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Grooming of Talent in the Financial Industry 「金融專業人才培訓」

HKSI Research Report
調查報告 2007/08

HONG KONG
SECURITIES
INSTITUTE

香港證券專業學會

2007/2008 HKSI Research Report
香港證券專業學會調查報告

Grooming of Talent in the Financial Industry 金融專業人才培訓

Published by: Hong Kong Securities Institute

出版人 香港證券專業學會

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First printed in July 2008

2008年7月初版

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香港證券專業學會感謝嶺南大學公共政策研究中心及下列人士參與開展研究計劃及出版報告的工作作出支持：

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Mind the Gap

It is beyond doubt that Hong Kong is highly competitive as a global financial centre. However, it would be a mistake to rest on our laurels.

The demand for talent in Hong Kong's financial industry is a perennial topic, but I make no apology for returning to it now.

The financial industry is, along with tourism, trade and logistics, one of the four pillar industries of the SAR. It contributed 16% of GDP in 2006 and has seen a healthy growth in its business receipts over the last two years.

A report recently released by City of London in March concerning the Global Financial Centres Index devotes a special chapter to skills in the financial sector, recognising it as "a critical component of competitiveness". In this report Hong Kong scores very highly on people factors, testifying to the strong expertise in professional services that it has developed. The report continues to rate Hong Kong as the third global financial centre, just after London and New York.

It is beyond doubt that Hong Kong is highly competitive as a global financial centre. However, it would be a mistake to rest on our laurels.

Last September, the Institute commissioned the Centre for Public Policy Studies of Lingnan University to conduct a market research on the manpower gap in the financial sector. Such a gap was identified by the HKSI in a 2005/2006 survey "Corporate Hong Kong's Readiness for the Mainland Financial Markets" and the present study is a follow-up to further understand its nature and magnitude.

We hope that when our research findings can facilitate the discussion among the industry, academia, government and regulators. In this way Hong Kong will be able to maintain its strength as a prime regional hub for the financial industry.

The Institute is indebted to the Members of the HKSI Board and Research Committee. Insights and guidance from these experienced professionals help assure the quality of the project.

Gary Cheung, MHKSI
Chief Executive
Hong Kong Securities Institute

注意差距

毋庸置疑，香港作為全球金融中心具有強大的競爭力。但是，我們不可以因此居功自傲。

香港金融業渴求人才是個老話題，但我還是希望重申其重要性。

金融業與旅遊、貿易及物流業一樣，是香港特區的四大支柱產業之一。2006年，金融業佔本地生產總值的16%，在過去兩年中，營業收入穩步增長。

三月份發佈的有關「全球金融中心指數」的報告，特別撰寫一篇章節，探討金融行業的人員技能，將其確認為「競爭力的關鍵組成部分」。在該報告中，香港在人力資源方面得分極高，證明香港已經培養出堅實的專業服務能力。該報告繼續將香港選為第三大全球金融中心，地位僅次於倫敦和紐約。

毋庸置疑，香港作為全球金融中心具有強大的競爭力。但是，我們不可以因此居功自傲。

去年九月份，本學會委託嶺南大學公共政策研究中心就金融業的人才短缺問題開展市場研究。學會於2005/2006年間，開展「香港金融業踏足內地市場的準備程度」研究，該項研究確認了該等缺口，而目前的研究可視為一項跟進，以進一步瞭解缺口的性質與規模。

我們希望，本學會的研究報告結果可以促進行業、學界、政府及監管機構之間開展討論。這樣，香港才能夠保持作為區內主要金融中心的優勢。

本會特別感謝學會的董事會及研究委員會對這個調查研究的支持。資深業界成員所提供的見解和意見有助確保是項計劃的質素。

張為國 MHKSI
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備注：以上圖表是根據是次調查研究30間受訪機構及861名受訪僱員所提供資料編制而成。

Executive Summary 研究摘要

The financial industry is Hong Kong's fastest growing industry, and contributes about 16% to the GDP in 2006. Its value added per employed person is also the highest among the four officially announced "pillar industries" of Hong Kong. This reflects not only the importance of finance in a modern economy but also the strong human capital embodied in the professionals working in the industry.

In September 2007 financial institutions provided employment to some 147,000 people. Although this is only about 7% higher than that in 2001, growth of the finance industries since 2005 has been phenomenal. Many employers interviewed reported annual employment growth at double digit rates. The demand for talent, moreover, is expected to remain strong over the next few years. Growth has been especially fast in asset management. The shortage is particularly acute for compliance and financial product development and marketing, but shortage is also prevalent in operation and support roles.

Employers generally are satisfied with the performance of their employees, whom they find dedicated and technically competent. However, they are less impressed with new entrant's "soft skills". Employees do not demonstrate their creativity; appear to be reactive rather than proactive, and not always forthcoming. Language and writing skills are also key areas requiring attention. Employers usually have a well organized training program for their employees on an ongoing basis, but many employers, especially the smaller operations, would not hire inexperienced staff.

Employees generally appreciate that they need to improve their creativity, but at the same time they also have a much higher rating of their overall performance and ability than their employers. They are confident about their ability to learn, and they are keen in enrolling in courses, though time is always a constraint. The acute shortage in compliance professionals suggests that there needs to be a strong effort on all concerned parties – universities, regulatory bodies, as well as employers – to nurture professionals in compliance.

Hong Kong's shortage of talent is acute, but mirrors the general situation elsewhere – although this is somewhat relieved in the recent subprime fallout. For example, talent shortage is no less acute in Singapore and Shanghai. Hong Kong is generally attractive to professionals intending to build a career or already well established professionals. However, senior people are concerned about the quality of life in Hong Kong. Pollution is seen as an important factor, albeit much worse on the Mainland. Young people are attracted to the Mainland for experience and rapidly growing opportunities. Hong Kong's shortage of international school places is also a concern for professionals with school-age children.

