

 FutureForge >

 Context

 Approach

 Solution & Value

 Validation

 Appendix

FUTURE FORGE

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

● High Compatibility: 100% Match

Explore >

 **Team 11:**
David Soh
Jihyun Kim
Kenichiro Kaneko

MACRO

Number of Employees
in UK Financial Services Sector

1.1M+

MESO

Citi Global Perspectives & Solutions, 2024

High Risk of Job Displacement
by AI 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

MICRO

- Money Lost
- Mismatched Talent
- Lost Opportunity

Legacy Systems

Outdated systems block data-driven planning in UK banks

Fear and Panic

Transitions feel threatening, causing disengagement and attrition

Technical

Emotional

Cultural

Strategic



Psychologically Unsafe

Employees wait for permission due to risk-averse culture

Increased Mismatches

Short-term moves worsen long-term 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.



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.

Siloed, Reactive Redeployment

Disruptive Workforce Transitions

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

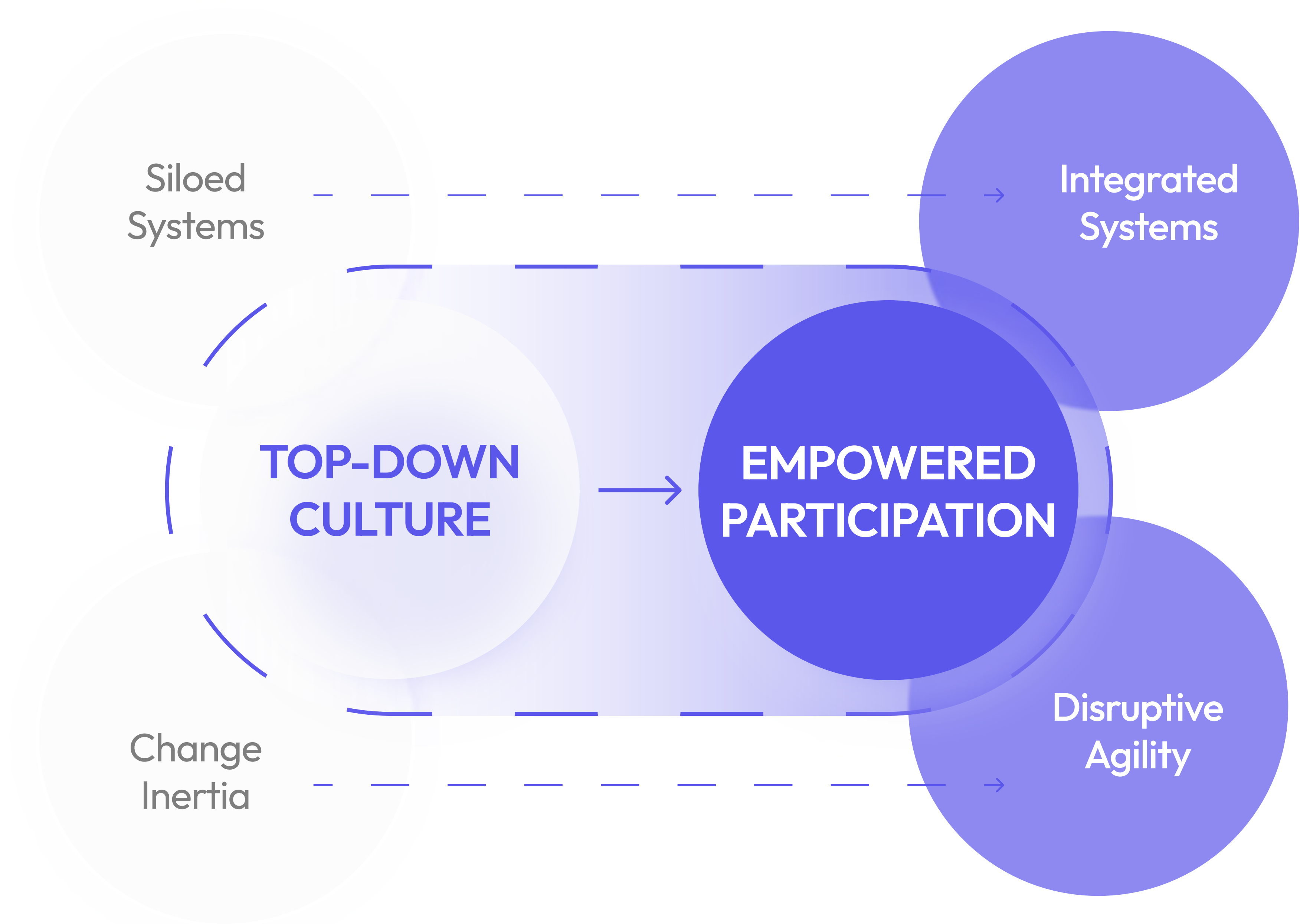
as the cornerstone of the
retail bank's workforce



