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INSIGHTS REPORT



SHREC 2026 THEME

The Capability Advantage

The few workforce decisions that separate winning financial institutions from the rest

PANEL 2 OF 3

Future-Ready or Left Behind

Skills, AI and the talent transfer window

Thursday, 5 November 2026
The Zone, Gbagada, Lagos

Senior HR EXECUTIVES' CONFERENCE
FINANCIAL SERVICES INDUSTRY

Executive summary

THE ARGUMENT

The technology is open to every institution. The advantage belongs to those that redesign the work and grow their own people.

AI is changing how banks and fintechs work, and skills now date faster than grading systems adapt. Slow approvals, rigid progression and unclear AI rules either push people away or leave work poorly governed.

At SHREC 2026, four HR leaders from banking and fintech, moderated by Pascal Kohode of Workforce Energies, discussed how leaders build capability that holds up.

THREE DECISIONS TO TAKE TO YOUR NEXT LEADERSHIP MEETING

1 **Redesign the work, with people accountable.**
Decide where the tool helps, which decisions stay with a named person, and where the saved time goes. Read headcount alongside workload, service quality, control coverage and proficiency.

2 **Judge capability by what people can do.**
Future-ready is a behaviour: claiming opportunity, learning and adapting. Test it with a job-relevant work sample, not a certificate or a tool skill.

3 **Make it easier to grow inside.**
Panellists linked exits to slow decisions, rigid levelling and unclear progression. Check yours against your own exit data, and develop the wider bench, not only key talent.

WHERE TO START

Pick one workflow AI could change this quarter. Decide what the tool does, which decisions stay with a person, and where the saved time goes. The toolkit on pages 11 and 12 shows how.

The panel



Panel 2 in session at SHREC 2026, The Zone, Gbagada, Lagos.

MODERATOR · WORKFORCE GROUP
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Country Director, Workforce Energies

LOTUS BANK
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Chief Human Resources Officer

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Chinaza Nduka-Dike
VP, People and Operations

HYDROGEN PAYMENT
Adeshola Aliogo
Head, Human Resources

RENMONEY
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Chief People Officer

BANKING AND FINTECH
One bank and three fintechs. Much of the talent-window discussion came from the fintech side.

"What we heard" summarises the panel's discussion in our words, without attributing views to individuals. Content labelled Workforce Group is our own view and guidance.

THEME 1 OF 7

01 What "future-ready" actually means

THE MODERATOR ASKED

> What does future-ready talent mean in financial services today, and which skills are fading?

WORKFORCE GROUP VIEW

Future-ready is a behaviour, not a certificate: people who claim opportunity, learn fast and turn skills into results.

Hire and develop against that behaviour, using job-relevant evidence, and you cut the risk of painful exits as the business changes.

WHAT WE HEARD FROM THE PANEL

Shape the future
Help design what comes next, rather than react once it arrives.

Hire for where you are going
Look past qualifications and certificates to mindset, and build a pipeline of people who keep evolving.

Skills that reach results
Customer relationships and deep business knowledge stay relevant. Digital fluency that never reaches the bottom line has limited value.

Adaptability lasts
It carries people through changes in their role, including where AI raises their productivity.

Define, then assess
Work out the knowledge, skills and behaviours you will need, assess them regularly, and use internal expertise first.

"Think about the seat for where the organisation is going, not only the job as it is today."

A panellist, paraphrased

APPLY IT ON MONDAY

1. Pick one role and write a 12-month view of what it will need, based on your strategy.
2. Add one forward-looking question to every interview for that role.
3. Assess proficiency with a work sample instead of assuming it.

02

THEME 2 OF 7

The talent transfer window

THE MODERATOR ASKED

> "Where is the window open, what are fintechs offering, and what do traditional institutions still offer?

WORKFORCE GROUP VIEW

Future-ready is less about owning the best technology than about keeping people who still want to work with you when it arrives.

People leave for reasons you can measure. Test what the panel described against your own exit data and declined offers; treat it as a hypothesis, not a market benchmark.

