

Banking on the Development of Tech Talent 培育科技人才



In spite of the various challenges Hong Kong has faced over the past two years, the city's banking and financial system has remained robust and resilient, although a shortage of talent persists and is particularly prevalent in the Fintech environment.

過去兩年，儘管面對種種挑戰，香港的銀行及金融體系依然穩健，靈活應對考驗。不過，人才短缺的情況持續，金融科技範疇的人才尤其缺乏。

Without doubt, the COVID-19 pandemic has fundamentally changed the digital consumer behaviour of Hong Kong banking and finance customers. While new habits have developed as a result of the disruption caused by the coronavirus, old behavioural patterns have also been abandoned or considerably modified. For example, customers that previously preferred in-person banking transactions at brick-and-mortar

branches have embraced digital transaction processes. As the trend is set to continue – even after the COVID-19 pandemic has subsided – banks will need to continue to reimagine and digitise existing processes both for customers and employees across branches, contact centres, apps and websites. As digital transformation in Hong Kong continues, this will undoubtedly generate a bigger demand for people with the requisite Fintech skills, knowledge and abilities.

The term “Fintech specialist” is sometimes interchanged with “IT specialist,” restricting its scope to certain areas of technology operations, for example, analysts and developers working on big data or blockchain. As a fast-growing sector, Fintech has branched out across a number of verticals over the last few years, adding additional pressure to the skills shortage in the banking and finance arena. Banks and financial institutions are now at the forefront of Fintech implementation, providing customers with efficient and convenient banking services through digital channels. The growing acceptance and use of digital channels by the public has also created a greater incentive for banks to invest in digital transformation. Now, for instance, digitising private banking has become the status quo for financial institutions looking to reach Asia's affluent and growing next generation of Millennial and Generation Z private wealth management clients.

毫無疑問，疫情徹底改變了香港銀行及金融業客戶的行為。疫情擾亂了既有秩序，客戶趨向以數碼方式處理事務，形成新習慣，大大改變了舊有的行為模式。例如以往喜歡到銀行實體分行處理事務的客戶，現已熟習數碼交易程序。即使疫情消退，這個趨勢料將持續；銀行有需要繼續探索，為客戶和僱員把現有程序數碼化，連繫各分行、服務中心、應用程式和網站。香港數碼轉型的浪潮持續，對於具備所需金融科技知識、技能與能力的人才的需求必定更大。

「金融科技專才」一詞，亦有人稱為「資訊科技專才」，範圍限於某些方面的科技操作，例如從事大數據或區塊鏈範疇工作的分析員和開發員。金融科技發展迅速，近年已有多個垂直行業分支，為銀行及金融業的技能需求增添壓力。銀行及金融機構現正處於金融科技應用的前沿，透過數碼途徑為客戶提供方便而有效率的銀行服務。大眾越來越接受數碼化程序，數碼途徑的使用率日增，銀行也就有更大誘因投資於數碼轉型。例如亞洲區富裕的千禧一代及Z世代人數日增，金融機構若有意接觸他們，為他們管理私人財富，現在便必須提供數碼化的私人銀行服務。

In actuality, banks and financial institutions require not just analysts and developers, but also IT architects, project managers, product scientists, data scientists, information security specialists, economists and legal professionals, all of whom must possess cross-functional skills. In other words, they must be capable of developing, implementing, maintaining and integrating initiatives in both the financial and technology operations of banking and finance institutions.

Reshaping the Fintech talent engagement landscape

As Hong Kong's Fintech sector continues to expand, it has opened up a range of new job opportunities for front and middle office bankers who now have more options to choose from when considering a career move. Contrary to the popular belief that the Fintech industry is only attractive to younger workers, the reality is that Fintech firms are capable of attracting more experienced professionals who are looking for opportunities to learn more and build their existing skill sets. This is particularly motivating for bankers who previously thought they had only one career path to follow.