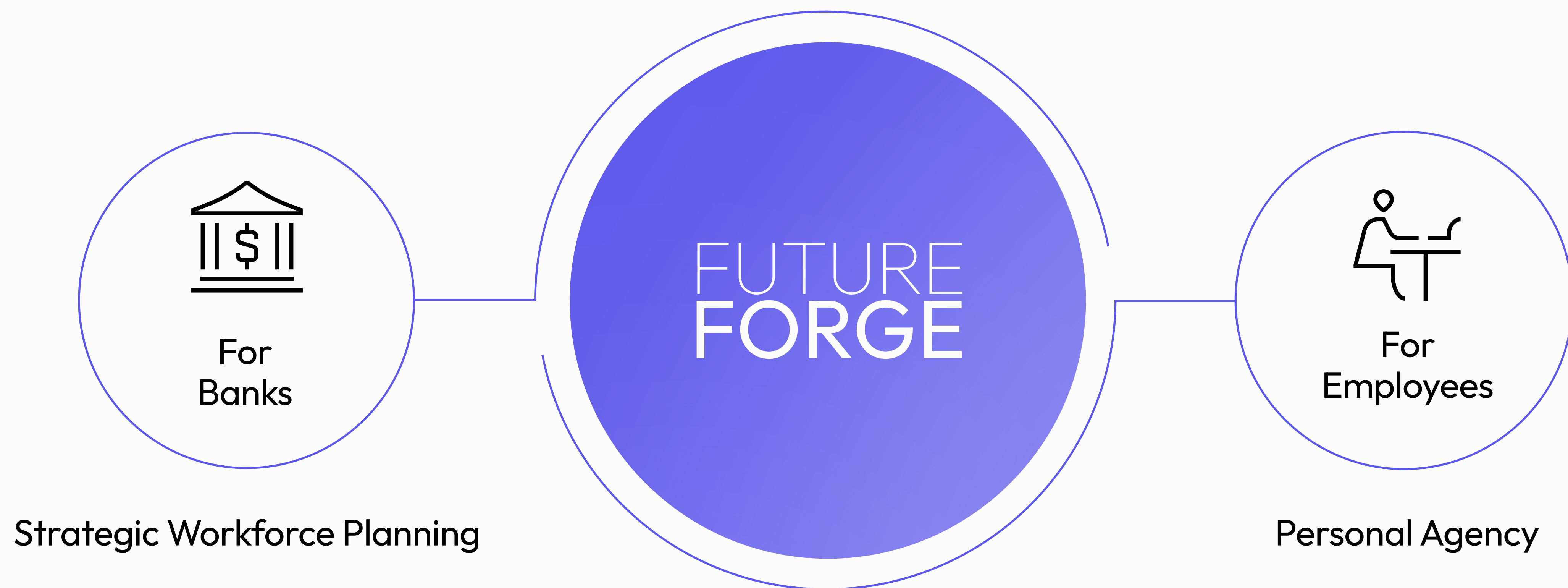
WITH

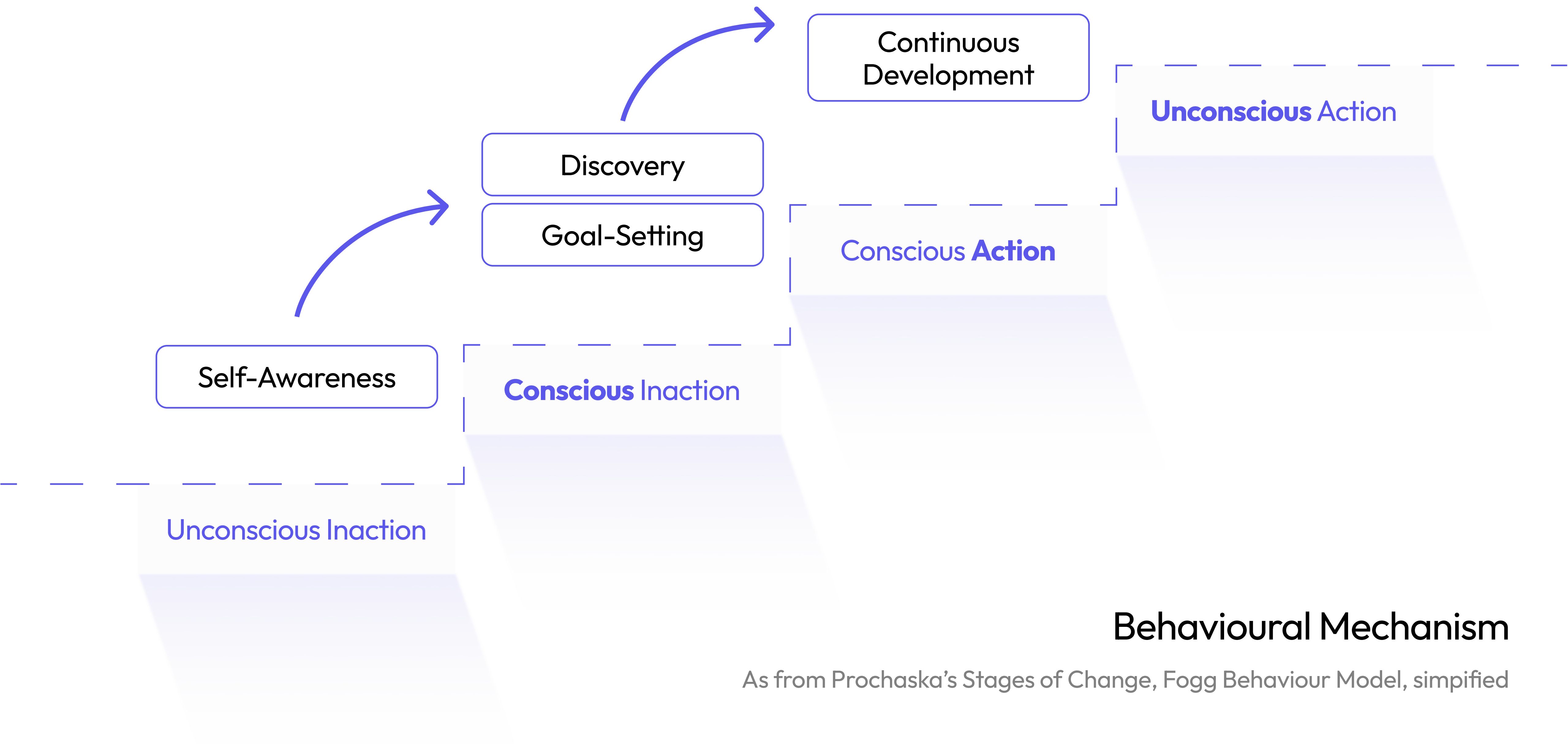
HR Department

to break down friction
and systemic silos.



Systemic Model for Workforce Transitions





Self-Awareness

Discovery

Goal-Setting

Continuous
Development

FUTUREFORGE

11:23 AM Monday, 20 June 2025



Dashboard



Skills Snapshot



Career Vision Board



Pathways Preview



Trajectory Planner



Learning Explorer

Good Morning, Lisa!

