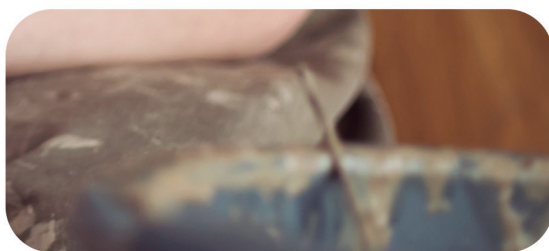
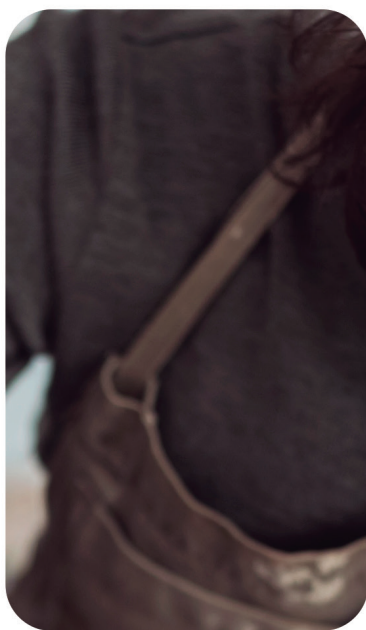










# TOMORROW'S SKILLS



It starts here

 Santander  
**TOMORROW'S  
SKILLS**

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# Prologue

**When I graduated in Economics in the 1980s, I could never have imagined how fast and profoundly the world of work would change. Even when I took my current role at the end of 2014, in charge of Santander and I put digital transformation at the top of our agenda, I did not foresee the pace or scale of disruption we are now witnessing. The rise of artificial intelligence is reshaping not just how we work, but how we live and learn.**

With this change comes immense opportunity: to boost productivity, enhance competitiveness, and create new forms of value. But as with any change, it also creates a serious challenge—are we ready and able to adapt to this new world?

The answer lies in skills, and more specifically, reskilling. According to the World Economic Forum, half the global workforce will need reskilling by 2025. One in four European SMEs face talent shortages. In Latin America, millions of digital roles go unfilled due to a lack of qualified candidates. To address this, the education landscape is shifting. Lifelong learning is no longer optional—it is a basic need for anyone who wants to thrive in this new era.



At Santander, we believe businesses must be part of the solution. To clarify where we can have an impact, and what we need to do, we commissioned Our Tomorrow's Skills report. It reflects the views of 15,000 people across 15 countries. It is both a listening exercise and a plan of action—a way to understand the challenges people face and to respond with meaningful support.

People are clear about what they want. Companies should invest not only in the skills of their employees, but also in wider society. We agree. For years, we have taken that responsibility seriously. 28 years ago, we began an initiative to support Universities – and over the years we have invested more than 2.4 billion euros in education.

We are now going step further, raising our ambition to reflect the challenges and opportunities of the digital future. We've committed to invest €400 million in education, employability, and entrepreneurship between 2023 and 2026. We have created platforms such as Santander Open Academy which, in collaboration with prestigious universities and educational institutions, provide free access to world-class training and tools for people of all ages and backgrounds.

Santander's purpose is to help people and businesses prosper. This report reaffirms our commitment to that, by helping people upskill and reskill. It invites critical thinking and open dialogue. And most of all, it reflects our belief that sustainable growth is a win win for all our constituencies, our team, our customers, our shareholders and our communities. And that the path to sustainable growth lies in empowering people with the skills they need—not just for the jobs of tomorrow, but for the future we all share.

**Ana Botín**  
Executive Chair of Santander

# Executive summary

This **Tomorrow's skills** report compiles the findings of a far-reaching, international survey that seeks to assess people's willingness to reinvent themselves professionally, explore new avenues, and learn new skills.

## Skill

A type of work or activity which requires special *training and knowledge*

This report also assesses opinions on the current digital learning platforms and delves into the trends that will shape the professions of the future. A future where building and rebuilding the learning path will be a given throughout life and essential to uncover new opportunities in three areas that are becoming increasingly intertwined: **education, employability** and **entrepreneurship**.

This report is split into four chapters. The first chapter, **"Rebuilding the learning path"**, assesses the survey participants' views on the training they have received and their ability to meet the ever-changing job market head-on.

The second chapter, **"The skills market"**, investigates the jobs of the future, the skills — understood as the combination of knowledge and abilities — that will be most in demand, and the ways to learn them throughout adult life.

The third chapter, **"Opportunity crossroads"**, explores the shared responsibility of the public sector, companies and individuals to bolster lifelong learning and employability.

The survey was conducted in 15 countries<sup>1</sup> in Europe and the Americas on 15,000 adults (1,000 per country) aged between 18 and 65.

<sup>1</sup> Argentina, Belgium, Brazil, Chile, France, Germany, Italy, Mexico, The Netherlands, Poland, Portugal, Spain, the UK, the USA and Uruguay



The sample provides the basis for geographical comparison — set out in the fourth chapter — which enables analysis of the trends and preferences of the survey participants according to their country of residence. This report includes individual fact sheets that outline the key findings for each country.

## Key trends

### 1. The idea of being educated in one block is fading

In fact, 8 out of 10 survey participants feel the need to further expand their skills with lifelong learning.

The three key reasons behind lifelong learning are to meet job market and new technological demands; boost employability and professional competitiveness; and increase efficiency and productivity at the workplace.

38% of the survey participants feel that the training they have received has not prepared them sufficiently for the job market and 39% would now choose to study something different.

### 2. Lifelong learning is a scattered path with numerous obstacles

Though 81% of the survey participants show a clear willingness to continue learning, they consider the cost (44%) and a lack of time (31%) as the largest barriers to picking up new skills as an adult.



### 3. The jobs of the future are yet to be imagined

Technological disruption and new consumer habits are triggering constant shifts in companies' demand for jobs.

7 out of 10 participants believe that future generations will work in roles that are yet to exist.



#### **4. One in three employees think that Artificial Intelligence (AI) will replace them in the future**

58% agree that their knowledge of AI will be crucial to enter and remain in the job market, though many have been left disappointed with the training they have received in this area.

#### **5. Companies are expected to play a more proactive role in training their employees**

43% think that companies should be responsible for the continuous training of their employees, while 29% of the survey participants take this responsibility individually.

Also, 1 out of 4 survey participants attribute this responsibility to the public sector, even though 39% believe that the lifelong learning opportunities provided by their country's government or public administrations are insufficient.

#### **6. Almost half believe that practical experience will be more relevant than formal education**

45% of the survey participants think practical experience and informal education (self-teaching, courses, workshops, etc.) will be more important than formal education (e.g. a degree). Technology and digitalization lead the way in the priorities for career development, followed closely by health and well-being.

#### **7. Professionals with experience are the preferred teaching source**

45% of the survey participants lean towards training programmes and content delivered by renowned professional experts.

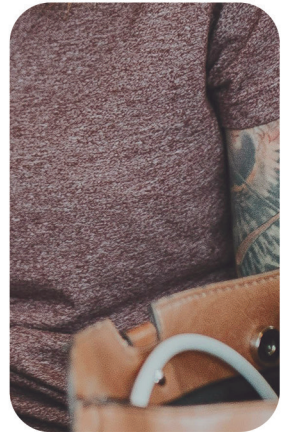
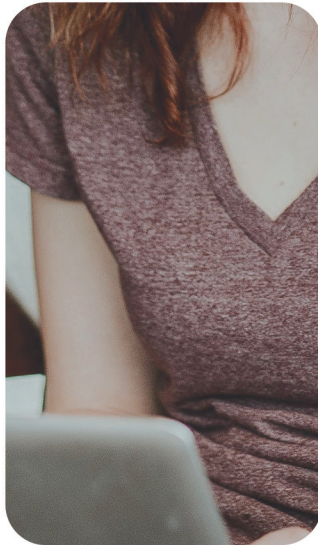
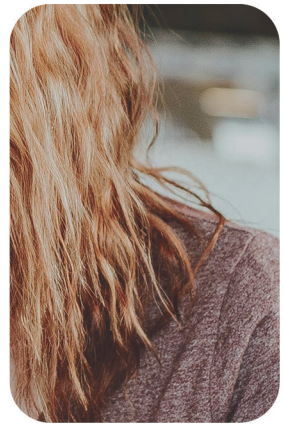
#### **8. Career guidance should be more flexible**

Personal and professional paths will be shaped by each person's critical point in life, as we embrace change and uncertainty as a natural part of our development.

69% of the survey participants prefer hybrid or online lifelong learning models.



# 01 Rebuilding the learning path



# Education no longer has a start and end date

- » 81% feel the need to continue broadening their skill set, increasing to 87% among those who studied at university, which shows a clear preference for lifelong learning.
- » 38% of the survey participants who studied at university believe that the education they received before entering the job market did not prepare them sufficiently.
- » Of all participants, 43% would study the same subject, whereas 39% would choose something else. 18% would prefer to learn a trade or to self-teach.
- » 45% think that practical experience and informal education will prove more important than an official certificate through formal education, especially in North America and Europe.
- » 43% think that companies should take the reins and be primarily responsible when it comes to their employees' lifelong learning, while 29% assume this responsibility for themselves and one in 4 say that the public sector should shoulder the burden.

