

Shaping a Future-ready AI Banking and Finance Workforce

銀行和金融業塑造未來的 人工智能勞動力



Amid the many new technologies having an impact on banking and finance talent management strategies, whether through creating new career paths or redefining the responsibilities of traditional banking and finance roles, artificial intelligence (AI) is by far the ground-breaking force.

在眾多影響銀行和金融人才管理策略的新技術中，無論是另闢職業生涯規劃，還是重訂傳統銀行和金融從業員的職責，迄今為止，突破性動力仍來自人工智能 (AI)。



While AI will undoubtedly continue to redefine work processes, new career opportunities are being created allowing banking practitioners to apply their skills more effectively. For example, AI-driven insights can empower banking teams to make more strategic risk assessment, investment and product marketing

decisions. However, it is important to remember that AI does not operate in isolation. As the implementation of AI tools becomes more prevalent across the banking and finance landscape, banks need to assess the workforce skills they currently have and the skills they will require in the future. Moreover, to fully capitalise on the benefits that AI technology can offer, it is crucial to align talent recruitment and training strategies with short and long-term business objectives. It is also important to keep in mind that not all jobs are directed rooted in AI technologies. To operate and maintain AI systems requires professionals with fast adaptive problem-solving skills and human-centred design skills that consider products and services from a “people” needs perspective.

The application of AI in a wide spectrum of industries has created a talent shortage, which in Hong Kong has been exacerbated by significant talent migration. This has led to banks widening their recruitment net to include AI professionals that work in non-banking and finance areas. Both in Hong Kong and Mainland

毫無疑問，人工智能將不斷重新訂定工作流程，隨之產生新的事業機會，讓銀行從業員更有效地運用自身技能。例如，人工智能促成的創見，可以使銀行團隊做出更具策略性的風險評估、投資和產品行銷決策。然而，須緊記的是人工智能並不能獨立運作，隨著銀行和金融業愈來愈多使用人工智能工具，銀行需要評估他們工作人員目前所擁有的，以及未來所需要的技能。此外，為了充分利用人工智能技術的優勢，人才招募和培訓策略與短期和長期業務目標必須保持一致。同樣重要的是，並非所有工作都以人工智能技術為導向。操作和維護人工智能系統，需要具備快速應變解決問題能力的專業人員，和以人為本的設計能力，從「人」的需求和角度考量產品和服務。

China – though at present involving relatively low numbers – Morgan McKinley has noted AI professionals from non-finance backgrounds, such as statistics and engineering, making a career shift to AI-related roles in the banking and finance sector.

As well as diversifying talent recruitment sources, as an international financial centre, Hong Kong has the advantage of being able to leverage the experience and expertise of a large pool of banking talent that spans multiple disciplines. This puts Hong Kong in a strong position to create innovative AI-related solutions tailored to the specific needs of the banking and finance industry. As one of the highlights of the “2023 Policy Address”, while not specifically directed at the banking and finance sector, the Hong Kong Government has specified “AI and data science” as essential focus areas for the city’s future development. Morgan McKinley views this as a positive opportunity not only in terms of creating new jobs and cultivating AI start-ups serving the banking and finance sector, but also providing a platform to foster a culture of AI-driven innovation within the banking and finance industry.

各行各業紛紛採用人工智能，導致有關人才短缺，香港更因人才大量流失令情況惡化。銀行為此須擴大招聘網絡，納入不是在銀行和金融業工作的人工智能專業人員。在香港和中國內地，雖然涉及的人數目前相對較少，但Morgan McKinley察覺不少來自統計和工程等非金融背景的人工智能專才，正轉投金融業的相關職位。

除開拓人才招募來源，香港作為國際金融中心的優勢，在於擁有大量具備跨界經驗和專業知識的的銀行業人才。這使香港處於有利位置，可以按照銀行和金融業的特定需求，提供創新的人工智能解決方案。香港行政長官《2023年施政報告》引人注目的一點，是將「人工智能和數據科學」列為香港未來發展的重點，雖然政府此項政策並非專門針對銀行和金融業。Morgan McKinley認為，這不僅是創造就業，以及培育服務銀行和金融業的人工智能新創企業的良機，還提供一個平台，在銀行和金融業內促進以人工智能驅動創新的文化。

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Re-skilling talent

AI can be a game changer for banks and financial institutions, but talent and skills shortages can stall progress. To help to mitigate talent shortages, a growing number of banks are investing in re-skilling initiatives that support the transition of traditional banking professionals into AI banking professionals. In addition to establishing a sustainable talent development pipeline, re-skilling serves the strategic purpose of enabling banks' to build a competitive advantage by cultivating a pool of talent that is not readily available in the market. Importantly, because in-house re-skilling tends to be more position-specific, re-skilled AI professionals can play a fundamental role in achieving the bank or financial institution's strategic business objectives. Furthermore, not only is re-skilling an effective way of mitigating talent shortages, it can help to reduce skill obsolescence as well as provide job security, which ultimately can help to reduce employee turnover.

