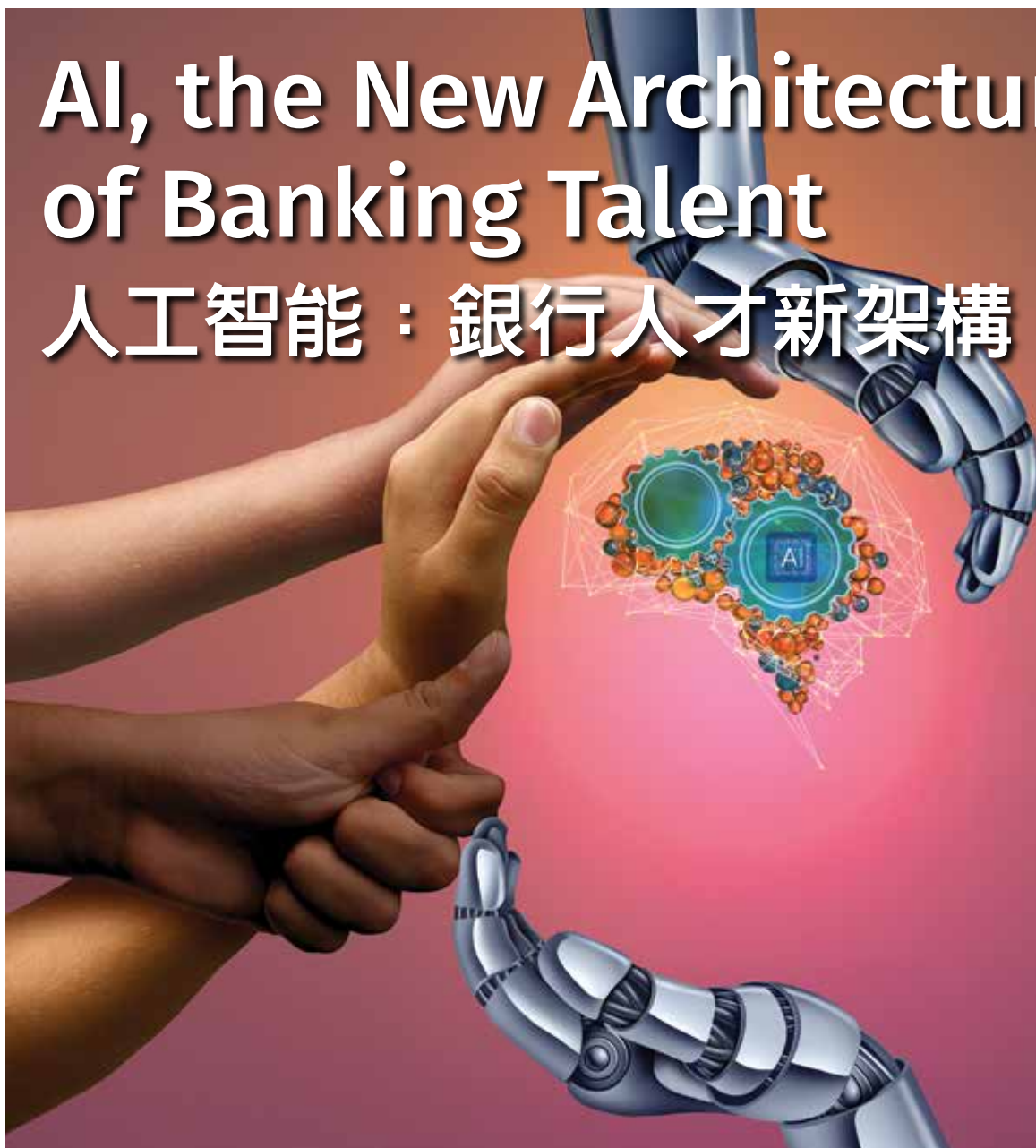


AI, the New Architecture of Banking Talent

人工智能：銀行人才新架構



The Central skyline remains a powerful symbol of Hong Kong's status as a pre-eminent international financial centre. Yet, behind these iconic facades, a profound shift is underway. For decades, digital change in the banking sector moved in small steps. Today, that narrative has been superseded. We have entered an era of a disruptive new architecture: AI and Generative AI (GenAI).