Education is no longer a start and end date on our CV. Technological advances are one of the reasons behind the need to continue learning. Acquiring new skills throughout life is now vital to achieve individual aims and equip us to face common challenges.

## Education is vital, but not enough

Though the vast majority of participants consider that their mandatory education was key to their development (60%), almost 4 out of every 10 do not feel that it equipped them enough.

**73% state that lifelong learning will be the key to remaining in the job market, which highlights the need to learn new skills throughout life**

The survey participants who completed their mandatory education (especially 18-24-year-olds) demonstrate greater displeasure with the education they received before getting a job.

Nonetheless, university graduates are more optimistic regarding the usefulness of the education they received before entering the world of work.

**We have to get students ready to address the increasingly complex challenges that society is facing worldwide.**

This report is the latest reminder that our primary and secondary education systems were built for different times. Communities the world over have to rethink their systems to help students carve out a better future for themselves and everyone else.

We have to foster their ability to act, their awareness, their connection to people and the planet, their problem solving and their critical thinking so they can pursue meaningful careers in a changing economy **II**.

**Wendy Kopp**  
Co-founder and CEO of Teach For All

This highlights the role of universities as drivers of opportunity that afford greater personal and professional satisfaction.

68% of participants who went as far as completing their mandatory education say that they would now take their studies further and 65% state that lifelong learning is important.

## People who consider the education they received before entering the job market useful

Total percentage of survey participants who agree with this statement by age group

Age range	18 - 24	25 - 34	35 - 44	45 - 54	55 - 65
I think the education I received before entering the job market was useful	<b>58%</b>	61%	61%	62%	<b>65%</b>





**43%** stand firm with their choices. 39% would study a different subject and 18% would opt for practical training and/or self-teaching

### Rethinking study choices

Slightly more than half of the survey participants would change their studies by either exploring other options (39%) or learning on the job or through self-teaching (18%). Of those, participants in Chile, Italy and Poland show greater inclination towards studying a different subject. In Germany, the UK and the US, a higher percentage of participants would have liked to gain practical experience, e.g. through self-teaching.

Responses vary according to the participants' employment status. While employees with greater responsibility tend to stand by their study choices, people in less senior positions lean towards other options beyond their studies.

The survey participants' level of education also influences their answers. Half of those who studied at university would choose the same course and 40% of those who attended primary and secondary school or undertook professional or technical training would prefer to have taken another route.

## Practical experience and its value

Almost half of the survey participants (45%) believe that informal education (self-teaching, courses, workshops, etc.) and practical experience will prove more important than formal education (e.g. an official certificate). This sentiment is greater in North America and Europe. Moreover, those who studied at university hold practical experience in higher regard.

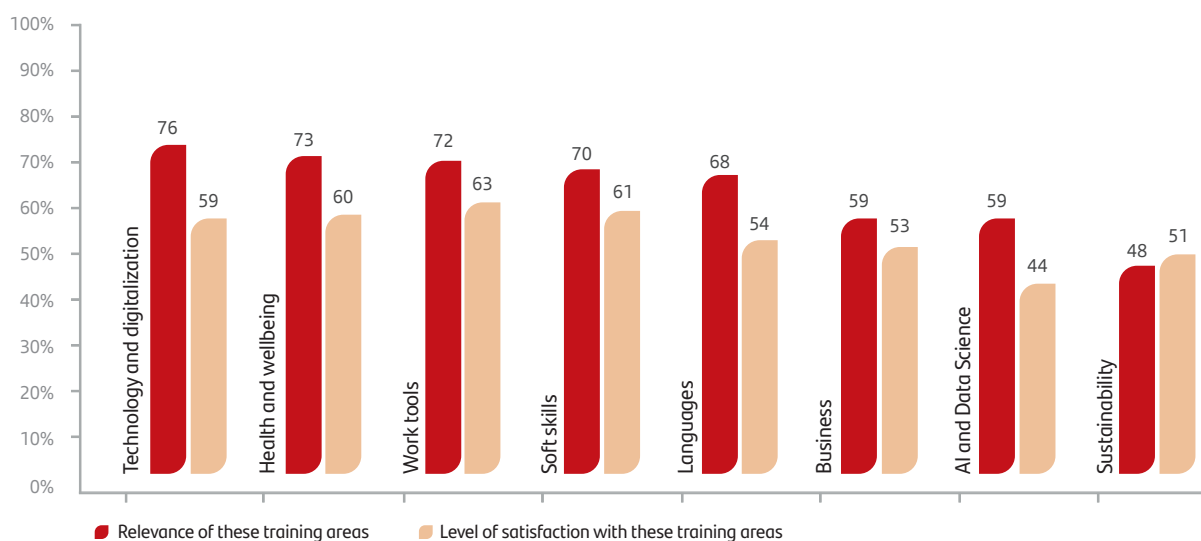
## Priority areas of study

Technology and digitalization are the highest learning priorities, though satisfaction is low. They are followed by health and well-being and then by work tools (e.g. spreadsheets, data visualization, etc.).

Soft skills and languages are considered important in Brazil, Poland, Portugal and the US. Languages are especially vital in countries with a lower level of English.

### Priority areas of study

Total percentage of survey participants who consider the following training areas key for their professional development



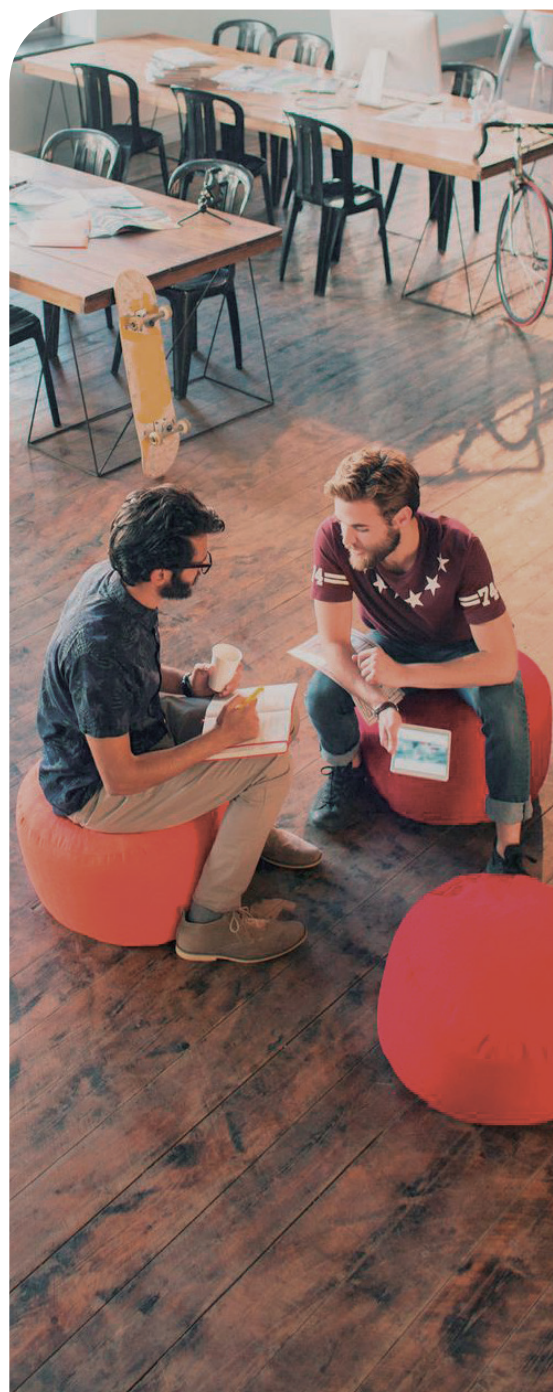
## From mandatory education to lifelong learning

81% of the survey participants feel the need to broaden their knowledge and skill set. According to the level of study, this need increases gradually from those who completed primary education (55%), secondary education (76%), and professional training (78%), rising to 87% for those who studied at university. This shows a clear willingness to build on the education received.

This opinion spans all age ranges. The majority of young people and university graduates are those who seek and undertake training programmes. There is no doubt that the higher the level of education reached, the more participants are convinced of the need for lifelong learning.

Regarding lifelong learning, survey participants mainly in Germany, Mexico, Portugal, the UK and the US tend to place more trust in renowned experts (45%). In other words, the transfer of theoretical and practical knowledge carries more weight when coming from fellow professionals.

**Lifelong learning is more appealing when experts deliver sessions, according to 45% of participants**



## Barriers

- Cost (44%) and a lack of time (31%) are the main barriers to lifelong learning according to survey participants.
- There is a gap between what participants deem important and the areas of training that companies are offering most. While companies are focusing on cross-cutting skills (e.g. soft skills) and work tools (e.g. Excel), employees prefer other areas such as technology, digitalization, health and well-being.

