









Approach

Solution & Value

Validation

Appendix

FUTUREFORGE

A Strategic Design Model for Internal Workforce Transitions in the Fourth Industrial Revolution

High Compatibility: 100% Match

Explore >







MACRO

Number of Employees in UK Financial Services Sector

MESO

Citi Global Perspectives & Solutions, 2024

High Risk of Job Displacement by Al in Banking Sector

54%

MICRO



MACRO

MESO

MICRO

These transitions aren't choices.

You're told your role is changing, and then you're asked to reapply for your job.

A ***** Bank Employee



MACRO

MESO

Money Lost

Mismatched Talent

Lost Opportunity

MICRO

Legacy Systems

Outdated systems block datadriven planning in UK banks Fear and Panic

Transitions feel threatening, causing disengagement and attrition

Technical

Cultural

Systemic Failures **Emotional**

Strategic

Psychologically Unsafe

Employees wait for permission due to risk-averse culture

Increased Mismatches

Short-term moves worsen longterm role mismatches

Limitations of Current Approaches

Process-Focused, Not Holistic

Most solutions improve discrete processes but do not address career transitions as an ongoing, integrated journey.

Limited Reach

Tools tend to serve either HR or select employee segments, failing to create shared ownership across the organisation.

Inflexible Delivery

Initiatives are typically static and scheduled, offering little adaptability to employees' real-time needs.



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Siloed, Reactive Redeployment

Disruptive
Workforce Transitions

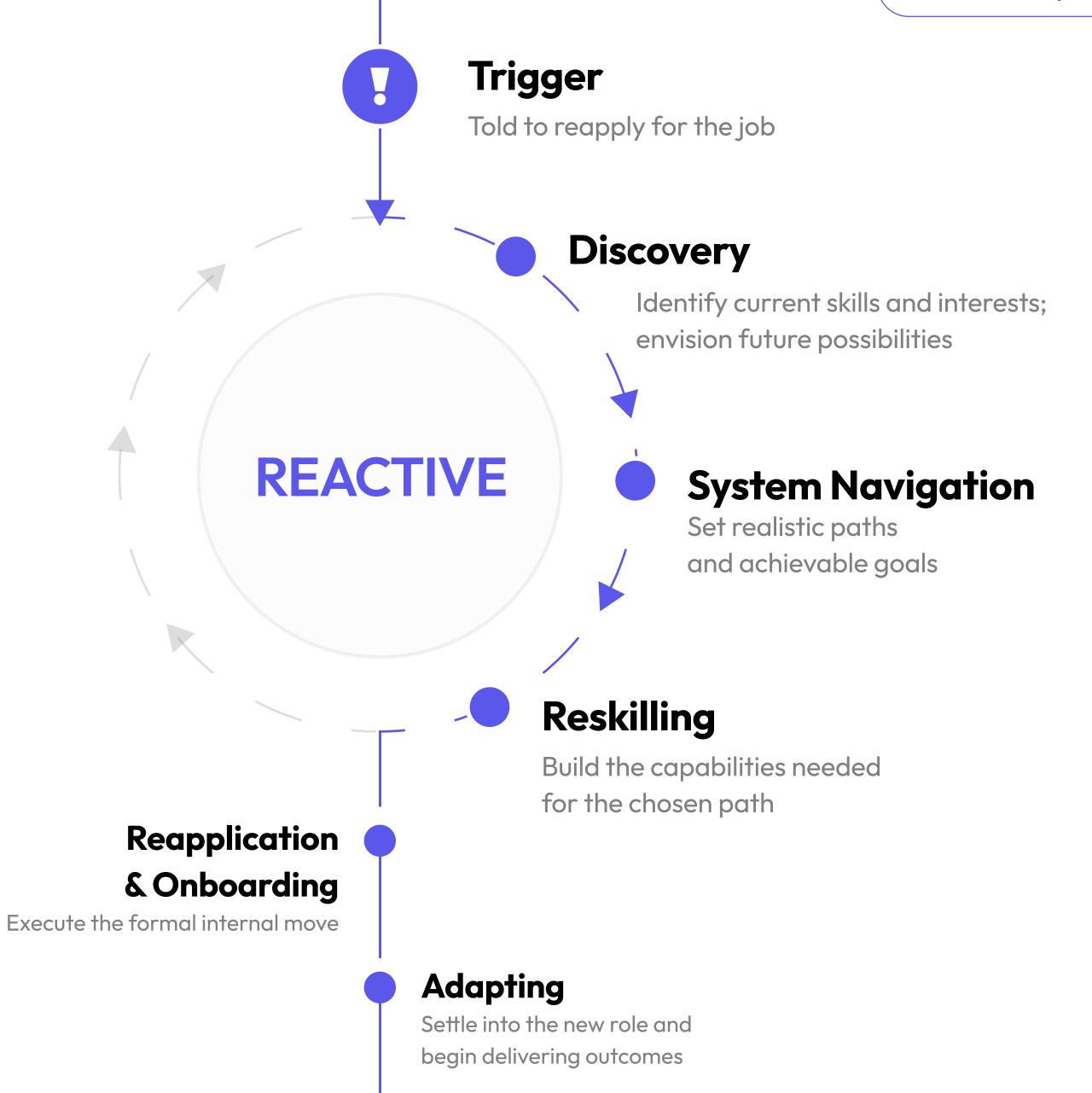
User Journey (Current State)

