



ThinkTWENTY20

The Magazine for Financial Professionals

The ThinkTWENTY20 Newsletter

IDEAS Driving the Profession, December 2026

Empowering financial professionals for the future of work

Ideas are at the root of all progress. This newsletter offers an update on some major ideas shaping the profession.

1. IDEA: Agentic AI opens the door to broadening and expanding the capabilities of auditors

Source: **Agentic AI and the Future of Audit**, By Bryant Ramdoo, CPA, of KPMG

Download it at https://thinktwenty20.com/wp-content/uploads/2025/12/Agentic_AI_Audit.pdf.

Short Description: Unlike traditional automation, agentic AI can execute tasks, make decisions and collaborate with other agents to achieve complex objectives, while still requiring human leadership at the helm. This evolution is happening now, driven by advances in cloud computing, improved generative AI models and secure enterprise adoption. This has opened the door to expanding the depth and capabilities of every auditor, fundamentally broadening the extent of audit evidence and the skills required to deliver high-quality audits.

2. IDEA: Vibe coding (using AI to help with coding) is good and warrants investigation, but with caution.

Source: **Before You "Vibe Code" Your Way into Trouble: Essential Disciplines for AI Development Tools**, By Eric E. Cohen, CPA

Download it at https://thinktwenty20.com/wp-content/uploads/2025/12/VibrDiscipline_Final.pdf.

Short Description:

AI coding tools are transformative. They're also tools that can cause real damage when used carelessly. The solution isn't to avoid them; it's to bring the right disciplines to them. You do need to follow the many normal precautions involved with programming.

3. IDEA: AI could boost energy efficiency enough to save as much energy as the technology uses.

Source: Could net-zero AI become a reality? By PWC.

Download it at <https://www.pwc.com/gx/en/issues/value-in-motion/ai-energy-consumption-net-zero.html>.

Short Description: There has been concern that the energy used by AI could undermine its usefulness in a business contest. However, new analysis conducted by PWC indicates that that, in the decade ahead, AI could boost energy efficiency enough to save as much energy as the technology uses.

4. IDEA: People looking for a good job these days need to be adaptable to new technologies and possess very strong communication skills. (This idea is not new but has taken on a new meaning with the rapid changes taking place including the changing role of accountants.)

Source: The Dramatically Changing Employment Landscape for Financial Professionals: Interview of Robert Half, by Gundi Jeffrey.

Download at <https://thinktwenty20.com/wp-content/uploads/2025/12/Robert-Half-interview-FINAL-FINAL.pdf>

Short Description: Number one requirement is anything that is related to a skill set around technology. It doesn't have to be AI, but just about every organization we deal with is going through some sort of technological change. As a result, they need individuals on their finance and accounting teams that have a willingness to embrace new technology. And they've got the skill set to be able to survive in that new environment.

The other big thing that often comes up, and one that organizations definitely zero in on in the interview process, is really strong communication skills. Long gone are the days of just sitting behind a computer screen and a spreadsheet. Accountants and other finance professionals are very involved now in the business overall. And that means they're interacting and communicating with the operation at large, and thus they need really strong communication skills.

CHECK OUT OUR E-BOOKS

Recent additions to our published e-books include:

Mental Health – A Major Study

Integrated Thinking and Corporate Social Responsibility.

This book sets out a model for companies to follow when they are interested in pursuing strategic initiatives to address environmental concerns. It acknowledges the merits of sustainability reporting but goes beyond that to the idea that such reporting is worthwhile and may point the way for certain strategic initiatives, but that reporting on sustainability-related matters is not enough. The deteriorating state of our planet and the advancement of climate change are so severe that more direct action is needed. It's available on Amazon and **in our store at this link.**

Selected Writings of Eric Cohen on AI. Available [in our store at this link.](#)



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