## Resources

- Around one-third of the survey participants are undertaking training on their own initiative, driven largely by a wish to adapt to change, boost their employability, and increase efficiency at work. This especially rings true among employees in the finance, technology, health and education sectors.
- Overall, 36% prefer hybrid training (in-person and online sessions).
- 31% would choose public universities as the training provider, mainly 18-24-year-olds (41%).

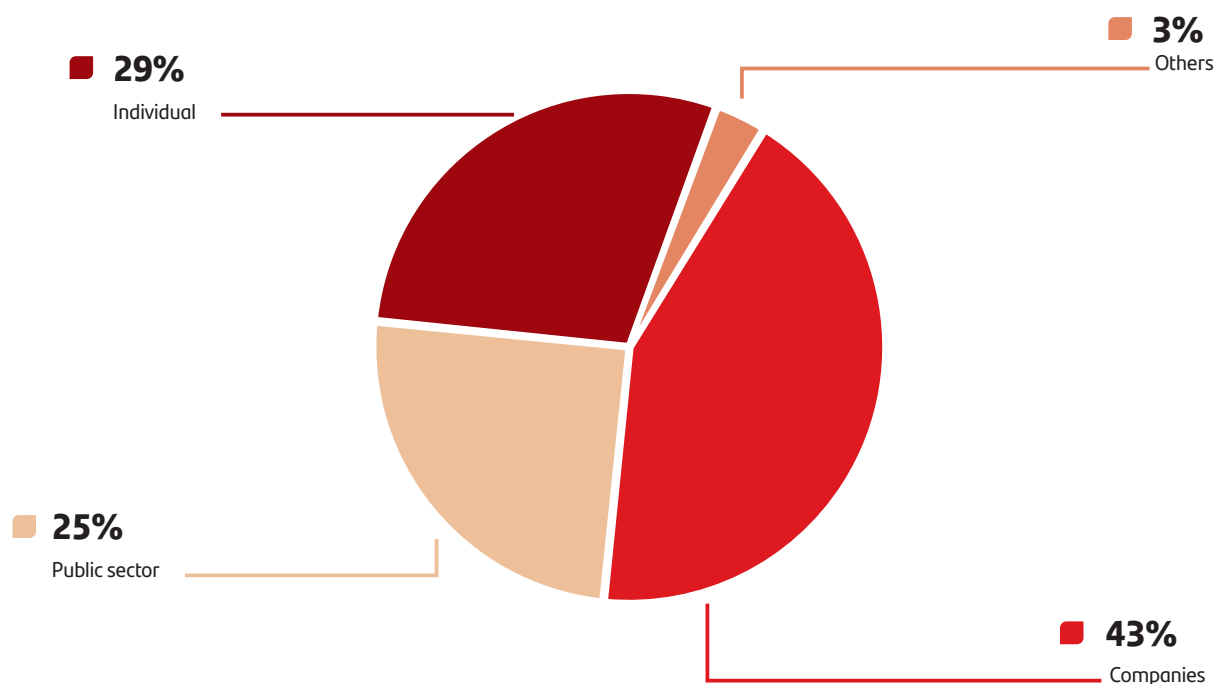
## A shared responsibility

- Almost half (43%) of the survey participants believe that companies should be responsible for offering lifelong learning to their employees. Europeans and US nationals are casting more of a glance towards their employers in this case.
- 25% state that the public sector should take charge of offering lifelong learning — 47% think they should provide free courses to help the entire population sharpen their skills.
- 29% place responsibility on the individual to boost their skill set at work or change career path, most notably in Mexico (48%).

**Almost half (43%) of the survey participants believe that companies should be responsible for offering lifelong learning to their employees**

#### Who should offer this continuous training?

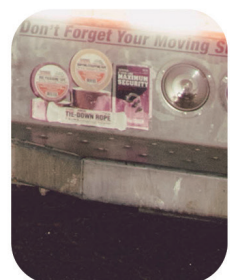
Percentage distribution of survey participants' responses on who should be responsible for offering continuous training



**29% and 25%, respectively, consider this to be an individual or public sector responsibility**



# 02 Skills market



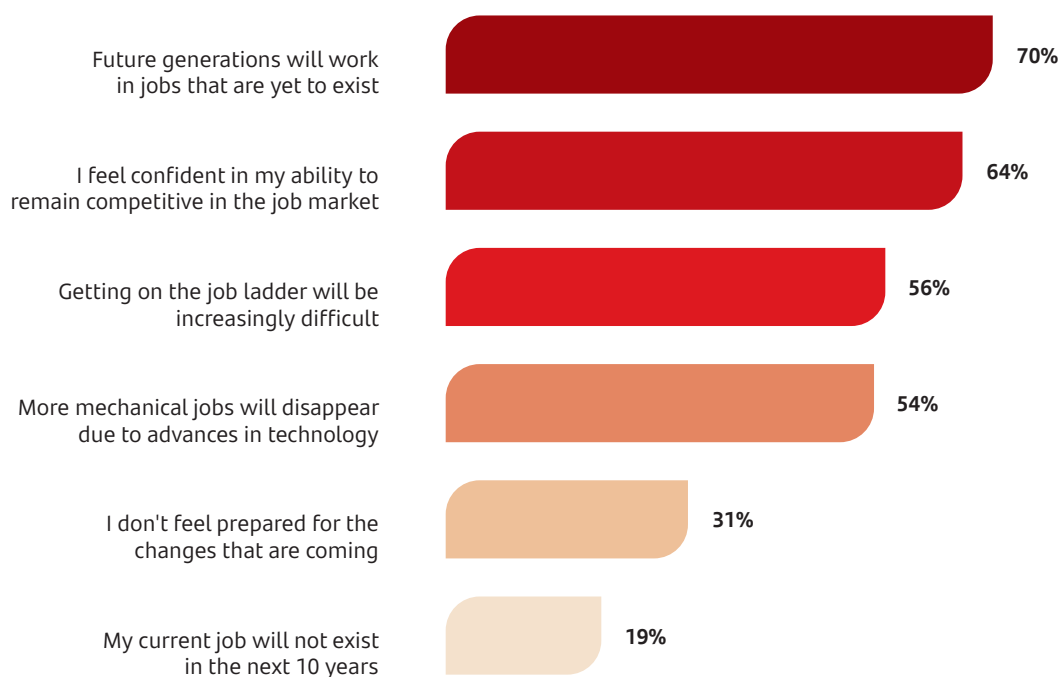
# AI leads the training demand for the future of work

- » Artificial intelligence leads the way in terms of desired subject areas. 61% believe it will be the most in-demand area in the next five years, while 58% deem it pivotal to enter and remain in the job market.
- » 70% expect the emergence of jobs that are yet to exist, and 31% say they are not equipped to face tomorrow's challenges.
- » Though digital training platforms have vast potential, only 11% claim to know of any.
- » Occupational mobility (whether a change of role, sector or company within the same sector) is high overall, especially in Europe, where 89% of participants have made such a change.



### Main trends and challenges regarding current and future work

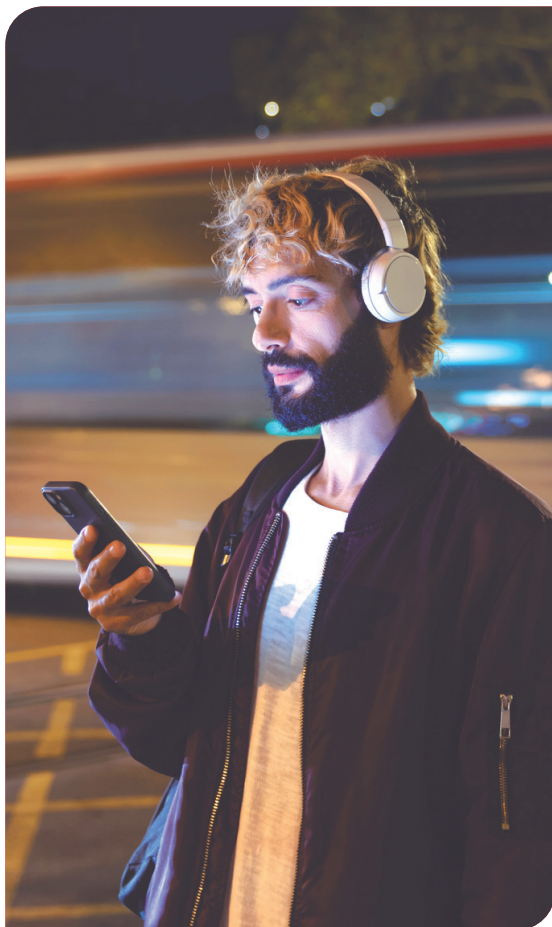
Total percentage of survey participants who agree with the following statements



Up to 7 out of 10 survey participants — most notably among middle managers — believe that future generations will work in roles that currently do not exist.

64% consider their skills will remain competitive, especially middle and senior managers or those who work in technology, communications, health and education. Nonetheless, this confidence is not shared across the board. 31% admit to feeling unprepared for future transformation, which shows a gap in opinions on adaptation.