go lisa cheer up this type of positive quote something



Mobility Status
Need Support



Development Timeline
Short-term

Your Progress



Career Goal

Data Analyst Transition

Next: Complete SQL certification



Role Readiness

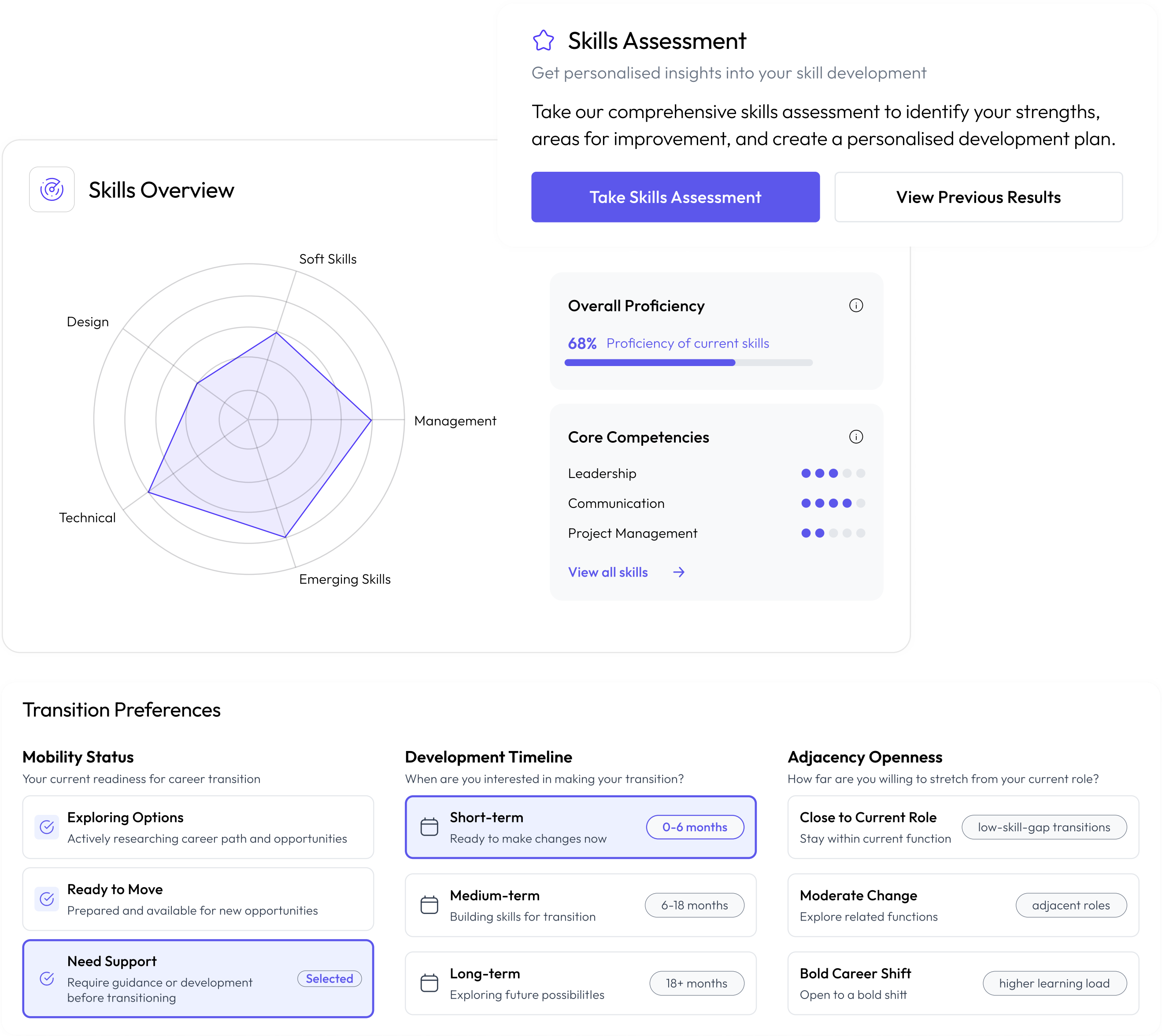
Junior Data Analyst

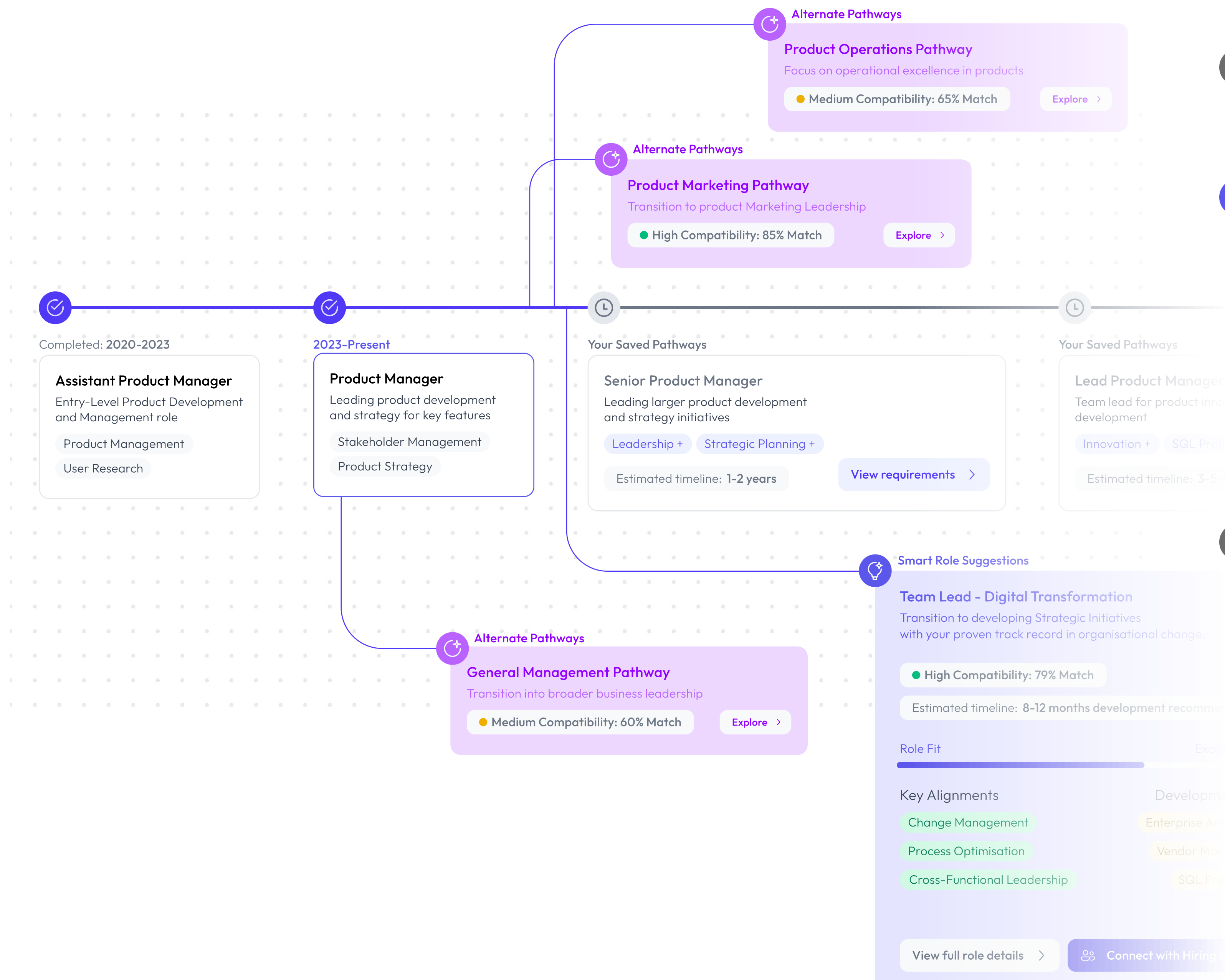
Self-Awareness

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

Discovery + Goal Setting

Self-Development



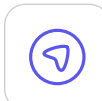


Self-Awareness

Discovery & Goal Setting

Tools to visualise real career options and create actionable plans

Self Development



Learning Recommendations

Advanced Product Mangement

Master strategic product decisions and roadmapping

📅 8 weeks

Communication Strategic Planning

Team Leadership Masterclass

Develop essential skills for leading high-performing teams

📅 6 weeks

Leadership Communication

[Explore learning paths →](#)



Current Goals

Complete Leadership Course

🕒 Due 15/12/2025

75% complete

Learning

Mentor Junior Team Mem...

🕒 Due 15/12/2025

50% complete

Development

[Manage goals →](#)



Emily Wong

Customer Data Specialist

Made the transition from Customer Service to Customer Data Specialist 1 year ago

92% match 5 shared milestones

[See more](#)

[Check In](#)



Ready to Help Others?

Share your transition experience and become a mentor buddy for newcomers

[Become a Mentor](#)