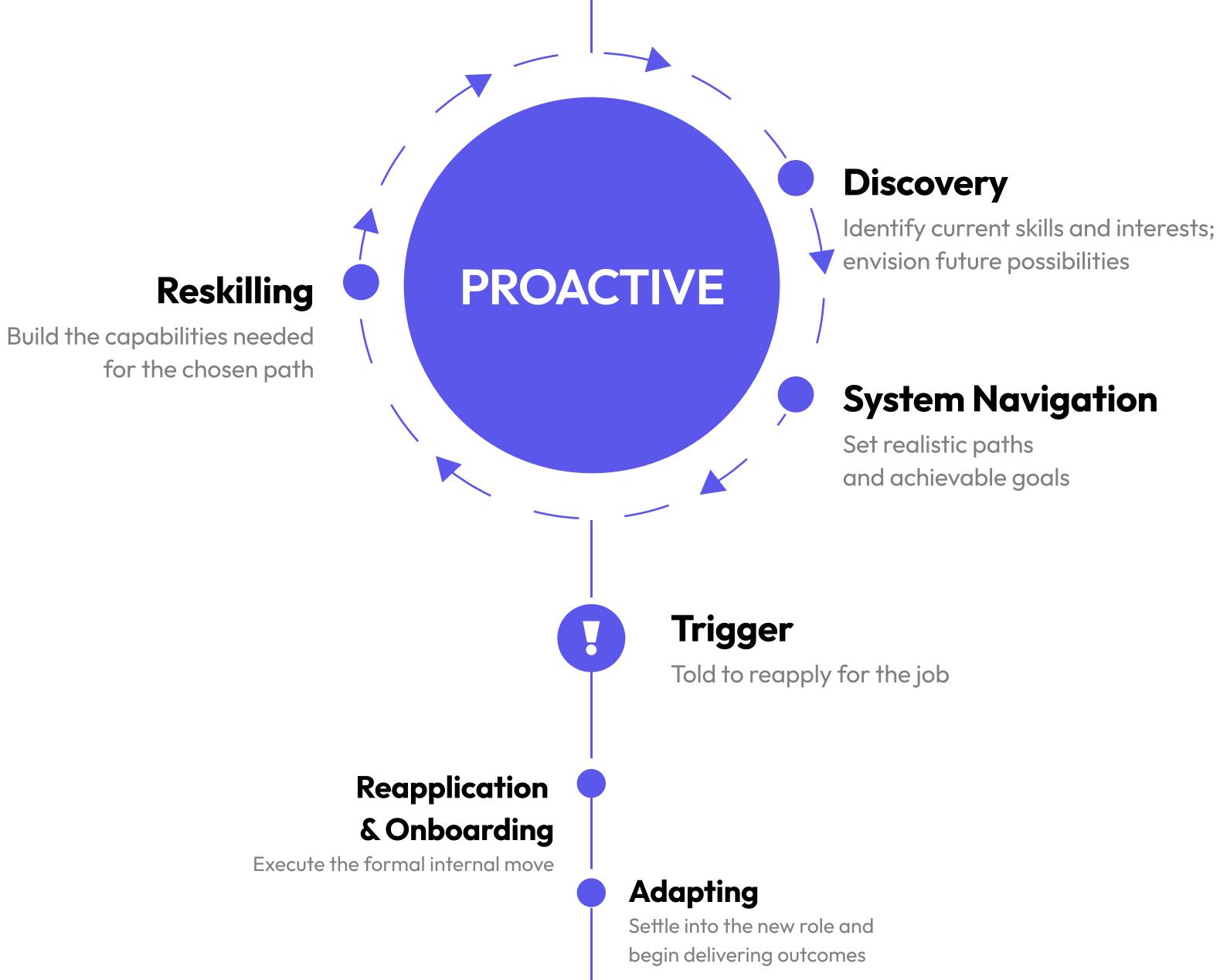
The Reapplicant,

Lisa

47 years old branch manager,12 years at the same bank

At risk of role redundancy, told to reapply for new role







For Banks

less wasted spend and more retained expertise



For Employees

empowered transitions, not costly leaps of faith

Design Principles

FOR Employees

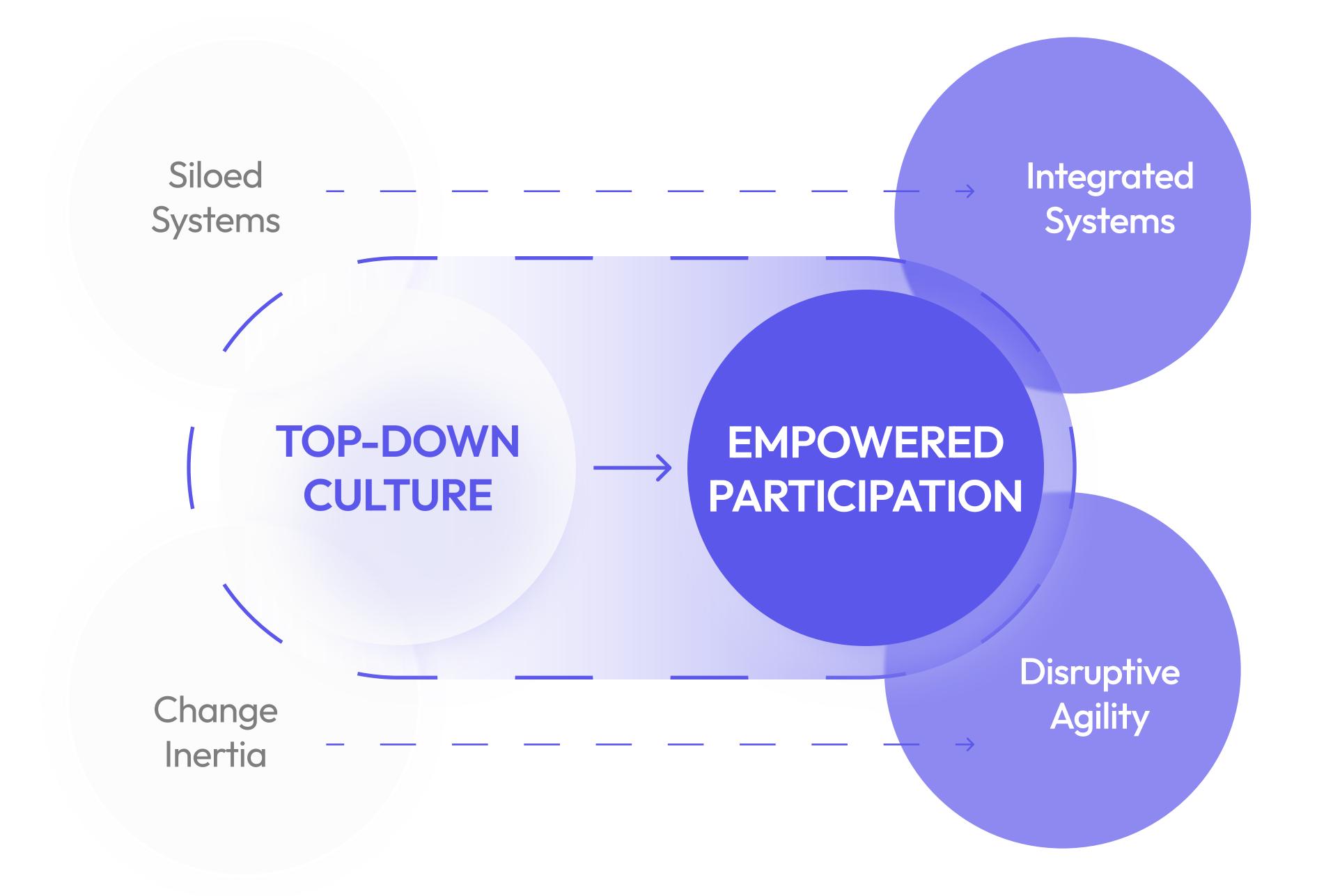
as the cornerstone of the retail bank's workforce