中環的天際線依然象徵著香港作為頂尖國際金融中心的地位。然而，在這標誌性的外表背後，正醞釀深刻的改變。數十年來，銀行界的數碼化發展小步前行。到了今天，新的發展模式代之而起。我們已進入顛覆性新架構的時代：人工智能和生成式人工智能。

comprehensive banking and financial hubs, AI is not merely automating tasks; it is driving a fundamental reconfiguration of the industry's human capital framework.

Contemporary regulation is creating new career opportunities

There is a pervasive misconception that strict regulation is a barrier to innovation. People often assume that a robust regulatory framework inevitably stifles progress. However, in recent consultations with chief risk officers across Hong Kong, the exact opposite has been observed. The rigorous standards set by the Hong Kong Monetary Authority (HKMA) and the Securities and Futures Commission of Hong Kong are actually catalysing a substantial new job market in AI governance. A case in point: in a recent conversation with a professional who has fifteen years' experience in traditional credit risk, in the AI era, she expressed a valid concern that her methodology was becoming obsolete. Thankfully, her concern could be addressed from a different perspective. Her profound understanding of regulatory nuance made her the ideal professional to oversee a new AI-driven risk engine. Rapid developments in this area have sparked

Randstad 為全球領先的人才服務機構，每天在這轉變的前線遊走，其見解並非憑空想像，而是基於其與銀行及金融業發展的商業領袖和求職者的真實對話，反映最真實的市場實況。展望 2026 年，早期因市場變化和科技發展而產生的焦慮開始消散，取而代之的，是人類智慧和機器效率相輔相成的夥伴關係。香港是全球最具規模的銀行及金融中心之一，在這裏，人工智能不僅把工作自動化，更有一股驅動力量，從根本上重新塑造業內的人力資源架構。

現今法規衍生新就業機會

目前普遍有這樣的誤解：嚴謹的法規阻礙創新。人們往往認為，穩健的規管架構難免會抑制進步。然而，最近與香港多位風險總監的對話中，了解到實際情況恰好相反。香港金融管理局（金管局）和證券及期貨事務監察委員會（證監會）所訂的嚴謹標準，實際上正催生人工智能管治的重要新職場。以一位在傳統信用風險領域有 15 年經驗的專業人士為例：在人工智能世代，她擔心自己既有的方法已經變得不合時宜。幸好，這問題可以從另一個角度來看：她對法規隱含意義的深刻認識，使她成為監督由人工智能引發的新風控引擎的理想人選。隨著這一領域的迅速發展，機構對「人工智能守護者」的需求激增。這種職位極其重要，並非單純處理行政事務。在香港，合規職能已超越後台支援，成為核心人才招聘的重點。這是負責任的創新新領域。人工智能守護者可確保銀行高速發展的同時，依然堅守道德標準與營運安全。

Working at the intersection of leadership and talent, Randstad navigates the front lines of this transition every day. Insights are grounded in reality, drawn directly from business leaders and job candidates who are driving the banking and financial industry forward. As we look deeper into 2026, the initial displacement anxiety is starting to dissipate. In its place, we see a sophisticated partnership between human intellect and machine efficiency. In Hong Kong, one of the world's most

an unprecedented surge in demand for “AI Guardians.” These are not merely administrative positions; they are high-stakes roles. In Hong Kong, compliance has moved beyond being a back-office function. It is now a primary driver of high-value hiring. It is the true frontier for responsible innovation. AI Guardian roles ensure that banks move at high speed without compromising ethical standards or operational safety.

Eventually, every bank in Hong Kong will have access to high-speed AI tools. As AI commoditises data processing, the value of human empathy is skyrocketing. While AI handles the transaction, the human banking practitioner handles the soul of the service. At that point, technology is no longer the differentiator; the human professional is.

The strategic integration of automated processing

As banks transform to accommodate AI tools, a clear divide is emerging in the talent market. This can be described as the rise of the “Hollow Middle” versus the “Protected Edge.” The Hollow Middle refers to the high-volume, repetitive tasks which algorithms can now execute with superior precision. The Protected Edge, meanwhile, relates to situations where AI handles repetitive tasks but requires humans to step in when it encounters uncertainty and when decisions require critical or ethical human judgment. These are the cases that the AI alone cannot resolve.

