

THE 13 FINTECH CORE COMPETENCIES

與人才相關能力	與商業和客戶相關能力	與工作方式相關能力
開拓與創新精神	創優增值及協作	靈活變通
學習敏銳度	豐富客戶體驗	活用數據洞悉前景
應對不確定情況	了解合規及監管環境	卓越執行能力
創新導向		共創能力
文化創建		精通運用數碼科技

ENTREPRENEURIAL SPIRIT

開拓與創新精神

Someone who **takes personal ownership** for the success of the organization, **willing to go above and beyond** out of passion; willing to make sacrifice; is **not afraid of setbacks and failures**, perseveres and rises up to challenges and obstacles; **seizes opportunities** and **takes calculated risks**.

Jack Ma
Founder of Alibaba

Top Tips from Jack Ma:

A great entrepreneur is always optimistic / Be optimistic for the future, think about what problem you can solve and how your solution is different from others.

Surround yourself with the right people / Get together with like-minded people – people who believe the same dream, mission, and vision as you.

Know that you will have to make sacrifices / Do not think “what I will get”. Think “what I will give”.

Don't focus on things that are hot / Instead of doing what everyone else is doing, be unique.

Move early, move fast / Don't wait for things to be ready. The opportunity is already gone when everything is ready.

LEARNING AGILITY

學習敏銳度

Someone who **demonstrates eagerness to learn new things and embraces diverse experiences, is aware of own strengths and weaknesses, able to learn new skills and apply them** to new and challenging situations.

LEARNING AGILITY = **SPEED** (able to digest a large amount of information quickly) + **FLEXIBILITY** (able to change frameworks that help you understand how different things are connected)

NAVIGATING AMBIGUITY

應對不確定情況

Someone who can **remain calm and is comfortable dealing with uncertainty** and incomplete information, able to **find alternatives to approach ambiguous situations, communicates and engages with others to create support** in times of uncertainty.

In other words, someone who can make decisions based on the information on hand, even if it isn't the whole picture. This person adapts to change and has great problem-solving skills.

INNOVATION ORIENTATION

創新導向

Someone who is **open to new ideas and concepts, challenges conventional approaches, likes generating new ideas and creating futuristic products, and enjoys realizing their ideas** through experimentation and refinement.

Innovation can apply to products (e.g., iPhone, FitBit, Amazon Kindle), processes (e.g., Henry Ford's invention of the world's first moving assembly line), or business models (e.g., AirBnB, Uber, and Spotify that disrupted the hotel, taxi, and music industries).

AGILE WORKING

靈活變通

Someone who can **adapt to different situations** that arise in the work environment. The person is able to **work well with different methodologies, tools, and team members, cope well with changes**, and knows how to **engage different people and methods** to achieve the objectives efficiently.

Some companies gives work flexibility (e.g., flexible hours, remote working) to increase “agile working” in their teams. According to Mohammed Chahdi, Director of Human Resources for Dell, “Work flexibility allows team members options for how, where, and when to do their work. These options create a collaborative work environment between the needs of the company and the team member.”

DATA-DRIVEN INSIGHTS

活用數據洞悉前景

Someone with an insight-driven mindset can **identify and collate appropriate data for different purposes**. The person can **apply analytical and quantitative frameworks to yield actionable insights, use clear and easy-to-understand visualizations to convey messages** to target audience, and **able to use the right data insights to steer the business function** in the right direction.

Data can provide many insights for businesses. Coco-Cola uses big data analytics to gain insights about their customers. In 2015, they managed to strengthen its data strategy by building a digital-led loyalty program, achieving their objectives in customer retention.