As one of the world's leading financial centres, Hong Kong has evolved into a prime location for the Fintech sector to develop. Today, the city is home to more than 600 Fintech companies with 80% of them planning to expand their business operations, according to Fintech industry advisory groups. The industry has seen a significant jump in the number of firms in insurance tech (Insurtech), regulatory tech (Regtech) as well as blockchain. At the same time, investors are increasingly relying on advisory and data analytics to make smarter decisions in green financing, cryptocurrency, asset management and more – key disciplines that will be critical in empowering Hong Kong's financial system in the future. While this will certainly drive the growth of the Hong Kong economy and the city's burgeoning Fintech ecosystem, it also means that banks and financial institutions are competing for talent from the same pool as other industry sectors. Consequently, banks and financial institutions that want to attract and retain the best talent need to reinvent and showcase their employee and talent experience – from offering hybrid work and better training opportunities, to rethinking recognition and benefits schemes.

Banks can consider developing standard interviewing procedures so that hiring managers can clearly communicate job scopes and team culture to candidates, allowing both employers and talent to better manage their expectations.



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實際上，銀行和金融機構需要的，不限於分析員和開發員，還包括資訊科技架構師、項目經理、產品科學家、數據科學家、資訊保安專家、經濟學家和法律專才，而且他們必須具備跨職能的技能。換句話說，他們必須有能力開發、實施、維護和整合不同的項目，配合銀行和金融機構的金融和科技作業。

維繫金融科技人才

香港的金融科技業持續擴充，前台和中台的銀行從業員發展事業時，便有了許多新的工作機會可以考慮。一般人以為金融科技行業只吸引年輕人，其實金融科技公司更能吸引一些經驗豐富，而又希望學習新事物、增進技能的專業人才。以往一些銀行從業員以為事業路徑只得一條，金融科技工作的出現對他們來說特別吸引。

香港是世界領先的金融中心之一，現已成為金融科技發展的理想地點。金融科技行業諮詢組織的數據顯示，目前香港有600多家金融科技

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公司，當中八成準備擴充業務。從事保險科技、監管科技和區塊鏈業務的公司數目增長迅速。同時，投資者也越來越倚賴諮詢和數據分析工具，協助他們在綠色金融、加密貨幣、資產管理等方面作精明決策；這些範疇都是香港金融制度進一步發展的重要方向。一方面，這將推動香港經濟和金融科技生態的發展；另一方面，這也意味着銀行和金融機構正與其他行業爭奪同類人才。因此，銀行和金融機構若有意吸引和留住最佳人才，便須重新打造機構內的僱員和人才體驗，包括採用混合工作模式、提供更佳的培訓機會、改進嘉許計劃、改善僱員福利等。

To attract talent, employers can also highlight avenues for growth and upskilling, and reinforce their brand across various candidate touchpoints – from job advertisements to the interview process. Ultimately, by giving candidates a more transparent view of their potential career progression during the interview, employers can better engage them and make them feel more valued – an important factor at a time when employees across all age groups are looking for “purpose” and “connection” with their work.

Whether banks choose to hire-in, upskill or outsource, closing the Fintech skills gap will become more challenging as banks and financial institutions continue to digitise their processes. To mitigate the shortage of talent, upskilling existing staff can help promising employees grow into higher-level roles, but this approach is not a cure-all. Only banks and financial institutions that are agile enough to change their talent strategies to meet the new expectations of the modern workforce will be in a position to take the necessary leaps forward and stay ahead in the constantly-evolving financial services landscape.

