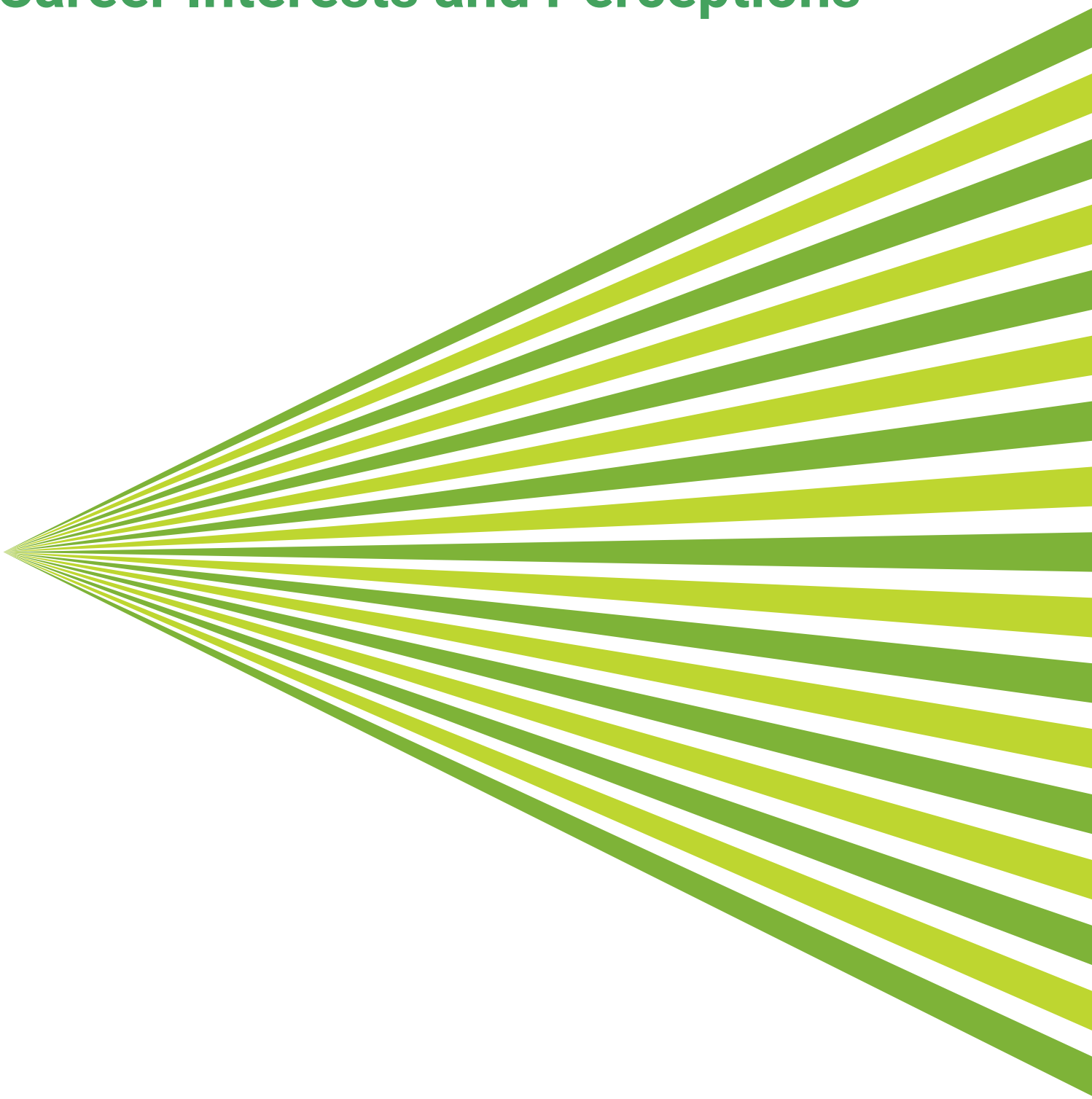
THE HONG KONG UNIVERSITY OF SCIENCE AND TECHNOLOGY | Green Finance Research Project

Building a Green and Sustainable Finance Workforce: Insights into Hong Kong Young Adults' Career Interests and Perceptions



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About Green Finance Research Project
Striving for both academic achievements and societal impacts, the Green Finance Research Project, entitled "Developing Hong Kong as a Global Green Finance Centre" (project no. T31-603/21-N) supported by the Research Grants Council (RGC), aims at developing research and educational programs to enhance Hong Kong as an international green finance center. It is conducted by an interdisciplinary team of scholars in business (finance, accounting, economics, and financial technology), environmental science, and public policy, as well as former policymakers and experienced practitioners. The goals are to advance the intellectual frontier of green finance by conducting a series of cohesive studies using a "Think and Do" approach to apply the findings and new knowledge created by fundamental intellectual inquiries to actual applications and experimentation in the form of technology prototypes and proof-of-concept financial product design. For more information, please visit https://greenfinance.hkust.edu.hk.

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EXECUTIVE SUMMARY

As global awareness of climate risks and sustainability grows, green and sustainable finance (GSF) has become a vital mechanism for aligning financial systems with environmental and social goals. Hong Kong, as a leading international financial center, is actively positioning itself as a regional hub for GSF by expanding its talent pool and strengthening its GSF capabilities.

This study, conducted from November 2024 to July 2025, explores the career interests of young adults in Hong Kong regarding the GSF sector, with the aim of informing policies and strategies to attract, engage, and prepare the next generation of professionals. Based on a survey of over 4,000 respondents aged 18 to 25, the findings reveal strong interest in GSF careers, driven by personal values, environmental concerns, and aspirations for meaningful work. However, barriers such as limited exposure, unclear career pathways, and insufficient training opportunities persist.

Key Findings:

1. **High Awareness but Mixed Understanding**
   73.8% of respondents have heard of GSF, but only 34.8% demonstrated a strong conceptual understanding, with many holding misconceptions such as associating GSF solely with renewable energy.

2. **Social Media as the Leading Information Source**
   Information sources are diverse, with social media (48.2%) cited as the most common source for GSF information, followed by financial news websites (41.7%) and government/ regulatory websites (30.3%), highlighting the need for multi-channel outreach.

3. **Positive Attitudes Toward GSF and Environmental Issues**
   Over 60% of respondents expressed interest in GSF topics and willingness to change behavior for climate action, indicating strong alignment between personal values and sustainability goals.

4. **Strong Interest in GSF Careers**
   65.8% of respondents are interested in working in the GSF sector, and 61.3% are actively exploring related job opportunities. Top motivators include personal interest in sustainability (63.4%) and concern for environmental issues (55.1%).

5. **Barriers to Entry Include Knowledge and Skills Gaps**
   Among those not interested in GSF careers, 45.5% cited insufficient understanding of the sector, and 33.6% reported lacking relevant skills or experience, pointing to the need for targeted education and training.

6. **Career Motivators Reflect Broader Employment Priorities**
   Competitive salaries and benefits (51.0%), professional growth (47.0%), and work-life balance are key factors influencing interest in GSF careers, with values-driven motivations also playing a significant role.

7. **Pragmatic Salary Expectations**
   For entry-level roles that require no prior experience, 47.8% of respondents expect monthly salaries between HKD 20,001 and HKD 30,000. For junior executive roles requiring one to four years of experience, 38.6% expect HKD 30,001 to HKD 40,000, showing realistic compensation benchmarks.

8. **Training and Support Are Key Enablers**
   60.7% of respondents identified training programs from recognized providers as the most helpful resource for pursuing GSF careers, followed by university programs (39.6%) and seminars/workshops (39.5%).

9. **High Interest in the Pilot Green and Sustainable Finance Capacity Building Support Scheme**
   While only 53.7% were aware of the scheme, nearly 89% expressed interest in applying, suggesting strong demand for financial support and the need for improved promotion and outreach.

10. **Gender Disparities in GSF Engagement**
    Male respondents consistently demonstrated higher levels of awareness, interest, and career engagement in GSF than female respondents, highlighting the need for more targeted outreach to support gender-inclusive participation.

To address the challenges and build on the opportunities identified from the findings, this report calls for coordinated action across stakeholder groups. The following recommendations outlined targeted strategies for educators and institutions, industry leaders, government bodies, and youth organizations to build a resilient and inclusive GSF workforce, ensuring Hong Kong's long-term competitiveness in the global sustainable finance landscape.

Recommendations:

For Educators and Institutions

1. **Integrate GSF topics into curricula** and promote experiential learning to help students connect theory with real-world applications.

2. **Connect students with GSF professionals and resources** through career talks, workshops, and initiatives that offer direct exposure to industry insights and career pathways, while also raising their awareness of available support schemes and learning opportunities.

3. **Collaborate with industry partners** to offer internships and project-based learning aligned with training reimbursement criteria.

For Industry Stakeholders

4. **Incorporate GSF training into professional development plans** to upskill staff and signal organizational commitment to sustainability.

5. **Establish mentorship and career guidance programs** to connect young adults with experienced GSF professionals.

6. **Offer structured internships and graduate programs** that provide hands-on experience and mentorship in GSF roles.

7. **Co-develop outreach initiatives with academia and youth organizations** to strengthen the link between education and industry needs.

For Government and Policymakers

8. **Expand financial support for GSF education and training,** including scholarships, subsidies, and broader eligibility under existing schemes.

9. **Introduce incentives for employers** to hire and train young professionals in GSF roles, such as tax credits and public recognition.

10. **Lead youth-focused public awareness campaigns** to elevate the visibility and appeal of GSF careers, and to encourage broader participation through gender inclusivity.

11. **Ensure policy clarity and long-term stability,** with youth representation in policy dialogues and advisory boards.

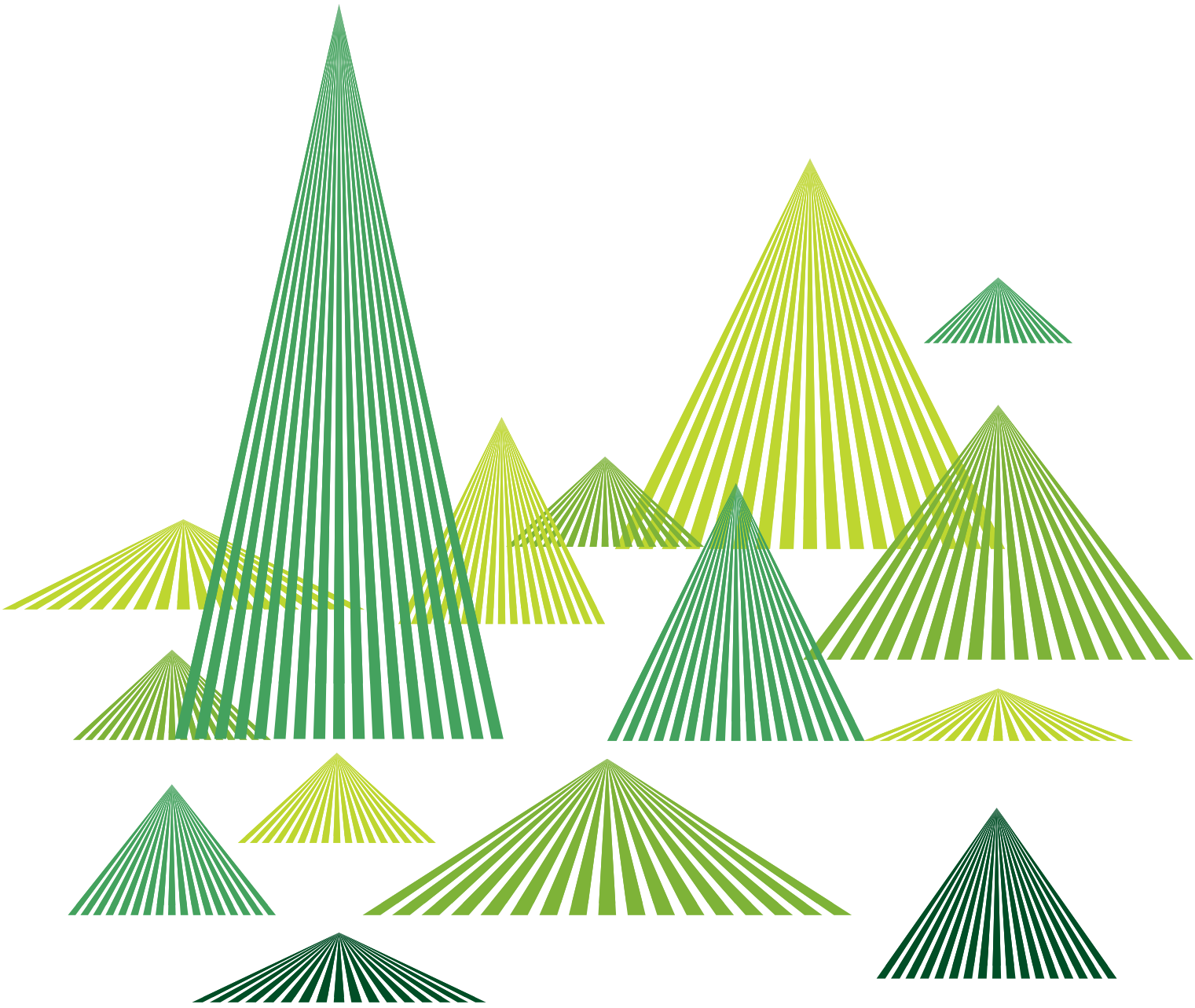
For Youth and Student Organizations

12. **Facilitate peer-led events and forums** to promote GSF awareness and provide industry with insights into youth perspectives.

13. **Collaborate with NGOs, industry, and academia** on sustainability initiatives that offer hands-on experience and networking.

14. **Develop digital platforms** to share GSF resources and serve as promotional channels for public campaigns targeting youth.