**54%** believe that more mechanical jobs will disappear on the back of technological advances, and 19% foresee that their role will no longer exist in the next 10 years



## The future at the workplace

Uncertainty over the future is also reflected in access to the job market. 56% of participants believe it is becoming increasingly challenging to get on the job ladder. 19% think their role will no longer exist in the next 10 years.

This is more common among senior executives and employees in finance, technology, communications, transport and logistics, where technological disruption is developing at a rate of knots.

Rotation and mobility are increasingly common in most regions. Throughout their career, 87% declare to have changed sector, company or role. Drilling down into the survey findings:

- 32% have changed sector.
- 26% have moved to another company within the same sector.
- 29% have changed role within the same organization.

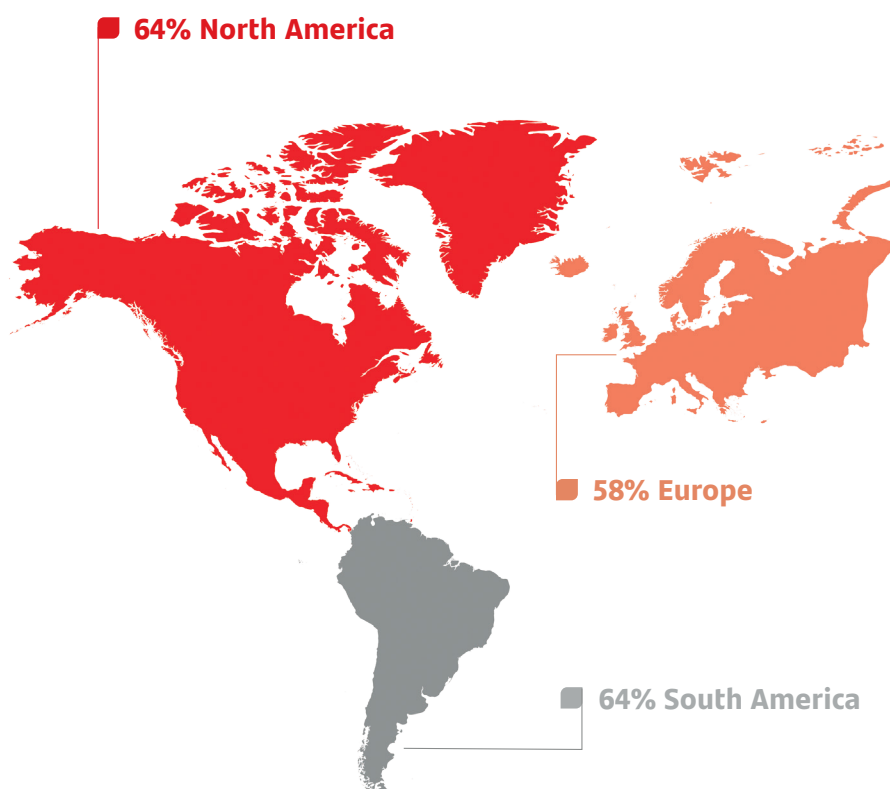
**Almost 6 out of 10 participants** believe that AI will be key to future employability, and 28% consider that it could replace them further down the line

## High demand for AI and data science

61% of the survey participants think that AI and data science will feature among the most in-demand areas in the next five years.

### Breakdown by region

Total percentage of survey participants in each region who think that AI and data science will be the most in-demand professional areas over the next 5 years



**The swiftness in seeking and mastering new skills will be the hallmark of individuals' employability and an effective workforce worldwide.**

In a world where the technical skills that jobs require are changing rapidly, behaviours and attitudes towards dealing with these changes proactively are critical for both employees and employers.

The ability to use AI and other new technologies will be paramount; however, the desire to develop — the belief that one can learn new things through hard work — will be even more important. Forming this mindset empowers individuals to seek out training resources on their own, learn from their peers, and make the most of formal education opportunities as they arise **||**.

**Mona Mourshed**

Founder and Global CEO of Generation

## Digital learning platforms: A skills menu

Several organizations and institutions — both public and private — have launched digital platforms that remove some of the barriers to lifelong learning, such as lack of time and cost.

Numerous universities are playing an active role in the development and dissemination of these platforms, as well as in expanding their educational offerings. Likewise, some companies are running initiatives in this area (e.g. Santander Open Academy) and designing their training catalogue in partnership with prestigious universities and institutions.

A lack of awareness of digital training platforms remains a considerable challenge. 89% are unaware of these “on-demand menus” through which they can upskill or reskill. Nonetheless, demand for training is high, especially in South America (76%) and North America (70%), where the desire to use these platforms is higher than in Europe (48%).

Their impact on education is not a secret. 53% of the survey participants believe they have a positive influence, with notable discrepancies among regions: Participants in South America share the most positive opinion (65%), while this figure drops to 45% for Europe. This gap could be down to access to traditional training in each region.

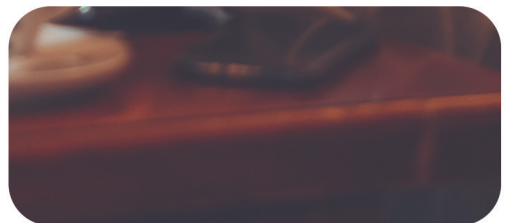
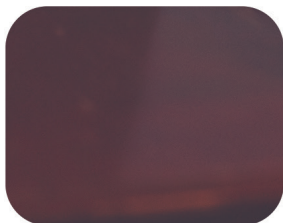
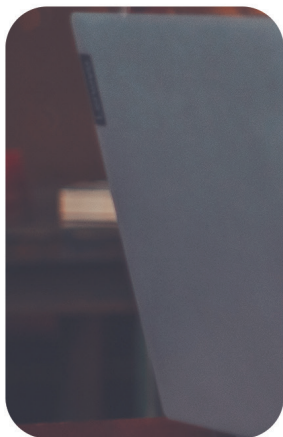
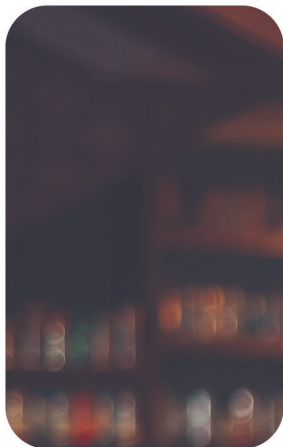


## **Within Europe, Italy, Portugal and Spain stand out as the countries with the most favourable opinions towards digital platforms**

The potential use of these platforms also varies according to sector and location. 58% of the survey participants say they would use them, with a greater desire among those who work in technology, digitalization and professional services.

Education level is another determining factor. Participants who studied at university show greater interest in these platforms (65%), compared to those with only primary (41%) or secondary education (55%).

# 03 Opportunity crossroads



# Lifelong learning education makes all the difference to growth and stability

- » Education, employability and entrepreneurship are inseparable pillars in a job market where the ability to juggle all three will provide a key advantage in the future.
- » Employability is becoming increasingly dependent on lifelong learning, which is vital for 82% of the employees aged between 25 and 65.
- » 62% consider the pre-job training that the public sector offers useful.




The job market revolution, the roll-out of artificial intelligence and the entrepreneurial boom as an alternative or supplement to employment have changed the rules of the game.

To thrive in the future, the ability to manage the three "Es"— Education, Employability and Entrepreneurship — effectively will afford a significant competitive edge.



**We are at a historic tipping point where education, employability and entrepreneurship must come together to underpin the same sustainable and inclusive development strategy.**

The pace of advances in technology and the transformation of the job market require a profound rethink of our education systems in order to build more agile, relevant and articulated structures with productive and social realities and to achieve quality, inclusive and equitable education in line with the Education 2030 Agenda. It is imperative we move towards an all-encompassing vision where lifelong learning, encouraging entrepreneurial talent and sharpening core skills underpin a more equitable, competitive and resilient Ibero-America .

**Mariano Jabonero**

Secretary General of the Organization of Ibero-American States for Education, Science and Culture (OEI)

## Education: A shared responsibility

Though half of the survey participants believe that the public sector should run initiatives to promote lifelong learning free of charge, expectations of other educators — among which companies stand out — is notable.

This overall trend is reversed in the case of Argentina, Brazil, Chile, Mexico and Uruguay. 28% believe that companies are responsible for the lifelong learning of their employees, while 42% think it is their individual responsibility, whether to stay relevant in their profession or to change career. 27% attribute this responsibility to the public sector.







## Employability and opportunities for lifelong learning

Employability is no longer just about getting a job; it is also about remaining competitive in an uncertain professional landscape in the long term. In fact, a recent **International Labour Organization (ILO)**<sup>2</sup> report outlines the disconnect between the rapid advances in artificial intelligence — in particular, generative AI — and the effective training of employees, which underlines the urgent need to improve education in this area.

82% of employees between 25 and 65 acknowledge that lifelong learning has become a determining factor in terms of job stability and professional growth.