銀行可考慮建立標準的面試程序，讓負責招聘的人員向應徵者清晰地說明工作範圍及團隊文化，讓僱主和應徵者都能更好地管理期望。為吸引人才，僱主也可重點說明發展和增進技能的途徑，並透過與應徵者接觸的多個層面，包括招聘廣告和面試過程等，加強塑造機構品牌。透過面試時向應徵者清楚說明事業發展機會，僱主便可讓應徵者更加投入，讓他們覺得自己備受重視。現在不同年齡層的僱員都注重個人工作的目的，以及自己和工作的聯繫；增加僱員的投入度十分重要。

銀行和金融機構持續把工序數碼化之際，無論打算向外招聘、提升現有僱員技能，還是外判相關工作，要填補金融科技人才缺口，都將面對更大挑戰。為減輕人才短缺的情況，提升現有僱員的技能是個可行方法，有助有潛質的僱員成長，擔任較高層級的職務；但這並非萬應靈藥。銀行及金融機構必須靈活應變，調整人才策略，符合現今僱員的期望，才可繼續進步，在瞬息萬變的金融服務業中保持領先地位。

Identifying preferences and priorities

The 2022 Randstad employer brand research survey revealed that 54% of respondents in Hong Kong switched careers in favour of employers that offer attractive work-life balance policies. Interestingly, respondents in the finance and insurance sectors reported that salary and benefits was only the fifth most common reason for resigning in 2021. The top reason why they switched employers was the desire to work for an employer that provides good training.

So why is it that professionals working in the finance and insurance sectors are not as attracted to high salaries and bonuses as professionals working in other industry sectors? The answer is simple – this is what happens in an employment landscape where just about every bank, insurance firm and financial institution is a good paymaster. When benchmarked against various industry sectors, financial institutions that operate in Hong Kong's banking and financial services industry are renowned for offering competitive salaries and attractive bonuses. When salaries and bonuses expectations are met, staff tend to focus on other factors, such as training and work-life balance. This revelation should be kept in mind when banks and financial institutions are recruiting talent and formulating strategies for talent pipeline development and retention.

However, banks should also take note that providing training opportunities is an area where Fintech firms often hold an advantage. Because they are constantly creating new products and solutions to meet growing customer needs and market demands, employees are offered frequent opportunities to test their knowledge and capabilities at different stages of a project from idea generation to launch and post-launch upgrading and maintenance. Another advantage Fintech firms have is the ability to offer a less structured and work-life balance friendly working environment.

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瞭解僱員心態

2022年Randstad僱員品牌調查結果顯示，54%的香港受訪者轉職時，會選擇投身於政策上鼓勵工作與生活平衡的僱主。有趣的是，金融保險界的受訪者表示，2021年離職的最常見原因當中，薪酬福利只位列第五；最重要的轉職原因，是希望投身於提供良好培訓的僱主。

為什麼金融保險業專才不像其他行業的從業員那樣，被高額薪酬和花紅吸引？原因很簡單：每家銀行、保險公司和財務機構都付得起好薪金。與其他行業比較，香港銀行及金融服務業當中的金融機構，所付的薪酬花紅都極具競爭力，吸引力極大。薪酬與花紅的期望若已能滿足，員工便會關注其他因素，例如培訓、工作與生活平衡等。銀行及金融機構招聘人才，制定建立人才庫和挽留人才的策略時，須留意這種情況。

然而，銀行亦應留意，金融科技公司的專長往往是提供培訓機會。這些公司配合客戶需要和市場需求，經常研發新產品、新解決方案，僱員便經常有機會在項目的不同階段測試自己的知識和能力，例如項目構思、啟動、以至推出後提升和維護等。金融科技公司的另一個優點是能提供較靈活的工作環境，有利實現工作與生活的平衡。

Affirmative action to alleviate the Fintech talent shortage

For Hong Kong to nurture a strong pool of tech talent, one solution is collaboration. All stakeholders including the government, regulators, higher education institutions alongside the banking and finance industry need to partner and collaborate. It should be noted that while Hong Kong, like other global financial hubs, is facing an on-going talent shortage, the government, industry regulators and banking and finance industry participants are taking a multi-pronged approach to widen the talent pool with a range of capacity building and talent development programmes.

Take for example the Enhanced Competency Framework on Fintech (ECF-Fintech) – an integral part of the Hong Kong Monetary Authority's capacity building initiative administered by the Hong Kong Institute of Bankers. The initiative was put forth to establish a set of common and transparent competency standards for developing a Fintech talent pipeline, while enhancing the competence of banking practitioners who are interested in driving the financial industry's digital transformation.