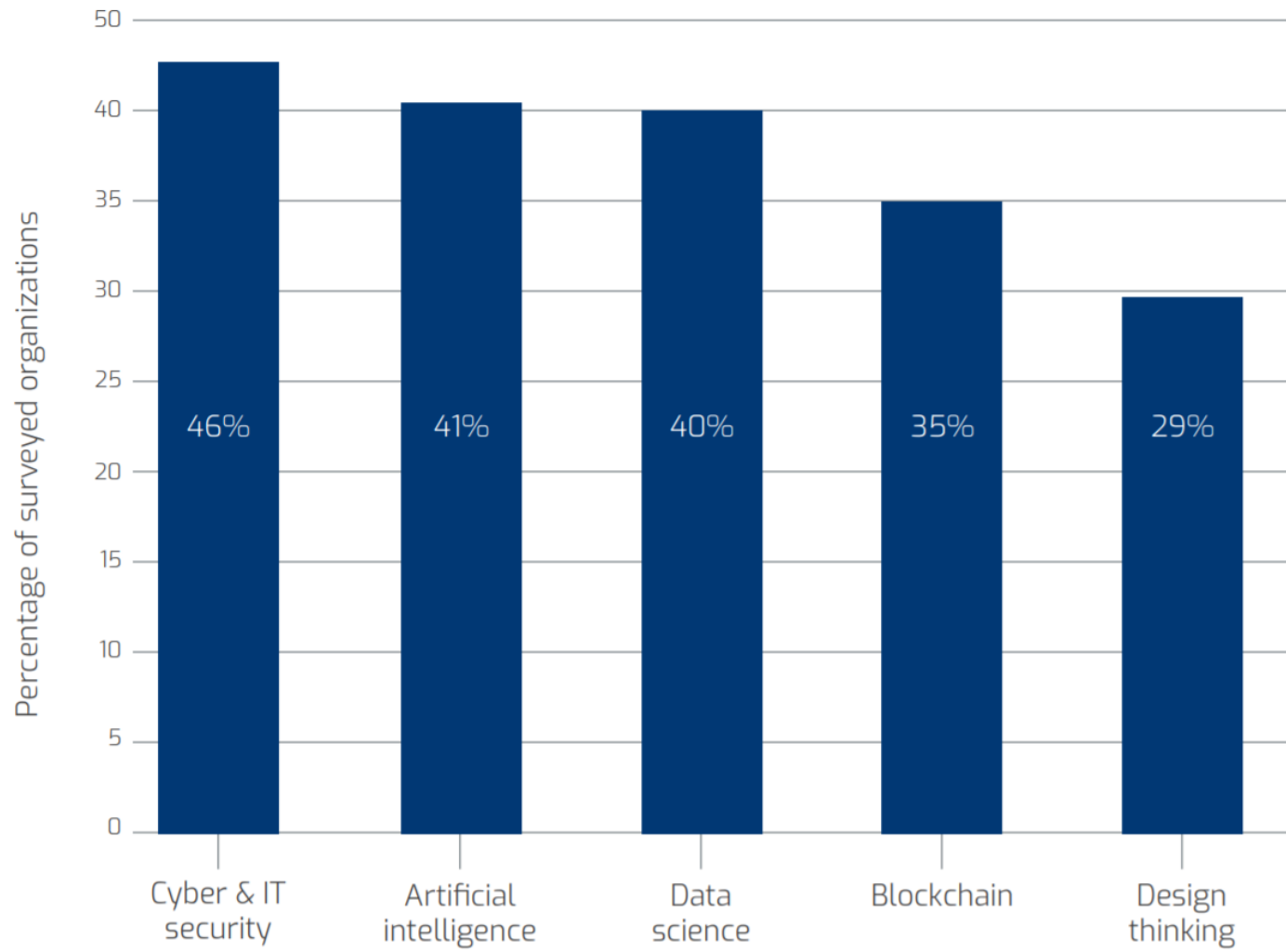
DIGITAL SAVVINESS

精通運用數碼科技

Someone who is **open to working with digital technologies, stays up-to-date with the latest and emerging digital technology developments** and identifies how it impacts the business. This person should **embrace changes** brought by new technologies, and know how to **keep a good balance between technology and human interactions**.

By digital savviness, the person does not necessarily need to be an expert in technology. For a person to succeed in fintech, he/she will need a domain knowledge in either business/finance or technology, but the ability to understand and apply technological concepts and tools is a must.

