

# Enabling Synergies Through Strategic HR

FUTURE-READY TALENT IN AN AGILE ERA

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# Seven Trends Reshaping the Banking Workforce Strategy

## 01. AI at Scale

Hyper-personalisation powered by advanced analytics.

## 02. Agentic & Open Banking

Autonomous finance, API ecosystems, and super apps.

## 03. ESG & Regulatory Surge

Intensifying compliance and sustainability mandates.

## 04. Cyber Everywhere

Embedded risk ownership across every role.

## 05. Regional Model Integration

Harmonised cross-border operating structures.

## 06. Automation & Cost Reset

Productivity acceleration and structural efficiency.

## 07. Generational Shift

Diverging workforce expectations and talent models.

**In an era of agentic banking and embedded risk, future-ready talent is our strongest control, growth lever, and differentiator.**

# Workforce Capability Defines Banking Resilience



*Workforce risk does not appear immediately,  
it shows up later as execution failure.*

# The Fundamental Shift: From Operational to Strategic Capability Architect

## Traditional HR Focus

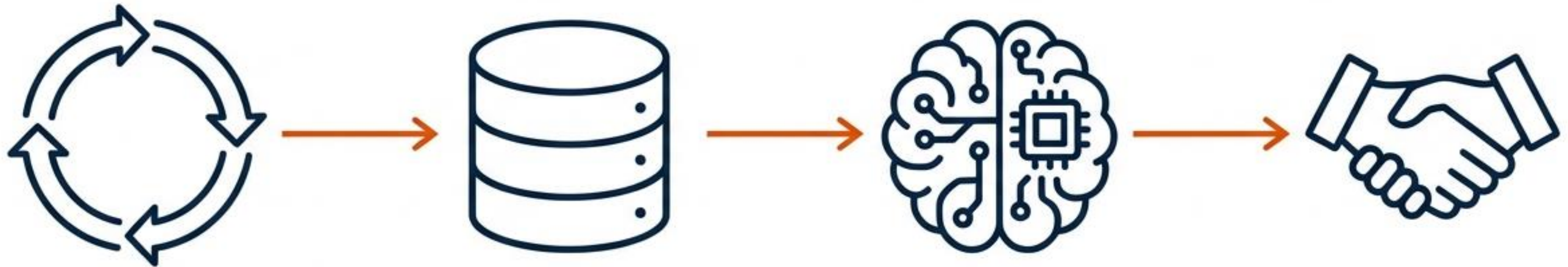
- Siloed and operational
- Short-term, activity-driven
- Disconnected from business ROI
- Static workforce structures

## Future-Ready HR

- ✓ Workforce design aligned to long-term strategy
- ✓ Dynamic talent models and fluid deployment
- ✓ Modern Employee Value Proposition (EVP)
- ✓ Smarter tools, AI-enabled intelligence, personalised capability development
- ✓ Clear organisational purpose driving performance

**Strategic Imperative:** Banks that modernise talent strategy build sustainable advantage. Those that don't risk widening skills gaps and losing ground to FinTechs and non-traditional competitors.

# Moving from a Standardised to an Integrated Operating Model



## 1. Connect the Employee Lifecycle

Recruit -> Onboard ->  
Develop -> Perform ->  
Retain -> Succession

## 2. Unify Data Architecture

Single source of truth  
combining HRIS, ATS, LMS,  
and Performance systems

## 3. Embed Workforce Intelligence

Hiring aligned to strategic  
plans; Learning tied to  
future skill demand

## 4. Shift to Business-Led HR

Talent decisions embedded  
in executive planning;  
Financial + workforce  
scenarios modelled together

# Elevating HR from Activity to Enterprise Impact

HR becomes strategic when it measures activity over **outcome-based** performance.

HR Area	From (Activity Metric)	To (Impact Metric)
Recruitment	40 roles filled	Team productivity increased <b>18%</b> , turnover decreased <b>12%</b>
Learning & Development	500 trained	Customer complaints decreased <b>22%</b>
Engagement	80% response rate	Engaged teams deliver <b>21%</b> higher profitability
Performance Management	100% appraisals completed	Top performers increased sales <b>25%</b>
Diversity & Inclusion	6 D&I sessions	Diverse teams drove <b>30%</b> more innovation
Succession Planning	90% roles mapped	<b>75%</b> critical roles filled internally