紓緩金融科技人才短缺的措施

香港要培育大量科技人才，其中一個方法是採用合作方式。所有持份者，包括政府、監管機構、高等教育機構，都有需要與銀行金融業共同合作。值得注意的是，儘管香港像其他環球金融中心一樣持續面對人才短缺的問題，政府、監管機構、銀行及金融業界正推出一系列培訓及人才發展計劃，從多方面擴充人才庫。

就以銀行專業學歷架構—金融科技為例，這是香港金融管理局人才培訓計劃的一部分，由香港銀行學會管理，旨在訂立透明和通用的能力標準，以建立金融科技人才庫，同時為有興趣推動金融業數碼轉型的銀行從業員提升能力。

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The GBA depends on a thriving Fintech ecosystem to thrive

Around the world there is widespread interest and admiration for Mainland China's digital ecosystem and rapidly expanding cashless society. In just about every situation, Chinese citizens are able to navigate their lives using just their smartphones, even when buying food from street vendors in tier three or four cities. Mainland China is a world leader in Fintech, and home to some of the most innovative and successful companies in the sector. As one of the "core" Guangdong-Hong Kong-Macao Greater Bay Area (GBA) cities – a project connecting 11 cities in southern China to create a globally competitive and world-class economic powerhouse – Hong Kong is geographically positioned to leverage its world-class technology and know-how to expand existing Fintech products and services. With a population of over 72 million and a combined GDP of USD1.6 trillion – equivalent to 12% of China's total GDP – the GBA represents one of the world's most dynamic economic regions. The GBA is also Mainland China's sandbox for economic reform, much of it through market-driven interactions with Hong Kong.

The China Banking Regulatory Commission has developed a master plan for the region that includes Fintech as a major pillar. To better regulate the Fintech sector for future growth and innovation, Hong Kong is currently developing and improving compliance strategies and frameworks. Not only will these improved frameworks protect the interests of investors and companies, they will also help to attract more new entrants and innovative business models to the city and, by extension, to Mainland China and the rest of the world.

Obviously, business expansion cannot be accomplished without sufficient talent support. While Covid-related cross-border travel restrictions remain in place, banks and financial institutions will need to tread cautiously when it comes to recruiting technology talent. As they move forward with their Fintech ambitions, banks will need to continuously assess their talent recruitment and training structure and the vision and culture needed to sustain growth and advance their business models. **BT**

大灣區發展有賴蓬勃的金融科技生態

對於中國內地的數碼生態和迅速擴展的無現金社會，世界各地均感興趣，並表示欣羨。在幾乎任何情況下，內地人民只要有手機，便可享受方便的生活，即便是在三四線城市向小販購買食物。內地是金融科技的全球領先者，許多最有創意、最成功的金融科技公司，都在內地落戶。粵港澳大灣區連繫華南十一個城市，成為世界級經濟引擎，競爭力強；香港是大灣區核心城市之一，佔有地理優勢，可運用世界級的科技和知識，擴展現有的金融科技產品和服務。大灣區人口超過7,200萬，綜合本地生產總值16億美元，佔內地本地生產總值的12%，是世界上經濟最蓬勃的地區之一，也是內地經濟改革的沙盒，許多改革都是透過市場與香港互動而實行的。

中國銀行業監督管理委員會為大灣區制定了規劃總綱，金融科技是當中的重要支柱。為更好地監管金融科技界，促進增長和創新，香港現正建立和改良合規策略和框架；經改良的框架不僅可保障投資者和企業的利益，也有助吸引更多人才和創新商業模式到香港，以至到中國內地和世界其他地方。

顯而易見，沒有充足的人才支援，便不能擴展業務。因疫情關係，跨境往來仍受限制，在招聘資訊科技人才時，銀行和金融機構須小心行事。銀行發展金融科技時，須持續檢視其人才招聘及培訓安排，並考慮確立適當的願景和文化，以維持增長，推進業務。 **BT**

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