The point was made during a recent discussion with the head of retail banking at a major bank. He had noted that the bank’s AI-driven surveillance systems had reduced false positives in fraud detection by an impressive 60%. From a recruitment standpoint, this does not mean the fraud detection team is becoming redundant. Rather, the role is evolving. Banks are no longer hiring for sheer processing volume; instead, they are hiring for the cognitive ability to manage complex exceptions.

This evolution is equally visible in customer service. Voicebots and AI avatars now manage routine enquiries such as balance checks or simple transfers. Banking practitioners who operate in these sectors are encouraged to view this shift as a “promotion by default”. They are being liberated from routine tasks. This allows them to focus on complex advisory problems that require a human touch. Even in the technical space, IT engineers are using AI “Copilots” to handle boilerplate code. This allows IT engineers to focus on high-level architecture and cybersecurity. Consequently, this is one of the areas where demand for talent is the most apparent.

香港所有銀行最終都將配置高速的人工智能工具。人工智能把數據處理工作商品化之際，人類同理心的價值正在急升。交易可由人工智能處理，但服務的靈魂則仍需由銀行從業員親自處理。這時候，科技不再是獨特優勢，專業人士才是企業能否脫穎而出的關鍵。

策略性整合自動化流程

銀行逐漸轉型，以容納和適應人工智能工具的時候，人才市場上漸漸衍生兩種截然不同的需求，可分別稱為「空心中間」和「受保護邊緣」。「空心中間」指的是海量重覆的任務，這些任務，可由演算法高度精確地執行。另一方面，「受保護邊緣」是指人工智能處理重覆的任務期間，一旦遇到不確定的情況，需要人類作出關鍵的或道德的判斷才可作決定。這些是人工智能絕對不能獨立解決的情況。

這一點是最近與一家主要銀行的零售銀行業務主管討論時帶出的。他留意到銀行採用人工智能驅動監察系統偵測詐騙行為後，誤報個案大幅減少達六成。從招聘人才的角度看，這並不表示偵測詐騙個案的團隊變得多餘，而是偵測人員的角色有所轉變。銀行招聘時，不再是處理個案的數量，而應注意應徵者處理複雜例外個案的認知能力。

在客戶服務的領域，這轉變同樣明顯。語音機械人和人工智能數碼化身現已可處理常規查詢，例如查核結餘、進行簡單轉帳等。從事這方面工作的銀行從業員，宜將這轉變視為「自動晉升」，把他們從煩瑣的常規工作中釋放出來，讓他們可專注處理複雜、具諮詢性質、需要人性化處理的問題。即使在科技領域，資訊科技工程師也在利用人工智能小助手處理樣板程式碼的編碼工作，從而專注處理高階架構和網絡保安方面的工作。正因如此，這便成為人才需求最大的範疇之一。

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Humans need to be in the loop

As high-volume processing becomes increasingly automated, the requirement for human oversight in high-risk functions is becoming exponentially more valuable. Senior leaders frequently express the concern that “the machine might make a mistake”. The response to this concern remains consistent. The machine provides the data, but people provide the accountability. There are many high-touch, high-risk functions in banking and finance where human intervention is a non-negotiable requirement. This is being driven in large part by the HKMA’s accountability mandate. This regulatory necessity ensures a permanent need for human talent, especially in areas such as strategic advisory and wealth management. Simply put, an algorithm cannot hold ultimate responsibility for a risk decision or a complex trade. A human must always remain in the loop for accountability.

Agentic AI, a new era of human-machine collaboration

Agentic AI is no longer the new frontier. However, the transition from GenAI to agentic AI also represents another major shift in the way that the human-machine relationship is structured. From passive content generation to multi-step task pursuits, agentic AI is rapidly becoming the latest digital colleague. This has given rise to a significant hiring trend