INTRODUCTION: THE GREEN AND SUSTAINABLE FINANCE TALENT LANDSCAPE



Global Momentum in Green and Sustainable Finance

In recent years, green and sustainable finance (GSF) has evolved from a specialized niche into a core component of global financial systems. This transformation has been driven by intensifying climate risks, evolving regulatory frameworks, and surging investor demand for environmental, social and governance (ESG) accountability. In 2024, the global sustainable finance market was valued at USD 5.87 trillion, with the issuance of green, social, sustainability, and sustainability-linked (GSS+) bonds having reached USD 1.1 trillion.[1] This momentum has continued to accelerate in 2025, supported by stronger climate-related policies, enhanced disclosure standards, and growing recognition of the financial and ethical imperatives of sustainability. As climate adaptation financing and sustainability innovations gain traction, 2025 is widely regarded as a pivotal year for aligning capital with long-term environmental and social objectives. The market is projected to grow at a compound annual rate of nearly 20%,[2] with ESG assets under management expected to reach USD 34 trillion by 2026.[3] Key trends shaping the sector include the rapid expansion of GSS+ instruments, the mainstreaming of ESG integration in investment strategies, and the rise of transition finance and impact investing. With sustained momentum across global markets and increasing alignment between financial systems and sustainability goals, the growth of GSF is expected to accelerate even further in the years ahead.

Global Talent Trends in Green and Sustainable Finance

As the GSF market expands, so does the demand for skilled professionals capable of navigating its complexity. The global green transition is reshaping labor markets, with sustainability-related roles among the fastest-growing job categories worldwide. Green job postings have grown at an annual rate of 8% globally, outpacing overall job growth.[4] According to the World Economic Forum's Future of Jobs Report 2025, climate mitigation and adaptation are now considered two of the most transformative trends impacting business strategies, driving demand for roles such as renewable energy engineers, environmental specialists, and ESG analysts.[5]

However, the demand for green skills outpaces supply. Between 2022 and 2023, the number of workers acquiring green skills globally rose by 12%, yet job postings requiring at least one green skill increased by nearly 22%.[6] To address this gap, governments and businesses are investing in targeted upskilling initiatives. For example, the European Union's Green Deal[7] has allocated billions to train workers in renewable energy and sustainable construction, while companies in sectors like automotive and energy are partnering with universities to create tailored degree programs and apprenticeships. Some economies such as Germany, the Netherlands, and the Nordic states have made significant progress in building a robust GSF talent pipeline through standardized green bond frameworks and strong academic-industry collaboration.[8] Singapore and Switzerland are also advancing rapidly, leveraging their financial infrastructure and targeted upskilling programs to close the skills gap.

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1. GMI Global Market Insights. (2025, March). *Sustainable finance market size, statistics report 2025–2034*.
2. GMI Global Market Insights. (2025, March). *Sustainable finance market size, statistics report 2025–2034*.
3. PWC. (2022, October). *Asset and Wealth Management Revolution 2022: Exponential Expectations for ESG*.
4. World Economic Forum. (2023, April). *The future of jobs is green: how climate change is changing labour markets*.
5. World Economic Forum. (2025, January). *The Future of Jobs Report 2025*.
6. World Economic Forum. (2025, January). *The Future of Jobs Report 2025*.
7. European Commission. (n.d.). *The European Green Deal*.
8. GMI Global Market Insights. (2025, March). *Sustainable finance market size, statistics report 2025–2034*.

Despite these efforts, a significant talent gap persists. A 2024 survey by the Global Association of Risk Professionals (GARP) found that over 70% of financial institutions worldwide struggle to find qualified candidates for sustainability-related roles, citing a lack of interdisciplinary education and limited practical experience as key barriers.[9] This shortage is particularly acute in specialized areas such as climate risk modeling, ESG data analytics, and sustainable investment strategy. According to *ACCA's Global Talent Trends Survey 2025*, 67% of finance professionals are interested in sustainability-focused careers, with nearly half of leadership roles below board level already incorporating ESG responsibilities.[10] However, less than one-third of respondents report having access to green skills training within their organizations, underscoring the need for more inclusive and future-oriented workforce development strategies.

As the green economy continues to grow, the ability to attract, train, and retain talent will be a defining factor in the success of GSF initiatives worldwide. Addressing the green skills gap through coordinated policy, education, and industry engagement is essential to building a workforce capable of supporting the transition to a sustainable financial future.

The Hong Kong Context: An Emerging Hub Facing a Talent Shortfall

Hong Kong has declared its commitment to become a leading hub for green and sustainable finance in Asia. The Hong Kong Monetary Authority (HKMA) and the Securities and Futures Commission (SFC) have jointly launched the Green and Sustainable Finance Cross-Agency Steering Group, which in 2025 outlined key priorities including the development of a sustainability disclosure ecosystem, a green fintech map, and a transition finance knowledge hub.[11] These efforts align Hong Kong with global standards, and enhance its positioning among other regional centers like Singapore and Tokyo, who are rapidly advancing their GSF capabilities.

Yet, the city faces a critical talent shortfall. Financial institutions in Hong Kong are struggling to recruit professionals with expertise in green bond structuring, ESG fund management, and climate-related financial analysis.[12] This shortage is further amplified by the limited availability of interdisciplinary training programs and low awareness among young professionals about career pathways in GSF. Industry leaders have expressed concern that without a robust talent pipeline, Hong Kong risks falling behind in implementing climate-aligned financial strategies and meeting international disclosure requirements.[13]

To address this, the Hong Kong government launched the Pilot Green and Sustainable Finance Capacity Building Support Scheme, allocating HKD 200 million to subsidize training for both current and prospective practitioners.[14] The scheme supports students, recent graduates, and industry professionals in acquiring relevant certifications and skills. However, uptake remains modest, and the talent pipeline is still insufficient to meet the growing demand. While some universities have begun integrating ESG and climate finance modules into business and finance curricula, these efforts are still in early stages and lack the scale needed to drive systemic change.

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9. Global Association of Risk Professionals. (2024). *Global Risk Careers Survey Report 2024*.
10. ACCA. (2025, May). *Global Talent Trends 2025*.
11. Hong Kong Monetary Authority. (2025, February 6). *Cross-Agency Steering Group sets 2025 priorities to support growth of sustainable finance in Hong Kong*.
12. Alpha HR. *Summary of Talent Trends and Job Market Outlook in Hong Kong for 2025*.
13. HKUST Business School. (2022, December). *The Hong Kong Green and Sustainable Finance Talent Development and Strategy*.
14. The Government of the Hong Kong Special Administrative Region. *Pilot Green and Sustainable Finance Capacity Building Support Scheme*.

Moreover, financial institutions have called for closer collaboration between academia, regulators, and industry to co-develop practical training programs and internships that reflect real-world GSF challenges. The Enhanced Competency Framework on Green and Sustainable Finance (ECF-GSF), developed by the HKMA in collaboration with the banking industry and administered by the Hong Kong Institute of Bankers (HKIB), is a direct response to the need for coordinated talent development. It encourages financial institutions to adopt a standardized framework for training and certification, and promotes collaboration across sectors to build a sustainable talent pool. While current frameworks like the ECF-GSF mark significant progress, the pace of talent development remains insufficient to meet the increasingly complex and growing demands of the GSF sector. Continued collaboration across academia, industry, and government will be essential to scale up existing efforts and ensure Hong Kong can meet its long-term GSF talent needs.

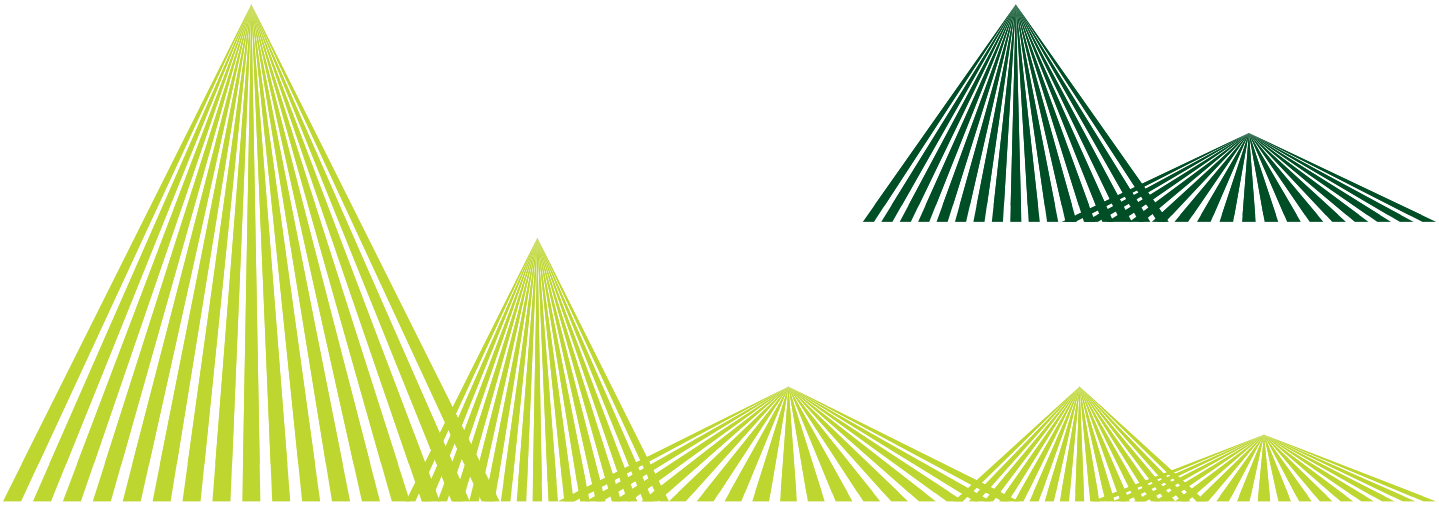
Exploring Interests of Hong Kong Young Adults in GSF Careers

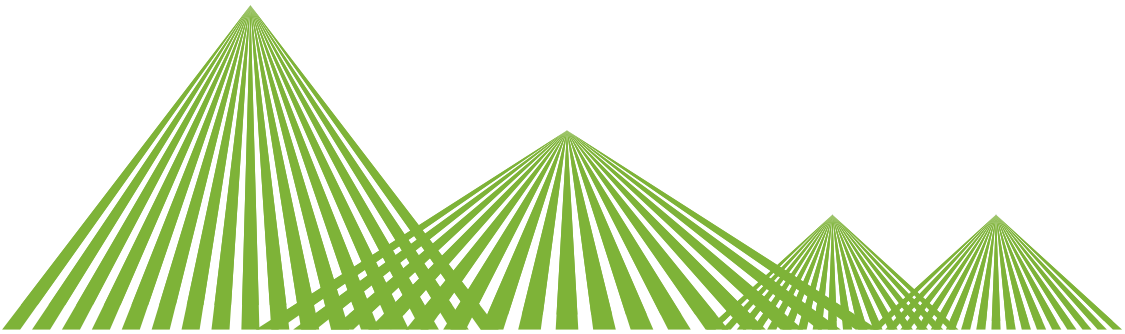
Since January 2021, our research team at The Hong Kong University of Science and Technology (HKUST) has been examining the evolving talent landscape in GSF. In December 2022, we published our first comprehensive report on this topic, *The Hong Kong Green and Sustainable Finance Talent Development and Strategy*, which outlined the talent situation of the GSF sector and proposed a strategic framework for talent development tailored to Hong Kong's context.

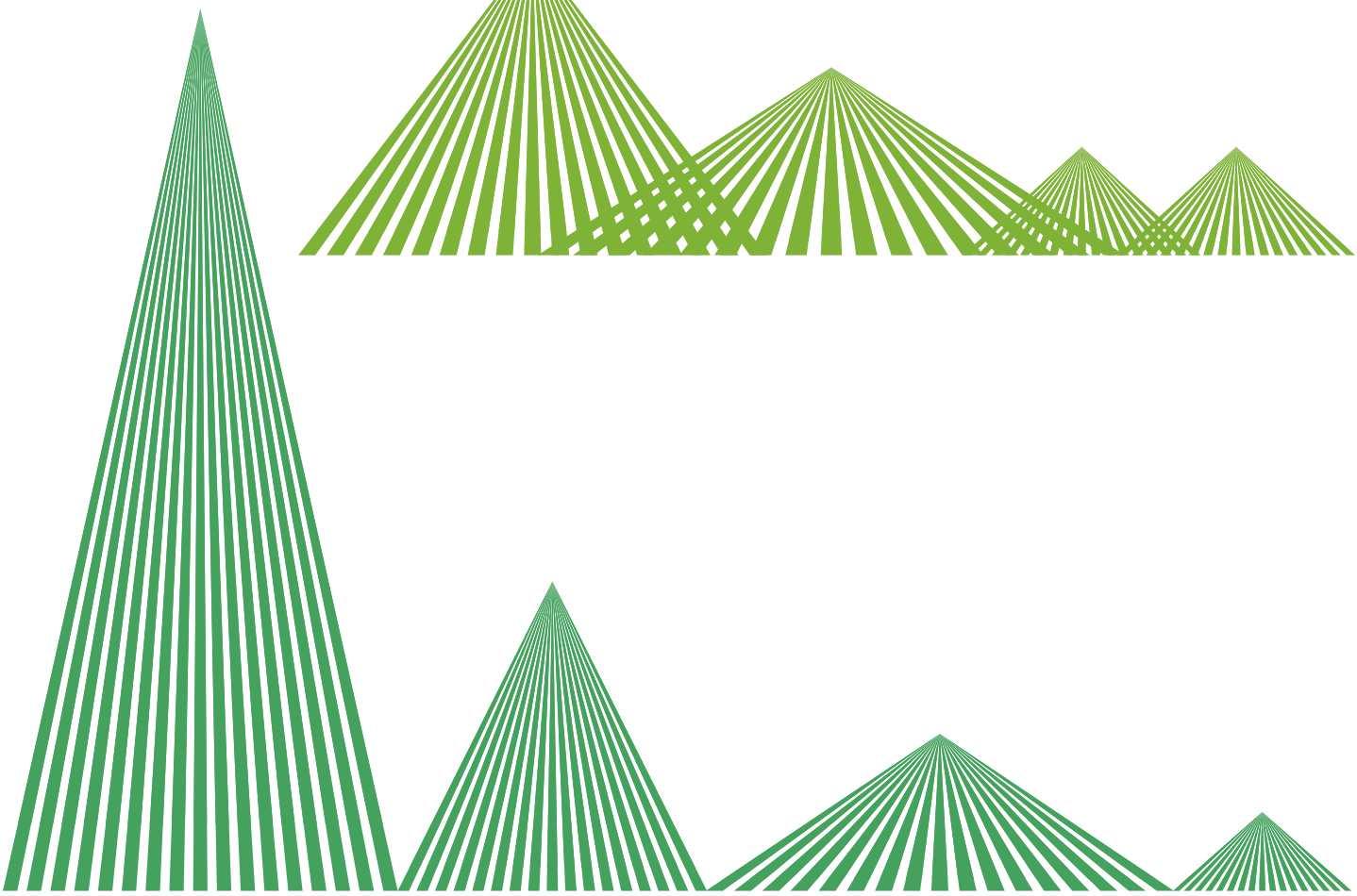
As Hong Kong intensifies its efforts to scale up GSF, cultivating a future-ready workforce has become a strategic priority. While foundational infrastructure and policy frameworks are taking shape, the talent pipeline remains underdeveloped – particularly in roles requiring interdisciplinary expertise. Understanding the perspectives of young adults is essential to addressing this gap and ensuring the city's long-term competitiveness as a financial center. Young adults aged 18 to 25 represent a critical segment of the emerging workforce. Their career interests, awareness, and perceptions of GSF offer valuable insights into current engagement levels and future potential. A strong interest among this group could help alleviate the sector's talent shortage over time, especially as demand grows for ESG analysis, climate risk assessment, and sustainable investment strategy.