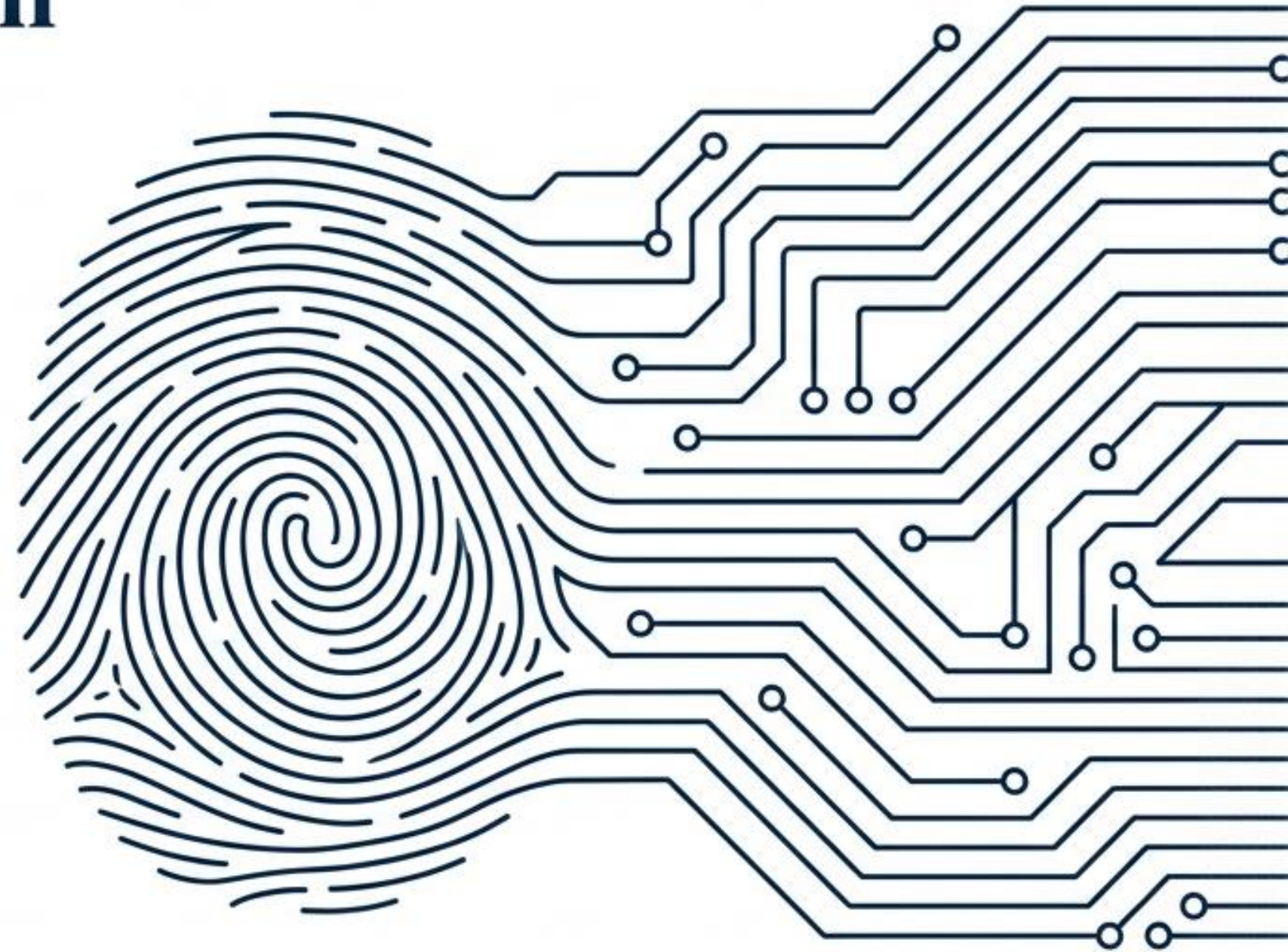
# The AI Paradox: Using Digitalisation to Restore Human Connection

## The Paradox

A quarter-century of digital transformation made banking impersonal (“Sea of sameness”). AI holds the solution by allowing banks to tailor offerings to unique customer needs at scale.

## The Value

AI creates differentiation by reclaiming the human connection. It improves the profession—**83%** of accountants believe automation led to increased demand for their skills.



“Putting humans at the centre of business strategy will lead to better outcomes for everyone.” — **Stefanie Coleman, EY**

# AI in Workforce Development: From Insight to Action

AI is not simply improving HR processes — it is strengthening workforce intelligence.



## Data-Driven Decisions

Spot skill gaps, performance trends, and future risks in real time.

## Personalised Learning Pathways

Recommend targeted upskilling for regulatory shifts and digital transformation.



## Workforce Intelligence



## Enhanced Employee Experience

Automate routine tasks so HR can focus on career growth and engagement.

## Omniscient Operations

Create an ecosystem of intelligence where democratised knowledge makes work smarter.



# Case Study: AI-Driven Decision Making at JPMorgan Chase

## The Challenge

Manual review of commercial loan agreements.

~~360,000~~

Hours annually

## The Solution (COiN)

Contract Intelligence AI system.