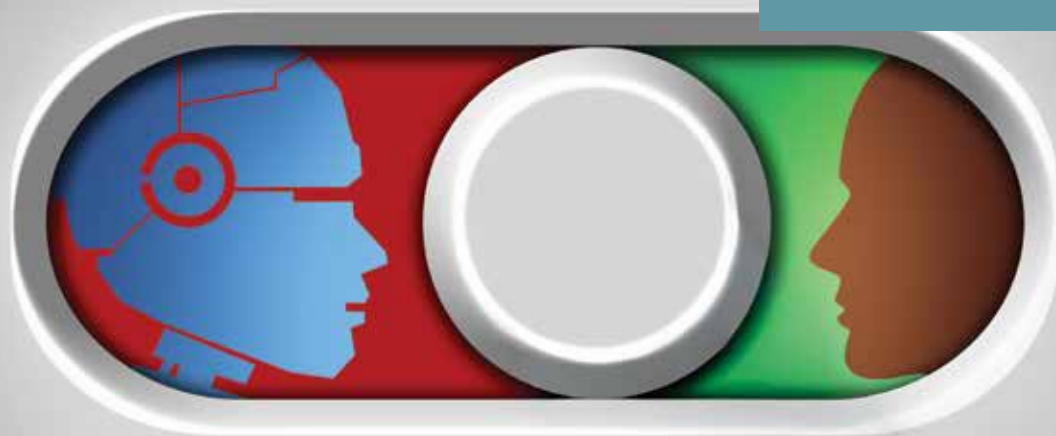
人類須保持參與其中

大量處理的工作日趨自動化，人類對高風險職能的監察更形珍貴。企業領袖經常憂慮「機器可能會出錯」這問題。對此，答案始終如一：機器處理數據，人類負起責任。銀行及金融業有許多與人接觸的高風險職能，人為介入必不可少。背後的推動力，很大程度上是金管局的問責規定，使人才需求永遠存在，特別是策略諮詢和財富管理方面的人才。簡言之，演算法不能對風險決定或複雜的交易負最終責任，必須保持有人類參與其中，負上責任。

代理式人工智能—人機合作新世代

代理式人工智能不再是新領域，但由生成式人工智能過渡至代理式人工智能，也是人機關係結構的一大轉變。代理式人工智能既可被動地生成內容，也可從事多個步驟的任務，迅速成為最新的數碼同事。這帶來2026年的重要招聘趨勢：對代理式人工智能督導人員的需求。這些專業人士既具備科技知識，又對金融業務有深入的認識，主要工作不是執行任務，而是數據管理。代理式人工智能督導人員的薪金很高，反映業界對這類混合型人才需求殷切。既掌握技術與市場趨勢、又熟悉金管局通告的人工智能管治經理，每月薪金可達港幣50,000至90,000

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在香港，合規職能已超越後台支援，成為核心人才招聘的重點。這是負責任的創新新領域。”



for 2026, the demand for agentic AI supervisors. These are professionals who possess technical literacy combined with deep financial domain expertise. The role of an agentic AI supervisor shifts the focus from execution to curation. The soaring demand for agentic AI supervisor talent is reflected in the premium salaries for these hybrid roles. An AI Governance Manager who can navigate both technical drift and HKMA circulars can command between HKD50,000 and HKD90,000 per month. GenAI Architects, who design sophisticated systems, often receive offers exceeding HKD100,000 per month. Even emerging roles, such as Prompt Engineers, are finding a foothold in banking. They can command salaries between HKD40,000 and HKD65,000 for their ability to bridge the gap between human linguistics and machine logic.

A roadmap for the AI-native professional: the “Bright Intern”

For the next generation of banking talent, success depends on an AI-first open mindset. The essential skill is iterative prompting. This is the ability to maintain a nuanced, back-and-forth dialogue with the machine to achieve a superior result. It is a new form of professional communication that is increasingly needed in the workplace. It lends itself to a methodology termed the “Bright Intern” approach, which requires treating AI tools like a smart intern with no actual work experience. In the same way, it would not be feasible to provide an intern with a simple request and expect a perfect 50-page credit report; AI needs to be guided to produce the best outcomes. Assigning a specific persona, such as “act as a senior risk officer”, helps to direct the outcome through providing context. It is then more appropriate for a human to iterate on the output. It is not about doing less work; it is about delivering higher-quality results.

The Hong Kong education system is embracing AI

To remain competitive, The Hong Kong Institute of Bankers’ Enhanced Competency Framework (ECF) on Fintech provides industry-recognised qualifications. Specifically, Module 6 (AI and Big Data) and Module 11 (Regtech) have become the industry standards for professional validation. Hong Kong universities including the University of Hong Kong and Hong Kong University of Science and Technology also offer AI-related programmes. For example, specialised master’s programmes in Financial Technology cover the intersection of AI, law and finance. This ensures that graduates are well-versed in both AI technical implementation and the regulatory requirements of the finance industry.