To explore these dynamics, we launched a survey in June 2025 targeting young adults in Hong Kong. This report presents the findings, highlighting how respondents perceive careers in GSF, what factors influence their interest or hesitation, and how their awareness and understanding of the sector can be strengthened. These insights aim to inform policymakers, educators, and industry leaders on how to better attract, engage, and prepare the next generation of GSF professionals. In addition, the report offers a set of actionable recommendations to support talent development and address workforce challenges facing Hong Kong's GSF sector.

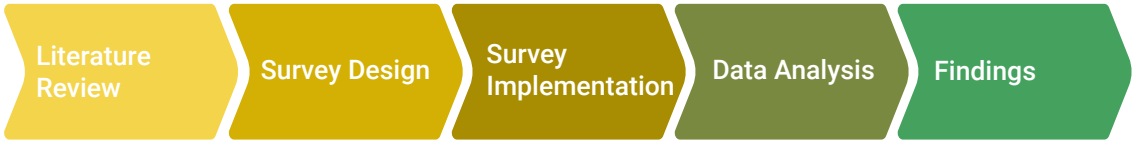
METHODOLOGY







The study began with desktop research and literature reviews in November 2024, laying the foundation for a rigorous survey design and development process. The survey was launched in June 2025 to examine the career interests of young adults in Hong Kong in relation to GSF. Its primary aim was to explore how education, training, and government support influence career choices, and to generate insights that can inform policy, industry, and academic strategies for attracting and retaining young talent in the GSF sector.



The survey consisted of 19 questions and incorporated branching logic, allowing respondents to skip questions that were not applicable to their background or experience. It explored respondents' views on the following areas:

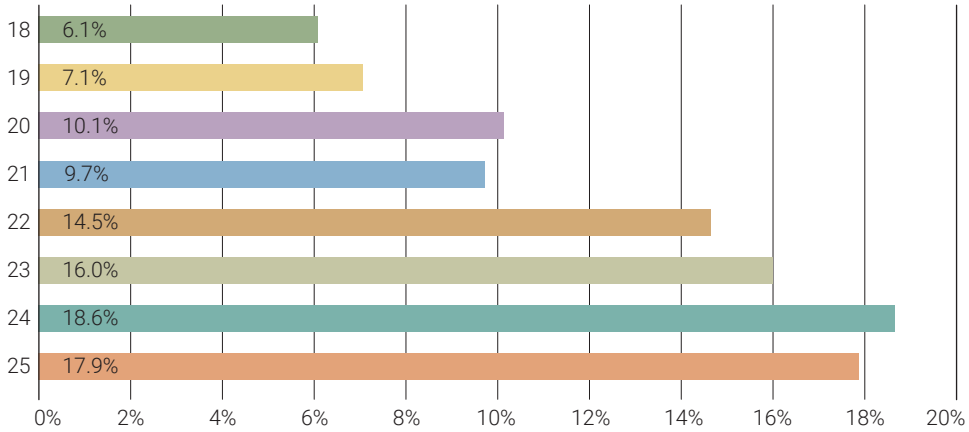
Conducted between June 11 and July 14, 2025, the survey was distributed through a media group in Hong Kong whose demographics include over 65% of individuals within the target age range, ensuring strong reach and relevance. Advertisements were placed on the distributor's website and social media platforms, where a random sample of Hong Kong residents aged 18 to 25 could access the survey via an embedded web link.

Before starting the questionnaire, respondents were provided with background information and the objectives of the study. Informed consent was obtained from each respondent. By the end of the survey period, a total of 4,020 valid responses were collected.

DEMOGRAPHICS OF SAMPLE POPULATION

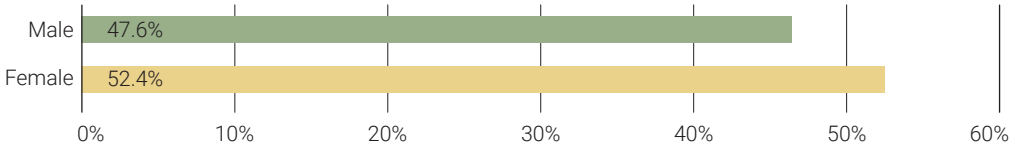
The survey collected 4,020 responses from a diverse group of individuals aged 18 to 25, reflecting a broad spectrum of gender, educational and employment backgrounds. Below is a summary of the key demographic characteristics of the sample.

1. Age Distribution



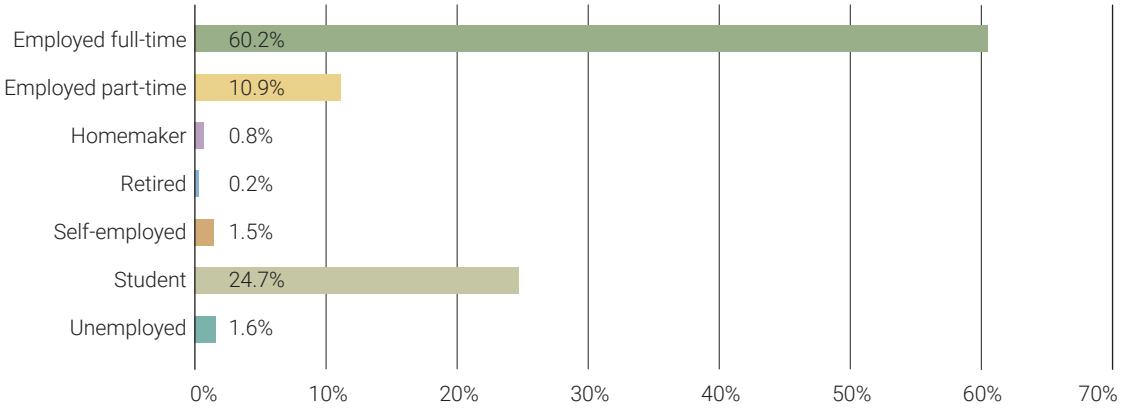
The sample includes respondents aged 18 to 25. While the distribution does not exactly mirror that of the general population in Hong Kong, it captures a broad representation of young adults. Overall, respondents aged 22 to 25 make up a slightly larger share of the sample.

2. Gender Distribution



The gender distribution of the sample is closely aligned with that of the general population. Female respondents slightly outnumber males, comprising 52.4% of the sample, while males represent 47.6%.

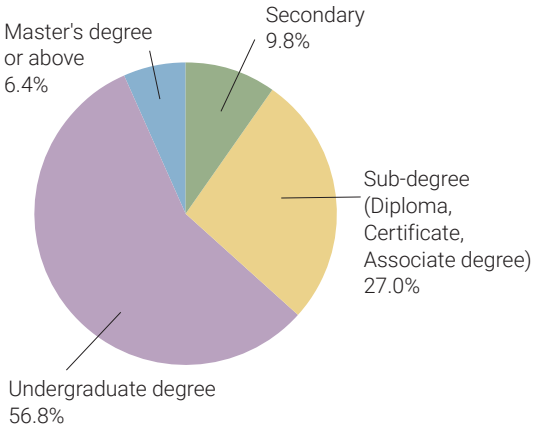
3. Employment Status



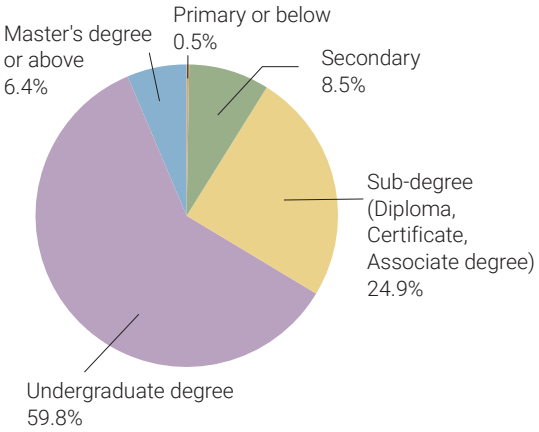
A majority of respondents (60.2%) are employed full-time, while 10.9% are employed part-time. Students make up nearly a quarter (24.7%) of the sample, with smaller proportions identifying as self-employed (1.5%), unemployed (1.6%), homemakers (0.8%), or retired (0.2%).

4. Education Level

Level of Study among Student Respondents

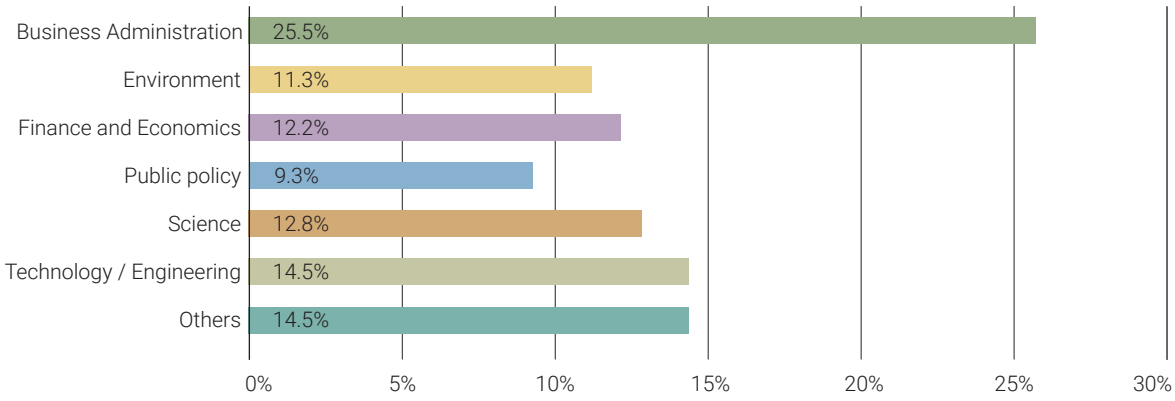


Highest level of Education Attained among Non-student Respondents



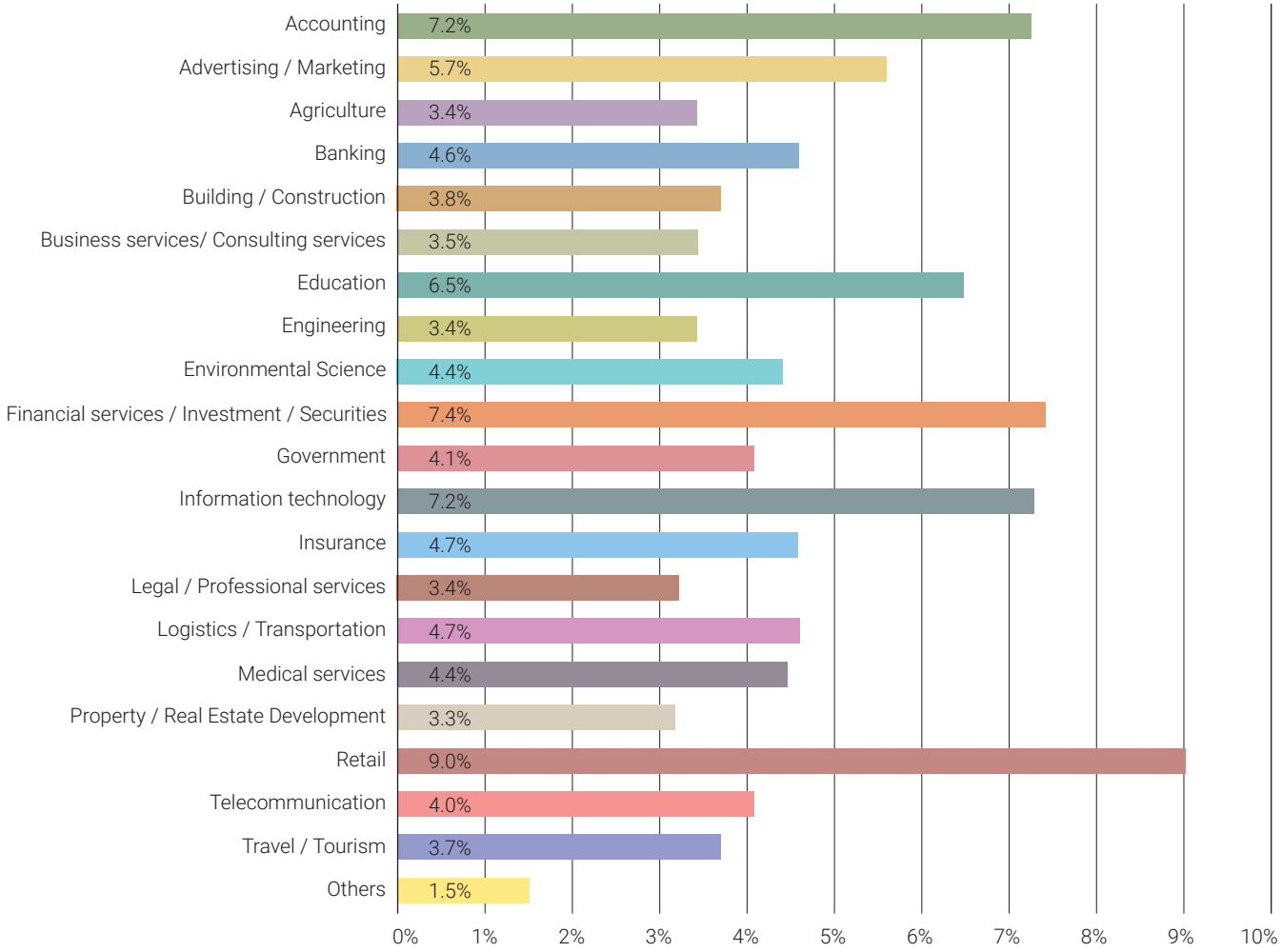
Among student respondents, the majority are pursuing undergraduate degrees (56.8%), followed by sub-degree programs (27.0%), secondary education (9.8%), and postgraduate studies (6.4%). For non-student respondents, the highest level of education attained is most commonly an undergraduate degree (59.8%), followed by sub-degree qualifications (24.9%) and secondary education (8.5%).