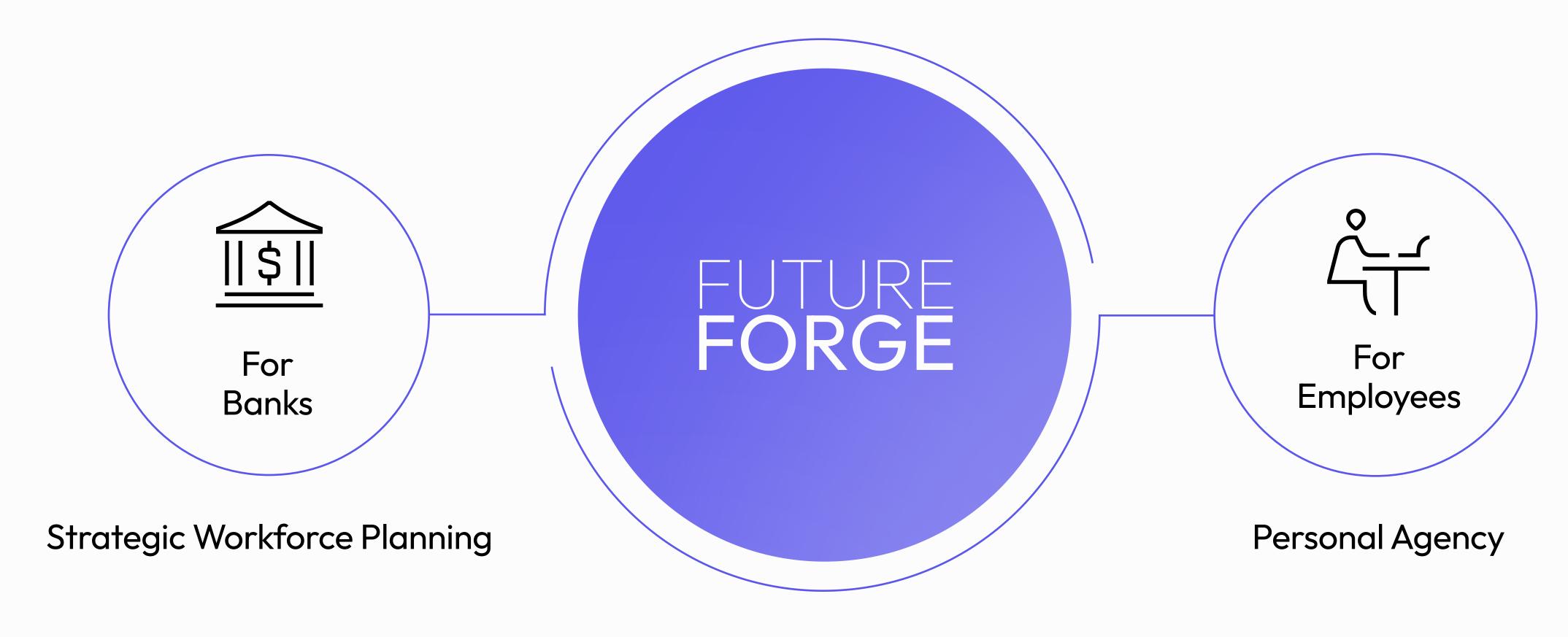


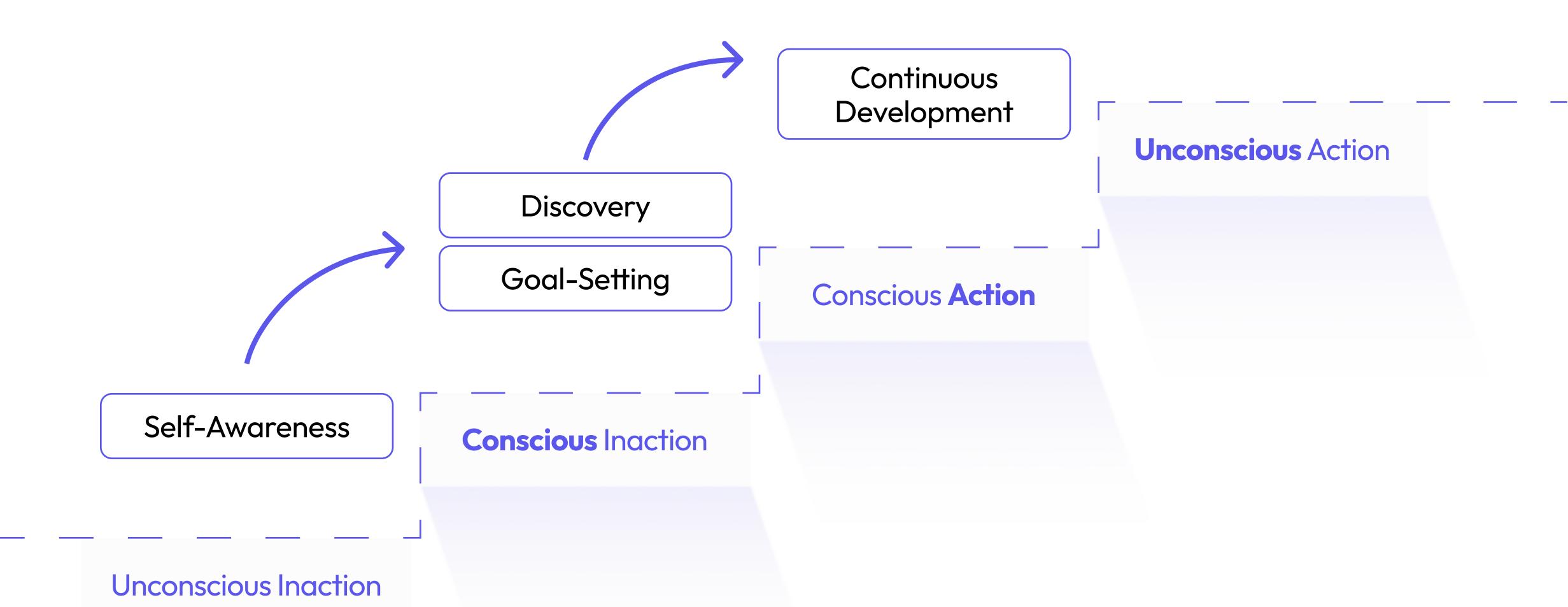
WITH HR Department

to break down friction and systemic silos.



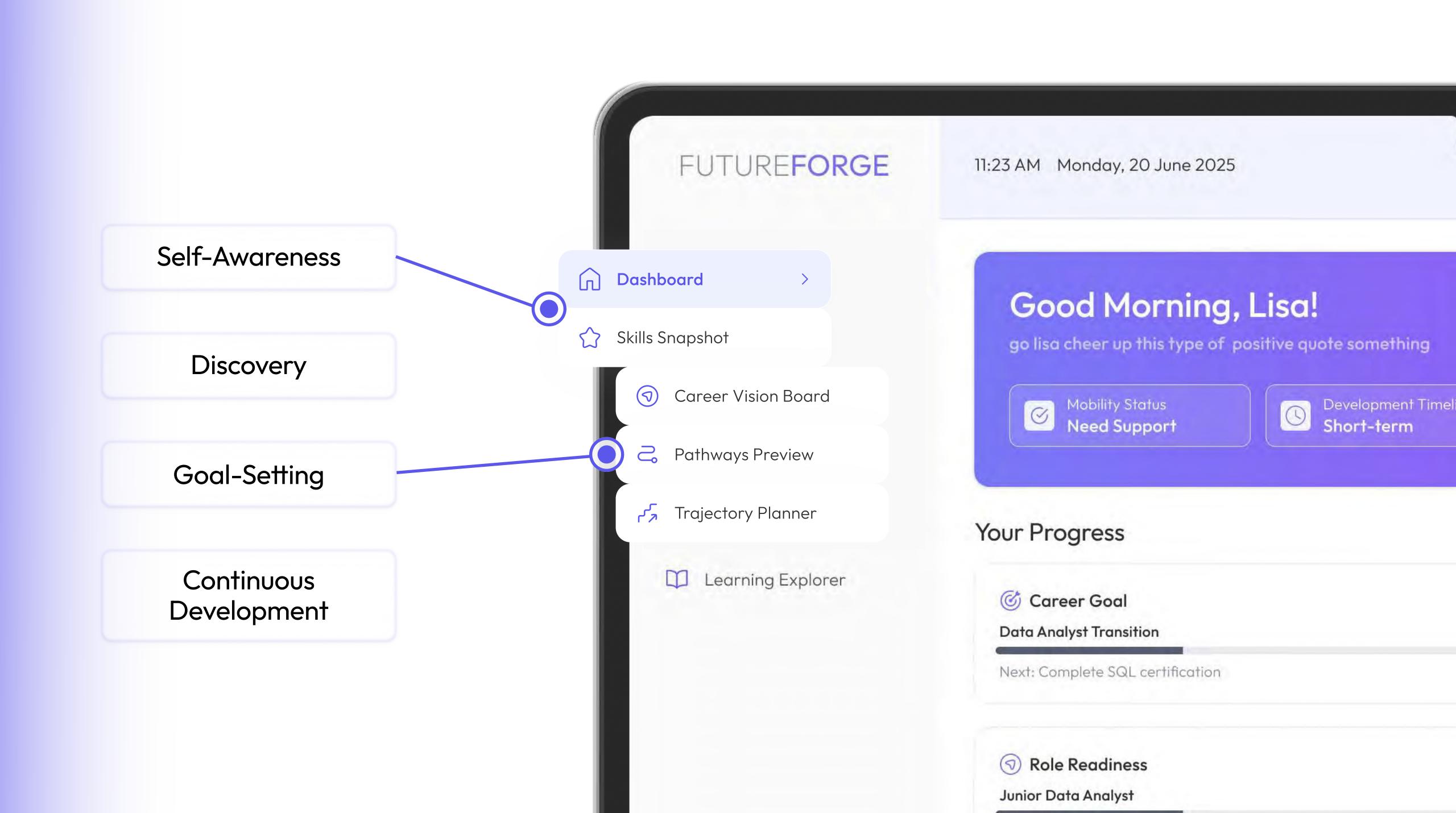
Systemic Model for Workforce Transitions