金融業是香港發展最迅速的行業，佔2006年的本地生產總值大約16%；在本港四大支柱行業中，它的人均生產總值也是最高的。這不但反映了金融業在現代經濟的重要性，同時亦顯示了金融業界所包含的強大人力資本。

在2007年9月，本地金融機構僱用員工接近147,000人，比2001年的人數微升7個百分點。雖然如此，金融業自2005年起發展相當驚人，據多家參與是次研究機構僱主表示，公司招聘員工的年度增幅達到雙位數字。他們相信在未來幾年，人才需求仍然強勁。其中，在資產管理方面的增長尤為迅速。至於合規、金融產品發展以及市場推廣等領域，人才短缺將特別嚴重。在營運及支援等部門也普遍出現人才短缺。

研究發現，僱主普遍滿意員工的表現，認為他們能夠投入工作，並滿意他們具備的工作技能。然而，對新入行員工溝通技巧的滿意度則稍遜。僱主普遍認為員工未有顯露其創意、表現較為被動、缺乏主動承擔的素質。員工的語言表達及書寫能力亦需要特別留意。僱主通常會為員工提供持續有系統的培訓課程，但部分僱主（以中小型公司為主）的取向是不僱用缺乏經驗的員工。

僱員方面普遍亦同意須改善自己的創意能力，但整體而言，他們對自己的工作表現及能力的評分較僱主為高。他們對自己的學習能力很有信心。他們工作雖然繁忙，仍願意抽時間參加培訓課程。研究又顯示從事合規工作的專業人士極度短缺，各方面包括大學、監管機構以及僱主都需要更加努力培育此方面的專才。

香港人才短缺嚴重，然而這並非香港獨有現象，全球各地如新加坡及上海，也正面對嚴重的人才短缺問題。雖然去年爆發的次按危機減低了金融業人才的渴求，但在亞洲地區合適的從業員仍見不足。本港應把握這個機會招攬資深的人才。在吸引海外人才方面，香港仍具吸引力。不過，資深從業員較為關心在港的生活質素。污染問題被視為一個重要因素。儘管內地的污染問題比香港嚴重。年青的一輩為了爭取工作經驗及迅速增長的發展機會，往往樂意回內地工作。另外，香港國際學校不足也是育有在學子女的专业人士關心的問題。

The financial industry is attractive to young people, who find a career in the financial industry highly rewarding, interesting and challenging. This argues well for Hong Kong. With many young people aspiring to develop a career in the financial industry, the potential for growth of Hong Kong's talent pool is excellent. But they will need to be more proactive and forthcoming. They will also need to be less insular, acquire more knowledge of industrial and global development, and strengthen their communication skills. When they are on the job, they will need to take on challenges and to acquire more knowledge and experience. They will also need to have a high standard of business ethics. Indeed this is how Hong Kong can rise above other aspiring financial centres.

年青人對投身金融業感到興趣，因為他們認為這是一個報酬可觀、有趣以及富挑戰性的行業。這有利於對香港未來的發展。當眾多年青人憧憬在本地的金融業發展，香港人才數量的增長潛力是很大的。不過，有志入行的年青人要更加主動以及更具創意。他們必須擴闊視野，增進對金融業及全球對世界發展的瞭解認識更多，並提高溝通技巧。他們須願意接受更多工作挑戰，並要經常進修以提高知識及增長經驗。更重要的是，他們需要擁有高度的商業操守標準，因為這正是香港比其他金融中心優勝的一項要素。

I. Introduction 簡介

The Hong Kong Securities Institute (HKSI) commissioned The Centre for Public Policy Studies of Lingnan University to conduct a study on the manpower gap in the financial sector. In a 2005 HKSI research entitled "Corporate Hong Kong's Readiness for the Mainland Financial Markets", we have identified a manpower gap in the financial industry. The present study is a follow-up effort to further understand the nature and magnitude of the gap.

The financial industry is the most fast growing "pillar industry" of Hong Kong and is second only after trading and logistics, contributing some 15.9% of Hong Kong's GDP in 2006 (Hong Kong Monthly Digest of Statistics, March 2008, Census & Statistics Department, HKSAR). According to the Census and Statistics Department, business receipts, i.e., gross revenue, in "banking", "financing (except banking)", "financial markets and asset management", and "asset management" grew by 65.4%, 149.7%, 156.5%, and 138.5% respectively from 2005-2007 (Table 1). Taken together, while financial institutions as a whole employ only 146,983 people as of September 2007, year-on-year growth rates, at 9.1% and 9.3% respectively in June and September 2007, were close to double digit and topped any other sector (Table 2). Moreover, its value added per employed person is the highest among the four officially announced "pillar industries" of Hong Kong. This reflects not only the importance of finance in a modern economy but also the strong human capital embodied in the professionals working in the industry.

香港證券專業學會（學會）委託嶺南大學公共政策研究中心進行一項有關本港金融業人力差距的研究。在2005/2006年間，一項香港證券專業學會進行的行業調查「香港金融業踏足內地市場的準備程度研究」顯示，本港金融業正存在人才短缺的問題。此研究希望進一步深入了解人力差距的實際情況。

金融業是本港發展最快的「支柱行業」，是本港2006年本地生產總值的第二位，佔15.9%，僅次於貿易及物流業（香港政府統計處，《香港統計月刊》，2008年3月）。根據統計處資料顯示，由2005到2007年，「銀行業」、「金融業（除銀行業外）」、「金融市場及資產管理」及「資產管理」的商業收入（即總收入），分別有65.4%、149.7%、156.5%以及138.5%的增長（見表1）。雖然，在2007年9月，所有金融機構合共只僱用了146,983人，但在同年6月及9月，按年增長卻分別有9.1%及9.3%（見表2）。而且，人均生產總值的增值是4個「支柱行業」中最大的。這不單反映了金融業在香港的重要性，也顯示出金融業其實包含著很強大的人力資本。

Table 1: Business Receipt Indices 1997-2007

表1：業務收益指數1997-2007

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2007/ 1997
Wholesale/Retail 批發及零售	124.4	104.3	93.9	97.5	98.7	88.3	85.8	93.8	100	107.4	120.6	0.97
Import and Export Trade 進口及出口貿易	107.2	93.7	80.7	90.4	77.7	75.5	80.4	90.5	100	110.2	119.1	0.75
Restaurants 飲食業	104.7	100.4	100.8	102.9	100.4	94.9	85.7	94.3	100	109.5	124.3	1.05
Hotels 酒店業	99	72.2	69.5	81	74.9	73.1	58.8	81.9	100	113.7	131.3	1.11
Transport 運輸業	61.7	54.6	57	68.9	67.2	68.8	69.1	85	100	110.6	122.5	1.99
Storage 倉庫	157.1	146.7	116.3	118.6	100.9	81.1	77.4	90.6	100	110.2	127.7	0.81
Communications 通訊服務	127.1	123.5	105.1	114.2	99.2	96.6	94.3	95.1	100	100.8	110.6	0.87
Telecommunications 電訊業	146.2	141.4	118.2	128.1	109.4	103.9	99.9	97.4	100	99.3	110.1	0.75
Banking 銀行業	84.1	79	84.2	84.8	87.1	86.4	86.4	90.2	100	119.5	165.4	1.97
Financing (Except Banking) 金融（銀行除外）	79.8	51.5	53.1	74.8	65.3	56	65.7	87.5	100	147.9	249.7	3.13
Financial Markets and Asset Management 金融市場及資產管理	98.4	55.6	58.6	79.2	63.4	54.4	68	91.3	100	149.3	256.5	2.61
Asset Management 資產管理	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	100	151.8	238.5	n/a