WHAT WE HEARD FROM THE PANEL

Speed and early feedback

Faster execution and earlier feedback on results draw people to fintechs, which still take compliance and risk seriously.

Building and ownership

A career measured by what you built, not only by your grade.

Growth paths and levelling

Some people leave because growth paths are rigid and experienced hires are placed badly.

Feeling valued

Talent knows its worth and moves to where its contribution is visible.

Movement runs both ways

Experienced people also move from fintechs to banks. Progression matters to everyone.

What do you offer that is hard to copy?

Scale, regulated career paths, stability, complex work and mobility between roles. Check your people can see them.

APPLY IT ON MONDAY

1. Track how many working days one approval type takes, and separate queue time from required control review.
2. Check that experienced hires are levelled on role scope, demonstrated skill and internal equity.
3. Publish internal career paths, including specialist routes.

THEME 3 OF 7

03 How much talent is enough?

THE MODERATOR ASKED

> "Should we think about workforce size, or about the right capabilities in the right places?

WORKFORCE GROUP VIEW

A real capacity gap and an outdated operating model look the same on a vacancy report.

Read headcount alongside workload, service quality, control coverage and proficiency to tell them apart. Then choose human, automated or hybrid service by product and customer need.

WHAT WE HEARD FROM THE PANEL

Headcount is not enough

Put the right person in the right role with the right capabilities. Technology, not only AI, can make processes leaner.

Ask about the work

How efficient are your people, what technology supports them, and can they adapt as the business changes?

Measure the function

Ask how complex each function is, how much technology can lift, and what the workload really is.

An example from the panel

Virtual onboarding and account reactivation through an AI interface, with reskilling and redeployment so no one is left behind.

Willing and able

Separate people who are willing and able to learn from those who are not yet, and support both fairly.

"The number of locations or staff matters less than a measured view of workload, complexity and technology fit."

A panellist, paraphrased

APPLY IT ON MONDAY

1. Score each activity in one function for workload, complexity, technology fit and exceptions, and set minimum control staffing.
2. Where people cannot yet adapt, assess the barriers, provide support, and follow a fair, documented process.
3. Keep assisted service where access, language or complexity make it matter to customers.

THEME 4 OF 7

04 AI is changing the work, not just the tools

THE MODERATOR ASKED

> "Which parts of the workforce are most disrupted, and where does overconfidence create risk?

WORKFORCE GROUP VIEW

The near-term risk is not AI taking jobs. It is AI used badly inside a regulated business.

Governance, judgement and verification are the capabilities to build first.

WHAT WE HEARD FROM THE PANEL

Governance first
Make AI available to employees while defining the guardrails, because the business is regulated. The aim is time back, safely.

Hybrid by product
AI-led, people-led or mixed, depending on the product and customer. People handle verification and follow-up.

Approved assistants
Approved workplace tools and internal self-service, with rules on where documents may be uploaded.

Empathy stays human
AI can polish a message. It cannot replace judgement or empathy with an upset customer.

Over-reliance
Polished AI output can create a false sense of capability. Keep teaching on the job.

Garbage in, garbage out
AI accelerates. Without understanding, its output is not tailored to your business.

GUARDRAIL: CUSTOMER DATA

Use only approved tools and authorised inputs. Never paste customer data into a public tool, and escalate any suspected exposure at once. Check your obligations under the Nigeria Data Protection Act 2023, including a data protection impact assessment where required.

APPLY IT ON MONDAY

1. Publish a one-page AI use policy and test it with Legal, Compliance and Privacy.
2. Map which operations, customer service and credit roles are most exposed, and plan redeployment early.

05

THEME 5 OF 7

Build, buy or borrow

THE MODERATOR ASKED

> "How do leaders decide what to build, what to buy and what to access through partners?

WORKFORCE GROUP VIEW

Deciding is the capability. Make the build, buy or borrow call explicitly for each critical skill.

Ask of every capability: which customer, product or control outcome will it improve?