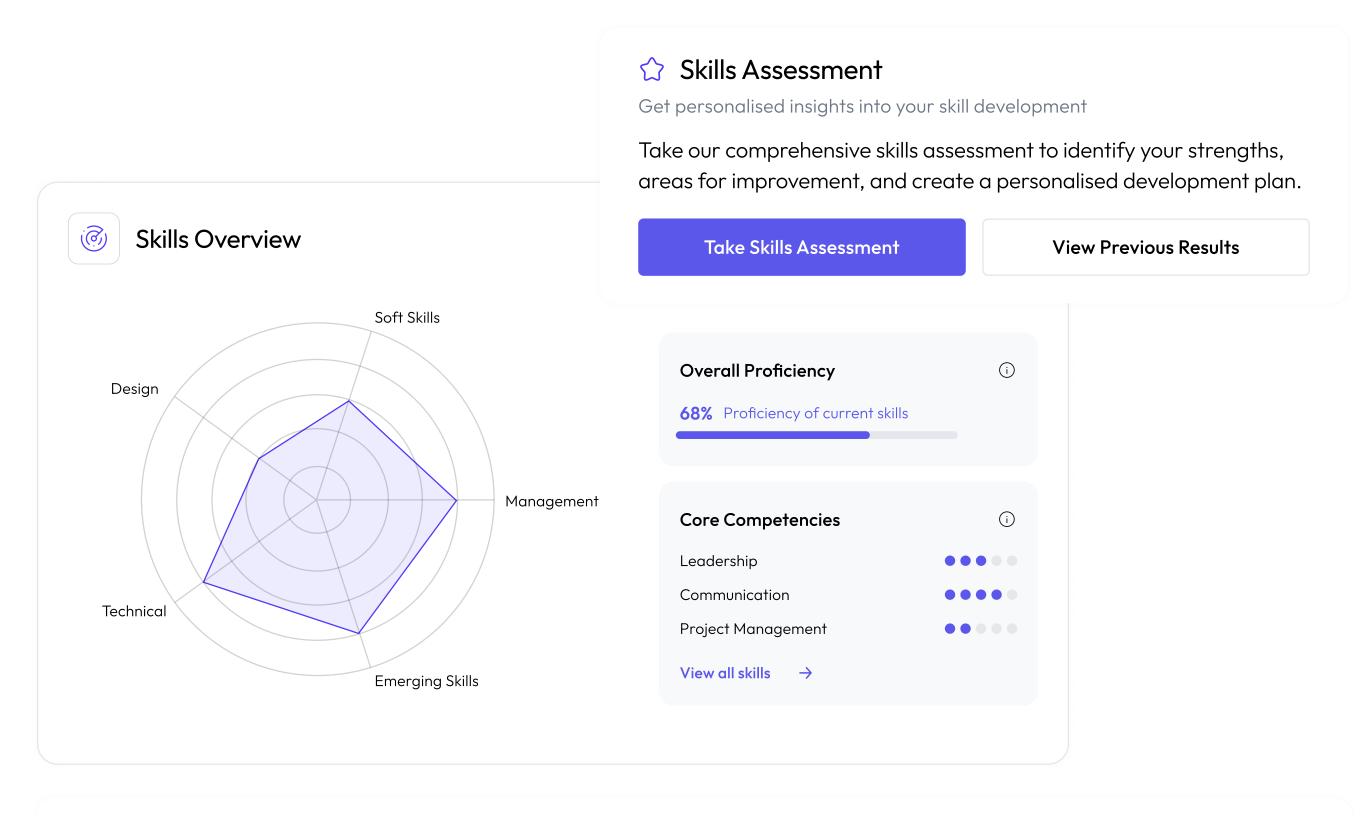




Behavioural Mechanism

As from Prochaska's Stages of Change, Fogg Behaviour Model, simpified





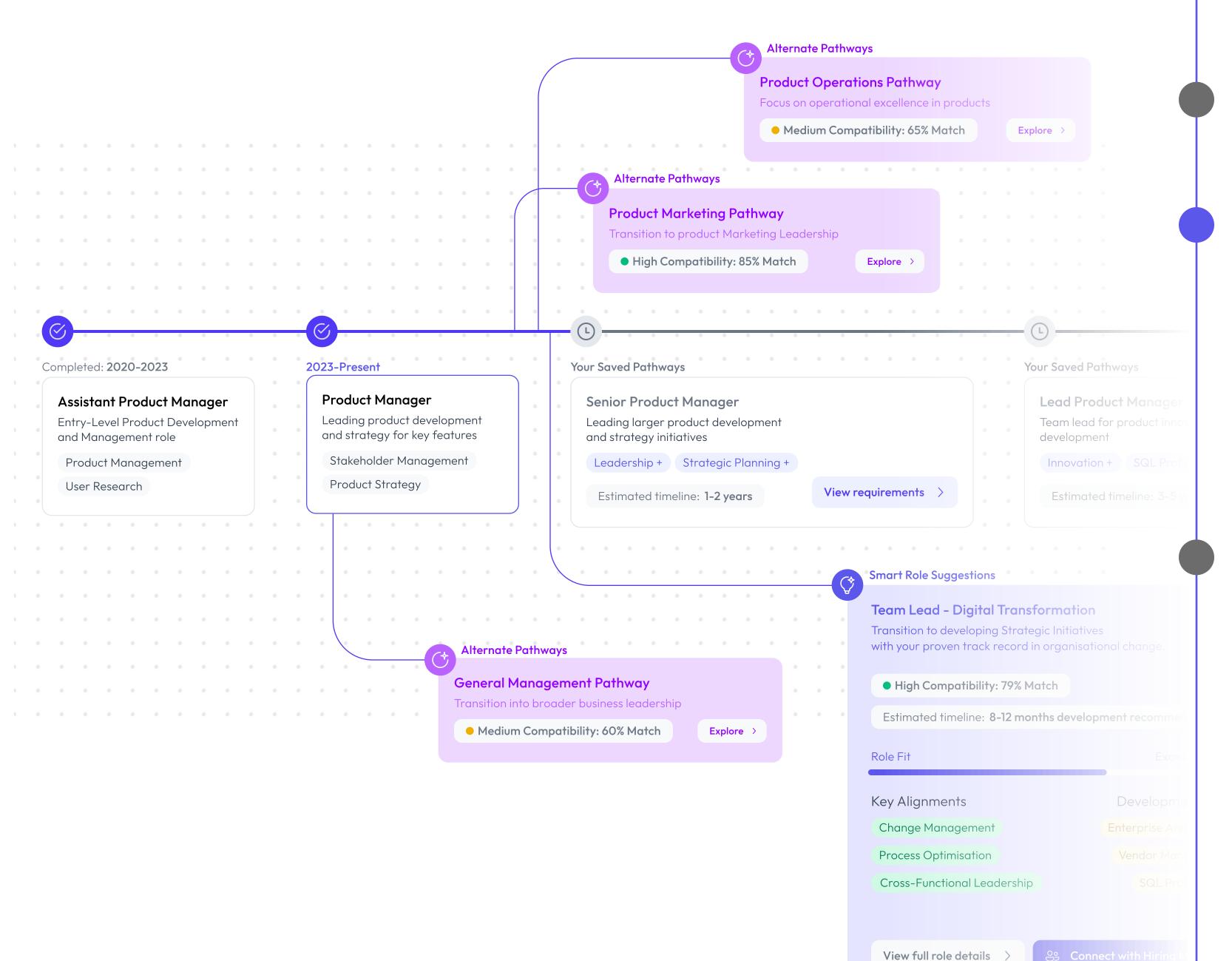
Transition Preferences Mobility Status Development Timeline Adjacency Openness Your current readiness for career transition When are you interested in making your transition? How far are you willing to stretch from your current role? **Close to Current Role Exploring Options** Short-term low-skill-gap transitions 0-6 months Ready to make changes now Actively researching career path and opportunities Stay within current function 6-18 months adjacent roles Prepared and available for new opportunities Building skills for transition Explore related functions **Need Support Bold Career Shift** Require guidance or development (Selected) higher learning load 18+ months Exploring future possibilitles Open to a bold shitt before transitioning

Self-Awareness

Self-assessment & skills diagnostics, tools to understand own's skills gaps

- Discovery + Goal Setting
- Self-Development

FUTUREFORGE

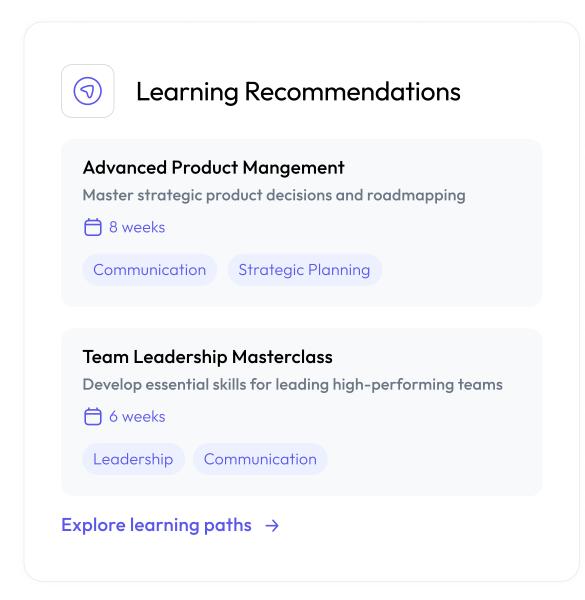


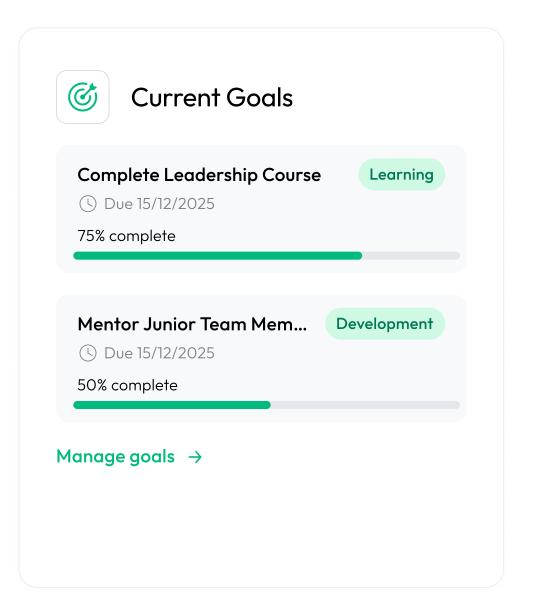
Self-Awareness

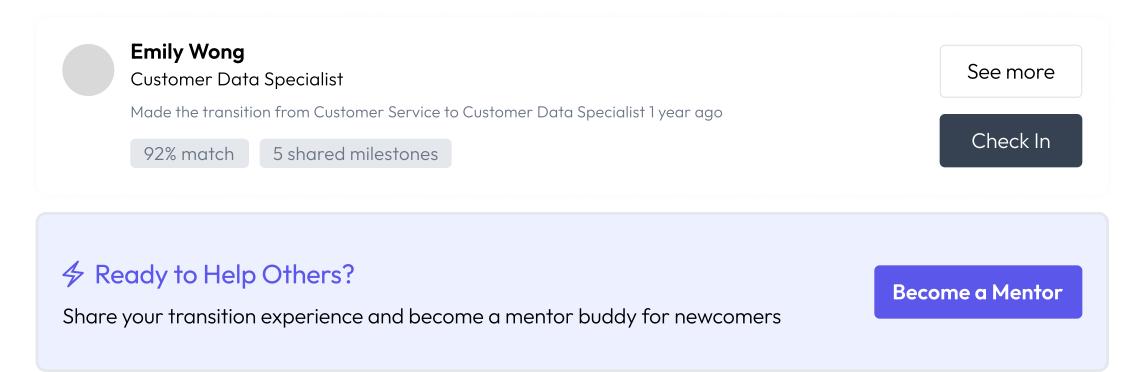
Discovery & Goal Setting

Tools to visualise real career options and create actionable plans

Self Development







- Self-Awareness
- Discovery + Goal Setting

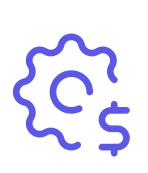
Self-Development

Ongoing recognition, continuous upskilling, and data-driven feedback loops to sustain learning habits