Source: Census and Statistics Department 來源：香港政府統計處

Business Receipts refer to gross revenues for each sector 業務收益指每個行業的總收入

Table 2: Growth rates of employment in different sectors 2002-2007

表2：各行業就業增長率2002-2007

	2002	2004	2006	Mar-07 07年3月	Jun-07 07年6月	Sep-07 07年9月
Manufacturing 製造業	-9.0	-3.0	-2.5	-1.7	-2.3	-2.6
Wholesale, Retail, Import Trades, Restaurants & Hotels 批發、零售、進出口貿易、飲食及酒店業	-2.3	2.9	1.9	1.9	1.6	1.7
Transport, Storage & Communications 運輸、倉庫及通訊業	-1.8	3.7	1.1	1.1	3.1	2.2
Financing, Insurance, Real Estate & Business Services 金融、保險、地產及商用服務業	-1.3	3.6	5.0	5.1	5.7	6.0
Financial Institutions 金融機構	-5.6	1.1	5.9	7.9	9.1	9.3
Insurance 保險	0.3	2.4	-1.2	-0.7	1.6	1.8
Real Estate 地產	5.2	2.2	5.3	2.0	4.5	5.2
Business Services except M&E Rental & Leasing 除設備出租及機械租賃外的商用服務	-1.2	6	5.3	5.5	4.7	4.8
Community, Social and Personal Services 社區、社會及個人服務業	5.9	3.2	3.6	2.9	3.6	2.2
Civil Service 公務員	-3.7	-3.8	-1.3	-0.8	-0.5	-0.2

Source: Statistical Appendix to 2007 Economic Background and 2008 Economic Prospects, issued 27 Feb 2008, HKSAR Government.
來源：2007年經濟概況及2008年展望中的統計附錄，於2008年2月27日發布，香港特別行政區政府。

The newly released report on Global Financial Centres Index (“GFCI3,” City of London, March 2008) (See Table 3), continued to rate Hong Kong as the third global financial centre, just after London and New York. However, Hong Kong lost two points while Singapore edged ahead two points. Hong Kong retained a strong position in five key competitiveness areas, holding the third place in banking, professional services, asset management, and government & regulatory, though slipping one place to the fourth place in insurance.

The “GFCI3” report by devoting a special chapter to skills in the financial sector, which it recognizes as “a critical component of competitiveness”, testifies to the timeliness of the present study. Hong Kong scores very highly on people factors, having developed strong expertise in professional services. Hong Kong boasts the fourth highest number of chartered financial analysts in the world behind the US, Canada, and the UK (GFCI2, March 2007). It also benefits from the large number of practicing solicitors, accountants and barristers.

在最近發表的「全球金融中心指數」報告（Global Financial Centres Index，GFCI3，倫敦市，2008年3月）中，香港繼續排名第三，緊隨紐約及倫敦之後（見表3）。不過，香港在今次的評分中微跌兩分，而新加坡則上升兩分。香港仍然在5個主要競爭力範疇中表現良好，包括在銀行、專業服務、資產管理以及政府及規管均排行第三，在保險一項雖微跌一級仍排行第四。

「全球金融中心指數」報告特別加插一個章節以討論「技能」在金融界別的重要性，它認為「技能」是「競爭力其中一個決定性因素」，這正好反映本研究的適時性。香港在人才方面的得分很高，訓練了大批提供專業服務的專才，它是全球第4個產生最多特許財務分析師的地方，僅次於美國、加拿大及英國（GFCI2，2007年3月）。同時，它亦擁有大量執業律師、會計師及大律師。

Table 3: The GFCI Financial Centre Ratings – The Top 20

表3：全球金融中心排名指數－最佳20個城市

Financial Centre 金融中心	GFCI3 Rank GFCI3排名	Change in Rank since GFCI2 與GFCI2排名比較	GFCI3 Rating GFCI3評分	Change in Rating since GFCI2 與GFCI2評分比較
London 倫敦	1	-	795	-11
New York 紐約	2	-	786	-1
Hong Kong 香港	3	-	695	-2
Singapore 新加坡	4	-	675	2
Zurich 蘇黎世	5	-	665	-1
Frankfurt 法蘭克福	6	-	642	-7
Geneva 日內瓦	7	-	640	-5
Chicago 芝加哥	8	-	637	-2
Tokyo 東京	9	1	628	3
Sydney 悉尼	10	-1	621	-15
Boston 波士頓	11	1	618	-3
San Francisco 三藩市	12	2	614	6
Dublin 都柏林	13	2	613	8
Paris 巴黎	14	-3	612	-10
Toronto 多倫多	15	-2	610	-3
Jersey 澤西島*	16	7	607	35
Luxembourg 盧森堡	17	-	605	9
Edinburgh 愛丁堡	18	2	604	17
Guernsey 根西島*	19	4	603	31
Washington D.C. 華盛頓	20	-2	597	8

* In GFCI 2 Jersey and Guernsey were grouped together as the Channel Islands

Source: The Global Financial Centres Index 3, City of London

*在全球金融中心排名指數2中，澤西島及根西島被綜合成海峽群島

來源：全球金融中心指數3，倫敦市

According to a recent study on competitiveness among China's cities (Chinese Academy of Social Sciences 2008), Hong Kong ranked first in manpower and overall rating (See Table 4). That Hong Kong is highly competitive as a global financial centre is beyond doubt. But to think that all is well would be a mistake.