5. Field of Study



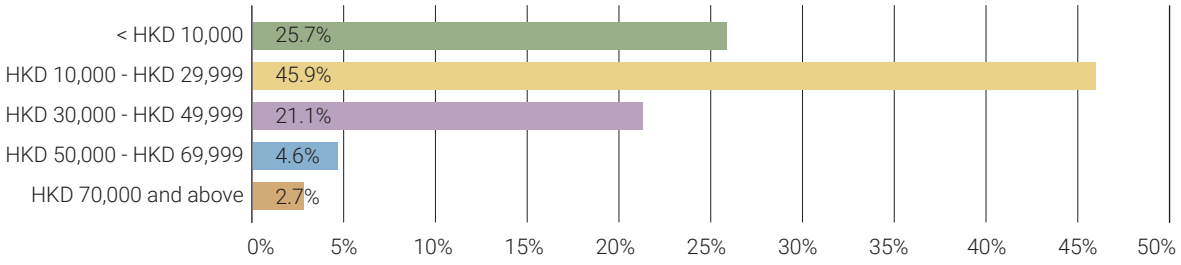
Among students beyond secondary level, the most common areas of study include Business Administration (25.5%), Technology/Engineering (14.5%), Science (12.8%), and Finance and Economics (12.2%). Other fields include Environment, Public Policy, and various other disciplines.

6. Job Industry



Among employed respondents (full-time, part-time, or self-employed), the most represented industries are Retail (9.0%), Financial Services/Investment/Securities (7.4%), Information Technology (7.2%), and Accounting (7.2%). Other notable sectors include Education, Insurance, Environmental Science, and Government.

7. Monthly Income



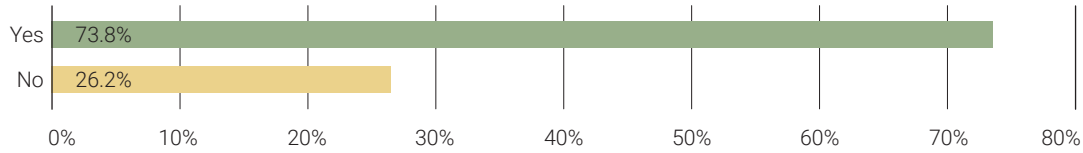
A half (45.9%) earn between HKD 10,000 and HKD 29,999, while 25.7% earn less than HKD 10,000. Higher income brackets include 21.1% earning between HKD 30,000 and HKD 49,999, and 7.3% earning HKD 50,000 or more.

KEY FINDINGS AND OBSERVATIONS

1. High Awareness but Mixed Understanding

A strong majority (73.8%) of respondents have heard of GSF, indicating widespread awareness of the term among young adults in Hong Kong.

Figure 1 Respondents Who Have Heard of "Green and Sustainable Finance"



However, while many correctly associate GSF with environmental sustainability and ESG factors, some misconceptions persist. Through a multiple-choice question that allowed respondents to select more than one statement they believed to be correct, the results revealed that while a majority of respondents (73.7%) correctly recognized that GSF supports environmental sustainability and reduces carbon footprints, nearly one-third (30.3%) mistakenly believed that GSF is only concerned with renewable energy projects. Additionally, 16.3% thought GSF is primarily about avoiding investments in fossil fuel.

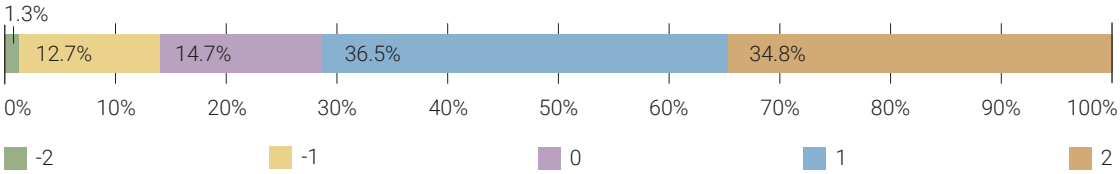
Figure 2.1 Statements about GSF Believed To Be Correct by Respondents

Statement		Respondents
a	Green and sustainable finance focuses on investments that support environmental sustainability and reduce carbon footprints.	73.7%
b	Green and sustainable finance is only concerned with renewable energy projects.	30.3%
c	Green and sustainable finance includes social and governance factors alongside environmental considerations.	63.6%
d	Green and sustainable finance is primarily about avoiding investments in fossil fuels.	16.3%

Note: Statements (a) and (c) are correct. Statements (b) and (d) are common misconceptions.

To assess respondents' conceptual understanding, each correct answer was awarded +1 point and each incorrect answer -1 point, resulting in a possible score ranged from -2 (for selecting only incorrect statements) to +2 (for selecting all correct statements). The assessment revealed that most respondents (36.5%) selected only one correct statement or by choosing two correct statements along with one incorrect statement, indicating partial understanding of the topic. Meanwhile, 34.8% of respondents demonstrated a strong grasp of the topic by identifying all correct statements without choosing any misconceptions. 14.7% selected a mix of correct and incorrect statements. A further 12.7% showed limited understanding, with incorrect choices outweighing correct ones. Only 1.3% misunderstood the topic entirely, selecting only statements based on misconceptions.

Figure 2.2 Distribution of Respondents' Conceptual Understanding Scores on GSF

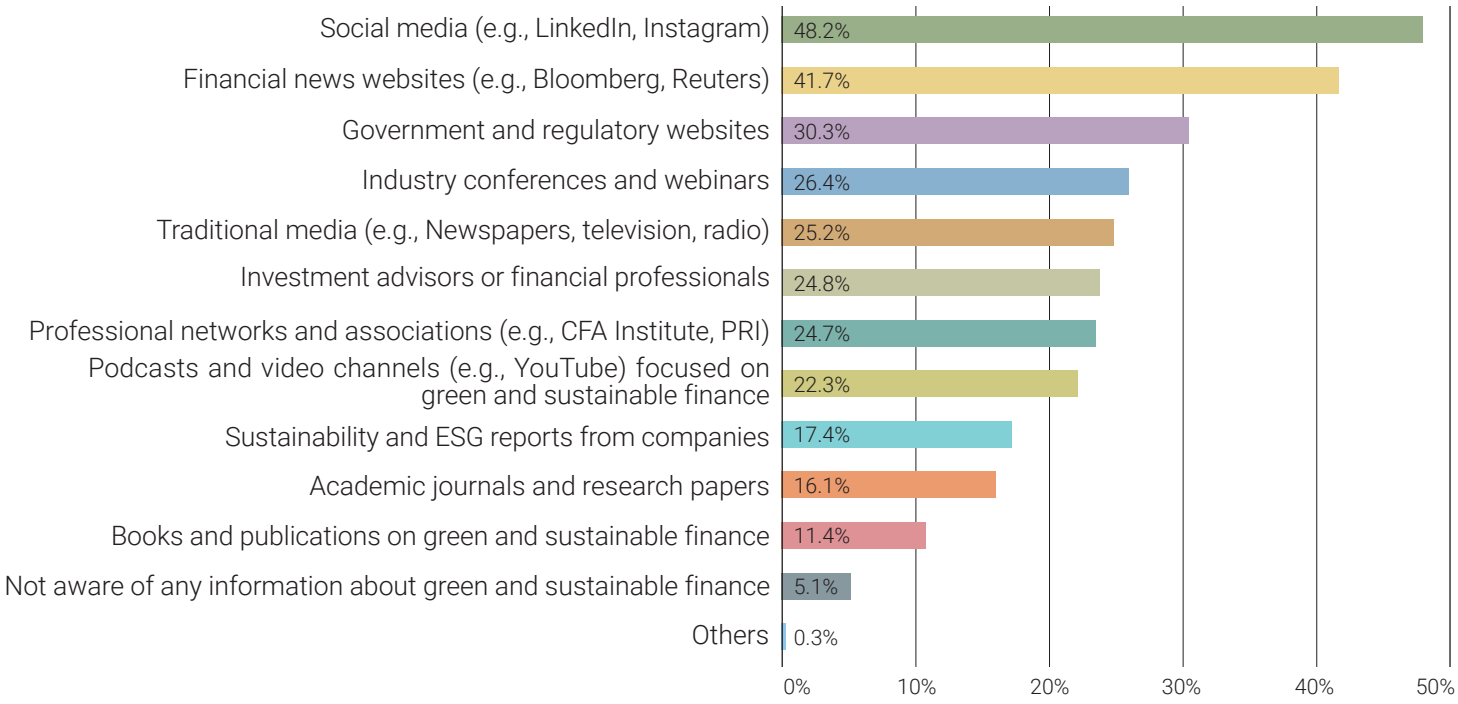


Overall, the above findings point to gaps in understanding. The level of knowledge varies considerably among respondents, suggesting a need for clearer public education and more comprehensive outreach efforts.

2. Information Sources Are Diverse, with Social Media Leading

Respondents access GSF information from a wide range of sources. Social media (48.2%) is the most common channel, followed by financial news websites (41.7%) and government or regulatory websites (30.3%). Traditional media and professional networks also play a role, though less prominently. This diversity highlights the importance of multi-channel communication strategies to reach young audiences effectively. Notably, 5.1% of respondents indicated they were not aware of any information about GSF, underscoring the need to expand outreach to those currently disconnected from available resources.

Figure 3 Respondents' Sources of GSF Information

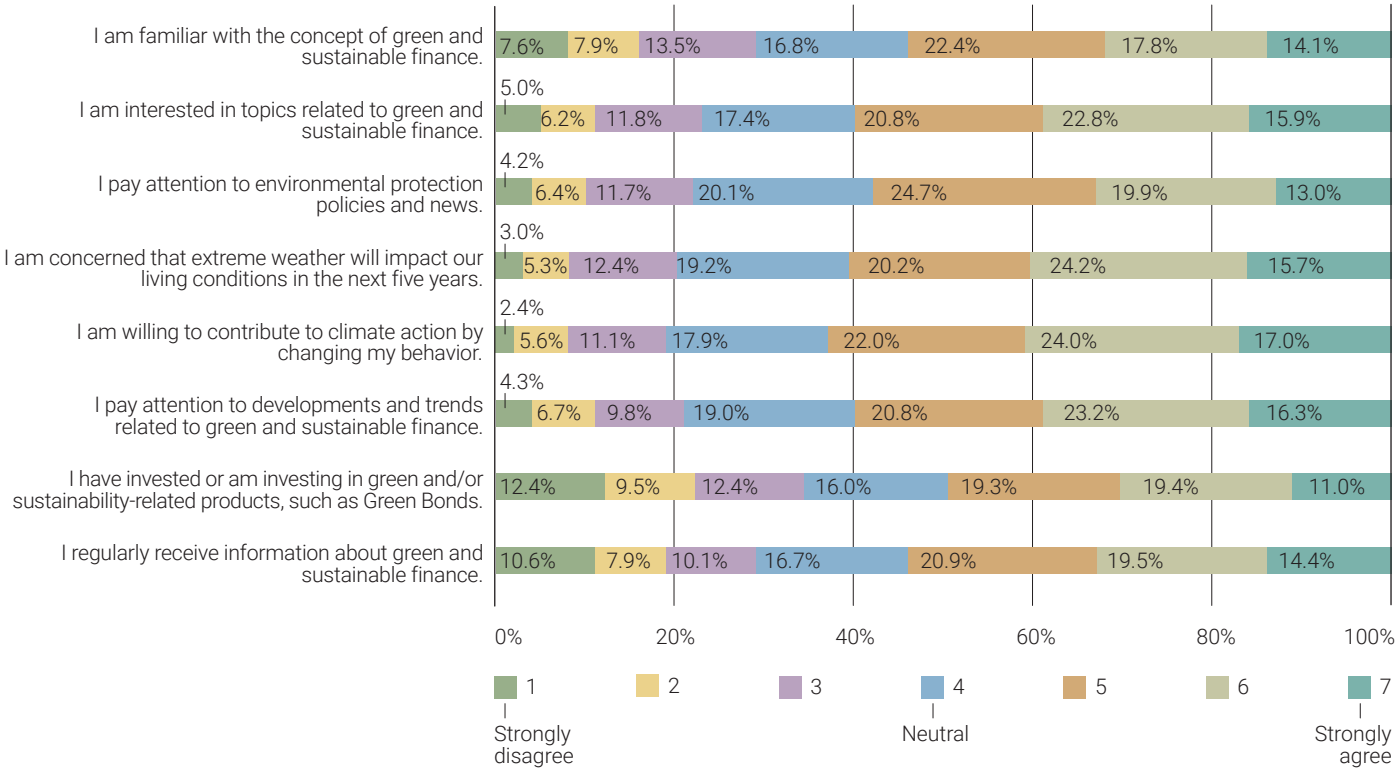


3. Attitudes Toward GSF and Environmental Issues Are Generally Positive

Respondents expressed generally positive attitudes toward GSF and related environmental concerns. When asked to rate their agreement with various statements on a scale from 1 (strongly disagree) to 7 (strongly agree), the results showed encouraging levels of interest and engagement.

A majority of respondents agreed with statements such as "I am interested in topics related to green and sustainable finance" and "I am willing to contribute to climate action by changing my behavior," with over 60% selecting ratings of 5 or above. Similarly, many respondents indicated concern about the impact of extreme weather on living conditions in the next five years and reported paying attention to environmental protection policies and news.

Figure 4 Distribution of Respondents' Agreement Levels on GSF and Environmental Attitudes



These generally positive responses suggest that young adults in Hong Kong are not only aware of GSF but also personally invested in its broader implications. The findings point to a receptive audience for sustainability-focused initiatives and underscore the importance of aligning career pathways with values-driven motivations.