- 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

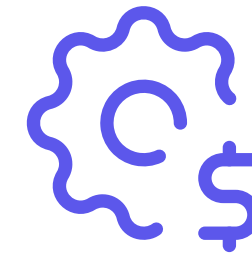
15–20% higher retention

Talent Retention

Higher engagement and loyalty
among key performers

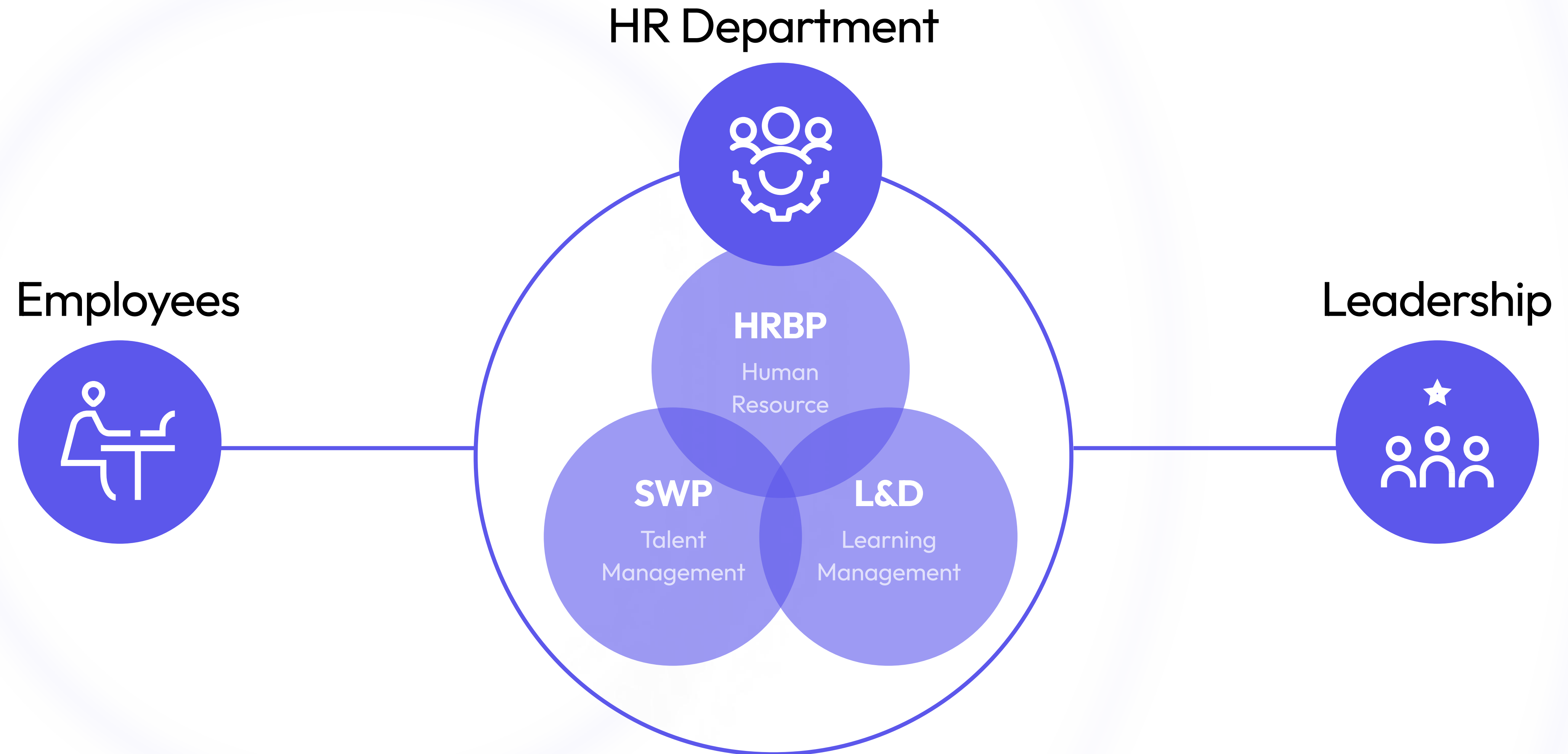
Organisational Resilience

Institutional knowledge retained,
boosting adaptability in crises

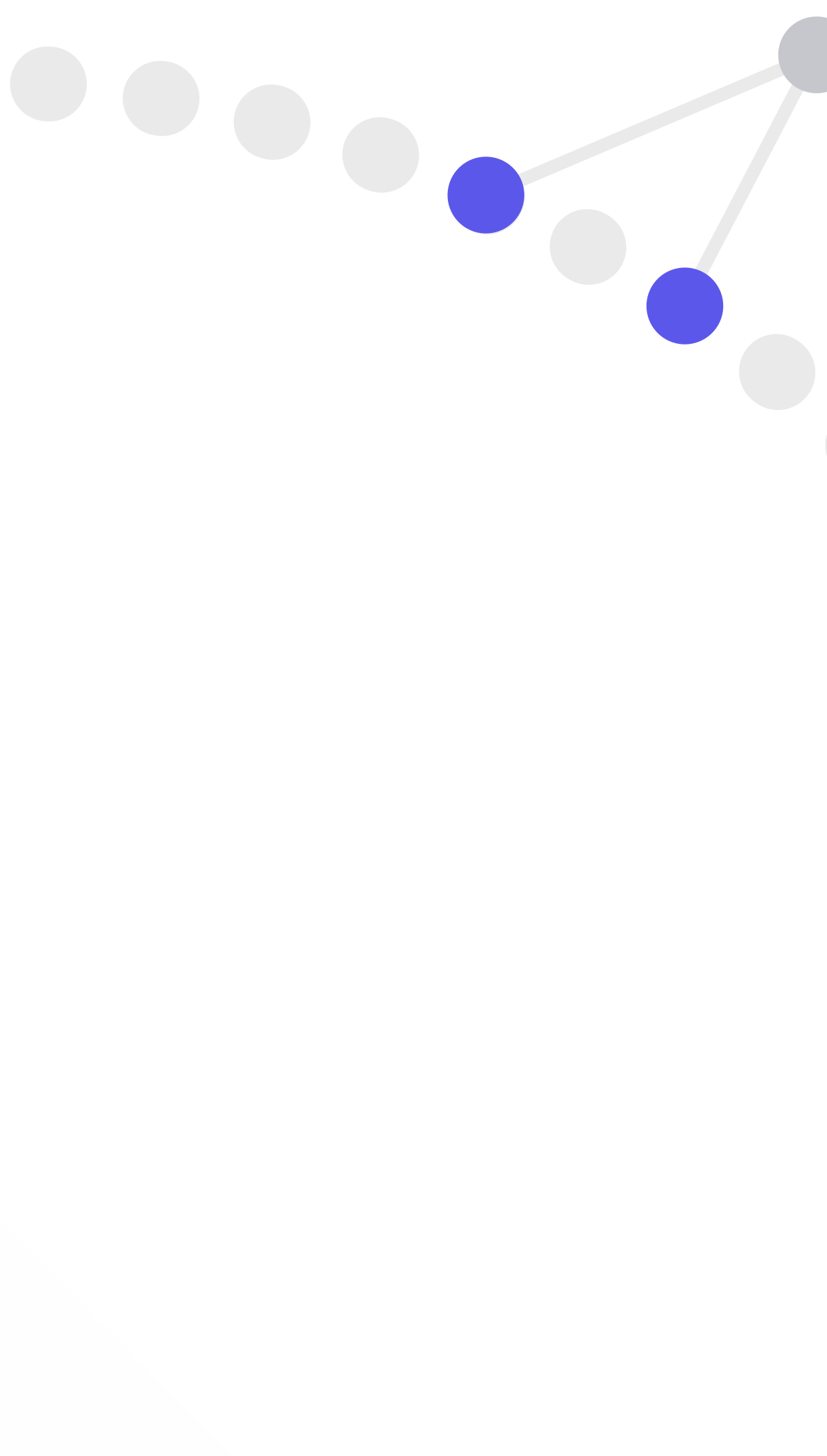