Technical Skills of Fintech Talent



Technical skills that are in strong demand & are also difficult to recruit for –

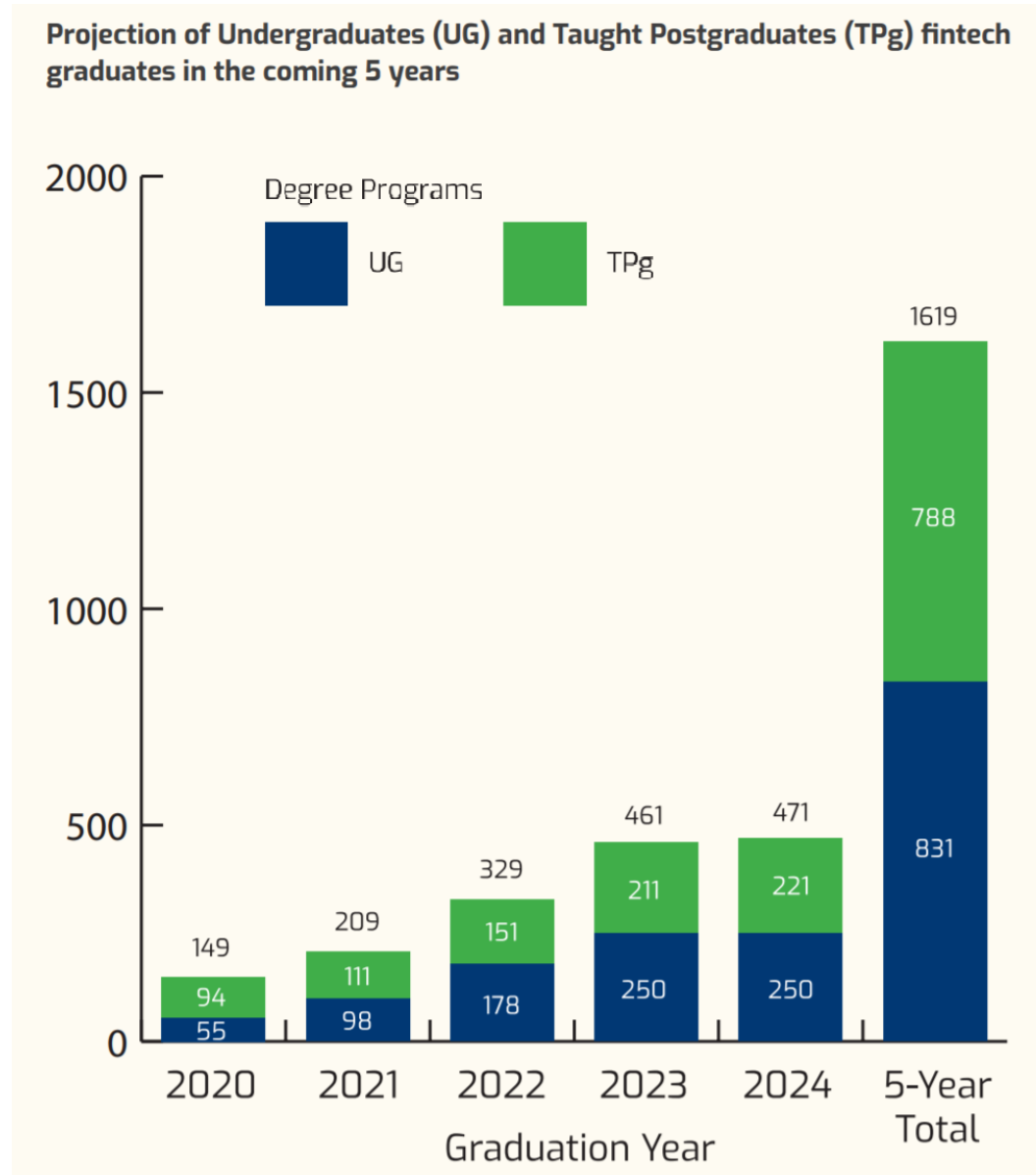
- Cyber & IT Security
- Artificial Intelligence
- Data Science
- Blockchain
- Design Thinking