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元。設計複雜系統的生成式人工智能工程師，月薪往往可超過港幣 100,000 元。即使新興職位如提示工程師，亦在銀行業嶄露頭角，月薪介乎港幣 40,000 至 65,000 元之間；他們的職責，是擔當人類語言和機器邏輯之間的橋樑。

人工智能原生專業人員的路線圖：「聰明的實習生」

對新一代的銀行業人才來說，致勝關鍵在於保持開放的態度，以人工智能為先。必要技能是迭代式提示，即與人工智能維持細緻反覆的對話，以取得最佳結果。這是一種新興的專業溝通形式，在職場上的需求越來越大，適合應用於「聰明的實習生」模式，把人工智能工具視作聰明卻沒有實際工作經驗的實習生。向實習生簡單地提出要求，卻期望他交出 50 頁的完美信用報告，是不可行的；同樣，人工智能需要指引，才能發揮最佳表現。給予它特定的角色，例如「假設你是高級風險主任」，便可提供相關背景，指出適當方向，得出恰當的結果。因此由人反覆提問，達成理想成效。目的不是要減少工作量，而是要實現更高質素的結果。

香港教育制度容納人工智能

為協助從業員保持競爭力，香港銀行學會的銀行專業資格架構—金融科技課程，提供業界認可的專業資格。課程當中的第 6 單元（人工智能與大數據）和第 11 單元（合規科技），已成為專業



The future is intelligently human

The transformation of banking in Hong Kong is not a story of reduced career opportunities. Instead, it is an invitation to elevate careers. By mastering human-AI collaboration and developing irreplaceable human skills, professionals are not simply surviving a shift to a more AI-focused workplace; it is an opportunity to be a proactive part of the next era of banking and finance.

AI can also play a role in enhancing employee job satisfaction. Randstad Employer Brand Research indicates that a competitive salary and benefits package remain essential. However, finance professionals in Hong Kong are increasingly prioritising “meaningful work” and “upskilling”. A conversation with a high-performing relationship manager highlighted this. He left his role because he felt it was “too transactional” and sought a firm that utilises AI to handle his administrative burden. He wanted to spend more time in face-to-face advisory situations with his clients.

The road ahead for Hong Kong’s banking and finance sector is promising, provided that focus is maintained on the human element. The most successful institutions will be those that view AI not as a replacement for talent, but as a catalyst for human potential. By continuing to find and nurture the pioneers who can bridge the gap, Hong Kong will remain at the forefront of a financial world that is both technologically advanced and fundamentally human. **BT**

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人工智能把數據處理工作商品化之際，人類同理心的價值正在急升。交易可由人工智能處理，但服務的靈魂則仍需由銀行從業員親自處理。”

認證的業界標準。香港多所大學，包括香港大學和香港科技大學，也提供人工智能相關課程。例如有專門的金融科技碩士課程，內容涵蓋人工智能、法律和金融等範疇，確保畢業生既掌握人工智能技術的實施，也熟悉金融業的法規要求。

未來是人性化的智能

香港銀行業的轉型，並非工作機會的縮減故事，而是職業發展的契機。從業員掌握人機合作，培養不可取代的人類技能，不僅有助在日漸人工智能化的職場上求存，更可把握機會，主動參與建設銀行金融業新世代。

人工智能也可提升僱員的工作滿足感。Randstad Employer Brand Research表示，有競爭力的薪酬福利仍然重要，不過香港金融業從業員日漸看重「工作意義」和「提升技能」。與一名表現優秀的客戶經理的一席話，帶出了這訊息。他辭去了原有職位，原因是工作「太事務性」，想找一家利用人工智能處理行政工作的機構，好讓他有更多時間面對面接觸客戶，提供意見。

展望未來，只要香港銀行及金融業持續聚焦於「人」這一核心要素，前景依然光明。最成功的機構，應能利用人工智能促使人類發揮潛能，而非以人工智能取代人才。香港若能持續物色和培育促進人機合作的先鋒，便可在技術先進而又人性化的金融業中領先。 **BT**

ABOUT THE AUTHOR

作者簡介



Dora LEUNG

Senior Manager
Banking & Financial Services
and Insurance
Randstad Hong Kong

Randstad Hong Kong
銀行金融服務及保險高級經理