4. Strong Interest in GSF Careers

A strong majority of respondents (68.1%) are aware of GSF-related job opportunities. Furthermore, close to 60% have previously applied for GSF roles, indicating active engagement. Nearly two-thirds (65.8%) of respondents expressed interest in working in the GSF sector, with 61.3% currently exploring related job opportunities.

Figure 5 Respondents' Awareness of GSF-related Job Opportunities

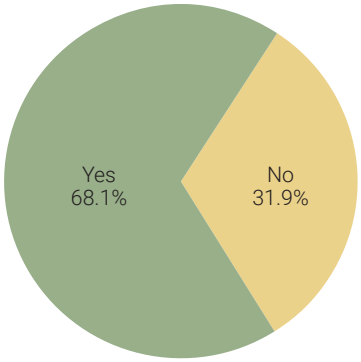


Figure 6 Respondents Who Have Applied for GSF-related Jobs

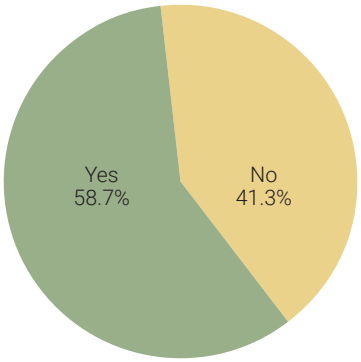


Figure 7 Respondents' Interest in Working in the GSF Sector

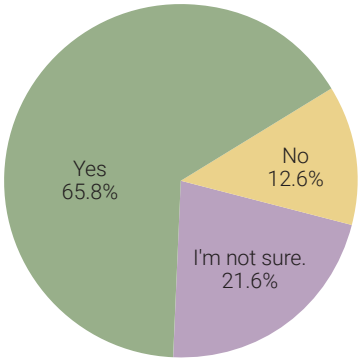
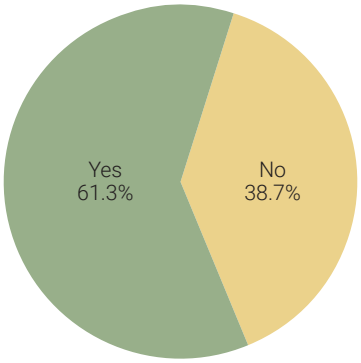
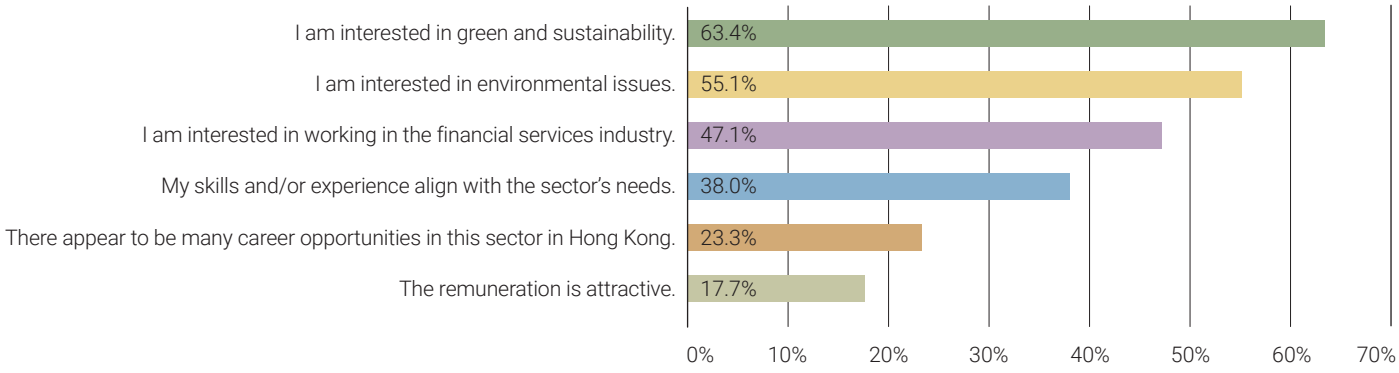


Figure 8 Respondents Who Are Currently Exploring GSF-related Job Opportunities



Respondents who expressed interest in pursuing a career in GSF were asked to select their top reasons for their interest. Among them, the top three motivators were a personal interest in green and sustainability (63.4%), interest in environmental issues (55.1%), and a desire to work in the financial services industry (47.1%).

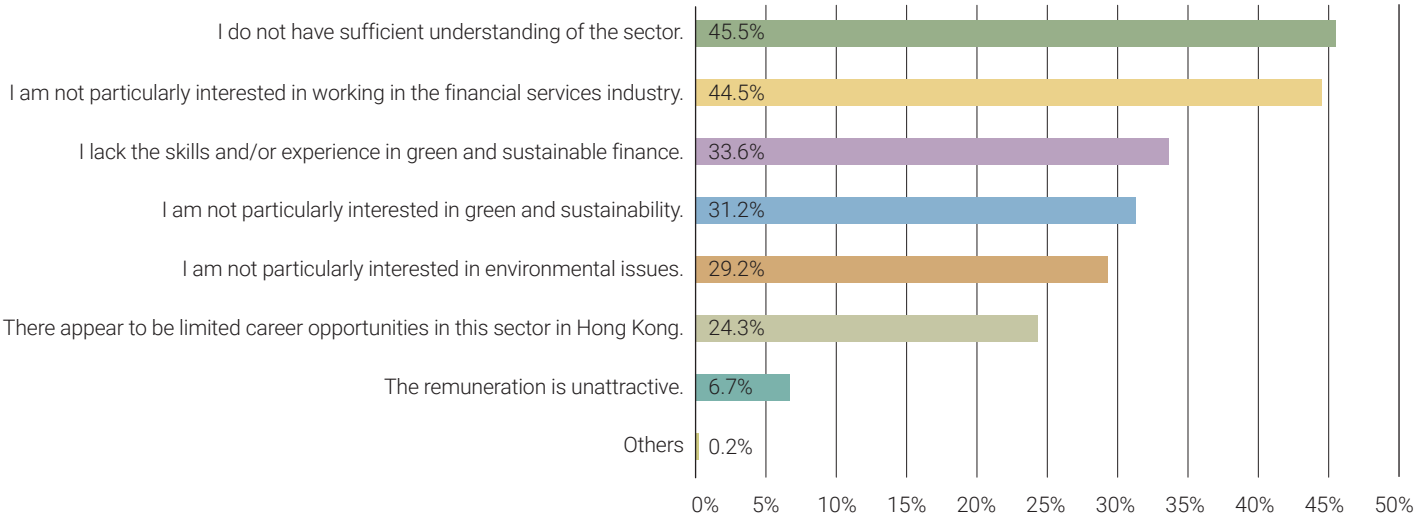
Figure 9 Top Motivators for Pursuing a Career in GSF



5. Barriers to Entry Include Knowledge and Skills Gaps

Among respondents who were not interested in pursuing a career in GSF, the most commonly cited reasons were insufficient understanding of the sector (45.5%), a lack of interest in working in the financial services industry (44.5%), and lack of relevant skills or experience (33.6%). These findings highlight the need for targeted education and training initiatives to bridge knowledge gaps and support career readiness.

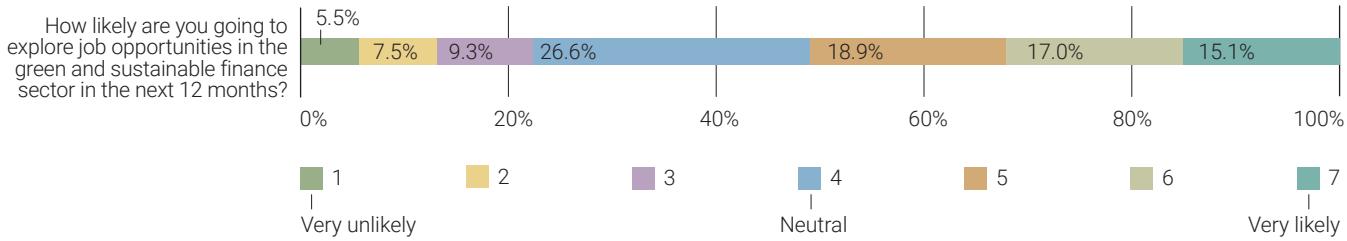
Figure 10 Reasons for Not Pursuing a Career in GSF



6. Career Motivators Reflect Broader Employment Priorities and Future Intentions

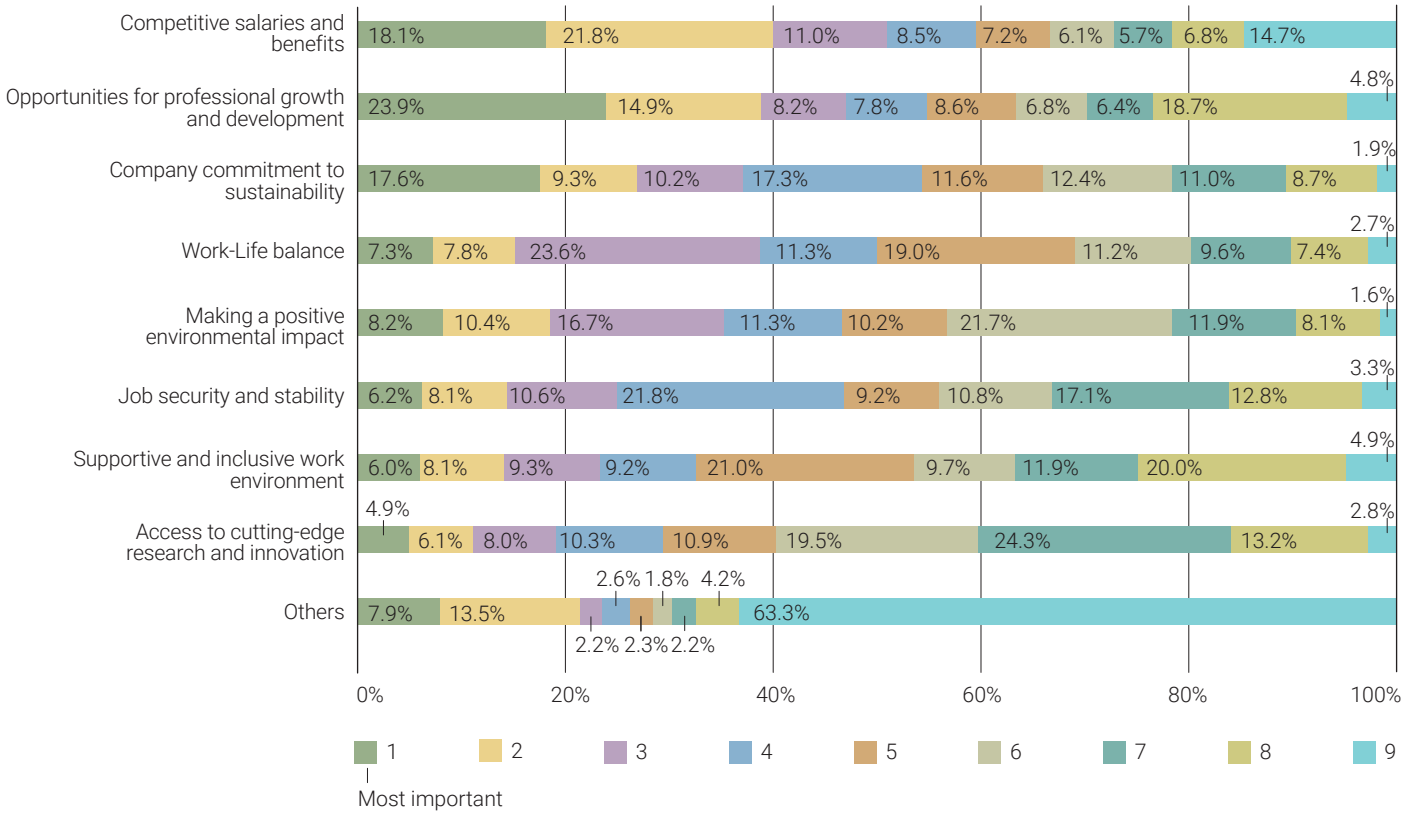
Respondents show strong interest not only in current GSF career opportunities but also in future engagement. When asked how likely they were to explore job opportunities in the GSF sector in the next 12 months, 51% rated their likelihood at 5 or above on a 7-point scale.

Figure 11 Likelihood of Exploring Job Opportunities in GSF in the Next 12 Months



Respondents' motivations for pursuing careers in GSF closely mirror broader employment priorities. When asked to rank factors that would enhance their interest in GSF careers, competitive salaries and benefits emerged as a leading motivator, with over half of the respondents (51.0%) placing it among their top three choices. Professional growth and development opportunities were also highly valued, with 23.9% of the respondents ranking it as the most important factor, and 47.0% included it in their top three. Other frequently selected motivators included work-life balance and company commitment to sustainability.