Value Delivery

**Why does this
matter for the
bank?**



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



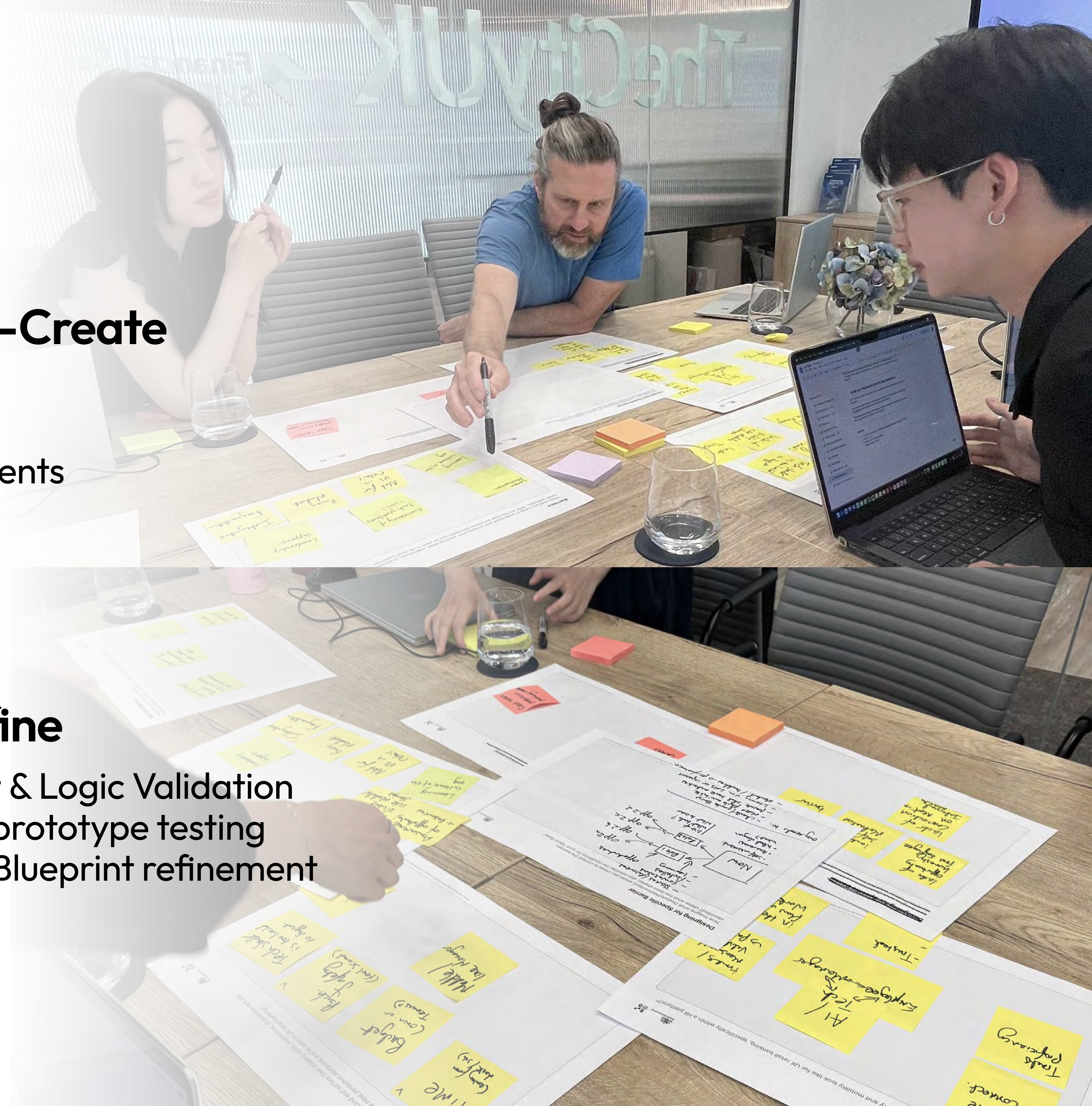
Co-Design and Co-Create

- Research & Insights
- Challenges & Goals
- Area for improvements



Test & Refine

- Concept & Logic Validation
- Service prototype testing
- Service Blueprint refinement