Sources of Fintech Talent

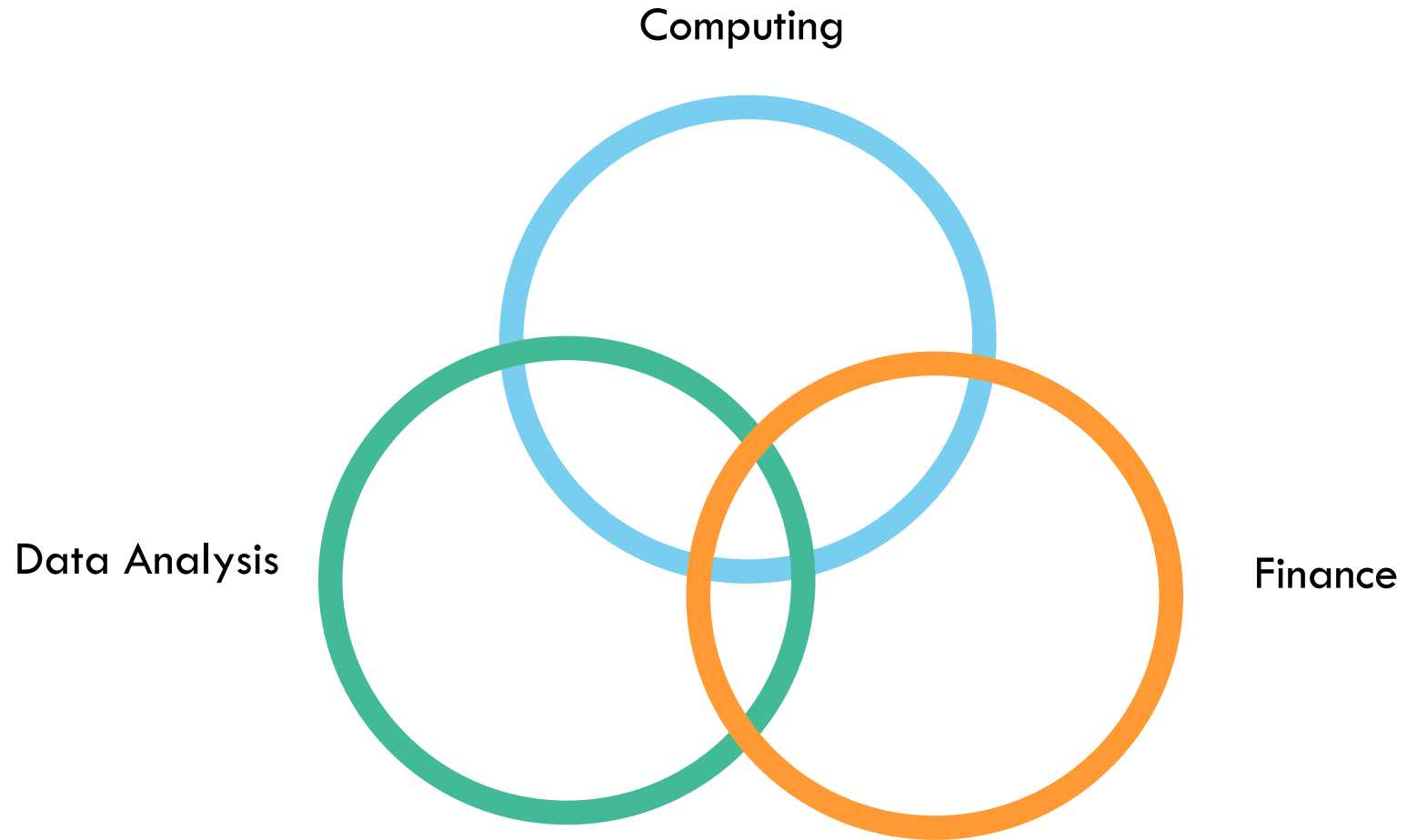
Source	Percentage of surveyed organizations
Hire practitioners working in Hong Kong	61.0%
Upskill existing staff	54.9%
Hire graduates from universities in Hong Kong	51.2%
Hire graduates from universities outside Hong Kong	40.2%
Hire practitioners working outside Hong Kong	40.2%
Hire another company (i.e. outsourcing) to provide that capability	37.8%
Acquire another company that specializes in that capability	28.1%
Partner with universities to influence the supply of in-demand skills	12.2%
Others	8.5%

Supply of Fintech Talent in Hong Kong (2020 – 2024)