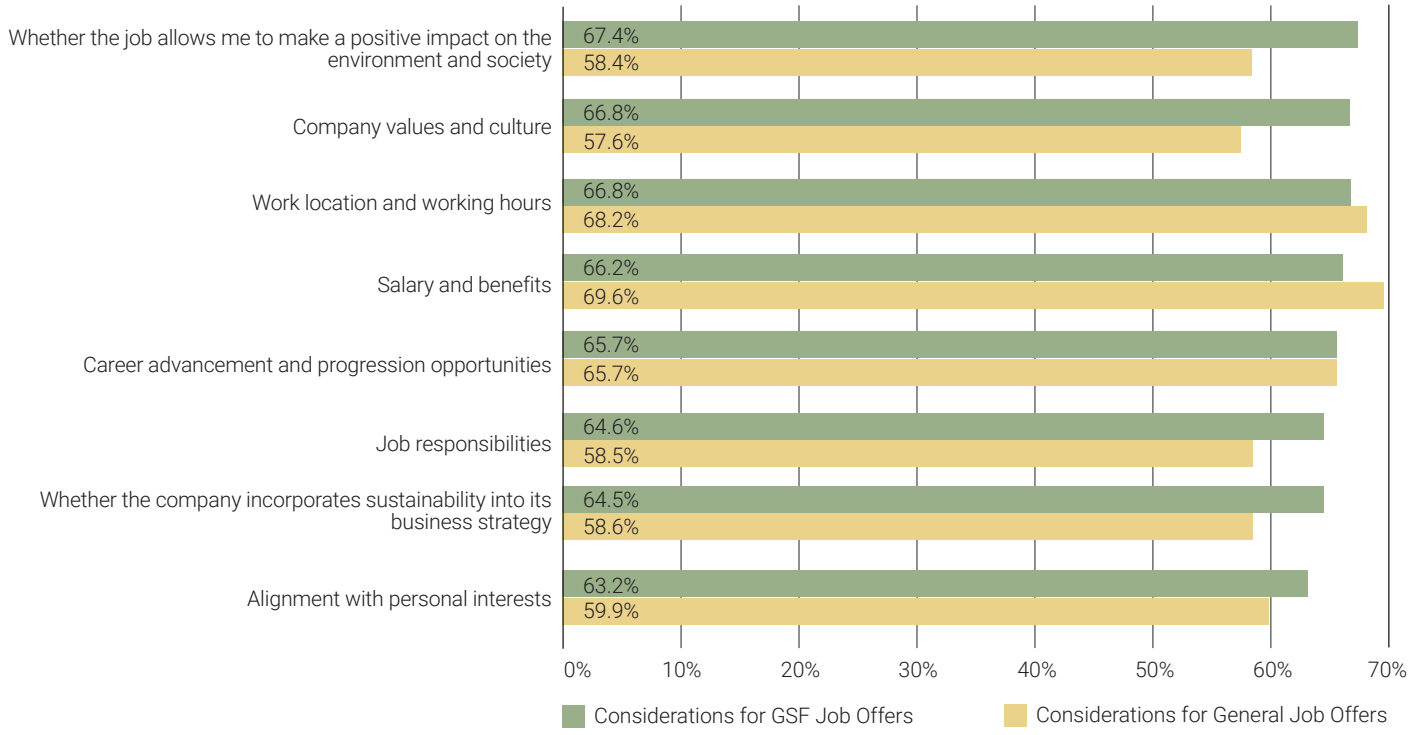
Figure 12 Factors Enhancing Interests in GSF (Ranked by Importance)



These preferences are consistent with general job selection criteria. When considering a job offer, respondents viewed salary and benefits as the most important factor, with 69.6% selecting it as important, followed by work location and working hours (68.2%), career advancement and progression opportunities (65.7%), and alignment with personal interests (59.9%). Other factors such as company values, sustainability strategy, and the ability to make a positive impact were also considered important by more than half of the respondents.

When evaluating job offers specifically in the GSF sector, the importance of these factors remained consistently high. Notably, making a positive impact on the environment and society (67.4%) and company values and culture (66.8%) were rated slightly higher than salary and benefits (66.2%), suggesting that values-driven motivations may carry more weight in the context of GSF careers. The close range of importance across all factors indicates that respondents take a holistic view when assessing job opportunities, balancing practical considerations with personal and ethical values.

Figure 13 Factors Viewed as Important by Respondents When Considering Job Offers



7. Salary Expectations Reveal Pragmatic Views on Compensations

To gauge respondents' expectations on compensation, they were asked to indicate what they considered a reasonable range for the average monthly salary for entry-level positions (roles that typically require no prior experience) and junior executive-level positions (roles that typically require one to four years of experience).

For entry-level roles, the most common expectation was a monthly salary between HKD 20,001 and HKD 30,000, selected by 47.8% of respondents. For junior executive roles, expectations shifted upward, with 38.6% anticipating salaries between HKD 30,001 and HKD 40,000. These expectations are broadly aligned with market norms and suggest that respondents hold a pragmatic view of compensation, balancing ambition with realistic benchmarks.

Figure 14.1 Respondents' Perceived Reasonable Monthly Salary Range for Entry-Level GSF Roles

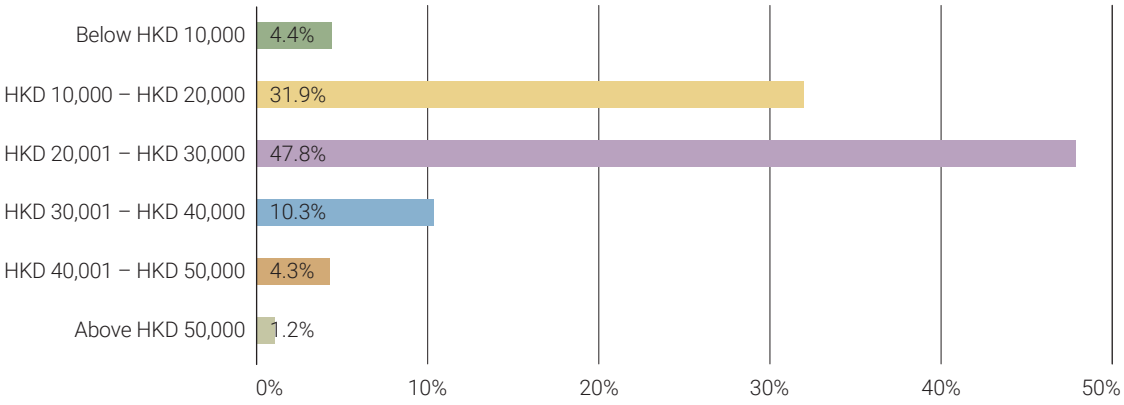
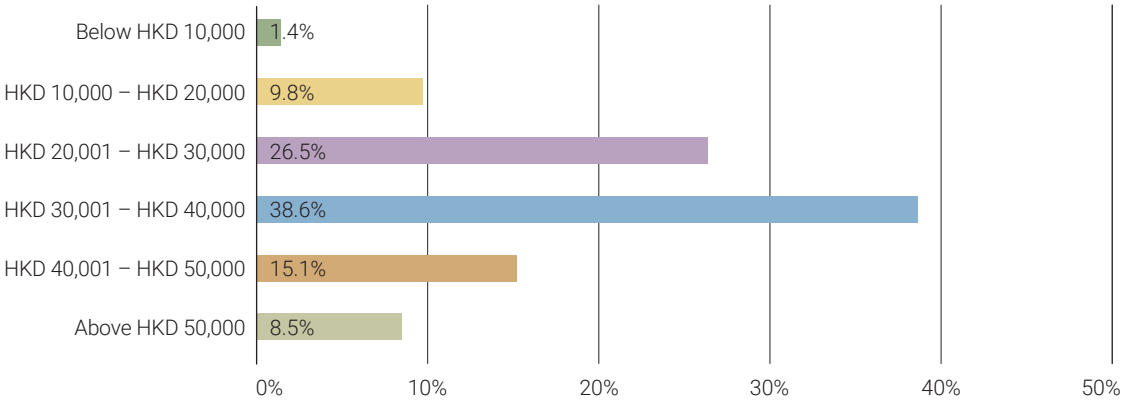


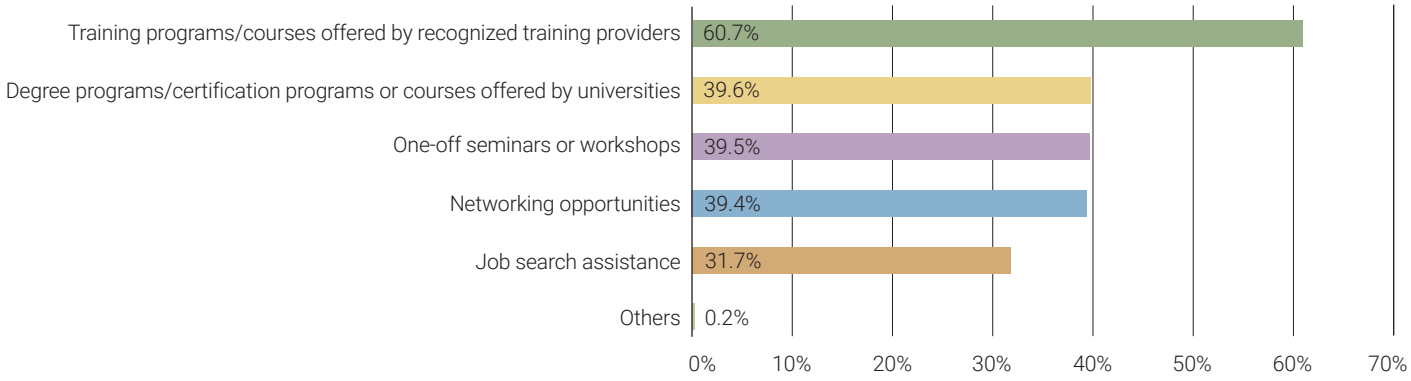
Figure 14.2 Respondents' Perceived Reasonable Monthly Salary Range for Junior Executive-Level GSF Roles



8. Training and Support Are Key Enablers

Overall, respondents indicated that access to various forms of support and resources would enhance their interest in pursuing a career in GSF. Training programs offered by recognized training providers were identified as the most helpful resource (60.7%), followed by university degree or certification programs (39.6%), one-off seminars or workshops (39.5%), and networking opportunities (39.4%). The close range of percentages across these options suggests that respondents value a diverse set of learning and engagement opportunities, reflecting the importance of offering a well-rounded ecosystem of educational and professional development resources to attract and prepare talent for the GSF sector.

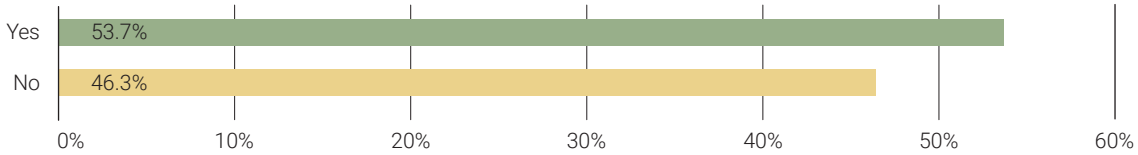
Figure 15 Support and Resources That Would Enhance Interest in GSF Careers



9. High Interest in the Pilot Green and Sustainable Finance Capacity Building Support Scheme

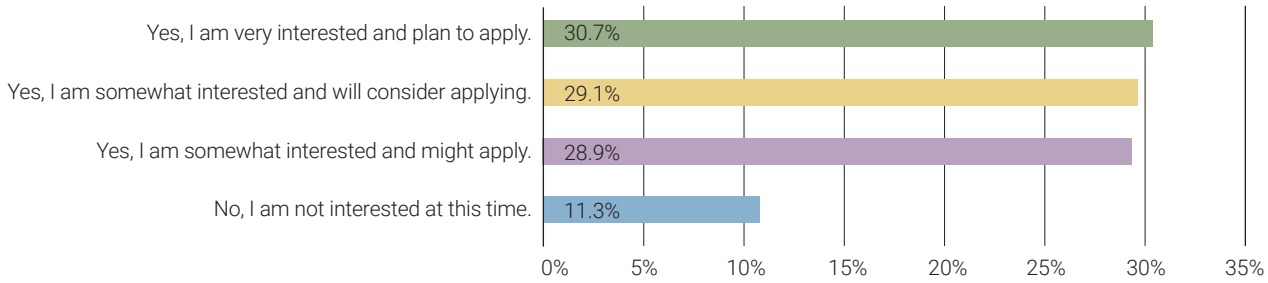
The Pilot Green and Sustainable Finance Capacity Building Support Scheme is an important initiative for increasing GSF talent in Hong Kong. Awareness of the scheme is moderate, with slightly more than half of the respondents (53.7%) aware of it.

Figure 16 Awareness of the Pilot Green and Sustainable Finance Capacity Building Support Scheme



However, interest in utilizing the scheme to enhance skills and qualifications is high, with nearly 89% expressed interest to varying degrees in applying. This suggests that while more promotional efforts may be needed to boost awareness, the scheme resonates strongly with its intended audience.

Figure 17 Interest in Utilizing the Pilot Green and Sustainable Finance Capacity Building Support Scheme

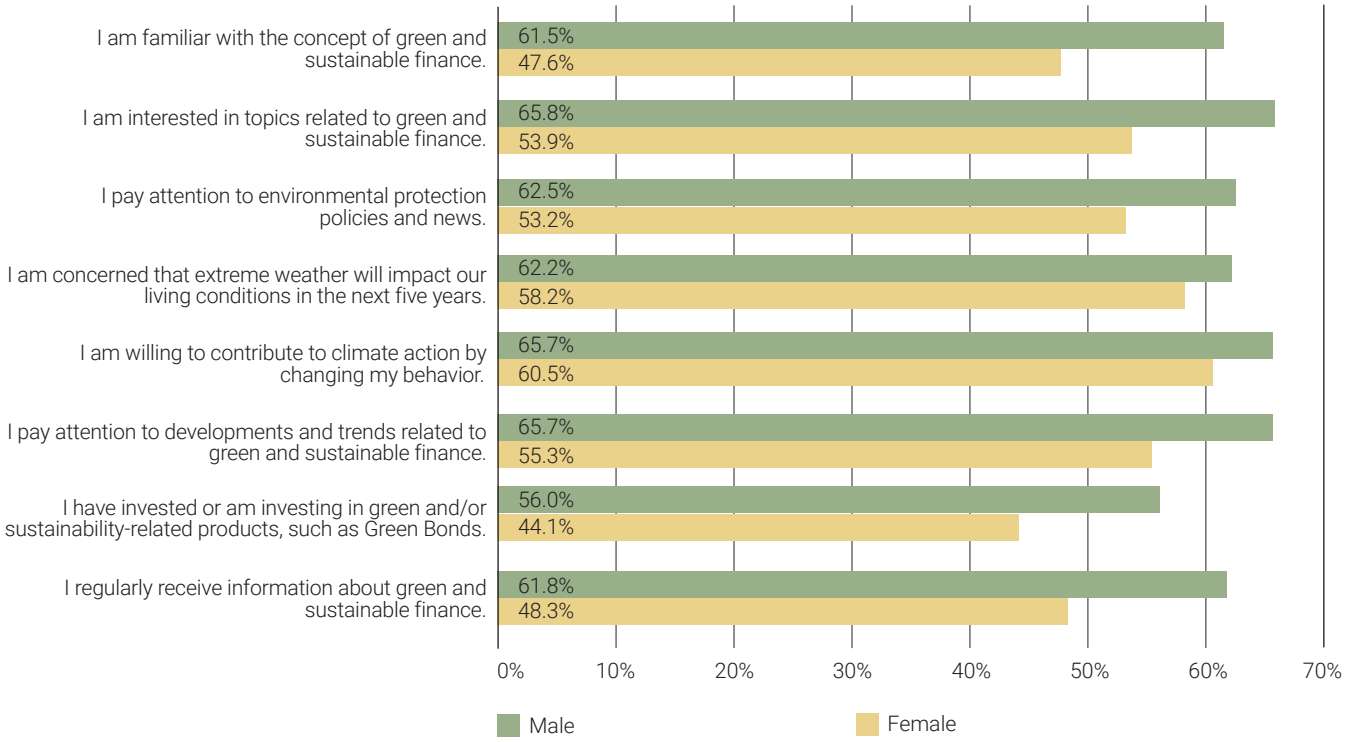


Financial support is a compelling incentive. With more targeted outreach and communication, the scheme has the potential to significantly accelerate the development of a skilled GSF workforce in Hong Kong.