£1M saved by redeploying 20 employees

Cost Efficiency

Lower recruitment and onboarding expenses through internal mobility



15–20% higher retention

Talent Retention

Higher engagement and loyalty among key performers





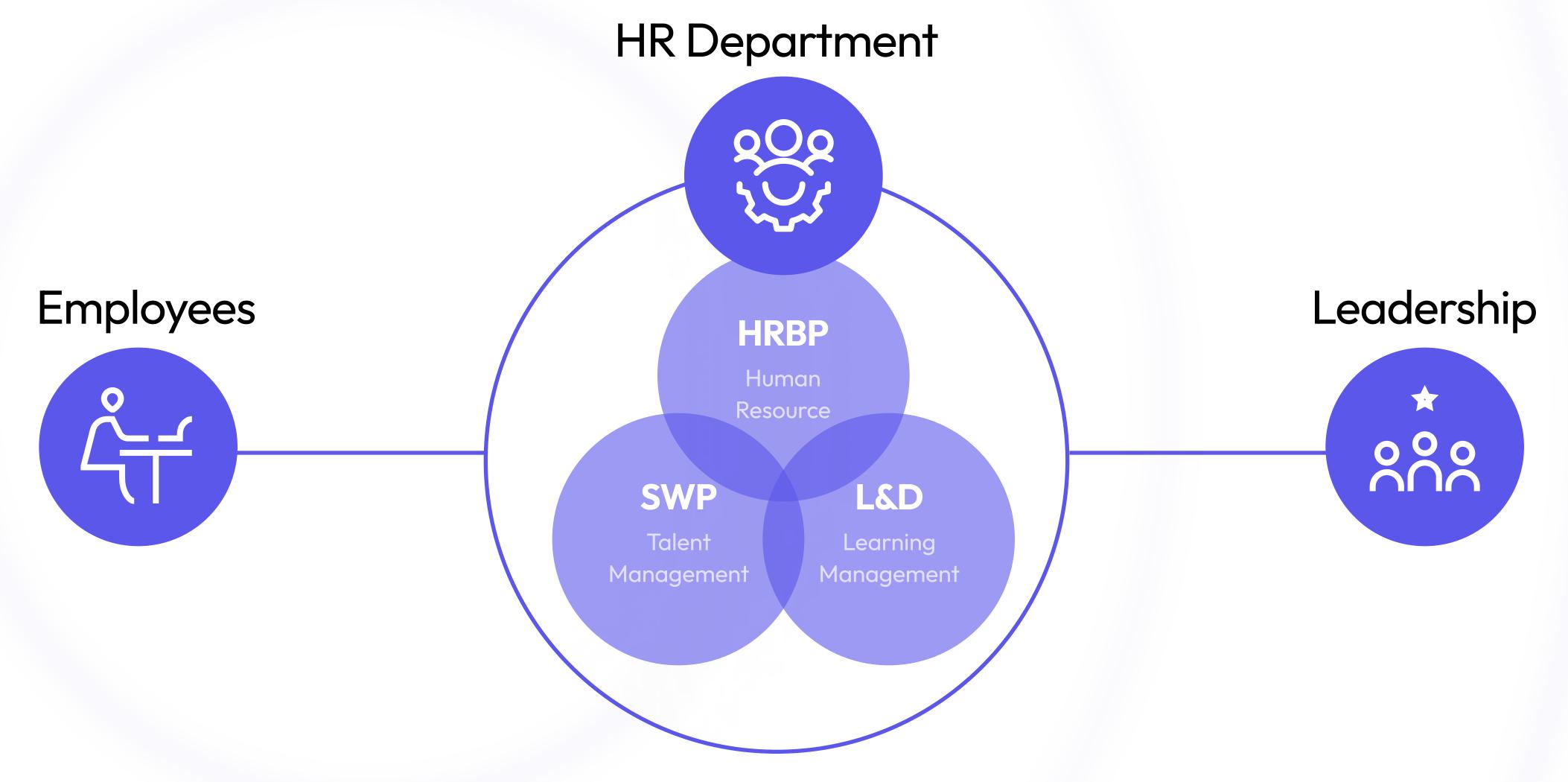


Value Delivery

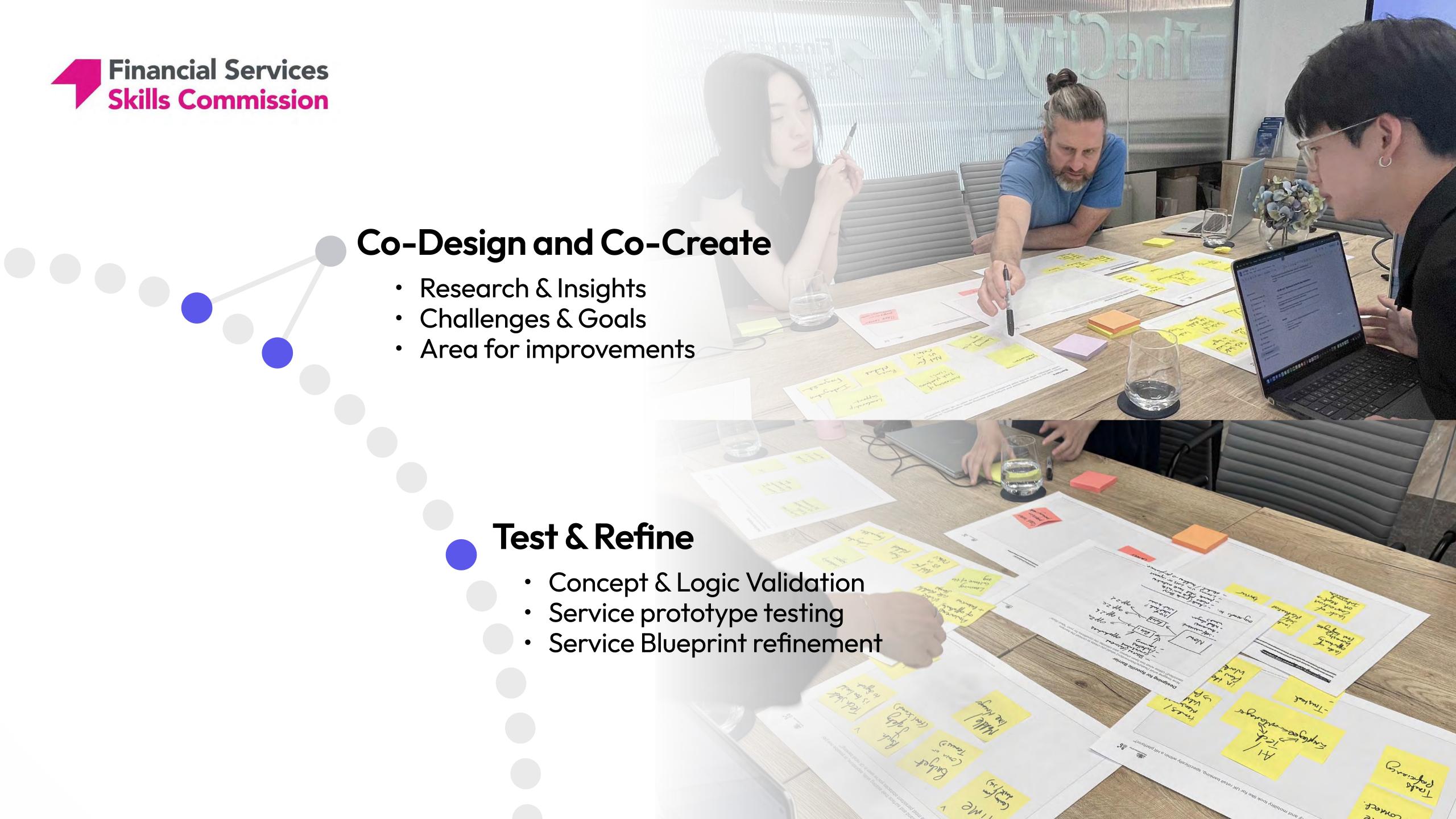
Why does this matter for the bank?