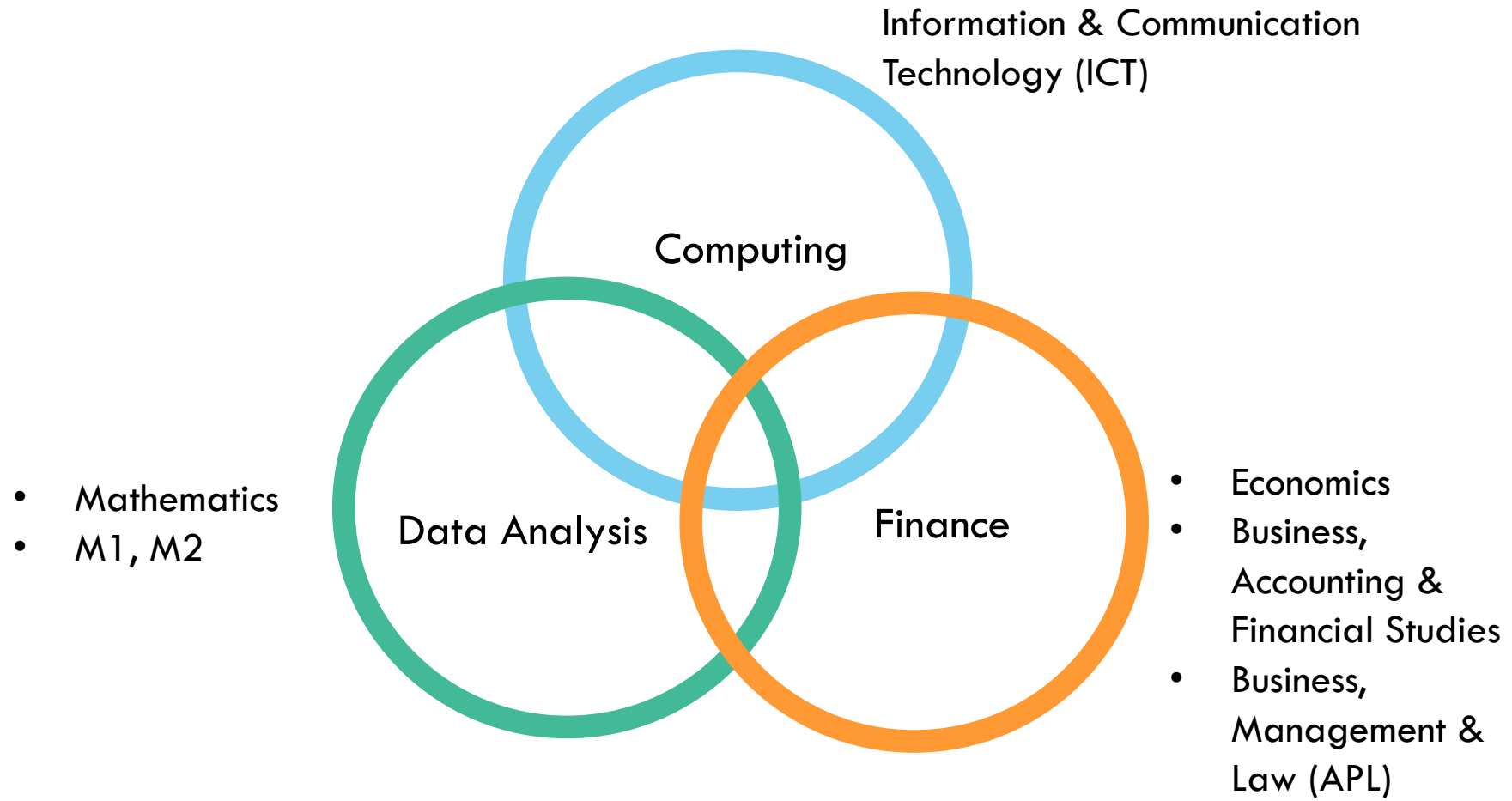
Fintech degree rising, but
not sufficient to supply
Hong Kong's needs



Integration of Finance, Data Analysis, and Computing



DSE Subjects



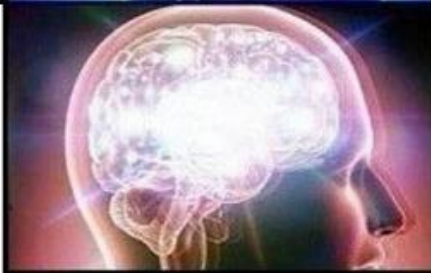
**KNOWING
WHAT
FINTECH MEANS**



**USING
FINTECH
APPLICATIONS**



**STUDYING
FINTECH
RELATED SUBJECTS**



**DEVELOPING
FINTECH
COMPETENCIES**



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THANK YOU.