根據最近對中國城市競爭力的研究（中國社會科學院，2008），香港在人力資源方面及整體評分上都排行首位（見表4）。香港作為一個具競爭力的國際金融中心是無庸置疑的，但我們認為這不等於說香港並無任何問題。

Table 4: 2008 China Urban Competitiveness Study

表4：2008年中國城市競爭力研究

Rank 排名	Overall 綜合競爭力	Human Resources 人力資源	Business Competitiveness 企業競爭力	Competitiveness of Main Industries 主要產業 競爭力	Public Sector 公共部門	Living Quality 生活環境	Business Environment 商務環境	Innovation Environment 創新環境	Social Environment 社會環境
1	Hong Kong 香港	Hong Kong 香港	Foshan 佛山	Shanghai 上海	Beijing 北京	Hong Kong 香港	Hong Kong 香港	Shanghai 上海	Hong Kong 香港
2	Shenzhen 深圳	Shanghai 上海	Shanghai 上海	Hong Kong 香港	Hong Kong 香港	Shenzhen 深圳	Shanghai 上海	Hong Kong 香港	Shenyang 瀋陽
3	Shanghai 上海	Beijing 北京	Shenzhen 深圳	Hangzhou 杭州	Shanghai 上海	Beijing 北京	Shenzhen 深圳	Beijing 北京	Shanghai 上海
4	Beijing 北京	Shenzhen 深圳	Hong Kong 香港	Beijing 北京	Shenzhen 深圳	Shanghai 上海	Dongguan 東莞	Macau 澳門	Zhuhai 珠海
5	Taipei 臺北	Macau 澳門	Dongguan 東莞	Chongqing 重慶	Weihai 威海	Guangzhou 廣州	Tianjin 天津	Shenzhen 深圳	Weihai 威海
6	Guangzhou 廣州	Hangzhou 杭州	Ningbo 寧波	Macau 澳門	Macau 澳門	Dongguan 東莞	Macau 澳門	Foshan 佛山	Zhongshan 中山
7	Kaohsiung 高雄	Wuxi 無錫	Hangzhou 杭州	Shenzhen 深圳	Qingdao 青島	Macau 澳門	Zhuhai 珠海	Qingdao 青島	Macau 澳門
8	Suzhou 蘇州	Wuhan 武漢	Nanjing 南京	Guangzhou 廣州	Nantong 南通	Xiamen 廈門	Weihai 威海	Hangzhou 杭州	Xiamen 廈門
9	Hangzhou 杭州	Nanjing 南京	Suzhou 蘇州	Xiamen 廈門	Ningbo 寧波	Hangzhou 杭州	Ningbo 寧波	Xiamen 廈門	Dalian 大連
10	Tianjin 天津	Dalian 大連	Zhongshan 中山	Suzhou 蘇州	Hangzhou 杭州	Harbin 哈爾濱	Guangzhou 廣州	Guangzhou 廣州	Qingdao 青島

Sources: The 2008 Blue Book on China Urban Competitiveness, the Chinese Academy of Social Sciences

來源：2008年中國城市競爭力藍皮書·中國社會科學院

The demand for financial industry talent accelerated rapidly in 2007. Double digit growth in employment is common among many financial institutions, and some firms have experienced great difficulty getting enough of the kind of people they want. While the number of university graduates had grown significantly during the 1990s the number of university graduates from UGC-funded institutions have stayed stagnant in the 2000s. Enrolment in business and management actually dropped from 16,152 in 2000/01 to 12,876 in 2006/07. Over the 10 years from 1996-2006, however, and according to Census data, the number of people aged 20 to 29 reporting education attainment at university level grew from 178,000 in 1996 to 305,900 in 2006, representing 18% and 31% of the population within this age group respectively. Notwithstanding the magnitude of increase, with the rapidly rising needs for professionals, the financial industry has been experiencing difficulty in recruiting the right people to join the industry.

What makes things worse is that while most employers do offer training programmes for their staff, only a few major players regularly recruit fresh graduates and train them from scratch. Quite a number of our focus group interviewees told us they prefer to hire only experienced staff. This could be a sign of serious problems in the years to come.

在2007年，本港對金融業人才的需求迅速增長，金融機構達到雙位數字的招聘增幅比比皆是，很多公司都僱用不到足夠的合適員工。在1990年代，本港大學畢業生的數目大幅增長，根據人口普查顯示，在1996至2006這10年間，年齡介乎20至29歲擁有大學教育程度的人口由178,000上升至305,900（分別佔該年度此年齡組別的18%及31%）。然而到2000年後，獲大學教育資助委員會撥款的院校的畢業生數目便停滯不前。商業及管理科目的入學人數更加由2000/01年的16,152人跌至2006/07年的12,876人。在專業人才需求急速上升下，金融業正面對招聘合適人才的難題。

但更大的問題是，雖然大部分僱主都會為僱員提供在職培訓，但只有小部分大機構願意定期招聘剛畢業的大學生，不介意讓他們從零學起。在我們訪問的僱主當中，為數不少都表示只希望僱用有經驗的員工。這可能是未來一個嚴重問題的預警。

II. Research Objectives 研究目的

Two surveys, one on employers and one on junior employees (with up to 3 years industry experience) in the financial industry, were conducted by The Centre for Public Policy Studies from September to December 2007. These surveys were intended to achieve the following objectives:

1. To collect the latest information about the readiness of the younger workforce for the global challenges facing the local finance industry;
2. To identify the skill sets required of the younger workforce and assess the nature and magnitude of any manpower gap between the demand side and the supply side, both in quality ("Are they good enough?") and in quantity ("Are there enough of the right people?"). We also will identify the areas in which existing junior personnel feel they are weakest;
3. To provide information for policy makers, the industry and academics to re-think what they should do in order to further enhance Hong Kong's status as a regional and global finance centre from a human resources perspective.