Get personalised insights into your skill development

Take Skills Assessment

Skills Overview



Leadership

Communication

Project Management

Discovery

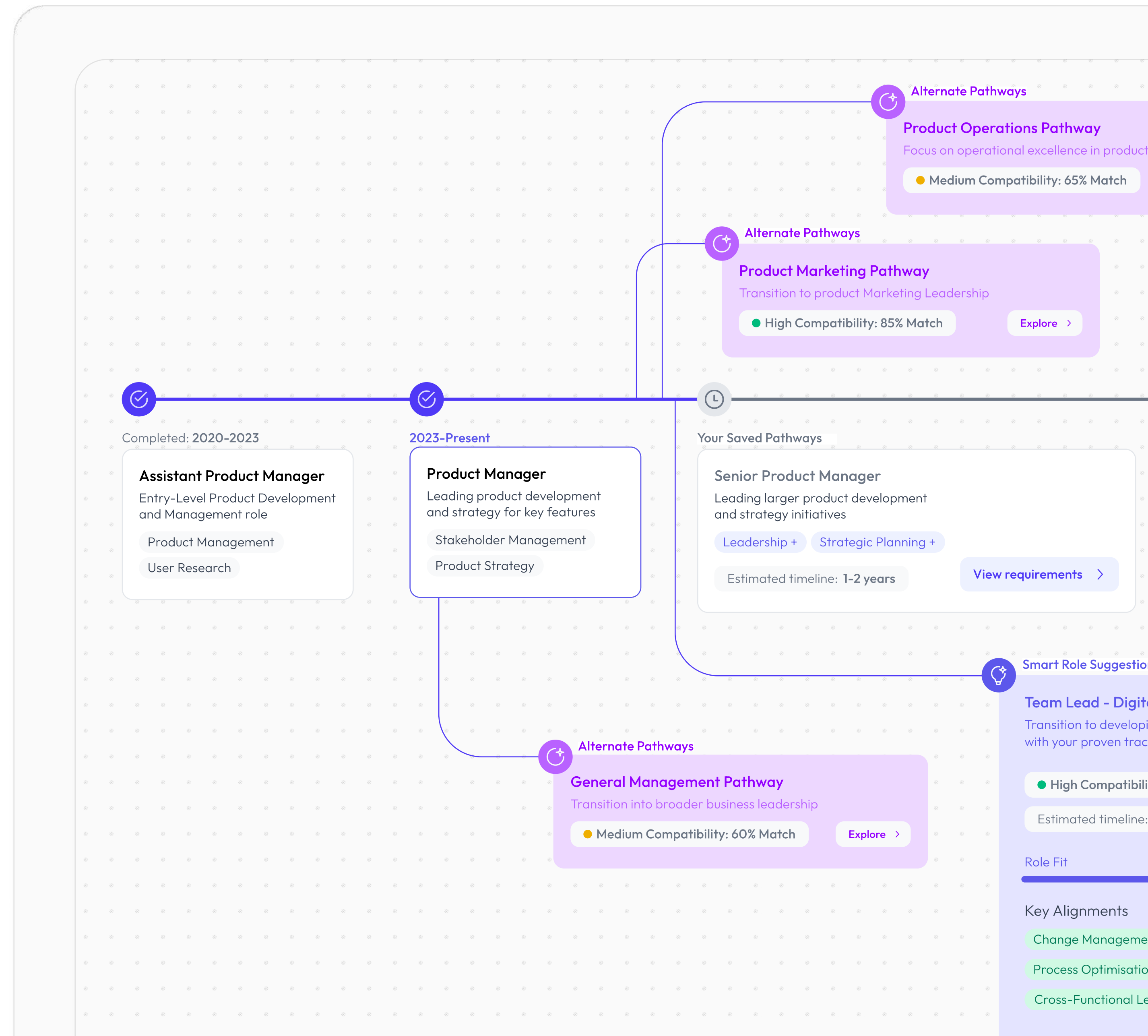
Goal-Setting

67%

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

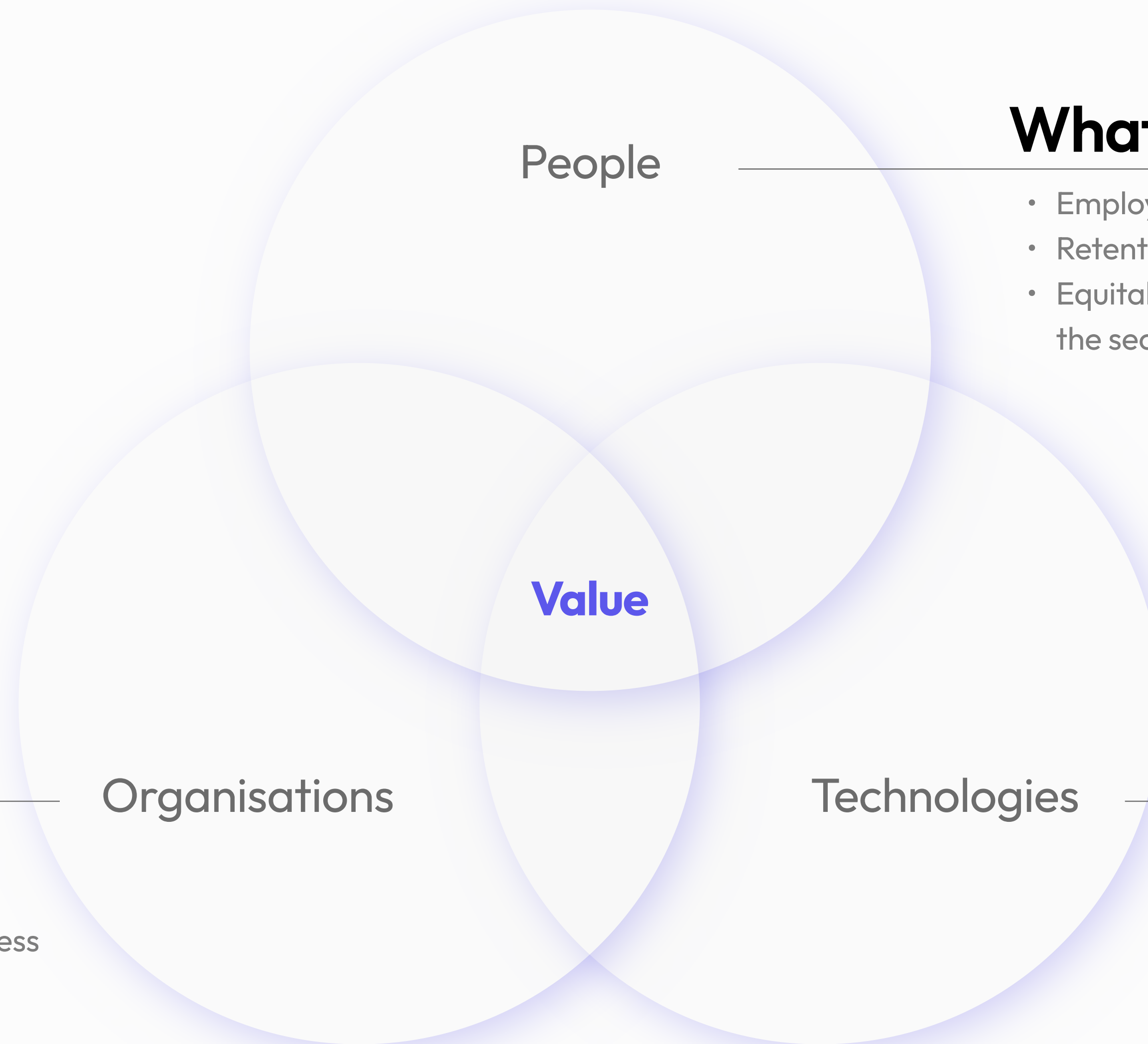


Unlock Exponential Growth and Annual Value
**with only a 10% annual
redeployment target**



What's Viable

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



What's Desirable

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

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

APPENDIX

PESTLE Analysis

AI and Automation

as Catalysts for the Future of Work and Jobs

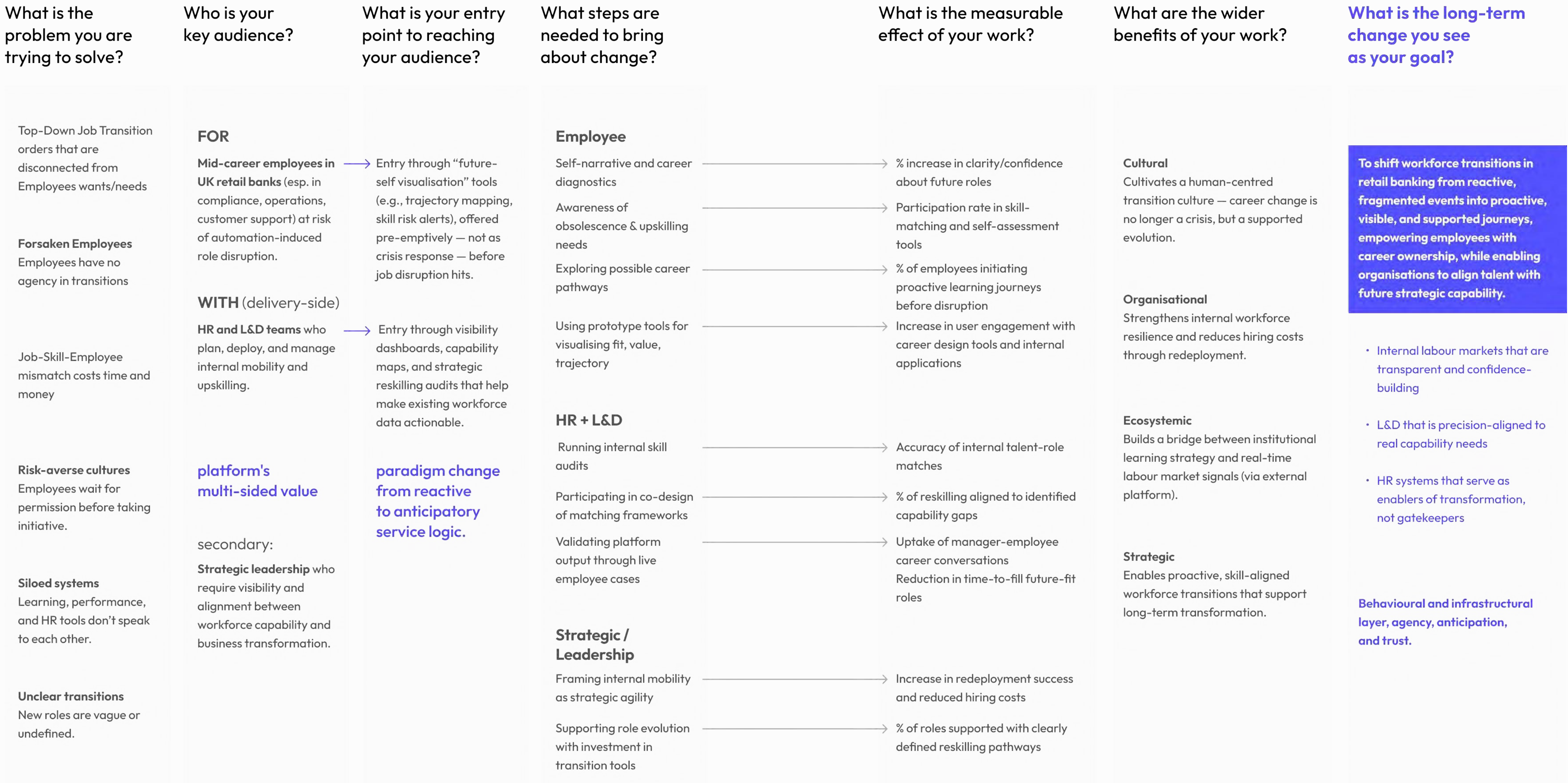
Drives economic growth,
but intensifies inequality via job displacement.

Requires agile regulation
to align innovation with ethical standards.