Central to the success of AI re-skilling initiatives, the strategy must begin with a clear sense of where the

人才再培訓

人工智能可以是銀行和金融機構的改革者，但人才和技能不足可能妨礙進展。為了紓緩人才短缺問題，愈來愈多銀行投資於再培訓計劃，支援傳統銀行從業員轉型為人工智能銀行專業人員。除建立可持續人才發展管道，再培訓還具有戰略作用，就是建立市場上不易即時獲得的人才庫，使銀行能夠處於競爭優勢。重要的是，由於內部再培訓往往更加針對具體職位的需要，經過再培訓的人工智能專業人員可以發揮主要作用，實現銀行或金融機構的業務策略目標。此外，再培訓不僅有效緩解人才短缺，還有助減少過時技能，並穩定職位，最終有助減少員工流失。

人工智能再培訓計劃若要成功，關鍵在於訂定策略前必須清楚了解再培訓計劃的初心。再培訓涉及教導配合勞動力轉型的全新技能，其中可能包括數碼知識、溝通技巧和靈活認知。要實現目標，銀行必須主動重新訂定職業生涯規劃，讓銀行從業員能預見一個有意義並具回報的未來。同樣重要的是，建立一套穩定而具激勵作用的再培訓文化。

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re-skilling initiative begins. Re-skilling involves teaching entirely new skills that are appropriate for a transformed workforce. This might include digital literacy, communication skills and cognitive flexibility. To achieve their goals, banks must proactively redefine career paths in a way that enables banking practitioners to visualise a meaningful and rewarding future. It is also important to build a consistent and supportive re-skilling culture.

Re-skilling initiatives require a committed leadership that communicates with employees clearly and transparently about the bank or financial institution's AI objectives. In terms of AI reskilling programmes, online learning platforms offer a wide range of courses and programmes that can help employees develop new skills and knowledge. But online learning platforms alone are rarely enough. To foster future-ready AI proficiencies and navigate the re-skilling process, external AI and technology consultants can help staff to develop new skills and also apply them in real-world situations. The big wins from AI come from implementations that involve rethinking the way an entire process works as part of an AI, people and technology landscape.

再培訓計劃需要領導層堅定的支持，與員工就銀行或金融機構的人工智能目標進行清晰、透明的溝通。在人工智能再培訓計劃方面，網上學習平台提供廣泛的課程和科目，可助員工發展新的技能和知識。但僅靠網上平台遠遠不夠，要加強面向未來的人工智能工作能力，並引導再培訓規劃，仍需要外部人工智能和技術顧問協助員工發展新技能，並應用到現實世界中。人工智能的最大利益，來自於將人工智能、人和技術作為整個流程的一部分去重新思考其實施方式。

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Belt and Road

As the Mainland China-initiated Belt and Road Initiative (BRI) to link economies in Asia, Europe, Africa and the Middle East in an intercontinental trade network marks its 10th anniversary, Hong Kong has been urged to play a bigger role in the BRI by leveraging the city's intersection connectivity advantages with the Mainland and globally, including countries and regions participating in the Belt and Road.

AI can play a vital role helping Hong Kong's banking financial services community to identify BRI investment opportunities and improve access to financing for businesses through AI date-driven credit scoring and risk analysis.

As a premier Asian green fundraising hub, Hong Kong is ideally placed to channel investments to new areas such as green and sustainable development projects, which are being promoted as primary objectives in BRI projects. The integration and enhancement of energy efficiency by reducing costs and minimising environmental impact are also areas increasingly integral to BRI projects. Whether through debt issue, bank lending or direct funding, AI can help the banking and finance industry to assess sustainability and environmental, social and governance (ESG) risks and opportunities that banks and their customers could encounter when participating in BRI projects.