10. Gender Disparities in Attitudes and Career Engagement with GSF

The findings reveal a notable gender disparity, with male respondents consistently demonstrating higher levels of engagement across multiple indicators related to GSF awareness, attitudes, and career interest. For instance, 61.5% of male respondents reported being familiar with GSF concepts, compared to 47.6% of female respondents. Similarly, 65.8% expressed strong interest in GSF topics, versus 53.9% of females. Male respondents were also more likely to pay attention to environmental protection policies and trends (62.5% vs. 53.2%), express concern about the impact of extreme weather (62.2% vs. 58.2%), and indicate willingness to change their behavior for climate action (65.7% vs. 60.5%).

Figure 18 Levels of Agreement with GSF Engagement Statements by Gender



The disparity extends to investment behavior, with 56.0% of male respondents having invested or currently investing in green products, compared to 44.1% of females. In terms of career engagement, male respondents were more likely to be aware of GSF job opportunities (78.8% vs. 58.4%), to have applied for GSF roles (70.2% vs. 48.2%), and to be actively exploring GSF job opportunities (73.1% vs. 50.7%), reflecting substantial gaps of 22 percentage points in the latter two indicators.

Figure 19.1 Awareness of GSF Job Opportunities by Gender

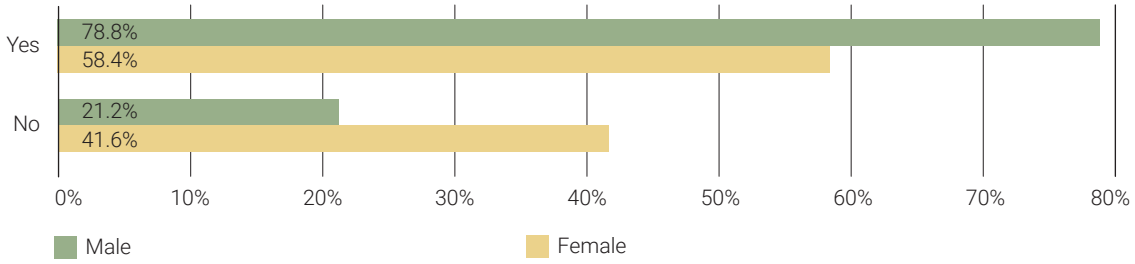


Figure 19.2 Respondents Who Have Applied for GSF Roles, by Gender

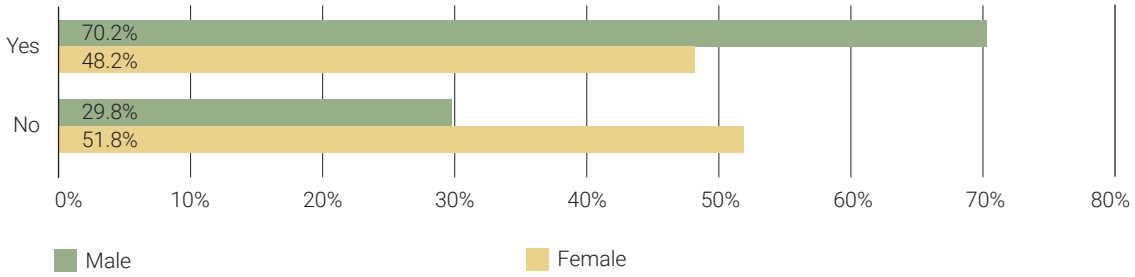
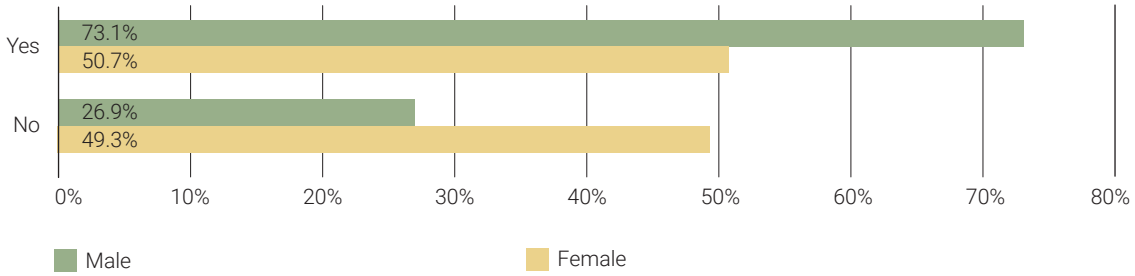


Figure 19.3 Respondents Currently Exploring GSF Job Opportunities, by Gender



Overall, interest in pursuing a career in the GSF sector was significantly higher among male respondents (76.3%) than female respondents (56.2%). Male respondents also placed greater importance on sustainability-related job attributes, such as the company's environmental strategy and potential for the role to make a positive societal impact.

Figure 20 Respondents' Interest in Working in the GSF Sector

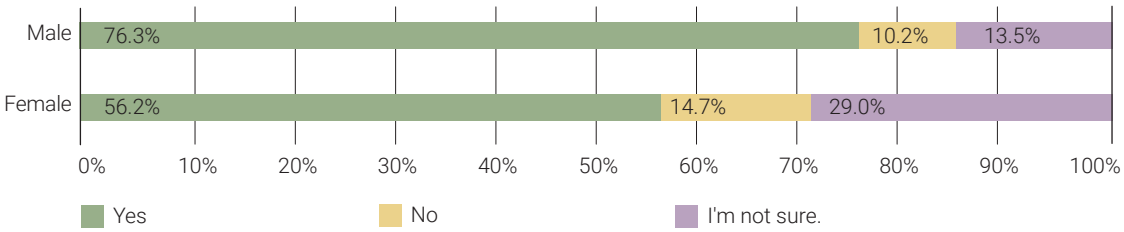
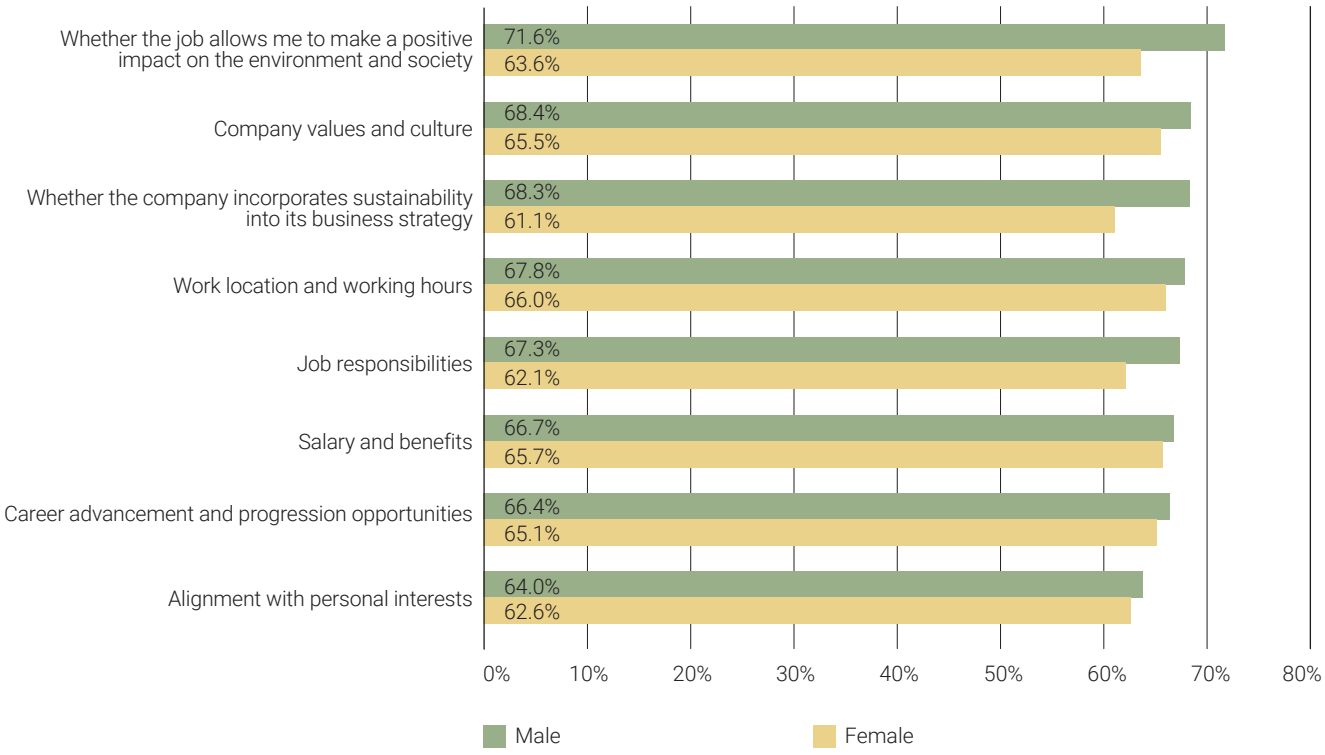


Figure 21 Factors Viewed as Important by Respondents When Considering Job Offers for GSF Roles, by Gender



Furthermore, awareness of the Pilot Green and Sustainable Finance Capacity Building Support Scheme was higher among male respondents, with 63.9% indicating awareness compared to 44.4% of females. Similarly, 37.8% of males reported plans to apply, compared to 24.2% of females.

Figure 22 Awareness of the Pilot Green and Sustainable Finance Capacity Building Support Scheme, by Gender

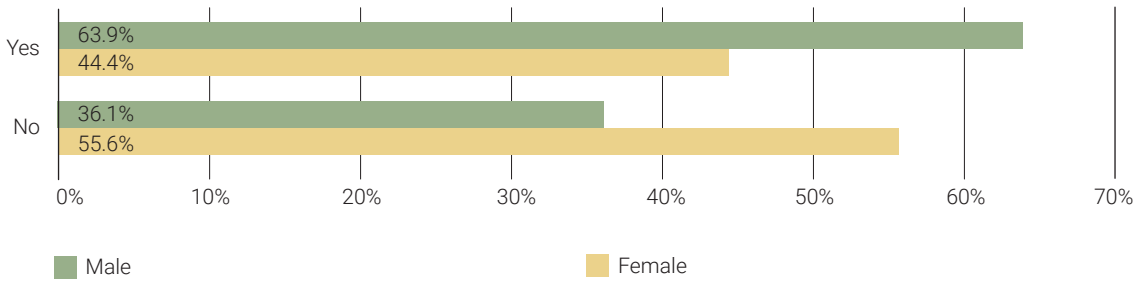
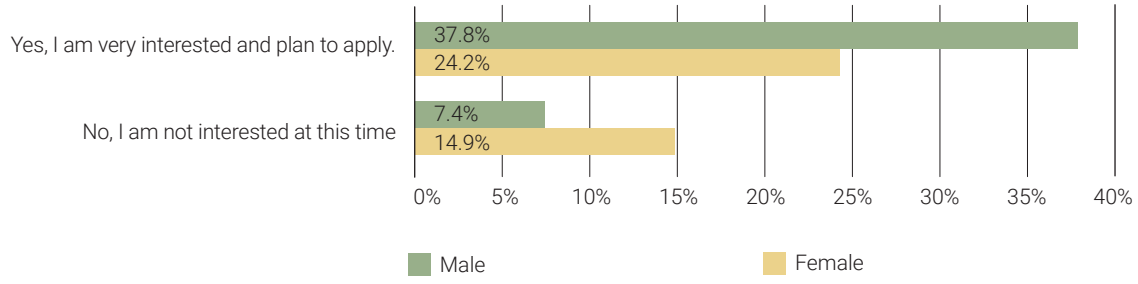
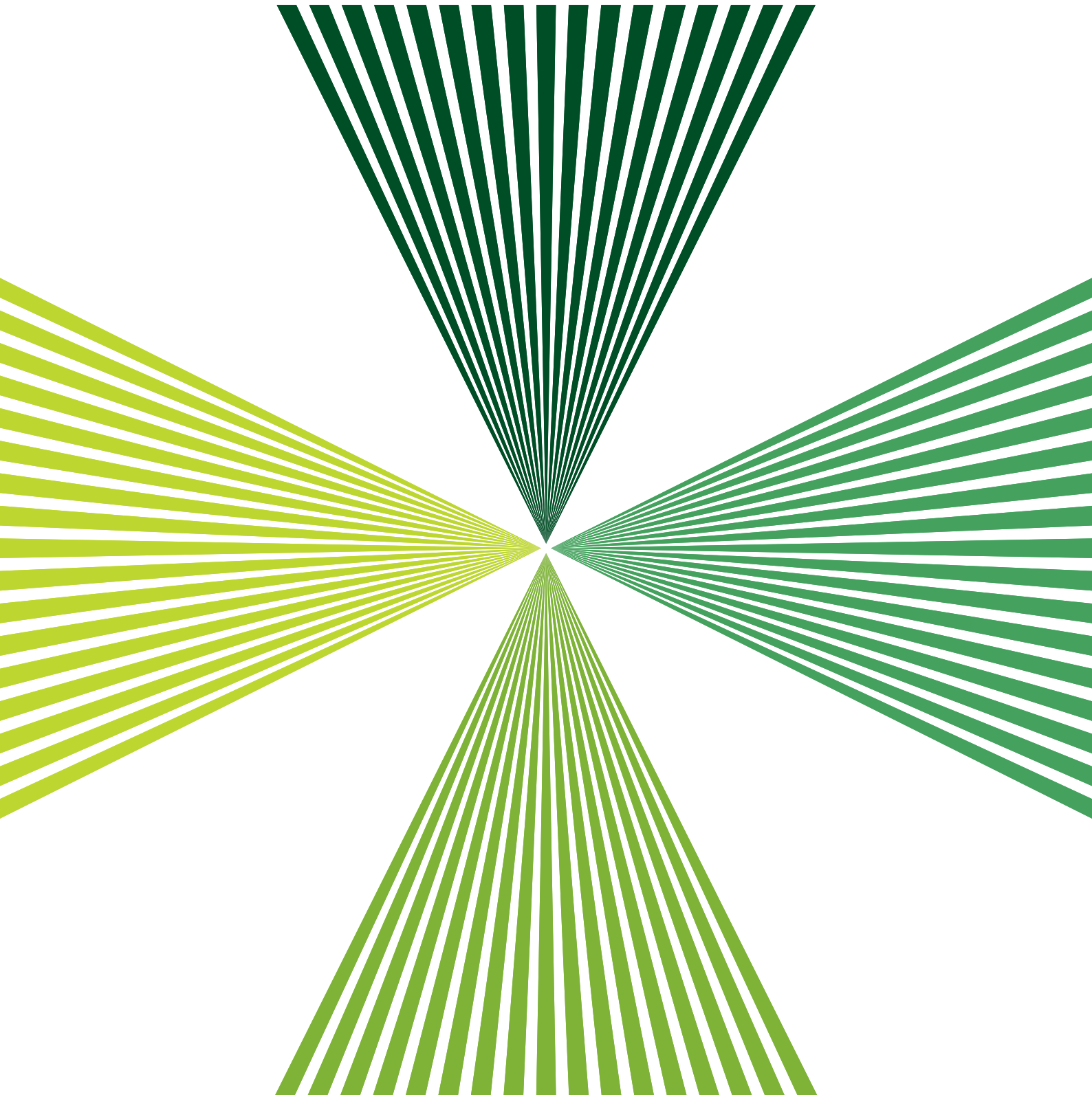