嶺南大學公共政策研究中心在2007年9月至12月期間同時進行了兩項調查，分別針對金融業僱主及新入職僱員（從事金融業工作3年或以下）。調查目標主要有三：

1. 在本地金融業面對全球性挑戰時，了解年青僱員為此所作準備的最新情況；
2. 找出年青僱員須擁有的能力，以及評估在人力供求之間差距的質（僱員的表現好嗎？）及量（合適僱員的數目足夠嗎？）。我們亦會找出新入職僱員認為自己最不足的地方；
3. 提供資訊給政策制定者、金融業界以及學術界，使他們重新思考，從人力資源的角度來看，究竟需要採取什麼行動去提高本港作為地區或全球金融中心的地位。

III. Scope of the Survey 調查範圍

The research would focus on certain segments of the industry rather than the entire financial industry. The selected segments are as follows:

1. Corporate Banking¹
2. Corporate Finance and Business Services²
3. Fund Management
4. Investment Banking
5. Private Banking
6. Securities
7. Wealth Management

The insurance sector and retail banking were left out because of the more traditional character of their core business, although insurance companies and commercial banks have increasingly ventured into Fund Management and Wealth Management, but these businesses are already covered in the above. This study will not provide an econometric projection of any quantity shortfall for the different kinds of professionals. However, through intensive interviews, we do get a sense of the rapid expansion of the financial industry that is expected to persist in the next 3 to 5 years. The study will pay special attention on the readiness of the new generations of professionals in the financial industry to meet the market needs and challenge from emerging financial centres in the region and beyond.

本研究並不對整個金融業進行調查，我們選定了業內某類業務範疇作焦點研究，以下列出這些業務：

1. 企業銀行¹
2. 企業融資及商業服務²
3. 基金管理
4. 投資銀行
5. 私人銀行
6. 證券服務
7. 財富管理

保險業及零售銀行並不在本研究範圍內，主要由於它們的業務較具傳統特點，雖然保險公司及銀行近年已不斷增加其在基金及財富管理等業務，但這些都已經被包括在以上所列出的業務範圍內。本研究並不會就市場上就不同類型金融人才人數能否滿足未來需求作出計量預測。但通過焦點小組討論及訪問，我們認為未來3至5年本港金融業將會持續快速增長。我們特別關注年輕新一批的金融專才，在面對來自地區以及世界各金融中心的挑戰下，是否已經作好準備，以應付市場需求。

¹ Corporate banking refers to business related to financing to corporate institutions

² Business services included audit and legal services

¹ 企業銀行泛指與企業融資相關的銀行業務

² 商業服務包括相關的核數及法律服務

IV. Data Collection Methods 研究及資料搜集方法

Two sets of questionnaires (Appendix 1 and 2), one for employers and one for employees, have been designed with considerable input from the HKSI and market practitioners. Pilot tests were conducted and modifications were made in light of feedback from industry players and human resource professionals. To better control the quality of data, all interviews with company representatives were led by researchers of this study. To ensure the discussion within the research framework, interviewees were given an outline about the scope of discussion prior to the interview (Appendix 3).

Employer Survey (Demand Side)

In order to obtain an in-depth understanding of industry needs, we conducted focus group interviews and individual face-to-face interviews, interviewing with senior executives of major financial institutions such as banks, securities firms and fund management firms etc. We also invited employers to fill a questionnaire after the interview to provide quantitative information supplementary to the interview.

Employee Survey (Supply Side)

Our target population was employees with 3 years or less of working experience in the financial industry. We distributed the employee questionnaires through three channels: First, after each focus group/individual interview, as a rule we invited the employers to distribute the employee survey to the relevant staff members of their organization. We constructed an online version of the employee questionnaire and sent the hyperlink to the interviewees in the employer surveys. Second, we sent the questionnaire through Lingnan University and other local universities' alumni network. Finally, both the HKSI and the ACCA (Hong Kong) both offered us assistance by sending the questionnaire (online version) to their members.

經參考香港證券專業學會及業內人士意見後，我們為僱主及僱員各設計了一份問卷（附錄1及2）。此問卷經過反覆實驗測試，並根據業界人士及人力資源專業人士的回應而作出修改。在焦點小組討論及公司專訪方面，為保證訪問資料及數據的質素，研究人員均親身進行所有訪問，而為確保訪問其間的討論內容能在我們預設的研究框架內，我們會於訪問前，給所有受訪者一份討論內容大綱（附錄3）。

僱主調查（人力需求方面）

為深入了解業界需要，我們與業界主要金融機構如銀行、證券行及基金管理公司等的高級行政人員進行焦點小組討論及公司專訪。我們邀請所有受訪者於訪問後填寫一份問卷，該問卷能提供一些量化的數據，作為訪問的補充資料。

僱員調查（人力供應方面）

是次研究對象是具金融業工作經驗3年或以下的僱員。我們透過3個渠道發放問卷：第一，於每次完成焦點小組討論／公司專訪後，我們均會邀請受訪僱主將問卷分發給其僱員。我們亦建立了僱員問卷的網上版，方便受訪僱主發放給員工。第二，我們透過香港嶺南大學及其他本地大學的校友網絡將問卷送出。最後，香港證券專業學會及特許公認會計師公會香港分會亦協助研究中心，將問卷（網上版）發送給會員。

V. Responses 受訪者的回應

The study conducted 6 focus group interviews (2-4 employers in each group), 11 individual face-to-face interviews and 1 telephone interview covering 30 local major financial institutions. And we received 21 returned employer questionnaires and 861 employee questionnaires.

For the employee survey, initially we had targeted at 1,000 responses from employees, and we had attempted to sample only junior employees with no more than 3 years of experience. This however is not a realistic target.

According to the manpower survey in the banking and financial industry conducted by Vocational Training Council, the total number of local university graduates working in the financial industry in 2007/2008 was estimated at 3,628. Limiting only to local graduates, the target population with up to 3 years relevant experience numbered around 10,880 (counting graduates in 2005-2007). Making reference to industry figures, total new addition to the financial industry labour force over three years regardless of past experience and age is approximately 14,700. These numbers suggest that our final sample size, which stood at 861, would represent around 6-8% of the population and should be adequate for this study.

