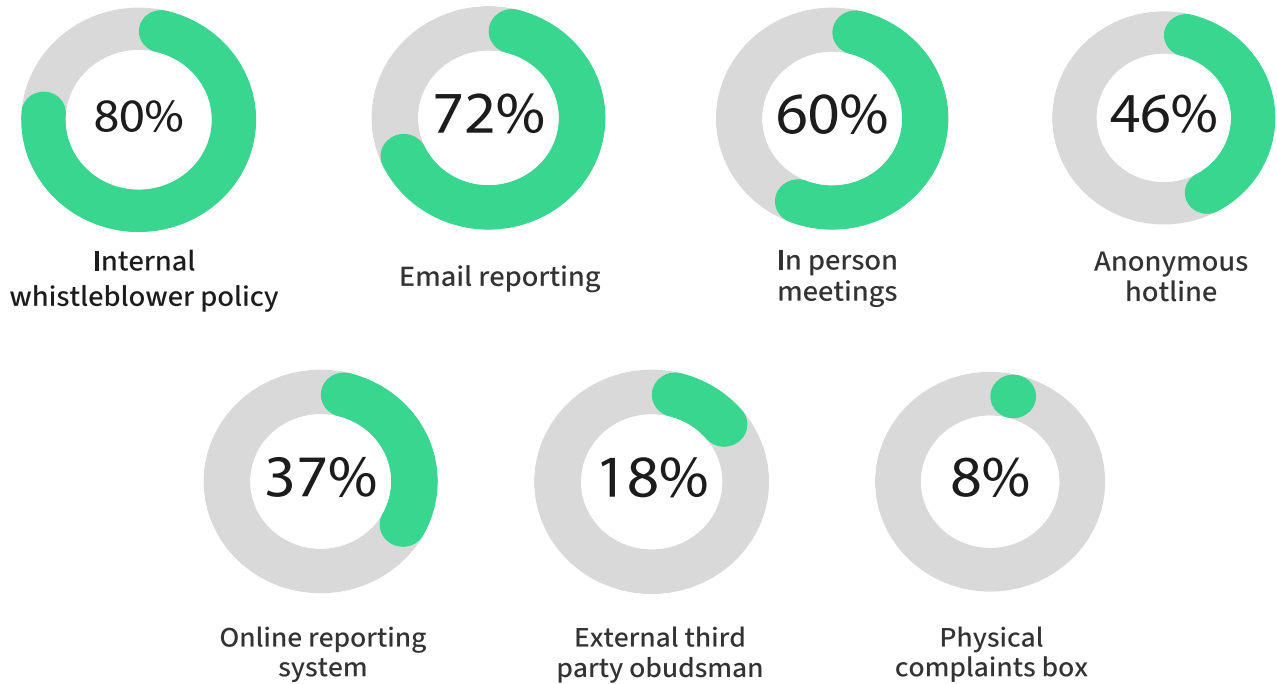
If your firm handles incidents effectively but doesn't have a formal process for sharing lessons at board level, you're missing both the regulatory expectation and the operational benefit. This is a quick governance win that costs nothing to implement.



Katharine Leaman Advisory Board Member, Skillcast

Training improvements

Q15. What channels are available for employees to report compliance concerns or violations (% of respondents)



While multiple reporting channels exist, not all are anonymous, with only 46% offering an anonymous hotline. Whilst this may reflect resourcing considerations, particularly within smaller organisations, the absence of anonymous channels may make employees reluctant to speak up.



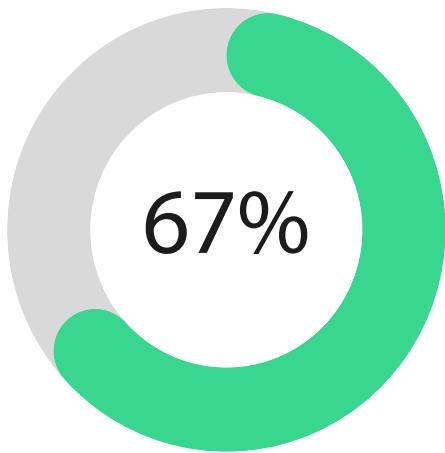
David Kenmir Advisory Board Chair, Skillcast

The FCA has been clear that firms need effective speak-up arrangements, not just documented ones. If your only channels require employees to identify themselves, you're likely hearing a filtered version of what's going on. The 18% using external third parties have understood that independence builds trust.

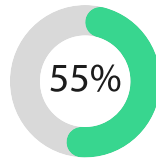


Katharine Leaman Advisory Board Member, Skillcast

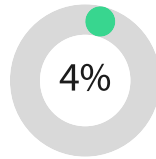
Q16. What aspects of your compliance training would you like to see improved (% of respondents)



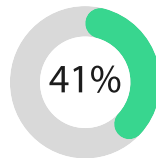
Engagement and interactivity



Course relevance and applicability



Course expertise and delivery



Support materials and resources

The responses suggest that many firms have ambitions to improve the quality of the training they deliver, but budget availability may prevent this. Enhancements should deliver better outcomes for firms and participants.