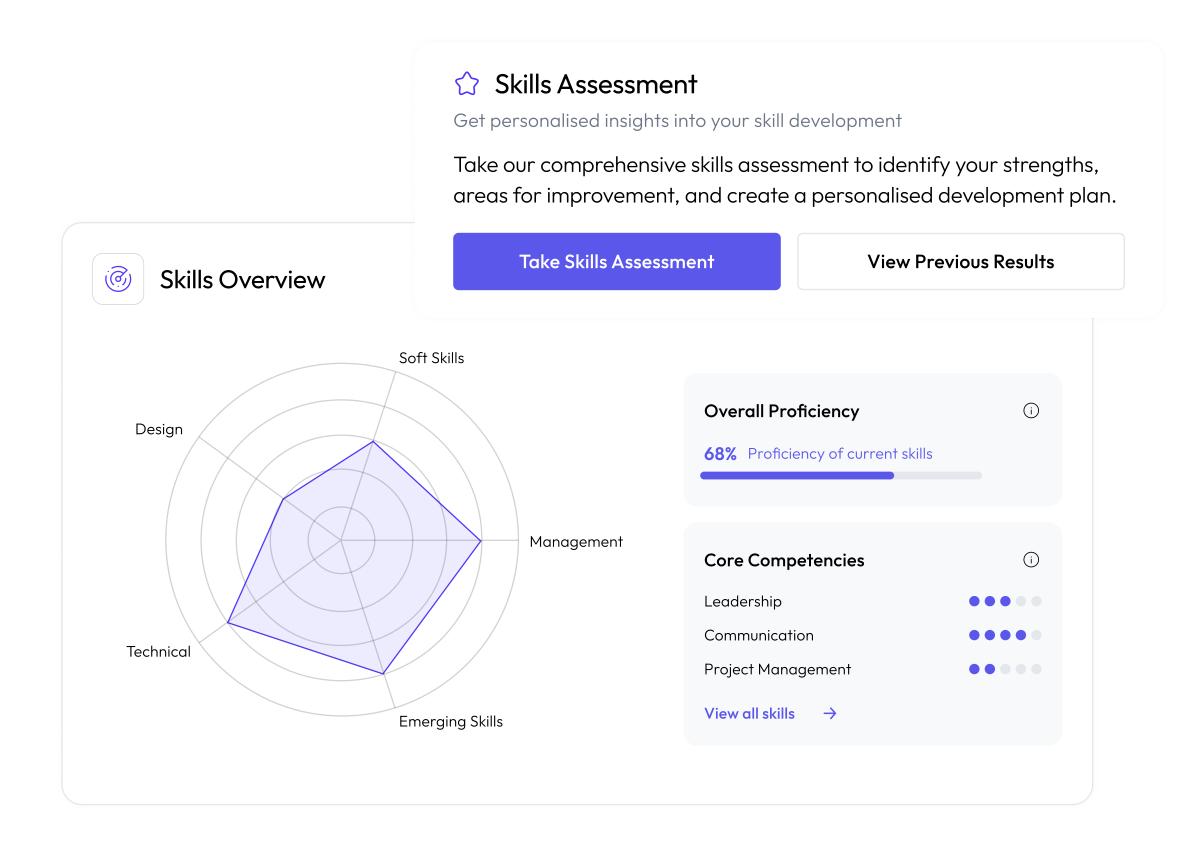
Organisational Resilience

Institutional knowledge retained, boosting adaptability in crises



Hybrid, Employee-first System Designed to Break Silos and Build Trust





Self-Awareness

70%

likely to engage with this platform regularly without managerial oversight.

Level of Validation • • • • •









"something that helps me access myself, would be so helpful — the effort to figure that out would be so lengthy"

Discovery

Goal-Setting

likely to use discovery and goal-setting tools most often, with personalised, accessible information and guaranteed support.

Level of Validation • • •

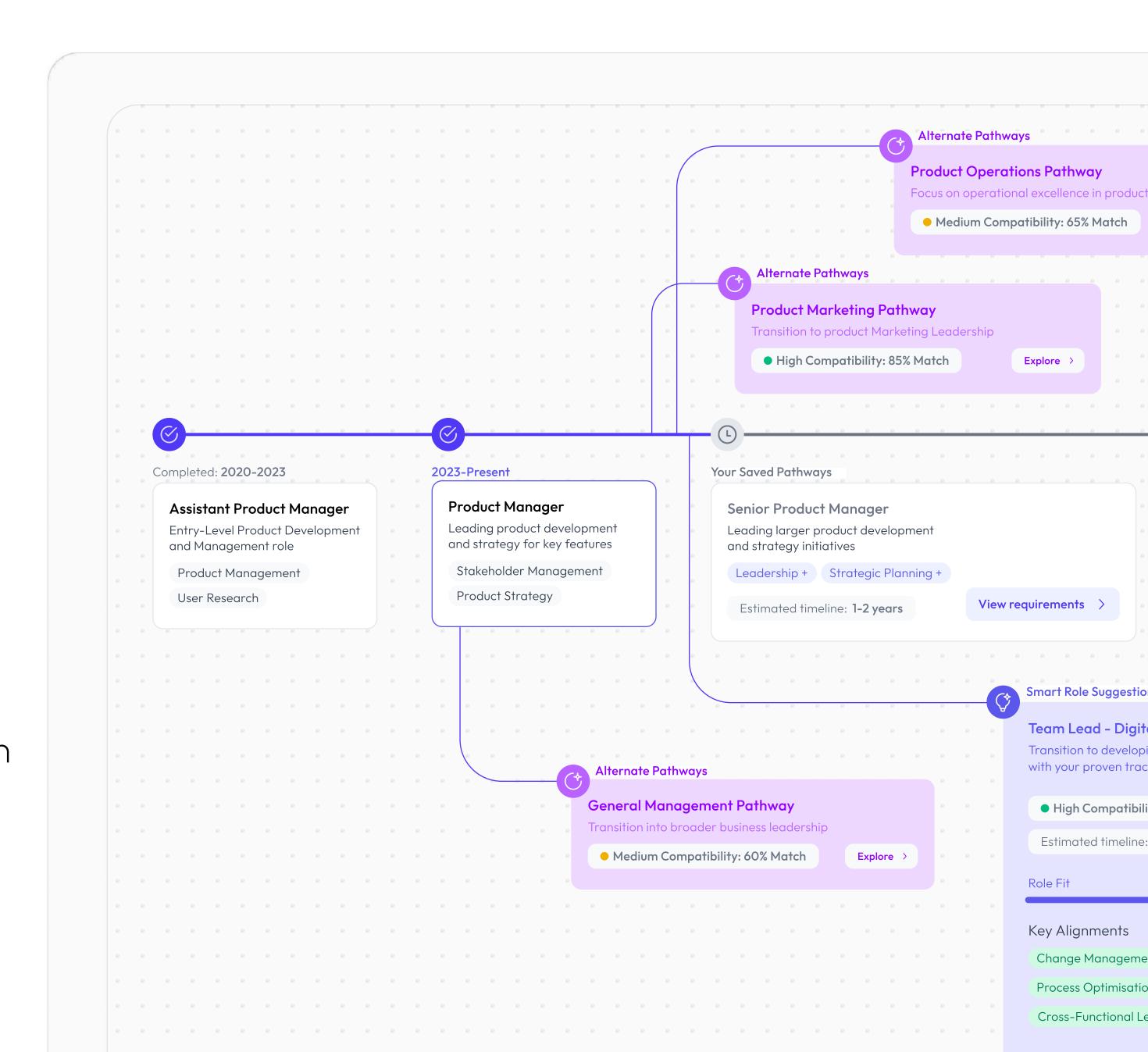








"I think a big part is accessibility to information of options during times of need..."



Organisations with Effective Internal Mobility Programmes

McKinsey 2025

2X more likely to retain high performers

20% higher productivity during disruptions



People

What's Desirable

- Employee agency and clarity in transitions
- Retention and morale gains for banks
- Equitable, human-centered upskilling for the sector

Value

What's Viable

- Proven cost savings versus external hiring
- Aligns with regulatory and business mandates
- Scalable through targeted pilots before organisation-wide launch

Organisations

Technologies

What's Feasible

- Digital platforms can plug into current HR systems
- Phased rollout using existing L&D teams
- Off-the-shelf tools adapted to banking context









PESTLE Analysis

Al and Automation

as Catalysts for the Future of Work and Jobs

Drives economic growth,

but intensifies inequality via job displacement.