**We used to learn how to do our job; now learning has become a job in itself.**

**Andreas Schleicher**

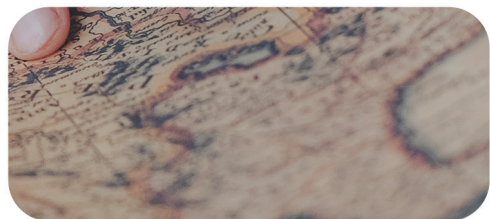
Director for Education and Skills at the OECD

Today's students are tomorrow's startups. Instead of learning how to work, they will be learning how to create jobs. We should not teach them things they can learn on their own.

This places "student agency" and the mastery of effective learning strategies at the centre of education. The focus must shift towards empowering people to become lifelong learners — people who are not only good at solving problems, but also at finding them **||**.

<sup>2</sup> *Mind the AI Divide: Shaping a Global Perspective on the Future of Work*

# 04 A geographic outlook



A geographical perspective is key to understanding how tomorrow's skills fit into varying socio-economic and cultural landscapes. This chapter compares the three major regions subject to the survey —Europe, North America and South America—, as well as the 15 countries that comprise the sample. The aim is to identify common patterns, significant differences and contextual factors that impact on the education and professional journeys of the people surveyed.

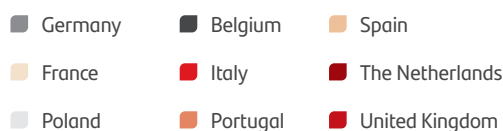
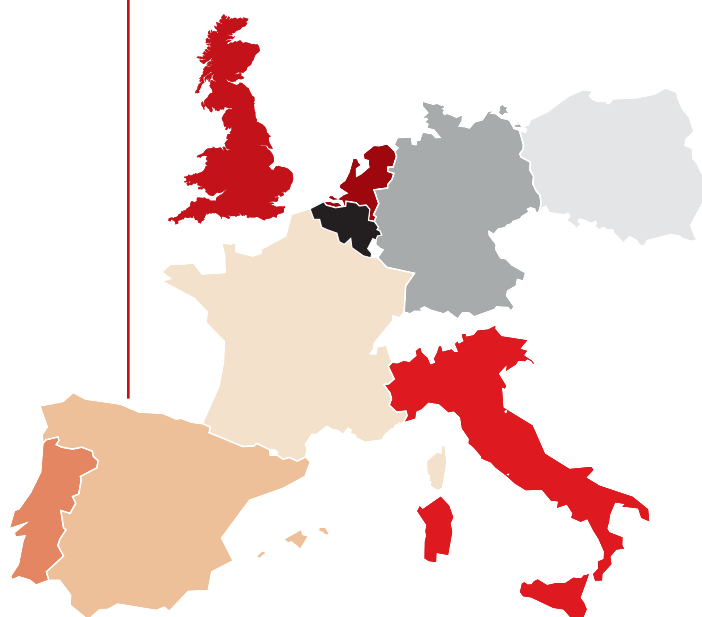
# Europe

Europe is where it is more common to change sector, company or role during one's career.

## Eight key points to understand tomorrow's skills in Europe

- 1** 89% of the survey participants have undergone some form of change (whether sector, company or role). 35% have changed sector, which is much higher than the other regions.
- 2** 74% believe that future generations will work in roles that are yet to exist.
- 3** 64% agree that there are good job opportunities, while just 26% would be willing to move out of the EU for work.
- 4** European citizens want to stay in Europe to work, especially young people between 25 and 34 (67%).
- 5** Europeans are the least satisfied with the education they received before entering the job market (58%).
- 6** 50% of the Europeans surveyed believe that companies should be responsible for lifelong learning. 25% believe the public sector should take the reins, and 22% deem it the responsibility of each individual.
- 7** With the exception of Italy, Spain and Portugal, Europeans show less intention to use digital learning platforms (48%).
- 8** 65% believe that the success of the EU hinges on a highly qualified labour force.

**9,000** people surveyed  
**9** countries



# Germany



↓ **78%\*** consider lifelong learning to be quite important or very important for their professional development

↓ **36%\*** consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

- Soft skills
- Health and well-being
- Work tools
- Technology and digitalization
- Languages

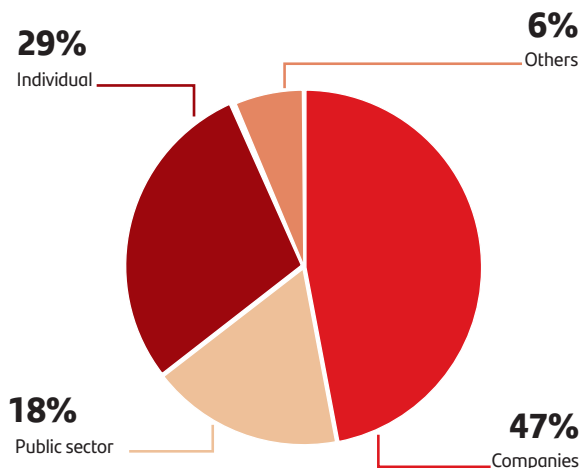
### Top 5. Key drivers

- 47%** Develop a lifelong learning mentality
- 29%** Adapt to changes in the job market and new technologies
- 27%** Boost employability and professional competitiveness
- 26%** Foresee and respond to new challenges
- 25%** Increase efficiency and productivity at the workplace

### Top 5. Main barriers

- 38%** Cost
- 31%** Time
- 19%** Lack of commitment or support from the company
- 17%** Lack of incentives and/or recognition
- 14%** Lack of interest from the company

### Who should be responsible



## Future of work

### Key challenges and trends

- 70%** Future generations will work in jobs that are yet to exist
- 67%** Lifelong learning will be vital
- 63%** People are confident of their ability to remain competitive in the job market
- 48%** Knowledge of AI will be crucial
- 46%** Practical experience and informal education will be more important than formal education

### Most in-demand job disciplines in the next five years

- AI and data science
- Technology and digitalization
- Health and well-being
- Sustainability
- Soft skills

\* Above (↑) or below (↓) the global average

# Belgium



↓ **76%\*** consider lifelong learning to be quite important or very important for their professional development

↓ **42%\*** consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Languages

Health and well-being

Work tools

AI and data science

### Top 5. Main barriers

37% Time

33% Cost

16% Lack of course variety

16% Lack of commitment or support from the company

16% Budget restrictions within the organization where they work

### Top 5. Key drivers

31% Boost confidence and self-esteem at work

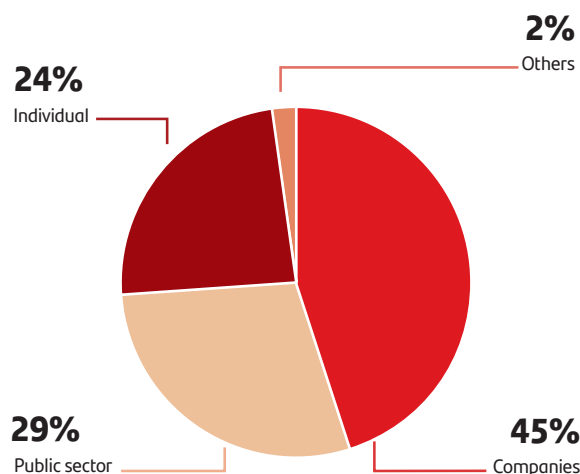
31% Adapt to changes in the job market and new technologies

28% Increase efficiency and productivity at the workplace

26% Foresee and respond to new challenges

26% Boost employability and professional competitiveness

### Who should be responsible



## Future of work

### Key challenges and trends

74% Future generations will work in jobs that are yet to exist

68% Lifelong learning will be vital

64% People are confident of their ability to remain competitive in the job market

53% Knowledge of AI will be vital

51% More mechanical jobs will disappear due to advances in technology

### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Soft skills

Health and well-being

Sustainability

\* Above (↑) or below (↓) the global average

# Spain



**81%\*** consider lifelong learning to be quite important or very important for their professional development

**↑56%\*** consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Languages

Health and well-being

Work tools

AI and data science

### Top 5. Main barriers

39% Cost

34% Time

22% Lack of interest from the company

20% Lack of incentives and/or recognition

16% Lack of commitment or support from the company

### Top 5. Key drivers

38% Adapt to changes in the job market and new technologies

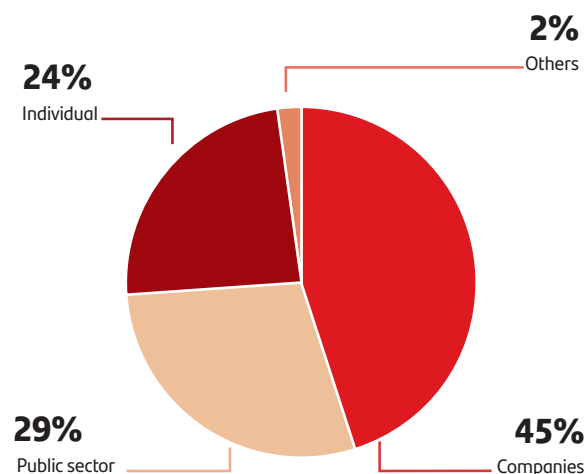
37% Boost employability and professional competitiveness