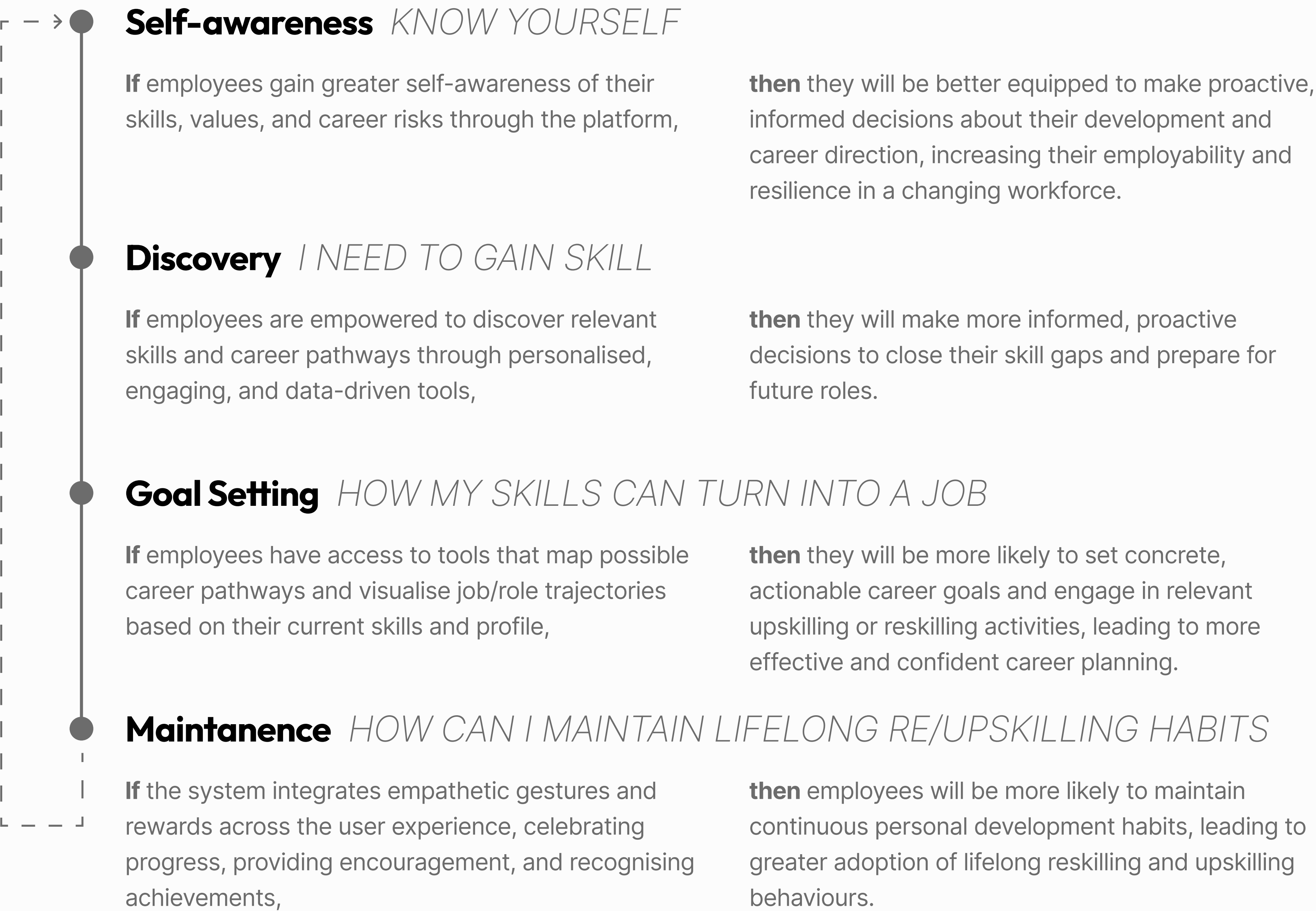
Offers environmental benefits,
yet raises concerns over resource use.

P POLITICAL	Challenges Regulatory fragmentation	Opportunities Global standards for ethical AI
E ECONOMIC	Challenges Job displacement in low-skill sectors	Opportunities New industries (e.g., AI ethics auditing)
S SOCIAL	Challenges Trust deficits in AI systems	Opportunities Democratised access to education via AI
T TECHNOLOGICAL	Challenges Cybersecurity vulnerabilities	Opportunities AI-driven healthcare, climate innovation
L LEGAL	Challenges Ambiguous liability frameworks	Opportunities Clear IP guidelines for AI-generated work
E ENVIRONMENTAL	Challenges High carbon footprint of AI	Opportunities AI-powered circular economy models