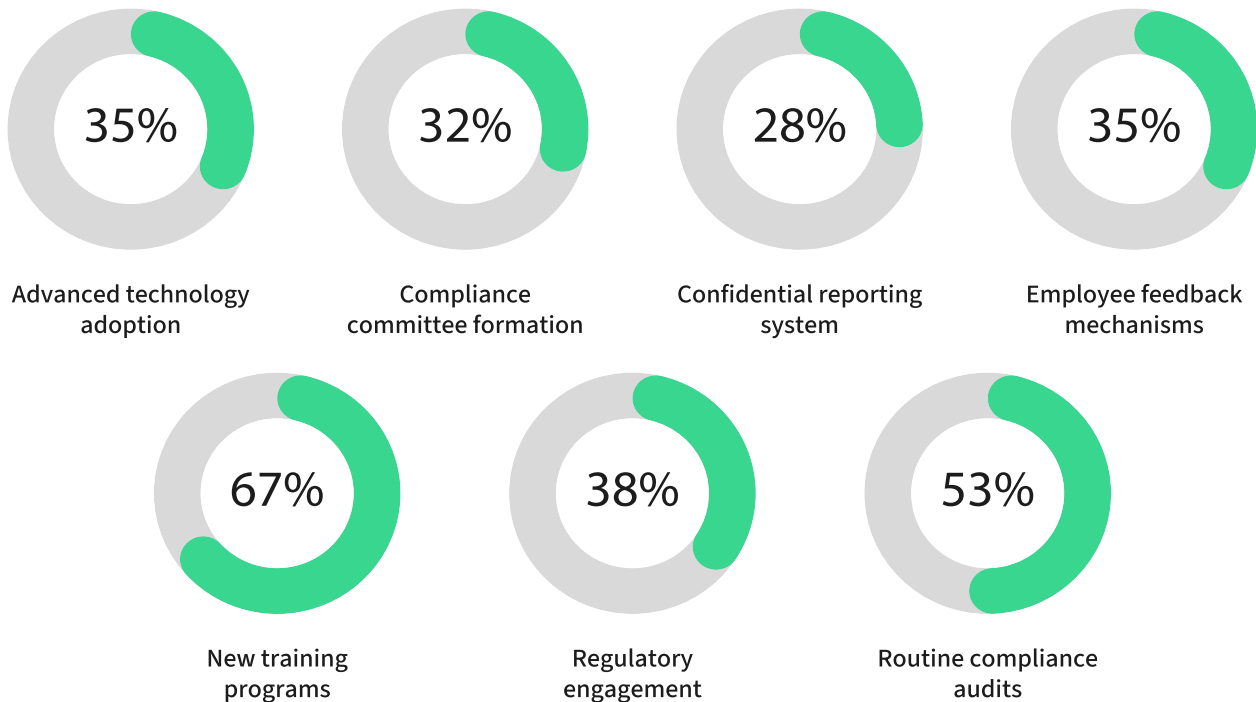


David Kenmir Advisory Board Chair, Skillcast

Training improvements

Q17. What specific improvements has your company made to its compliance practices over time?

(% of respondents)



The comparatively low technology results appear consistent with answers to earlier questions, suggesting that digital capability is developing gradually rather than accelerating sharply.



David Kenmir Advisory Board Chair, Skillcast

It's astonishing that 32% of firms have just formed a compliance committee or routine compliance audits, particularly given that compliance monitoring reviews are a regulatory requirement. At the same time, it is positive that so many are establishing new training programs, creating a strong opportunity to learn from peers.



Katharine Leaman Advisory Board Member, Skillcast



Sector Analysis

As part of the survey, responses were segmented by primary audience: financial services including insurance (FS) versus non-financial services (non-FS), as well as by company size- up to 50 employees and over 51 employees.

The comparison between FS and non-FS sectors revealed generally similar patterns across most responses, indicating a consistent approach across diverse industries.

However, some important distinctions emerged:

- The financial services sector trails other industries in the adoption of artificial intelligence (AI). Specifically, 61% of FS respondents reported not using AI tools in compliance functions, compared to 39% within the non-FS group. Although caution regarding perceived risks is understandable, the opportunity cost associated with limited AI adoption remains significant, especially considering that manual processes are commonly cited as the main challenge in compliance programmes. Implementing a well-designed AI solution could help streamline workflows for compliance officers and support organisational learning.
- Conversely, FS organisations demonstrate greater board-level engagement in training activities, exemplifying leadership commitment. Additionally, FS firms tend to excel in promptly addressing breaches and ensuring that lessons learned are communicated effectively throughout the organisation.

It's notable that responses are very similar regardless of company size, with shared themes and needs reported no matter how many employees a business has. This indicates that best practice and the everyday realities of compliance and learning look much the same for any organisation aiming to show value, efficiency, and oversight.



Giving back

At Skillcast, we are committed to making a positive difference beyond compliance training. Our carbon reduction plan guides how we manage our environmental impact, and we regularly support charitable organisations through donations. We also place great importance on the welfare and wellbeing of our employees. To further engage our customers, we run interactive games and surveys, with each completed survey resulting in a donation to charity.

About us

We help companies foster compliance awareness and encourage their employees to act with integrity. Our offering includes bespoke e-learning content development, a comprehensive library of ready-made courses, and a digital platform purpose-built for compliance training. More than 1,400 companies rely on our digital products each year to deliver millions of learning interventions.

Our SaaS portal streamlines GRC management by integrating learning content, activity tracking, policy management, and compliance submissions. By developing all technology and content in-house, we deliver tailored solutions that empower firms to simplify staff compliance, meet regulatory requirements efficiently, and minimise risk. Clients benefit from both custom e-learning and our extensive course libraries, using our platform to support their compliance training needs year after year.

"Everybody at Skillcast works towards a common goal: to give businesses exactly what they need to succeed in compliance management. With our technology and expertise, we help to build ethical and resilient workplaces and play a key role in creating a more compliant business landscape."

Vivek Dodd, CEO
Skillcast