30% Increase efficiency and productivity at the workplace

28% Boost confidence and self-esteem at work

26% Develop problem-solving, change management and decision-making skills

### Who should be responsible



## Future of work

### Key challenges and trends

70% Lifelong learning will be vital

66% Future generations will work in jobs that are yet to exist

59% More mechanical jobs will disappear due to advances in technology

59% Getting on the job ladder will be increasingly difficult

58% People are confident of their ability to remain competitive in the job market

### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Sustainability

Languages

Health and well-being

\* Above (↑) or below (↓) the global average



# France



↓ **72%\*** consider lifelong learning to be quite important or very important for their professional development

↓ **39%\*** consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Work tools

Health and well-being

Languages

Soft skills

### Top 5. Key drivers

- 33%** Adapt to changes in the job market and new technologies
- 29%** Boost employability and professional competitiveness
- 24%** Increase efficiency and productivity at the workplace
- 24%** Boost confidence and self-esteem at work
- 24%** Foresee and respond to new challenges

## Future of work

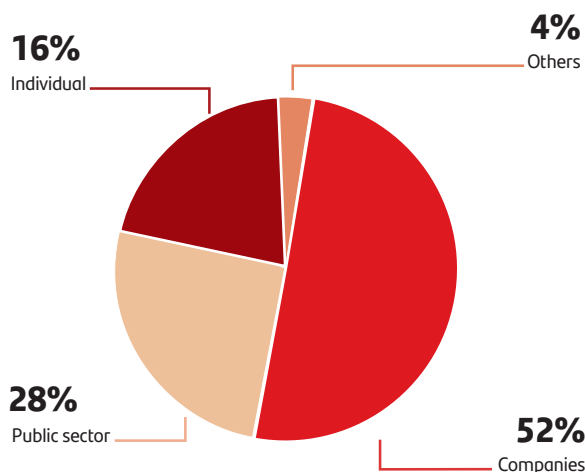
### Key challenges and trends

- 71%** Future generations will work in jobs that are yet to exist
- 67%** Lifelong learning will be vital
- 61%** People are confident of their ability to remain competitive in the job market
- 60%** Getting on the job ladder will be increasingly difficult
- 50%** More mechanical jobs will disappear due to advances in technology

### Top 5. Main barriers

- 39%** Cost
- 31%** Time
- 19%** Lack of commitment or support from the company
- 17%** Budget restrictions within the organization where they work
- 16%** Lack of incentives and/or recognition

### Who should be responsible



### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Languages

Soft skills

Health and well-being

\* Above (↑) or below (↓) the global average



# Italy



↓ **77%\*** consider lifelong learning to be quite important or very important for their professional development

**53%\*** consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Languages

Work tools

Health and well-being

Soft skills

### Top 5. Main barriers

38% Cost

30% Time

24% Lack of incentives and/or recognition

18% Lack of commitment or support from the company

15% Lack of interest from the company

### Top 5. Key drivers

39% Adapt to changes in the job market and new technologies

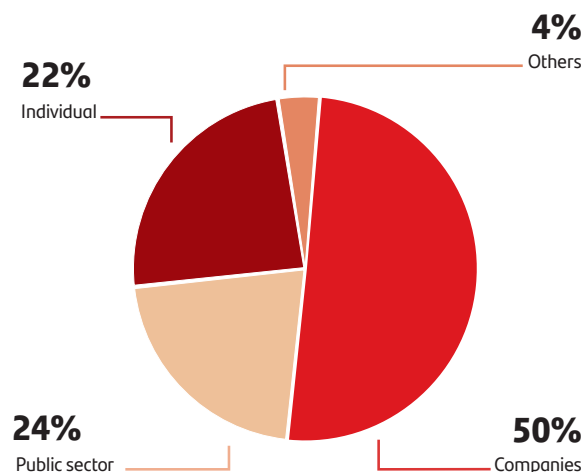
32% Boost employability and professional competitiveness

28% Develop a lifelong learning mentality

27% Increase efficiency and productivity at the workplace

23% Foresee and respond to new challenges

### Who should be responsible



## Future of work

### Key challenges and trends

73% Lifelong learning will be vital

72% Future generations will work in jobs that are yet to exist

58% More mechanical jobs will disappear due to advances in technology

57% Getting on the job ladder will be increasingly difficult

54% People are confident of their ability to remain competitive in the job market

### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Sustainability

Languages

Soft skills

\* Above (↑) or below (↓) the global average

# The Netherlands



↓67%\* consider lifelong learning to be quite important or very important for their professional development

↓31%\* consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Health and well-being

Work tools

Technology and digitalization

Soft skills

AI and data science

### Top 5. Main barriers

39% Cost

35% Time

21% Budget restrictions within the organization where they work

15% Lack of commitment or support from the company

14% Motivation

### Top 5. Key drivers

30% Boost employability and professional competitiveness

28% Adapt to changes in the job market and new technologies

26% Foresee and respond to new challenges

26% Boost confidence and self-esteem at work

22% Develop problem-solving, change management and decision-making skills

### Who should be responsible

26%

Individual

5%

Others

16%

Public sector

53%

Companies

## Future of work

### Key challenges and trends

76% Future generations will work in jobs that are yet to exist

67% People are confident of their ability to remain competitive in the job market

63% Lifelong learning will be vital

50% Knowledge of AI will be crucial

50% More mechanical jobs will disappear due to advances in technology

### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Sustainability

Health and well-being

Soft skills

\* Above (↑) or below (↓) the global average

# Poland



↑83%\* consider lifelong learning to be quite important or very important for their professional development

↓43%\* consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Languages

Technology and digitalization

Health and well-being

Soft skills

Work tools

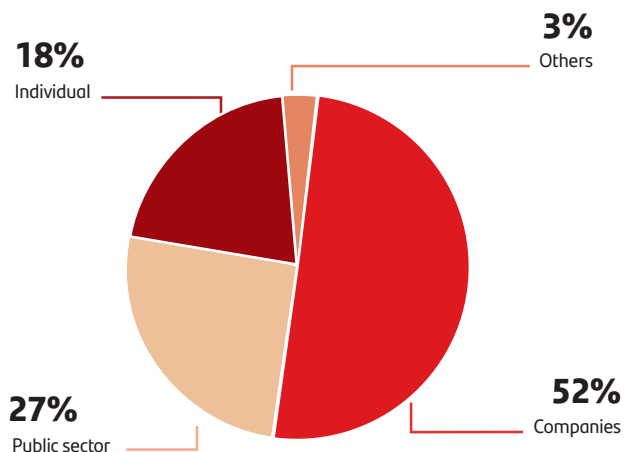
### Top 5. Key drivers

- 36% Boost confidence and self-esteem at work
- 36% Adapt to changes in the job market and new technologies
- 33% Increase efficiency and productivity at the workplace
- 31% Boost employability and professional competitiveness
- 29% Develop a lifelong learning mentality

### Top 5. Main barriers

- 50% Cost
- 29% Time
- 23% Lack of commitment or support from the company
- 19% Budget restrictions within the organization where they work
- 18% Lack of incentives and/or recognition

### Who should be responsible



## Future of work

### Key challenges and trends

- 78% Future generations will work in jobs that are yet to exist
- 76% Lifelong learning will be vital
- 65% Knowledge of AI will be crucial
- 63% Getting on the job ladder will be increasingly difficult
- 59% More mechanical jobs will disappear due to advances in technology

### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Languages

Soft skills

Health and well-being

\* Above (↑) or below (↓) the global average

# Portugal



↑86%\* consider lifelong learning to be quite important or very important for their professional development

↑57%\* consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Languages

Health and well-being

Soft skills

Work tools

### Top 5. Key drivers

- 37% Adapt to changes in the job market and new technologies
- 35% Increase efficiency and productivity at the workplace
- 30% Boost employability and professional competitiveness
- 27% Provide personal added value within the organization
- 26% Develop a lifelong learning mentality

## Future of work

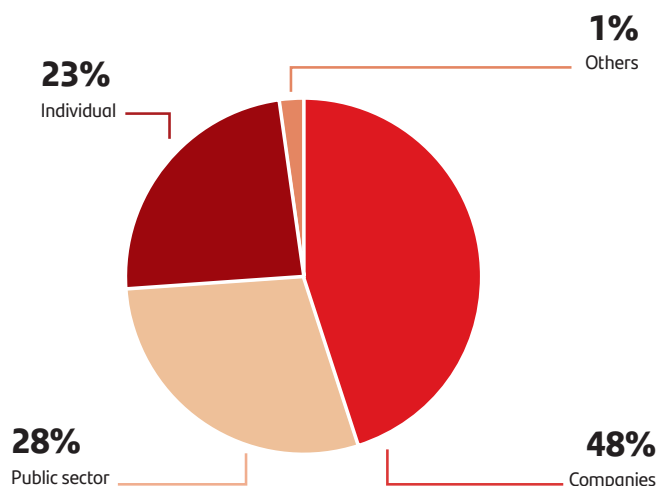
### Key challenges and trends

- 81% Lifelong learning will be vital
- 74% People are confident of their ability to remain competitive in the job market
- 71% Future generations will work in jobs that are yet to exist
- 66% Knowledge of AI will be crucial
- 64% Getting on the job ladder will be increasingly difficult