Theory of Change



If-Then Hypothesis



Multi-Actor Value Prop

Employee at risk

HR Departments

HR Business Partner

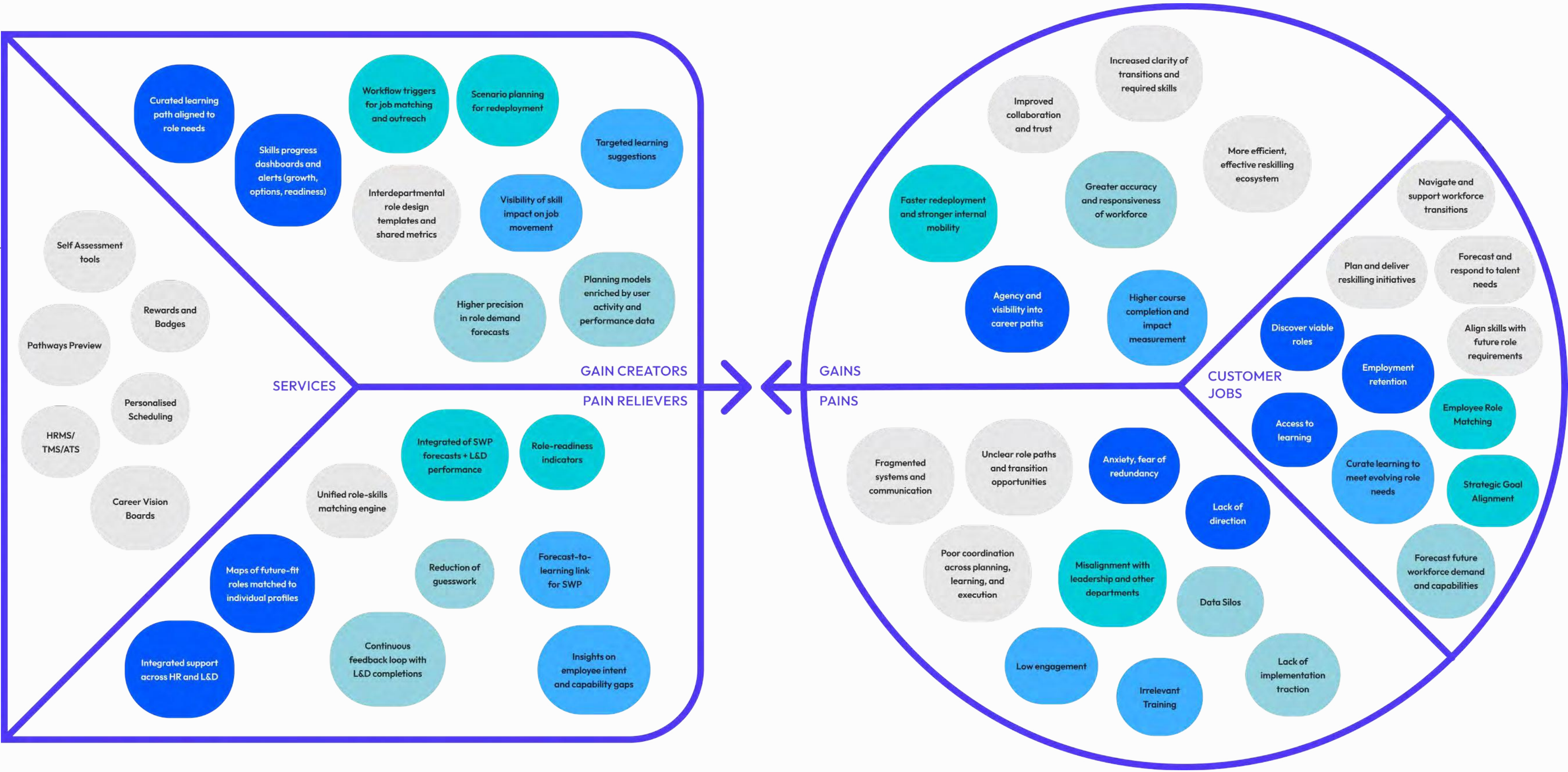
Support strategic execution and change

Learning & Development

Manage training content

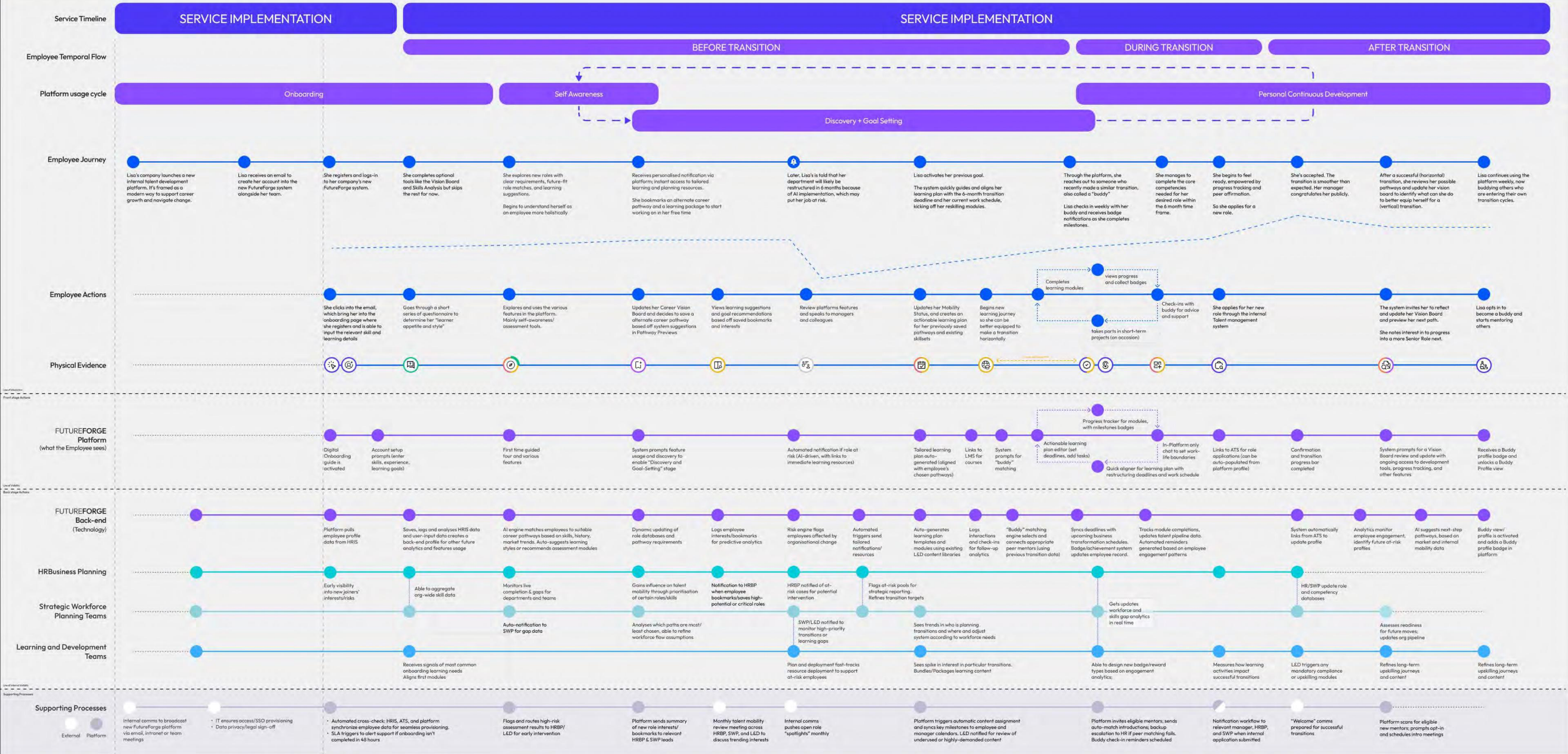
Strategic Workforce Planning

Forecast skills and analyse demand

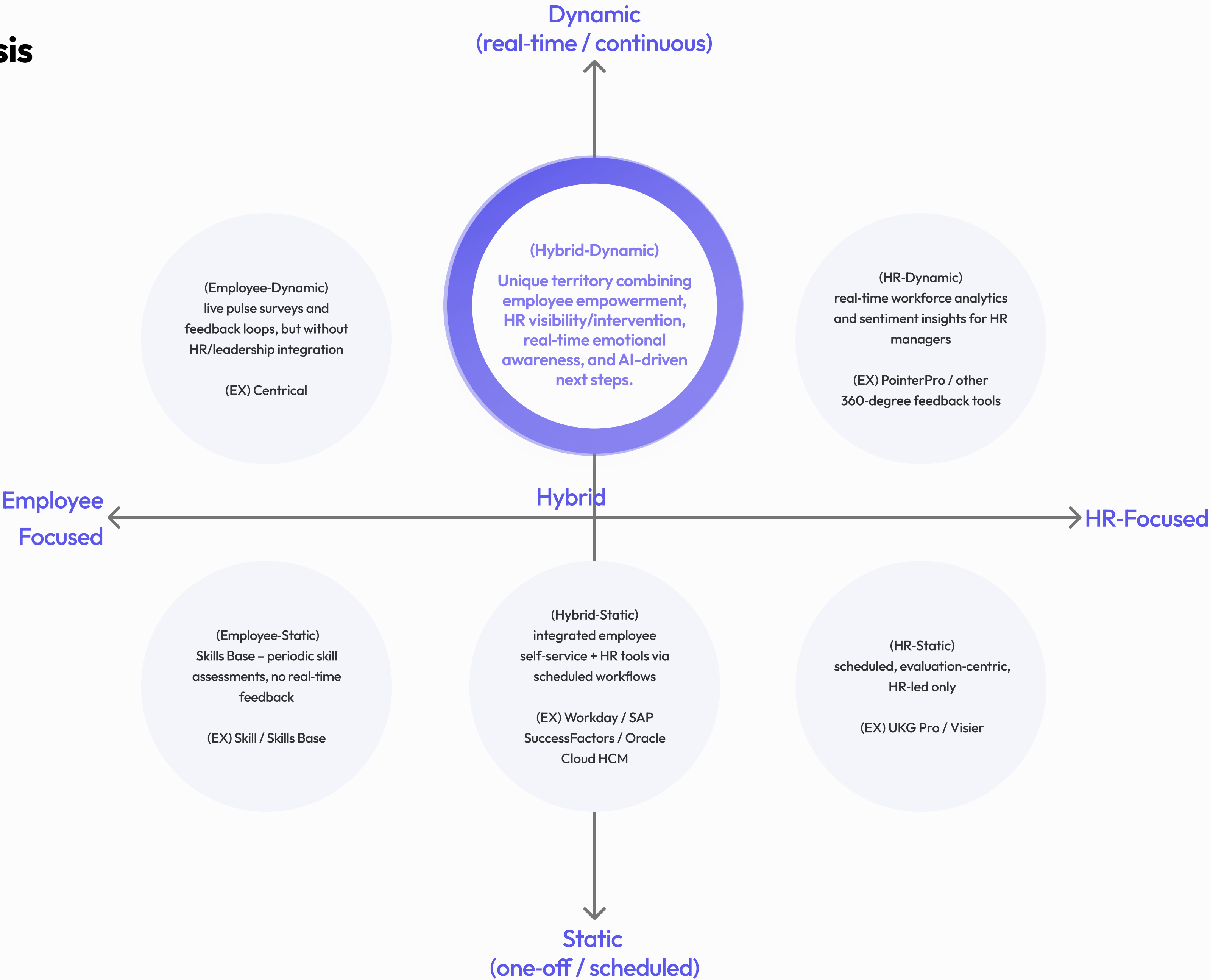


Symbology/Legend:

- Employee
- HRBP
- SWP
- L&D
- General



Competitive analysis



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

Thank you for viewing
FUTUREFORGE