

SKILLS DISCONNECT: ARE WE CLOSE TO FUTURE-READY IN FINANCIAL SERVICES?

World Cafe Discussion

SKILLS, ATTITUDES & INFLUENCES

- Transversal skills gaps
- Lack of ownership in decision making
- Lack of confidence
- Early work exposure gap
- Changing attitudes, low motivation
- Bigger competition for jobs
- Cultural differences (maltese vs foreigners)

BARRIERS

- Bureaucracy, regulation constraints
- Resistance to change (AI/digital)
- Silos, weak collaboration

POSITIVE PRACTICES

- Mentoring, leadership programmes
- Industry-validated curricula
- Work-based learning
- Cross-sector collaboration
- Upskilling, multidisciplinary learning (face-to-face)

LEARNING CHALLENGES

- Education-industry misalignment
- over-focus on technical skills
- outdated pedagogies, assessments

PAST

SKILLS GAPS & CAUSES

- Critical thinking
- Emotional intelligence
- Public speaking & confidence
- Problem-solving & analysis
- Communication & interpersonal skills
- Data analysis & visualisation
- Theory-practice disconnect
- outdated teaching methods

BEHAVIOUR & MINDSET

- Low accountability & ownership
- Instant gratification
- Low resilience to feedback
- Confidence & belonging issues
- Retention & engagement challenges

LEARNING NEEDS

- Preparing students for the workplace
- Skills assessments, capability frameworks to plan training needs
- Leadership programmes supporting personal development
- Ethical AI use
- Continuous upskilling is required

PRESENT

CORE SKILLS & SECTOR EVOLUTION

- Transversal skills over technical
- Critical thinking & judgement
- Communication & Empathy
- Feedback culture
- Adaptability, resilience
- Ethical decision-making
- Digital literacy, data skills
- AI, automation transforming roles

UPSKILLING, WORKFORCE & LEADERSHIP

- Change management is essential
- Leadership, coaching, mentoring

FUTURE SECTOR OUTLOOK

- Flexible, non-linear careers
- Human role remains critical
- Emotional intelligence, self-awareness
- Continuous training is crucial
- Early industry exposure
- Work-based learning
- More collaboration across the ecosystem

FUTURE