### Top 5. Main barriers

- 47% Cost
- 26% Time
- 24% Lack of incentives and/or recognition
- 24% Lack of commitment or support from the company
- 21% Lack of interest from the company

### Who should be responsible



### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Health and well-being

Sustainability

Business

\* Above (↑) or below (↓) the global average

# United Kingdom



**81%\*** consider lifelong learning to be quite important or very important for their professional development

**↓44%\*** consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Soft skills

Technology and digitalization

Health and well-being

Work tools

Business

### Top 5. Key drivers

- 32%** Increase efficiency and productivity at the workplace
- 31%** Boost employability and professional competitiveness
- 29%** Adapt to changes in the job market and new technologies
- 28%** Boost confidence and self-esteem at work
- 23%** Develop a lifelong learning mentality

## Future of work

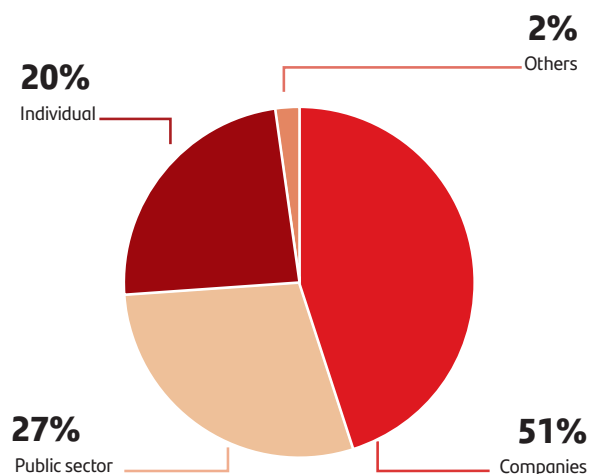
### Key challenges and trends

- 77%** Future generations will work in jobs that are yet to exist
- 72%** Lifelong learning will be vital
- 60%** Knowledge of AI will be crucial
- 58%** Getting on the job ladder will be increasingly difficult
- 56%** People are confident of their ability to remain competitive in the job market

### Top 5. Main barriers

- 47%** Cost
- 35%** Time
- 22%** Budget restrictions within the organization where they work
- 18%** Lack of commitment or support from the company
- 14%** Lack of interest from the company

### Who should be responsible



### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Soft skills

Sustainability

Health and well-being

\* Above (↑) or below (↓) the global average

# North America

The region that is most convinced that practical experience and informal learning will be pivotal.

## Eight key points to understand tomorrow's skills in North America

- 1** 52% of the US nationals surveyed believe that companies should be responsible for lifelong learning, while 48% of the Mexican participants consider it to be down to the individual.
- 2** 48% think that practical experience and informal learning will prove more valuable than formal education.
- 3** It is the region where more participants (45%) say they would choose to study the same subject.
- 4** 35% have changed role within the same organization.
- 5** Almost 7 out of 10 participants say the education they received before entering the world of work was useful.
- 6** It is the region where, according to the survey participants, companies offer more training, with greater satisfaction.
- 7** Half of the survey participants prefer subject matter experts to deliver lifelong learning.
- 8** Technology and digitalization are the most important areas for career development (80%).

**2,000** people surveyed  
**2** countries





# USA



↓ **78%\*** consider lifelong learning to be quite important or very important for their professional development

↓ **50%\*** consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Soft skills

Technology and digitalization

Health and well-being

Work tools

Business

### Top 5. Main barriers

44% Cost

32% Time

18% Lack of commitment or support from the company

17% Budget restrictions within the organization where they work

15% Lack of incentives and/or recognition

### Top 5. Key drivers

35% Increase efficiency and productivity at the workplace

37% Adapt to changes in the job market and new technologies

37% Boost employability and professional competitiveness

26% Develop a lifelong learning mentality

25% Boost confidence and self-esteem at work

### Who should be responsible

29%

Individual

3%

Others

16%

Public sector

52%

Companies

## Future of work

### Key challenges and trends

71% Future generations will work in jobs that are yet to exist

69% Lifelong learning will be vital

65% People are confident of their ability to remain competitive in the job market

60% Knowledge of AI will be crucial

54% Getting on the job ladder will be increasingly difficult

### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Soft skills

Business

Health and well-being

\* Above (↑) or below (↓) the global average

# Mexico



↑90%\* consider lifelong learning to be quite important or very important for their professional development

↑77%\* consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Languages

Work tools

Health and well-being

Business

### Top 5. Main barriers

45% Cost

28% Time

26% Lack of interest from the company

22% Lack of commitment or support from the company

19% Lack of course variety

### Top 5. Key drivers

42% Boost employability and professional competitiveness

41% Adapt to changes in the job market and new technologies

35% Increase efficiency and productivity at the workplace

31% Develop problem-solving, change management and decision-making skills

25% Boost confidence and self-esteem at work

### Who should be responsible

48%

Individual

1%

Others

22%

Public sector

29%

Companies

## Future of work

### Key challenges and trends

77% Lifelong learning will be vital

75% People are confident of their ability to remain competitive in the job market

62% Future generations will work in jobs that are yet to exist

60% Knowledge of AI will be crucial

60% Getting on the job ladder will be increasingly difficult

### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Business

Health and well-being

Languages

\* Above (↑) or below (↓) the global average

# South America

The region with the most people currently undertaking training on their own initiative.

## Seven key points to understand tomorrow's skills in South America

- 1** It is the region with the highest percentage of participants (45%) who say they are undertaking training on their own initiative.
- 2** 41% consider that each individual is responsible for their own lifelong learning.
- 3** 4 out of every 10 South Americans surveyed believe that the public education system did not prepare them sufficiently for the job market.
- 4** 90% would be willing to supplement their studies with further formal or another type of education.
- 5** 61% state that training in AI will be vital to enter and remain in the job market.
- 6** It is the region that gives the highest importance to lifelong learning in soft skills and languages.
- 7** Moreover, it is where more participants (65%) consider the impact of digital learning and development platforms as positive, and where more participants (75%) are open to using them.

4,000 people surveyed  
4 countries

■ Argentina ■ Brazil  
■ Chile ■ Uruguay



# Argentina



↑88%\* consider lifelong learning to be quite important or very important for their professional development

↑63%\* consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Languages

Health and well-being

Work tools

Business

### Top 5. Key drivers

- 45% Adapt to changes in the job market and new technologies
- 35% Boost employability and professional competitiveness
- 32% Increase efficiency and productivity at the workplace
- 31% Develop problem-solving, change management and decision-making skills
- 30% Develop a lifelong learning mentality

## Future of work

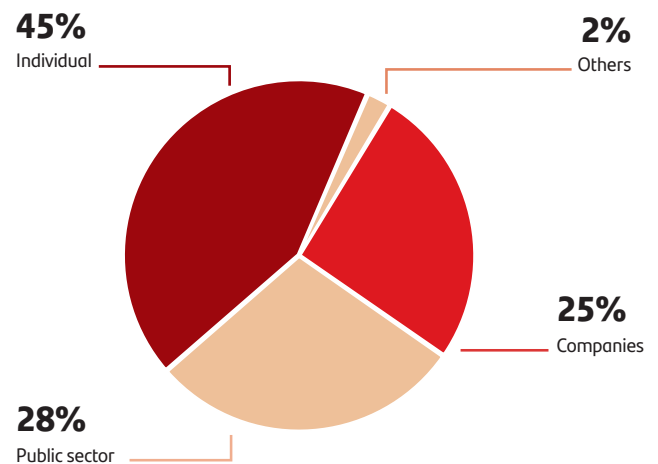
### Key challenges and trends

- 76% Lifelong learning will be vital
- 64% People are confident of their ability to remain competitive in the job market
- 61% Future generations will work in jobs that are yet to exist
- 58% Knowledge of AI will be crucial
- 57% Getting on the job ladder will be increasingly difficult

### Top 5. Main barriers

- 46% Cost
- 30% Time
- 21% Lack of interest from the company
- 19% Lack of commitment or support from the company
- 19% Lack of incentives and/or recognition

### Who should be responsible



### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Business

Health and well-being

Soft skills

\* Above (↑) or below (↓) the global average

# Brazil



↑88%\* consider lifelong learning to be quite important or very important for their professional development

↑66%\* consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Soft skills

Work tools

Health and well-being

Languages

### Top 5. Key drivers

- 35% Boost employability and professional competitiveness
- 34% Adapt to changes in the job market and new technologies
- 29% Increase efficiency and productivity at the workplace
- 27% Develop problem-solving, change management and decision-making skills
- 26% Boost confidence and self-esteem at work