是次研究一共完成了6次焦點小組討論（每組有2至4間公司代表），11次公司專訪及1次公司電話訪問，共涉及30間本地主要金融機構。我們取得21份由僱主填寫的問卷及861份僱員填寫的問卷。

僱員問卷調查方面，我們原先目標是取得1,000個僱員回應，但由於研究對象僅是具有金融業工作經驗3年或以下的僱員。這個目標不大實際。

根據由職業訓練局所進行的銀行及金融業人力資源調查顯示，於2007/2008年度本港共有3,628名本地大學畢業生於金融業工作。假設只計算本地畢業生，具有相關3年或以下工作經驗的僱員，總數約10,880（只計算2005-07年度畢業生）。而參考業界數據，每年金融業的新增勞動力，不論工作經驗或年齡，大概為14,700。此等數據顯示，我們所取得的861個樣本大概佔整個研究羣體的6-8%，此樣本規模已非常足夠。

VI. Overall Analysis of Survey Results 問卷的整體分析

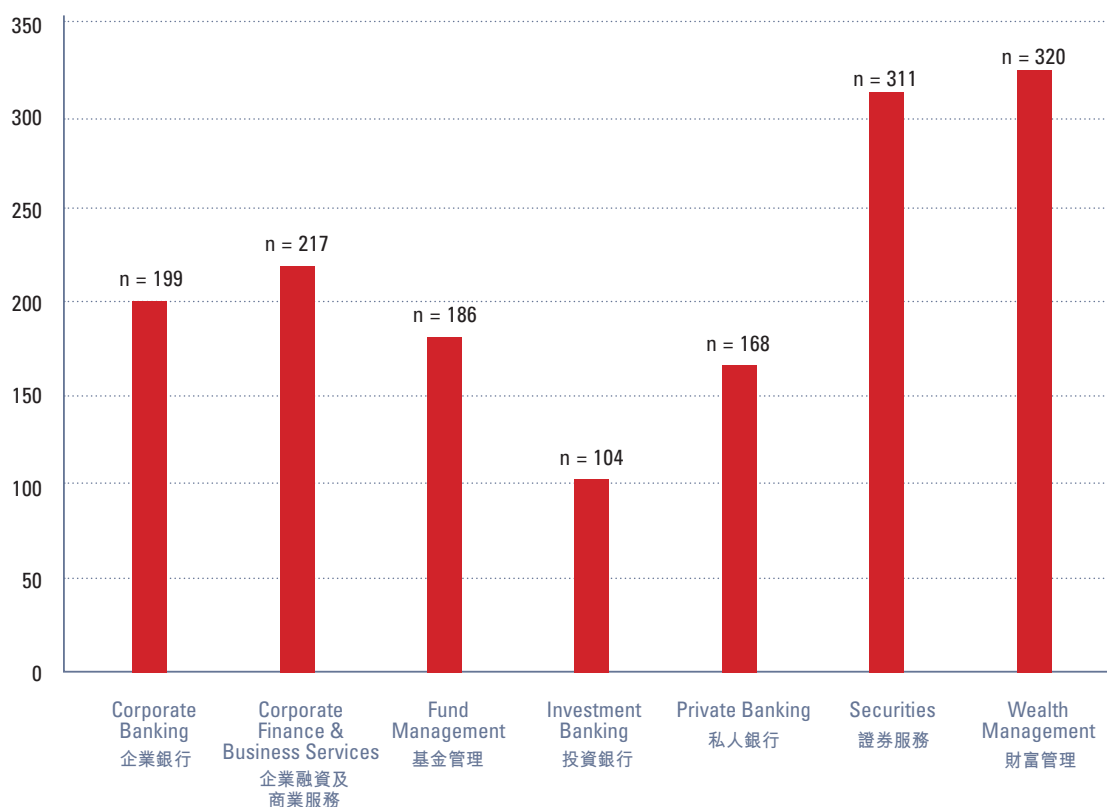
1. Background

The employee sample covers seven sectors in the financial industry. Given the complexity of financial services and products these days, respondents could choose more than one option regarding the business nature of their company. Figure 1 shows that employees from the Wealth Management and those from the Securities sectors are the two largest groups in our sample. It should be noted that these figures do not reflect the situation in the industry, and strictly reflect the composition in our sample.

Figure 1: Businesses of employee's firm

圖1：受訪者所屬公司的業務性質

Frequency
人數



The financial industry is obviously attracting people from other industries. Out of the 238 new entrants into the financial industry (those with 6 months or less of financial industry experience) 83 had working experience outside the financial industry. Out of the 391 junior employers with 1 year or less experience in the financial industry, 138 had working experience from elsewhere. This is roughly 35%.

1. 背景資料

僱員樣本涉及7個金融業的範疇。由於近年金融服務及產品發展日益複雜及多樣化，僱員受訪者可就他們所屬公司的業務範疇，選擇多於一項。圖1顯示，從事財富管理及證券業的僱員是佔樣本最大的兩個業務組別。在此需要指出，這數據只顯示本研究的樣本組合並不反映整個業界狀況。

金融業能吸引從事其他行業的人士加入。在238個剛加入金融業的樣本中（指那些僅具6個月或以下金融業工作經驗的人士），83個具有其他行業的工作經驗。而在391個僅一年或以下金融業工作經驗的初級僱員中，138個曾經從事其他行業，大概佔35%。

77% of respondents have university education or higher and 36% of respondents hold professional qualifications. This is much higher than the average for Hong Kong and reflects the fact that the financial industry requires good education and does have well educated people to feed its continued growth.