一帶一路

中國提出通過洲際貿易網絡連繫亞洲、歐洲、非洲和中東經濟體的「一帶一路」倡議，至今已屆十周年，香港在「一帶一路」倡議中一直致力發揮與內地及全球（包括「一帶一路」沿線國家和地區）的互聯互通優勢，角色日趨重要。

人工智能可發揮重大作用，幫助香港銀行金融服務業識別「一帶一路」的投資機會，並通過人工智能數據驅動的信用評級和風險分析，改善企業取得融資的機會。

作為亞洲首屈一指的綠色融資中心，香港擁有理想的條件，將投資引導至綠色和可持續發展項目等新領域，這些項目正是「一帶一路」推動的主要目標。降低成本和盡量減少對環境的影響以提高能源效益，也是「一帶一路」倡議日益重視的環節。無論是通過發債、銀行貸款或直接融資，人工智能都可以幫助銀行和金融業評估銀行及其客戶在參與「一帶一路」項目時，可能遇到的可持續性以及環境、社會和管治（ESG）風險和機會。

中國政府強調，通過人工智能驅動的語言翻譯和自然語言處理技術，加強「一帶一路」參與地





Strengthening cultural exchanges between BRI participating countries through the use of AI-powered language translation and natural language processing technologies, which the Beijing government has highlighted as a priority to foster closer connectivity, is another area where Hong Kong can play a contributing role.

More broadly, when it comes to achieving Hong Kong's "Green" aspirations, the function of AI in ESG can play a key role as financial institutions and business continue to incorporate ESG and sustainable practices into their business and finance activities. For instance, using AI data analysis, banks can assess the risks associated with lending, investment and underwriting activities. As one of the first jurisdictions globally to align with the International Sustainability Standards Board's sustainability corporate reporting standards, Hong Kong is now in the fast lane to develop a climate and sustainability information roadmap, which will become the language that banks and fund providers will refer to when they are lending or integrating lending decisions.

Data

Driven by advances in AI, data is another area that Hong Kong is in a prime position to capitalise, both on

區之間的文化交流,是促進更緊密互聯互通的優先項目,這是香港可發揮作用的另一範疇。

在更廣泛的層面,香港在實現「綠色」目標方面,隨著金融機構和企業不斷將 ESG 和可持續措施納入業務和金融活動,人工智能在 ESG 範疇可助一臂之力。例如,利用人工智能數據分析,銀行可以評估與貸款、投資和包銷活動相關的風險。作為全球首批與「國際可持續準則理事會」可持續披露準則接軌的司法管轄區之一,香港正加速制定氣候和可持續發展資訊路線圖,作為銀行和資金提供者作出貸款或整合貸款決策時參考的資訊。

數據

隨著人工智能的不斷發展,由於香港具備充實的銀行和金融數據庫和有利的戰略地理位置,數據是香港可從中獲益的另一領域。在香港,政府、學界和工業界合作無間的生態系統,可以支援人工智能技術的發展並促進知識共享。香港金融管理局於 2023 年 8 月公布「銀行同業帳戶數據共享」計劃,是加快採用「開放銀行」業務模式的一個上佳例子。先導個案涉及 28 家銀行,在客戶同意的基礎上,銀行與第三方如金融科技公司等共享客戶資料,利用「應用程式介面」進行即時互通。



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its rich trove of banking and finance data and its strategic geographic location. Hong Kong has a well-established ecosystem of collaboration between the government, academia and industry, which can support the development of AI technologies and facilitate knowledge sharing. Announced in August 2023, the Hong Kong Monetary Authority’s Interbank Account Data Sharing is a good example of efforts to speed up the adoption of open-banking business models. Involving 28 banks, based on customer consent, the pilot cases facilitate the sharing of customer data between banks and third parties such as Fintech companies, using application programming interfaces for real-time communication.

While the details are not yet clear, the recent announcement that Hong Kong is soon to launch a cross-boundary pilot programme for data sharing within the Guangdong-Hong Kong-Macao Greater Bay Area, which includes banking details that are compliant with legal requirements for data exportation, is another positive step that will create job opportunities while further enhancing Hong Kong’s competitiveness.

From little more than a buzzword just a few years ago, the AI-integrated future is no longer an impending reality; it’s already here. While AI opens doors to new business models and elevates efficiencies, to unleash its full power, it still needs talent proficiencies. **BT**

雖然具體細節尚未清晰，近期公布披露香港即將在粵港澳大灣區內，開展「跨境數據通」先導計劃，其中包括符合粵港澳大灣區法定數據輸出規範的詳細銀行資訊。這是另一項積極措施，將可創造就業機會，同時進一步提升香港的競爭力。

幾年前，結合人工智能的未來只是一句時髦用語，如今已不是遙不可及，而是近在眉睫的現實。雖然人工智能開啟新的商業模式，並提高效率，但要充分發揮效力，仍須借助熟練的人才。**BT**

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