Figure 23 Interest in Utilizing the Pilot Green and Sustainable Finance Capacity Building Support Scheme, by Gender



These findings suggest a need for targeted outreach and support to engage female young adults in GSF education and career pathways, and to ensure gender-inclusive development of the sector.

RECOMMENDATIONS



A Multi-Stakeholder Approach to Advancing GSF Careers among Young Adults in Hong Kong

The findings of this study reveal a strong interest among Hong Kong young adults in pursuing careers in green and sustainable finance, likely driven by increasing global awareness of climate issues and the evolving role of finance in supporting sustainability. While many respondents are motivated by the potential for meaningful impact and career growth, barriers such as limited exposure, unclear career pathways, and lack of targeted support need to be addressed. The Pilot Green and Sustainable Finance Capacity Building Support Scheme is a promising initiative, with high interest among respondents, but moderate awareness suggests the scheme could benefit from expanded outreach efforts.

To fully harness the enthusiasm of young talent and build a resilient GSF workforce, coordinated efforts across multiple stakeholder groups are essential. Below are actionable recommendations for each group:

Strategies for Educators and Institutions

Educators and institutions play a critical role in shaping early interest and career readiness, and in equipping students with foundational knowledge and career pathways in GSF.

1. **Integrate GSF topics into curricula** across finance, economics, and environmental studies programs, and develop interdisciplinary modules that connect sustainability with financial decision-making. In addition to formal instruction, institutions can foster early career interest by promoting experiential learning opportunities such as internships, case competitions, and student-led sustainability projects. These activities can help students apply theoretical knowledge to real-world contexts and build relevant skills.

2. **Connect students with GSF professionals and resources.** Host career talks and workshops featuring professionals in GSF roles can inspire students and provide valuable insights into the sector. Institutions should also facilitate networking opportunities and raise awareness of available resources, such as the Pilot GSF Capacity Building Support Scheme. Leveraging career services and student networks can ensure that these aspiring GSF practitioners are well-informed about financial support and training opportunities.

3. **Collaborate with industry partners to offer practical learning experiences.** Joint initiatives with accredited training providers can help align course offerings with the scheme's reimbursement criteria, making GSF education more accessible and relevant to industry needs. These partnerships can also support internships, capstone projects, and other forms of applied learning that prepare students for GSF careers.

Industry and Engagement Support

Industry stakeholders are instrumental in translating academic interest into professional opportunities and in shaping the practical landscape of GSF careers. Their active involvement can help bridge the gap between education and employment, and ensure that young professionals are equipped with the skills and experiences needed to thrive in the sector.

4. **Incorporate GSF training into professional development plans.** Employers can embed GSF-related competencies such as ESG analysis, climate risk assessment, and sustainable investment strategies into their internal training programs and career development pathways. They should also recognize participation in relevant training and schemes as a valuable credential in recruitment and career advancement. This can help upskill existing staff and also signal to young professionals that GSF is a valued and growing area within the organization. Companies can also collaborate with accredited training providers to ensure alignment with recognized standards and reimbursement schemes.

5. **Establish mentorship and career guidance programs.** Companies can connect young adults with experienced professionals in GSF roles to provide insights into career paths, workplace expectations and emerging trends. These relationships can help bridge the gap between education and employment.

6. **Offer structured internships and graduate programs** that provide hands-on experience in GSF roles. These programs should be designed to expose participants to real-world applications of sustainable finance, including data analysis, stakeholder engagement, and regulatory compliance. Clear learning outcomes and mentorship components can enhance the value of these experiences and support long-term career development, providing an incentive to retain talent.

7. **Collaborate with academic institutions and youth organizations to co-develop outreach initiatives.** Industry-academic collaborations can strengthen the connection between theoretical learning and practical application. Joint efforts such as guest lectures, co-branded workshops, and research partnerships can help build a pipeline of talent and ensure that industry needs are reflected in educational programs. Companies can also sponsor youth-focused initiatives like student challenges, hackathons, or innovation labs centered on sustainable finance. These activities can provide a platform for identifying emerging talent and fostering creative solutions to sustainability challenges.

Government and Policy Support

Government agencies play a pivotal role in creating an enabling environment for GSF career development. Through strategic funding, policy direction, and public engagement, they can help catalyze interest and remove barriers for young professionals entering the field.

8. **Expand financial support for GSF education and training.** The strong interest among young people in utilizing support mechanisms like the Pilot GSF Capacity Building Support Scheme indicate both demand and potential for further development. To meet this demand and remove financial barriers to entry, the scheme can be strengthened by increasing funding, broadening eligibility criteria, and enhancing outreach efforts to students and institutions. Regular monitoring and evaluation of the scheme's outcomes are essential to ensure its continued relevance and alignment with market needs and youth expectations. Additional measures such as targeted scholarships, fees subsidies, and grants for GSF-related programs can make education more accessible and inclusive, especially for students from underrepresented backgrounds or non-finance disciplines.

9. **Introduce incentives for employers to invest in youth development.** Tax credits, training subsidies, or public recognition programs can encourage companies to hire and invest in training for young professionals in GSF roles. These incentives can help build a robust talent pipeline and foster a culture of sustainability within the private sector.

10. **Lead public awareness campaigns to elevate the visibility of GSF careers.** Campaigns that highlight the societal impact and career potential of GSF can help shift perceptions and attract more young talent. These efforts should be youth-oriented, leveraging social media, influencers, and storytelling to resonate with the target audience. To promote inclusivity, campaigns should also address gender disparities such as featuring female role models and tailoring messages that encourage greater female participation in GSF careers.

11. **Ensure policy clarity and long-term stability in the GSF sector.** Clear, consistent, and forward-looking regulations are essential for building trust and encouraging long-term career planning. Government agencies should engage with educators, industry leaders, and youth representatives to ensure that policies support both workforce development and sustainable finance goals. Youth representation should be actively included in policy dialogues and advisory boards related to sustainable finance. Inclusion in decision-making processes empowers young people and ensures their perspectives, priorities, and lived experiences are reflected in the development of policies that shape their future.

Youth and Student Organizations

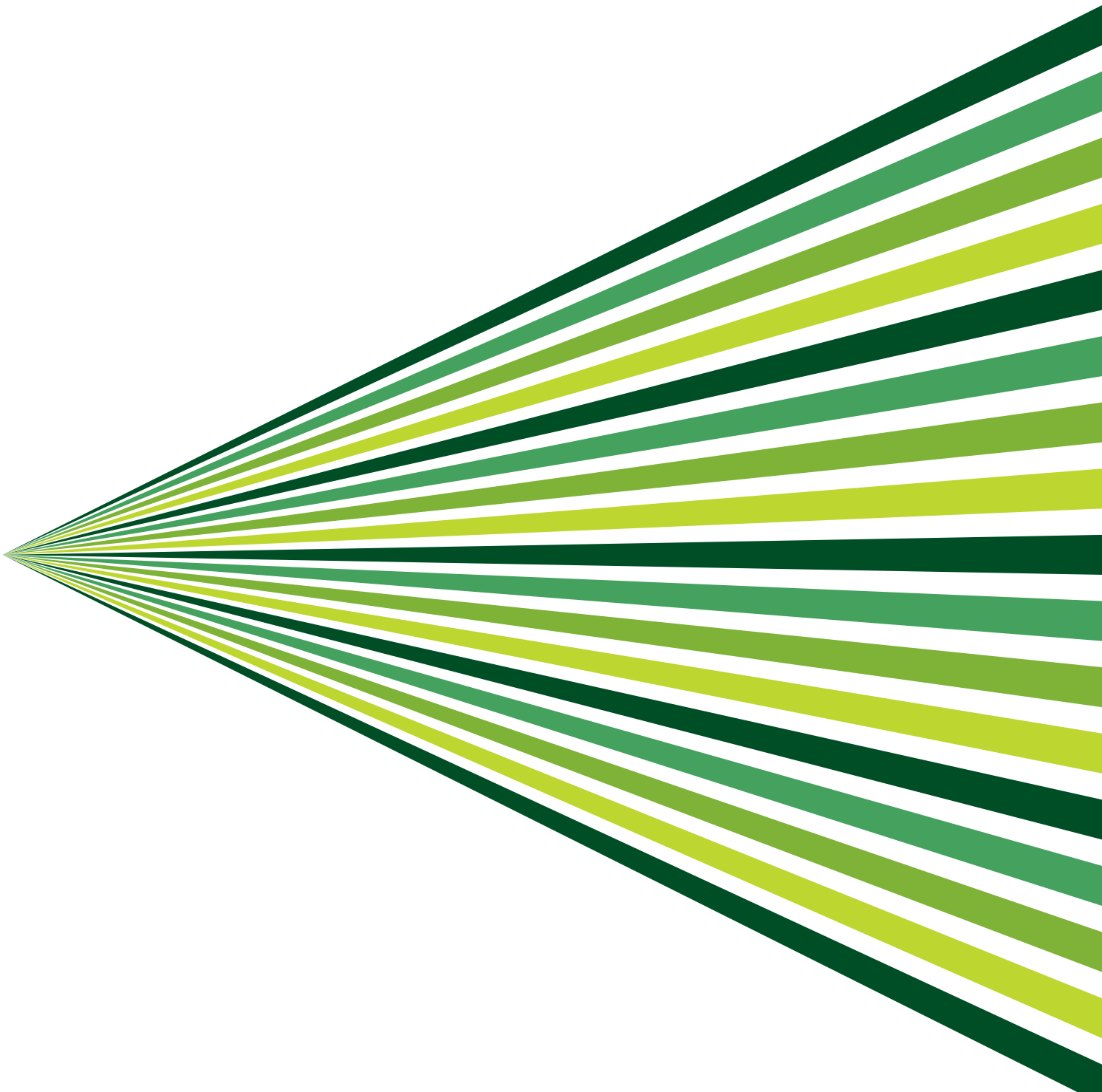
Youth-led groups and student organizations are powerful agents of change. They can mobilize peer networks, amplify youth voices, and create inclusive spaces for learning and engagement in GSF.

12. **Facilitate peer-led events and forums to promote GSF awareness.** Student organizations can host panels, roundtables, and informal meetups to discuss GSF career paths, share experiences, and build community. These events foster peer-to-peer learning, help demystify the sector, and serve as valuable touchpoints for industry stakeholders. By engaging with these youth-led spaces, the industry can gain insights into how young people perceive the sector and identify more effective ways to attract and retain emerging talent.

13. **Collaborate with NGOs, industry, and academia on sustainability initiatives.** Joint projects such as climate finance workshops, ESG research challenges, or volunteer programs can provide hands-on experience and expand access to professional networks. These partnerships also help youth organizations stay aligned with current industry trends.

14. **Develop digital platforms to share resources and opportunities.** Online communities, newsletters, and resource hubs can help young people discover GSF-related scholarships, internships, events, and learning materials. These platforms can serve as spaces for collaboration and innovation among aspiring GSF professionals, fostering peer engagement and knowledge exchange. They can also function as promotional channels for targeted public campaigns, allowing government agencies and industry stakeholders to improve visibility and outreach among youth audiences.

CONCLUSION



Key Insights from the Study

This study reveals a strong and growing interest among young adults in Hong Kong in pursuing careers in green and sustainable finance. Despite limited exposure and access to formal training, many respondents expressed enthusiasm for entering the sector, particularly when supported by initiatives such as the Pilot GSF Capacity Building Support Scheme. The findings also highlight gaps in awareness, accessibility, and industry engagement, suggesting that while interest is present, the infrastructure to support it remains underdeveloped. Addressing these gaps will be critical to unlocking the full potential of youth participation in GSF and building a sustainable talent pipeline that supports Hong Kong's long-term development as a regional hub for green and sustainable finance.

The Need for Collective Action

The advancement of GSF careers among young adults in Hong Kong cannot be achieved through isolated efforts. While each stakeholder group – educators, industry leaders, government bodies, and youth organizations – has a distinct role to play, their impact is maximized when they work in concert. A coordinated, multi-stakeholder approach ensures that educational initiatives are aligned with industry needs, that policy frameworks support inclusive growth, and that youth voices are meaningfully integrated into the development of the sector. By fostering collaboration, Hong Kong can build a more resilient and inclusive GSF ecosystem that empowers the next generation to lead the transition toward a sustainable future.

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