WORKFORCE GROUP DECISION GUIDE

BUILD

When the capability sets you apart, and you would not want it walking to another institution.

WATCH

Plan retention and document knowledge as you build.

BUY

When speed matters and you cannot build the skill within months.

WATCH

Buying every time means you have not decided what to build.

BORROW

For project-based, short-term or non-core work a partner can pick up.

WATCH

Never borrow what will be your future differentiator.

Test every choice for time to competence, risk, dependency and knowledge transfer.

WHAT WE HEARD FROM THE PANEL

Train anyway

Withholding training for fear of attrition costs value. Stretch projects and incentives helped, and people move on regardless.

Widen the bench

Develop beyond a small band of key talent, so the business keeps running when someone leaves.

Systems, not heroes

Succession planning, a knowledge bank, and a shared playbook backed by incentives.

Digitise onboarding

Video-based onboarding with assessments to bring new hires up to speed.

Know the business

Understand products, income and customers. Copied best practice frustrates.

Scan widely

When buying, scan the market widely rather than targeting named institutions.

APPLY IT ON MONDAY

1. List your critical skills and mark each build, buy or borrow, with the reason.
2. Name the knowledge that would leave with your top three people, and document it this quarter.

THEME 6 OF 7

06 The capability to build, and assumptions to drop

THE MODERATOR ASKED

> "What should institutions build before the market forces them, and what should they stop assuming?

WORKFORCE GROUP VIEW

Future-readiness mixes experience, experimentation and human judgement.

Treat AI as a capability for every career stage, and name who is accountable for the decisions it informs.

WHAT WE HEARD FROM THE PANEL

Adaptability

Skill is the currency, more than titles or degrees. Keep unlearning and relearning, anticipate change and make people ready.

Change management, in-house

It underpins AI, data work and recapitalisation. Carry people along, with clear communication and no one lost in the process.

THREE ASSUMPTIONS THE PANEL WANTS YOU TO DROP

"AI simply replaces people"

AI changes tasks and skills. Those most at risk are people who do not learn to work with it.

"AI can carry empathy"

It can polish a response but cannot comfort someone with a real problem. Keep human escalation for sensitive cases.

"Strengths belong to one career stage"

Experience brings discipline and risk awareness. Newer colleagues bring experimentation and speed. Pair them.

APPLY IT ON MONDAY

1. Pair one experienced and one newer colleague on a live AI use case this quarter.
2. Build change management as an in-house skill, not a task you hand to consultants.

THEME 7 OF 7

07 From the floor: certificates, capacity and who drives it

DELEGATES ASKED

> **How do we spot real future-readiness, scale people capacity, and weigh certificates against experience?**

Q1 How do we tell genuinely future-ready people from those just adapting to technology, and who should drive it?

What the panel said. It is not about knowing how to use AI. It is about delivering and claiming opportunity, with leaders coaching people who have the right mindset. Careers work like a marketplace where both the person and the organisation must invest.

Workforce Group view. Make it a two-way compact. Managers provide practice, coaching and access. Employees demonstrate proficiency and deliver within risk and conduct controls.

Q2 What are you doing in people capacity development to support business scalability?

What the panel said. The answers echoed Theme 5: succession planning, a knowledge bank and a shared playbook, so the business never depends on one person or one system.

Workforce Group view. Pair succession with documented knowledge, and keep the names of individual successors confidential.

Q3 Certificate or experience: which do you prioritise when hiring?

What the panel said. Skills and experience first. Certificates help where a role requires them, and people should know when to stop collecting them.

Workforce Group view. Set qualification requirements by law, regulation or genuine job need, and test every candidate with the same job-relevant work sample.

APPLY IT ON MONDAY

1. Agree the two-way compact with one team's managers.
2. Review one role's qualification requirements against what the job actually needs.

Toolkit: redesign a workflow in 90 days

One worked example from start to finish: customer-request triage at a bank. Use the same five steps for any workflow AI could change.

STEP 1

1

By Day 30

Pick one workflow and draw the line

Decide what the tool does and which decisions stay with a named person.