77%的受訪僱員具大學或以上的學歷，36%的受訪僱員具專業資格。這個數據明顯高於香港整體平均值，亦反映金融業需要良好教育程度的員工，以維持行業的持續增長。

Figure 2: Years of total working experience

圖2：總工作年資

Frequency
人數

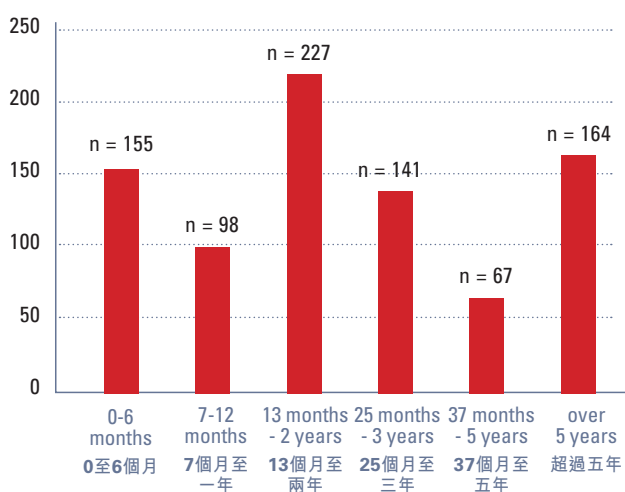


Figure 3: Years of experience in the financial industry

圖3：於金融行業的工作年資

Frequency
人數

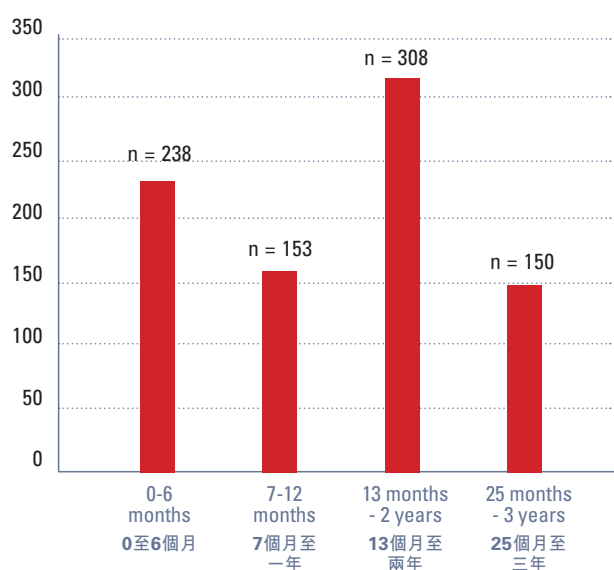
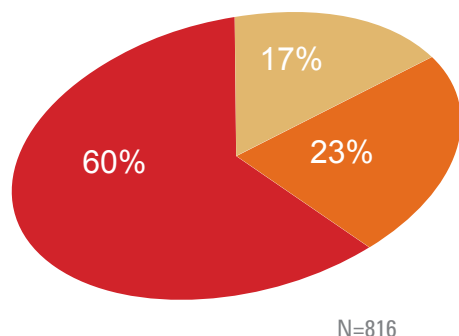


Figure 4: Highest education level of respondents

圖4：受訪者最高學歷



Post secondary level
e.g. diploma, associate degree
專上程度

University graduate level
大學學士

Post graduate level
碩士或以上

Figure 5: Do you hold any professional qualifications

圖5：你有沒有任何專業資格

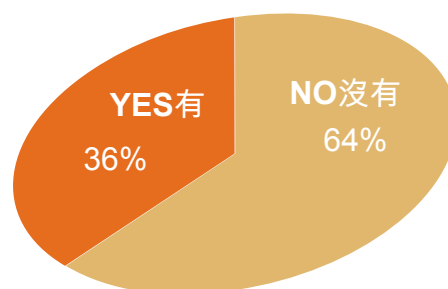


Figure 6: Did you plan to work in the financial industry before you joined your present firm

圖6：你入行前，你是否已計劃投身金融行業

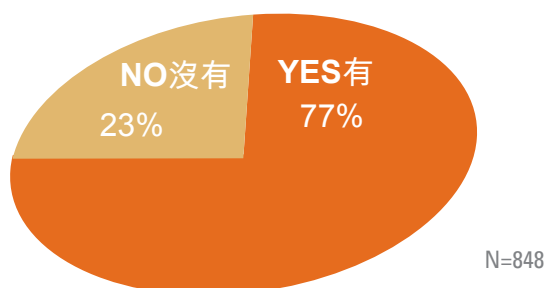
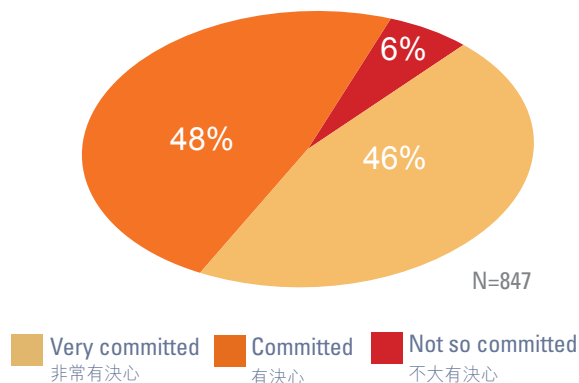


Figure 7: To what extent you prepared to develop a career in the financial industry

圖7：你在金融業建立事業的決心有多大



Most of the junior employees interviewed are committed to working in the financial industry (only 6% of the respondents are “not so committed” as shown in above figure). They are excited about working in the industry and want to develop their careers in this industry.