Requires agile regulation

to align innovation with ethical standards.

Offers environmental benefits,

yet raises concerns over resource use.



Challenges

Regulatory fragmentation

Opportunities

Global standards for ethical Al



Challenges

Job displacement in low-skill sectors

Opportunities

New industries (e.g., Al ethics auditing)



Challenges

Trust deficits in Al systems

Opportunities

Democratised access to education via Al



Challenges

Cybersecurity vulnerabilities

Opportunities

Al-driven healthcare, climate innovation



Challenges

Ambiguous liability frameworks

Opportunities

Clear IP guidelines for AI-generated work



Challenges

High carbon footprint of Al

Opportunities

Al-powered circular economy models

Theory of Change

What is the problem you are trying to solve?

Who is your key audience?

What is your entry point to reaching your audience?

What steps are What is the measurable effect of your work? about change?

What are the wider benefits of your work?

What is the long-term change you see as your goal?

Top-Down Job Transition orders that are disconnected from Employees wants/needs

Forsaken Employees Employees have no

agency in transitions

Job-Skill-Employee mismatch costs time and money

Risk-averse cultures Employees wait for

permission before taking initiative.

Siloed systems

Learning, performance, and HR tools don't speak to each other.

Unclear transitions

New roles are vague or undefined.

FOR

Mid-career employees in UK retail banks (esp. in compliance, operations, customer support) at risk of automation-induced role disruption.

WITH (delivery-side)

HR and L&D teams who plan, deploy, and manage internal mobility and upskilling.

platform's multi-sided value

secondary:

Strategic leadership who require visibility and alignment between workforce capability and business transformation.

→ Entry through "futureself visualisation" tools (e.g., trajectory mapping, skill risk alerts), offered pre-emptively — not as crisis response — before job disruption hits.

Entry through visibility dashboards, capability maps, and strategic reskilling audits that help make existing workforce data actionable.

paradigm change from reactive to anticipatory service logic.

Employee

% increase in clarity/confidence Self-narrative and career about future roles diagnostics Awareness of Participation rate in skillobsolescence & upskilling matching and self-assessment tools needs Exploring possible career % of employees initiating pathways proactive learning journeys before disruption Using prototype tools for Increase in user engagement with visualising fit, value, career design tools and internal applications trajectory

HR + L&D

Running internal skill

audits

Accuracy of internal talent-role
matches

Participating in co-design
of matching frameworks

Validating platform
output through live
employee cases

Accuracy of internal talent-role
matches

W of reskilling aligned to identified
capability gaps

Uptake of manager-employee
career conversations
Reduction in time-to-fill future-fit
roles

Strategic / Leadership

transition tools

Framing internal mobility

as strategic agility

Supporting role evolution

with investment in

Increase in redeployment success
and reduced hiring costs

% of roles supported with clearly
defined reskilling pathways

Cultural

Cultivates a human-centred transition culture — career change is no longer a crisis, but a supported evolution.

Organisational

Strengthens internal workforce resilience and reduces hiring costs through redeployment.

Ecosystemic

Builds a bridge between institutional learning strategy and real-time labour market signals (via external platform).

Strategic

Enables proactive, skill-aligned workforce transitions that support long-term transformation.

To shift workforce transitions in retail banking from reactive, fragmented events into proactive, visible, and supported journeys, empowering employees with career ownership, while enabling organisations to align talent with future strategic capability.

- Internal labour markets that are transparent and confidencebuilding
- L&D that is precision-aligned to real capability needs
- HR systems that serve as enablers of transformation, not gatekeepers

Behavioural and infrastructural layer, agency, anticipation, and trust.

If-Then Hypothesis



If employees gain greater self-awareness of their skills, values, and career risks through the platform,

then they will be better equipped to make proactive, informed decisions about their development and career direction, increasing their employability and resilience in a changing workforce.

Discovery | NEED TO GAIN SKILL

If employees are empowered to discover relevant skills and career pathways through personalised, engaging, and data-driven tools,

then they will make more informed, proactive decisions to close their skill gaps and prepare for future roles.

Goal Setting HOW MY SKILLS CAN TURN INTO A JOB

If employees have access to tools that map possible career pathways and visualise job/role trajectories based on their current skills and profile,

then they will be more likely to set concrete, actionable career goals and engage in relevant upskilling or reskilling activities, leading to more effective and confident career planning.

Maintanence HOW CAN I MAINTAIN LIFELONG RE/UPSKILLING HABITS

If the system integrates empathetic gestures and rewards across the user experience, celebrating progress, providing encouragement, and recognising achievements,

then employees will be more likely to maintain continuous personal development habits, leading to greater adoption of lifelong reskilling and upskilling behaviours.