IN OUR EXAMPLE

The tool proposes which team handles each customer request. A named team lead owns exceptions and complaints.

STEP 2

2

By Day 30

Clear the guardrails and measure where you start

Agree the authorised tool and data with Legal, Compliance and Privacy. Then count what happens today, over four normal weeks.

IN OUR EXAMPLE

Of 80 sample requests, 10 went to the wrong team first time: 1 in 8.

STEP 3

3

Days 30 to 60

Run the redesign, with people checking

Use authorised data only. At first, a person confirms every route the tool proposes.

IN OUR EXAMPLE

The tool drafts a route, an agent confirms it, and exceptions go straight to the team lead.

STEP 4

4

Days 60 to 90

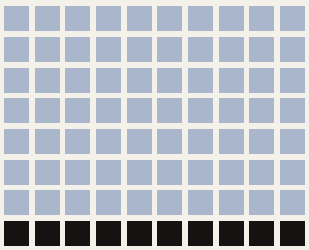
Measure again, the same way

Use the same measure and the same length of time as Step 2.

IN OUR EXAMPLE

Of 80 requests, 4 went to the wrong team: 1 in 20. Misrouting more than halved, and agents' saved time moved to complex complaints.

BEFORE: FOUR NORMAL WEEKS

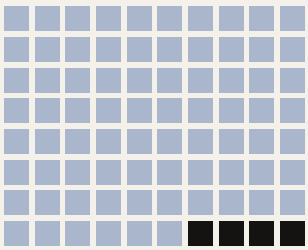


1 in 8

to the wrong team
70 of 80 requests
routed correctly

»

DURING THE PILOT: FOUR WEEKS



1 in 20

to the wrong team
76 of 80 requests
routed correctly

Routed correctly Routed to the wrong team Each square is one customer request. Illustrative example.

Toolkit continued

STEP 5

5

Day 90

Check, then decide

Before you claim success, test the result with four questions. If all four hold, scale to the next team. If not, revise or stop.

Same volume?
Was the number of requests about the same?

Same mix?
Were the requests of similar difficulty?

No incidents?
Were there no control breaches or data exposures?

Where did the time go?
Was saved time moved to better work, and did affected staff land well?

JUDGE CAPABILITY BY WHAT PEOPLE DO

Give each person an ambiguous case with synthetic data, and score three behaviours: 0 if not seen, 1 with prompting, 2 independently.

Explains the decision
Can say why the route or answer is right.

Checks the output
Verifies what the tool produced before acting on it.

Escalates correctly
Knows when a case must go to a named person.

A material control breach means coaching and reassessment before working independently.

HOW TO KEEP SCORE: FOUR QUESTIONS FOR YOUR SCORECARD

THE QUESTION	WHAT TO MEASURE
Are decisions faster?	Working days from a complete request to a decision
Are we growing people inside?	Share of filled roles filled by internal moves
Did affected people land well?	Share of affected staff placed in a new role, and their proficiency
Do we have cover for critical skills?	Critical roles with more than one qualified person

YOUR NEXT 90 DAYS

Which workflow will you redesign first, and which decision will still need a human?

Share a short, anonymised example with your Workforce Group contact.

THE CLOSING THOUGHT

Everyone can buy the same AI. Not everyone can grow the people who use it well.

Redesign the work with people accountable, judge capability by what people do, and make it easier to grow inside.

"The future of financial services will not belong to those with the biggest budgets or the largest talent pools, but to those who keep reinvesting in their people."

The moderator, in closing, paraphrased

SHREC 2026: THE PANELLISTS TOGETHER



Panellists and moderators from all three panels, with the Workforce Group team, at The Zone, Gbagada, Lagos, on 5 November 2026. Thank you to everyone who shared their experience and made the day possible.

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TALK TO US ABOUT YOUR NEXT 90 DAYS

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Also in this series: Panel 1, Beyond Recapitalisation · Panel 3, The Capability Squeeze

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