## Future of work

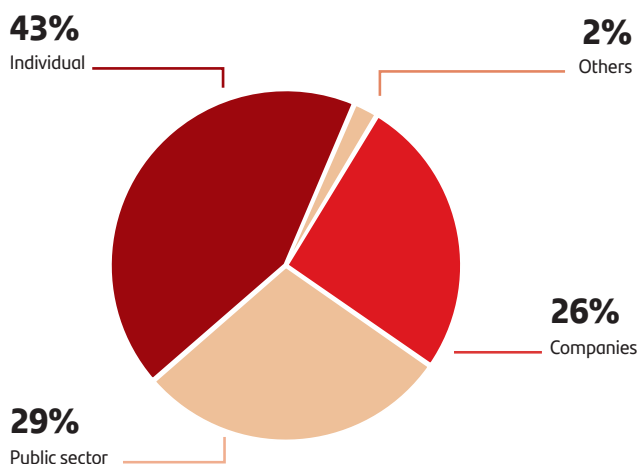
### Key challenges and trends

- 80% Lifelong learning will be vital
- 72% People are confident of their ability to remain competitive in the job market
- 72% Future generations will work in jobs that are yet to exist
- 69% Knowledge of AI will be crucial
- 69% Getting on the job ladder will be increasingly difficult

### Top 5. Main barriers

- 48% Cost
- 27% Time
- 21% Budget restrictions within the organization where they work
- 19% Lack of commitment or support from the company
- 18% Lack of incentives and/or recognition

### Who should be responsible



### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Health and well-being

Soft skills

Sustainability

\* Above (↑) or below (↓) the global average

# Chile



↑87%\* consider lifelong learning to be quite important or very important for their professional development

↑67%\* consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

Technology and digitalization

Languages

Health and well-being

Work tools

Soft skills

### Top 5. Key drivers

- 41% Adapt to changes in the job market and new technologies
- 41% Boost employability and professional competitiveness
- 31% Increase efficiency and productivity at the workplace
- 30% Boost confidence and self-esteem at work
- 28% Develop problem-solving, change management and decision-making skills

## Future of work

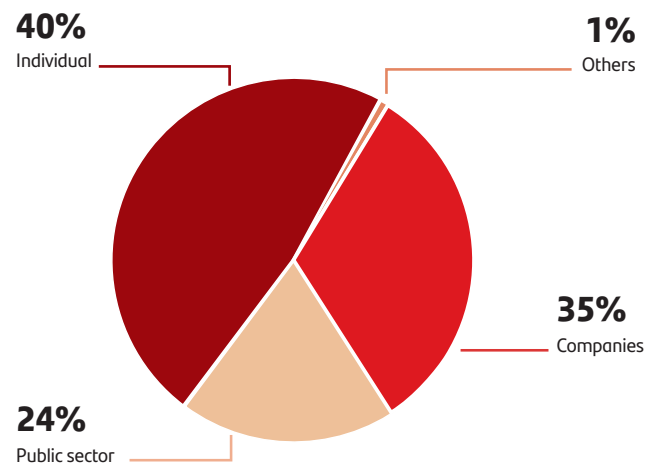
### Key challenges and trends

- 71% Lifelong learning will be vital
- 68% People are confident of their ability to remain competitive in the job market
- 61% Future generations will work in jobs that are yet to exist
- 60% Getting on the job ladder will be increasingly difficult
- 54% Knowledge of AI will be crucial

### Top 5. Main barriers

- 57% Cost
- 28% Time
- 26% Lack of interest from the company
- 22% Lack of commitment or support from the company
- 21% Budget restrictions within the organization where they work

### Who should be responsible



### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Health and well-being

Business

Sustainability

\* Above (↑) or below (↓) the global average



# Uruguay



↑88%\* consider lifelong learning to be quite important or very important for their professional development

↑65%\* consider the impact of global digital learning and professional development platforms to be quite positive or very positive

## Lifelong learning

### Top 5. Key areas

AI and data science

Languages

Health and well-being

Work tools

Soft skills

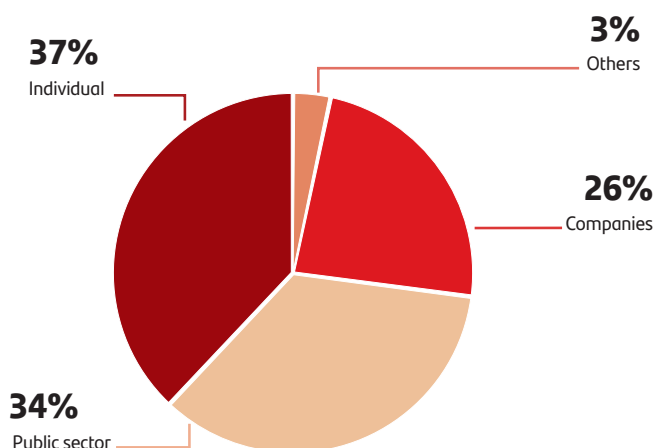
### Top 5. Key drivers

- 42% Adapt to changes in the job market and new technologies
- 35% Increase efficiency and productivity at the workplace
- 34% Boost employability and professional competitiveness
- 32% Boost confidence and self-esteem at work
- 31% Develop problem-solving, change management and decision-making skills

### Top 5. Main barriers

- 43% Cost
- 31% Time
- 22% Lack of course variety
- 22% Lack of interest from the company
- 20% Lack of commitment or support from the company

### Who should be responsible



## Future of work

### Key challenges and trends

- 76% Lifelong learning will be vital
- 68% People are confident of their ability to remain competitive in the job market
- 60% More mechanical jobs will disappear due to advances in technology
- 60% Knowledge of AI will be crucial
- 58% Future generations will work in jobs that are yet to exist

### Most in-demand job disciplines in the next five years

AI and data science

Technology and digitalization

Business

Health and well-being

Soft skills

\* Above (↑) or below (↓) the global average

# Metodology

Santander's *Tomorrow's skills* report aims to gauge society's opinion on lifelong learning and the transformation of the skills that the job market demands.

Through this exercise, Santander seeks to help **enrich the public debate** and **collective search for solutions** to drive people's personal and career development. The data and findings from this report will also help the continuous enhancement of **Santander Open Academy** which, in collaboration with prestigious universities and institutions, offers a wide range of lifelong learning opportunities to everyone.

## Sample description

15,000 people surveyed

**Gender** Men **49%** Women **51%**

**Age** 18 to 65

**Location** 15 countries

**3 regions**  
North America, Latin America and Europe

**15 countries** Argentina, Belgium, Brazil, Chile, France, Germany, Italy, Mexico, The Netherlands, Poland, Portugal, Spain, the UK, the US, and Uruguay



## Education level

**48%**

University degree  
(Bachelor's, Master's, PhD...)

**22%**

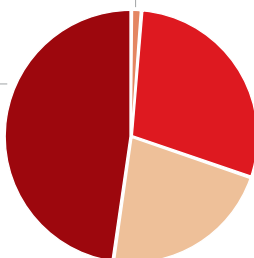
Vocational training  
(non-university)

**1%**

No formal education or  
primary education

**29%**

Secondary education or  
high school



## Employment status

**7%**

Unemployed but  
looking for work

**1%**

Agency workers,  
temporary staff

**5%**

Freelance or  
independent worker

**11%**

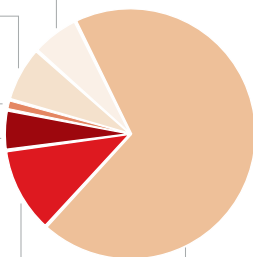
Self-employed

**6%**

Student/Pupil/Full-time  
education

**70%**

Employee



## Professional category

**3%**

President or senior management

**13%**

Owner or freelance

**4%**

Director

**21%**

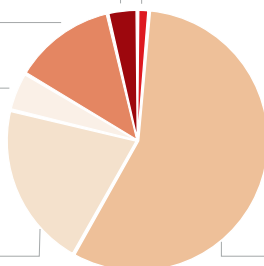
Middle manager

**1%**

Traineeships

**58%**

Employee



This report is based on a **quantitative online survey**, with a sample of 15,000 people in several countries. Participants were women (51%) and men (49%) between 18 and 65 years of age either in employment (as an employee, sole trader, freelancer or temporary worker), actively searching for a job (unemployed), or studying full-time. A total of **1,000 people** were surveyed in each country, according to quotas designed to reflect the characteristics of each population.

# Team

**Report coordination:**

**Banco Santander**

**Data:**

**Ipsos**, a global market-research and consulting company

**Draft, design and formatting:**

**LLYC**

**Santander would like to give special thanks to:**

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**Victoria Galán-Muros**, CEO Innovative Futures Institute



## Terms of use

The findings, interpretations, and conclusions expressed in this report are based on a survey conducted with a sample size of 15,000 individuals of working age (i.e. between 18 and 65 years of age), 1,000 from each of the countries included in the study. While every reasonable effort has been made to ensure the representativeness of the sample, the results should not be considered as absolute truths or generalized to the global population at large.

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