Multi-Actor Value Prop

Employee at risk

HR Departments

HR Business Partner

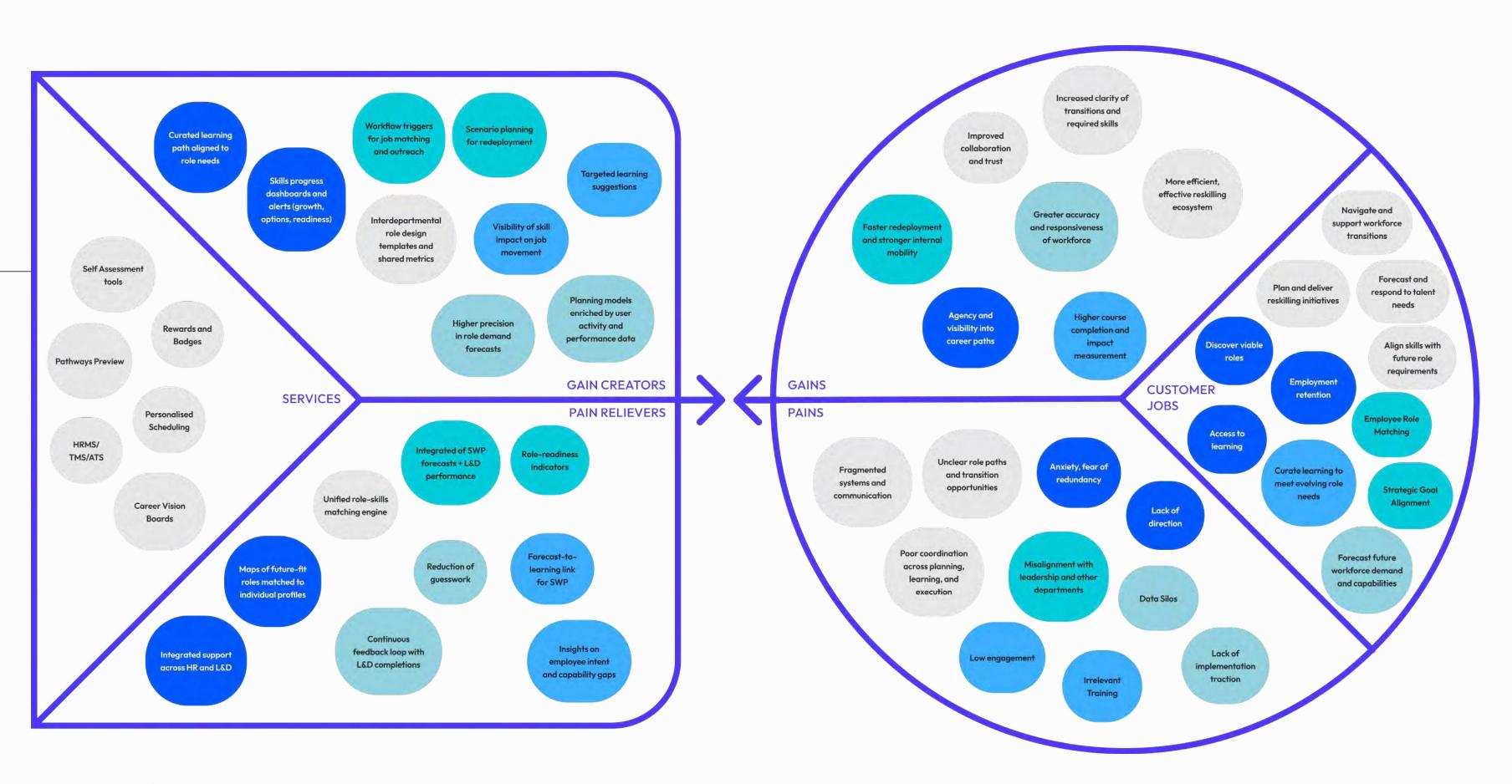
Support strategic execution and change

Learning & Development

Manage training content

Strategic Workforce Planning

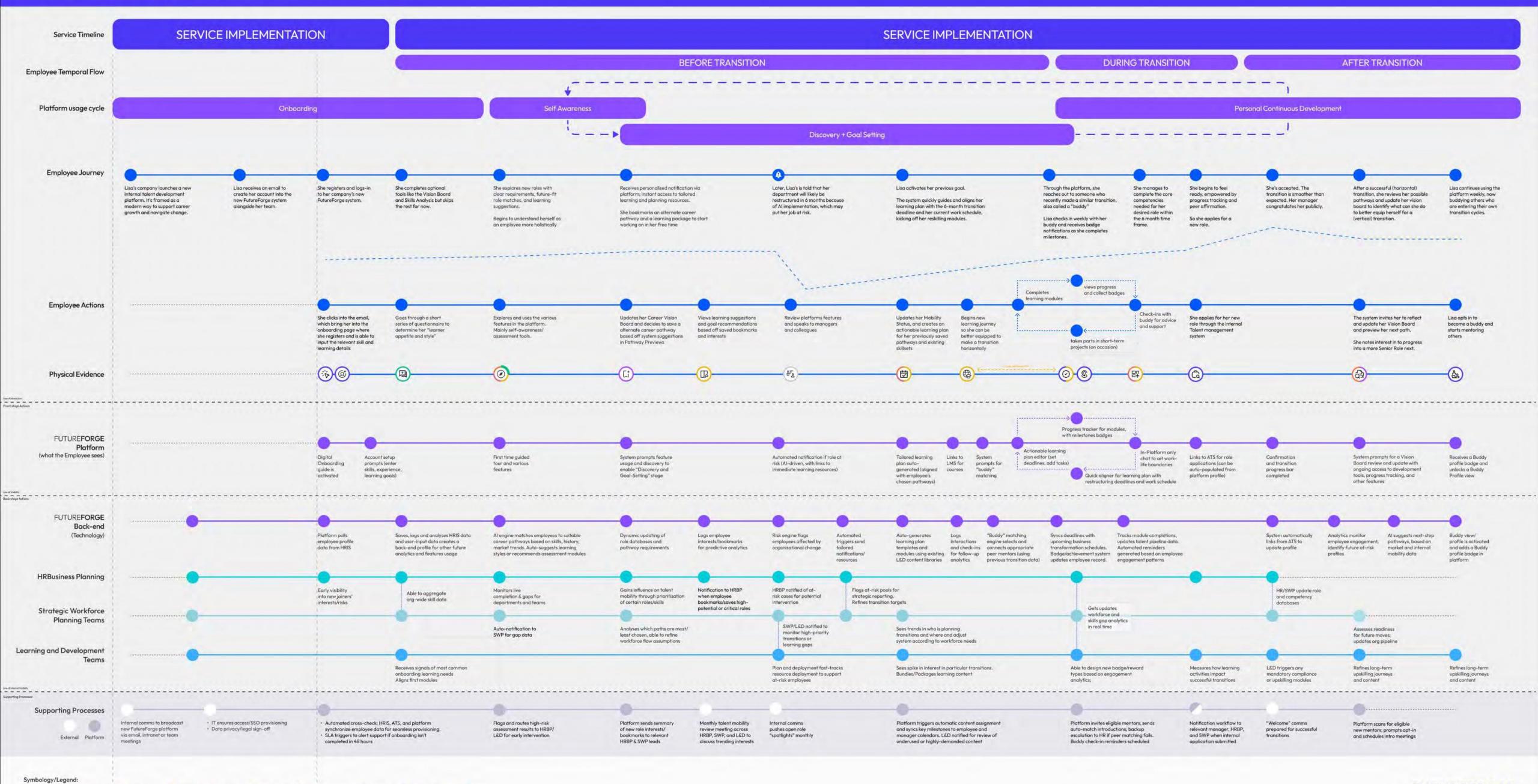
Forecast skills and analyse demand

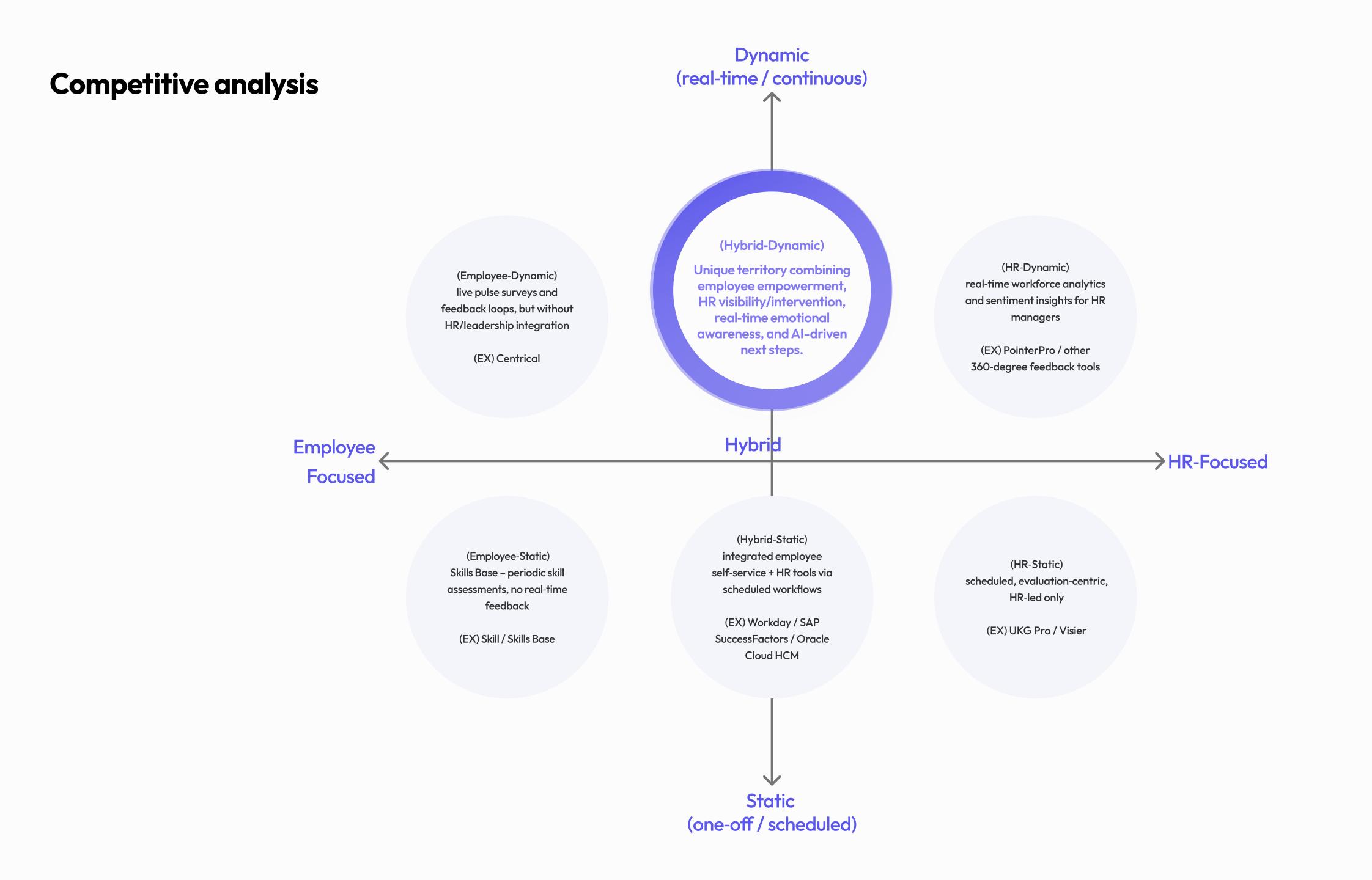


Symbology/Legend:



Dashboard/ Skills Schapshot Career Vision Board Dearning Explorer Preview Preview Planner Employee FutureForge HRBP SWP LED





Limitation & finding first customer

Major banks such as Lloyds and HSBC already operate large-scale internal career mobility and learning platforms. This creates high switching costs for introducing entirely new systems like FutureForge.

Start with Small banks

Target small to mid-sized regional banks, where awareness of workforce risks is low and existing systems are limited.

This helps us:

- Deliver value quickly with minimal barriers
- Build case studies and track record
- Create momentum from early success

Start with Narrow Target in Large banks

Offer FutureForge as a free, limited-scope trial for specific employee groups (e.g., those facing redeployment).

This allows us to:

- Show real impact without full integration
- Gather feedback and behavioural data
- Build internal buy-in through hands-on experience



Scan the QR code to view our full project report