**SECONDS**

Time to review documents

Result: Employees were redeployed from document review to higher-value analysis and advisory roles.

# Implementation Roadmap: 8 Key Steps for AI in HR

Disconnected systems manage processes. Integrated intelligence drives performance.

- 1. Map the Journey**  
Know every touchpoint & pain point.
- 2. Set Clear Goals**  
Automate, predict, elevate experience.
- 3. Spot AI Wins**  
Recruitment, chatbots, approvals.
- 4. Prep Your Data**  
Clean, structured, compliant.
- 5. Power with Analytics**  
Predict trends, measure insights.
- 6. Train & Engage**  
Upskill teams, build trust.
- 7. Measure & Refine**  
Track KPIs, optimise continuously.
- 8. Stay Ethical**  
Bias-free, privacy-first, audit-ready.



# Agility & Adaptability: The Engine of Future-Ready Talent

**People Agility = Redeployment Speed + Learning Velocity**



Learning velocity is the new capital reserve — it determines how quickly we can convert disruption into advantage.

## Why It Matters

- **AI & Automation:** Skills become obsolete fast.
- **Regulatory Pressure:** Rapid policy updates reduce compliance risk.
- **Cyber Risk:** Awareness must evolve as threats evolve.
- **Digital & Open Banking:** New skills needed for partnerships.

“Competitive advantage no longer belongs to the most digital institution  
— but to the one that learns and adapts fastest.”

# Case Study: DBS Bank — Learning as Competitive Infrastructure

## Strategic Design Principles

- ◆ Experiential learning (applied, not theoretical)
- ◆ Democratised access to future-critical digital skills
- ◆ AI-enabled personalisation of development and mobility
- ◆ Learning embedded into career progression, not separated from it



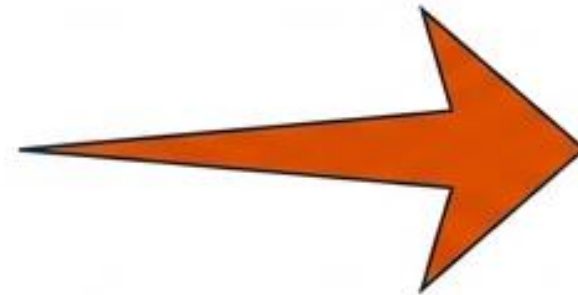
# From Ladders to Lattices: The New Career Deal

In modern banking, careers are no longer climbed — they are curated.

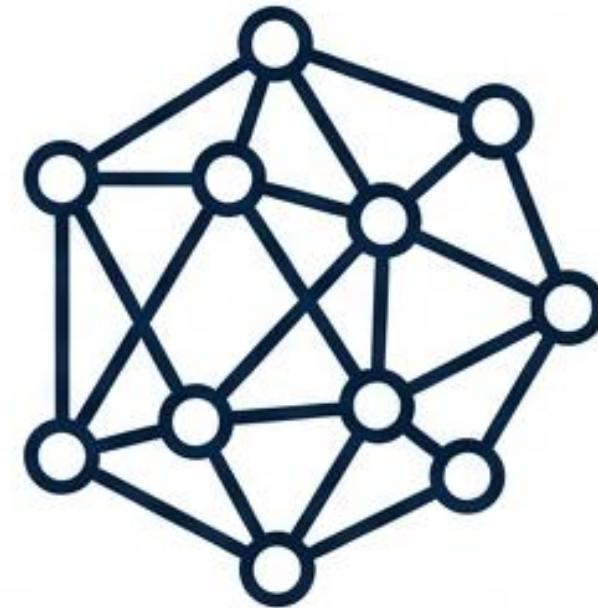
## The Old Deal



- Vertical Promotion (Time-based)
- Role Stability
- Functional Silos



## The New Deal (Liquid Careers)



- Dynamic Mobility
- Skill Fluidity
- Cross-Functional Portfolios

Deploy talent based on skills, not job titles.

# Executive Summary: The Strategic Shift

Current State	Required Shift
Execution perfected but not aligned to strategy	Embed workforce strategy directly into growth and risk agendas
HR processes standardised but not integrated	Build end-to-end, integrated talent ecosystems
Tech capability under-leveraged	Leverage technology to augment capability and decision-making
AI adoption remains early-stage	Scale AI across workforce planning and talent mobility
Metrics focus on activity	Shift to outcome-based metrics tied to revenue and risk
Analytics usage is limited	Embed predictive workforce intelligence into executive decisions

# ENABLE. EMPOWER. EVOLVE.

**Enable Strategy:** Align workforce design with the banking roadmap.

**Empower Talent:** Use AI and agility to democratise skills.

**Evolve Workforce:** Shift to fluid, value-driven contributions.

**In today's banking environment, HR is no longer a support function;  
it is the architect of sustainable competitive advantage.**



Thank You!