大部份的受訪僱員對他們於金融業的工作充滿熱誠（上圖顯示只有6%的受訪者表示不熱衷其現職工作），亦有決心於金融業發展事業。

Figure 8: Which of the following attracted you to work in the financial industry

圖8：以下各項是吸引你加入金融行業的因素嗎

Mean Score for Importance

平均值

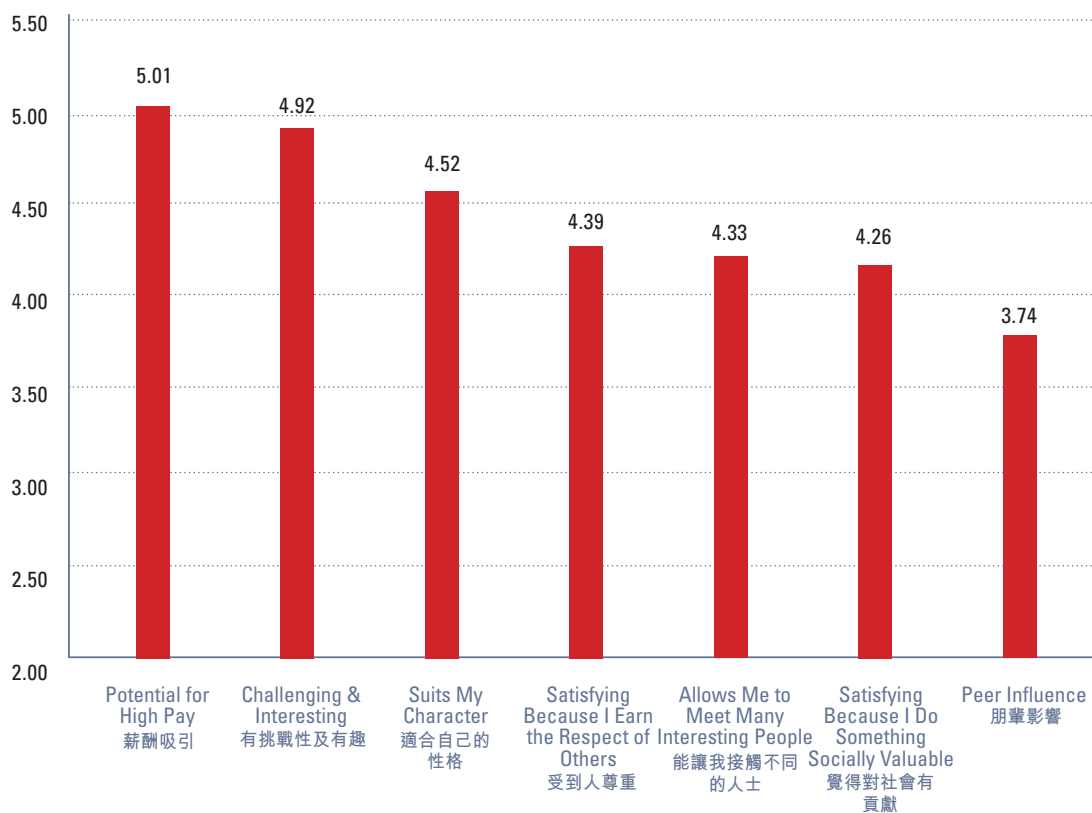


Figure 8 shows the factors that attract them to work in the financial industry. Respondents were asked to indicate the importance of each factor with a scale from 0 (not important at all) to 6 (very important). They are in part attracted by the high financial reward (mean score = 5.01), but they also find the kind of work challenging and interesting (mean = 4.92) or suitable for them (mean = 4.52). This is a good sign.

圖8顯示，能吸引受訪者加入金融業的因素。他們對各項列舉的因素評分，0分代表完全不重要，6分代表非常重要。結果顯示他們加入金融業的主因是薪酬吸引（平均分=5.01），但他們亦覺於金融業工作具挑戰性及有趣（平均分=4.92），及適合自己性格（平均分=4.52）。這些皆是非常好的徵兆。

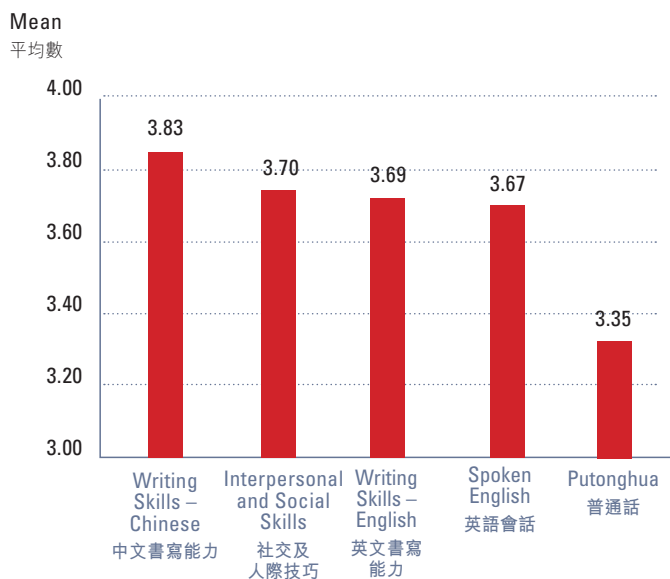
2. Skill Gap

Employees were asked to rate their strength on a range of skills against a scale of 0 to 5 where 0 indicates poor and 5 indicates excellent. The skill set includes: Communication Skills (Figure 9), Competence & Technical Skills (Figure 10), and Personality & Work Attitude (Figure 11).

Employees rate themselves highest in Writing Skills-Chinese (mean score = 3.83) and lowest in Putonghua (mean score = 3.35) within the communication skills category. For Competence & Technical Skills, employees rate themselves strongest in Ability to Grasp Complex Problems (mean = 3.74) while they feel weaker in Working Knowledge/Industry Specific Skills (mean = 3.33). The overall rating is higher in Personality and Work Attitude than in Communication Skills, and Competence and Technical Skills. The mean score for Ability to Learn New Things and Multi-tasking are 4.19 and 4.17 respectively.

Figure 9: Employees' self rating for communication skills on a scale of 1 (poor) to 5 (excellent)

圖9：僱員對其溝通技巧的自我評分（1分為最低，5分為最高）



2. 技能差異

我們要求受訪僱員就各項技能進行自我評價，以0至5為限評分，0分代表最差，5分表示最佳。各項技能可總括分為：溝通技巧（圖9），工作能力及專業技巧（圖10）及品格及工作態度（圖11）。

在「溝通技巧」的範疇內，僱員自我評價的最高分項目為「中文書寫能力」（平均分=3.83）而「普通話」（平均分=3.35）則最低分。在「工作能力及專業技巧」方面，僱員自覺他們強於「分析複雜問題的能力」（平均分=3.74），而「行業專業知識」（平均分=3.33）則較弱。性格及工作態度的自我評價，整體上較「溝通技巧」及「工作能力及專業技巧」的評分為高。「能夠學習新事物」及「同時完成多項工作」這兩項的平均分，分別為4.19及4.17。

Figure 10: Employees' self rating for competence and technical skills on a scale of 1 to 5

圖10：僱員對其工作能力及專業技巧的自我評分（1分為最低，5分為最高）

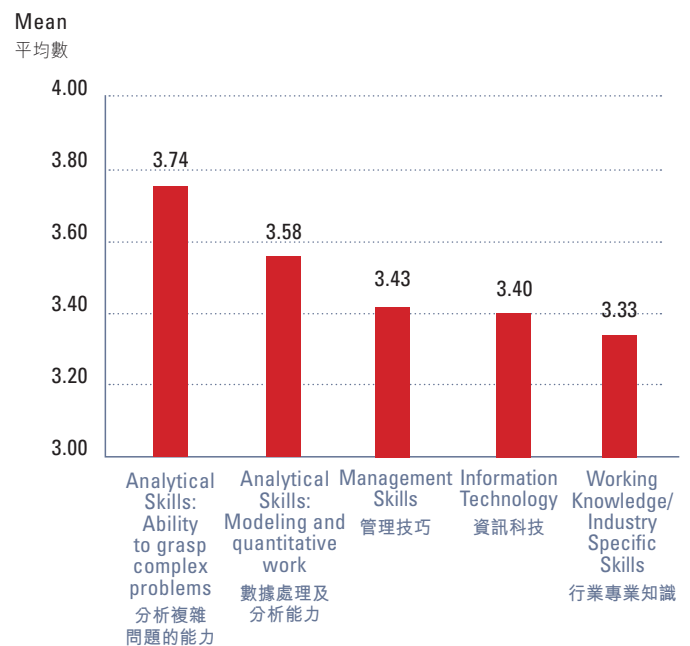
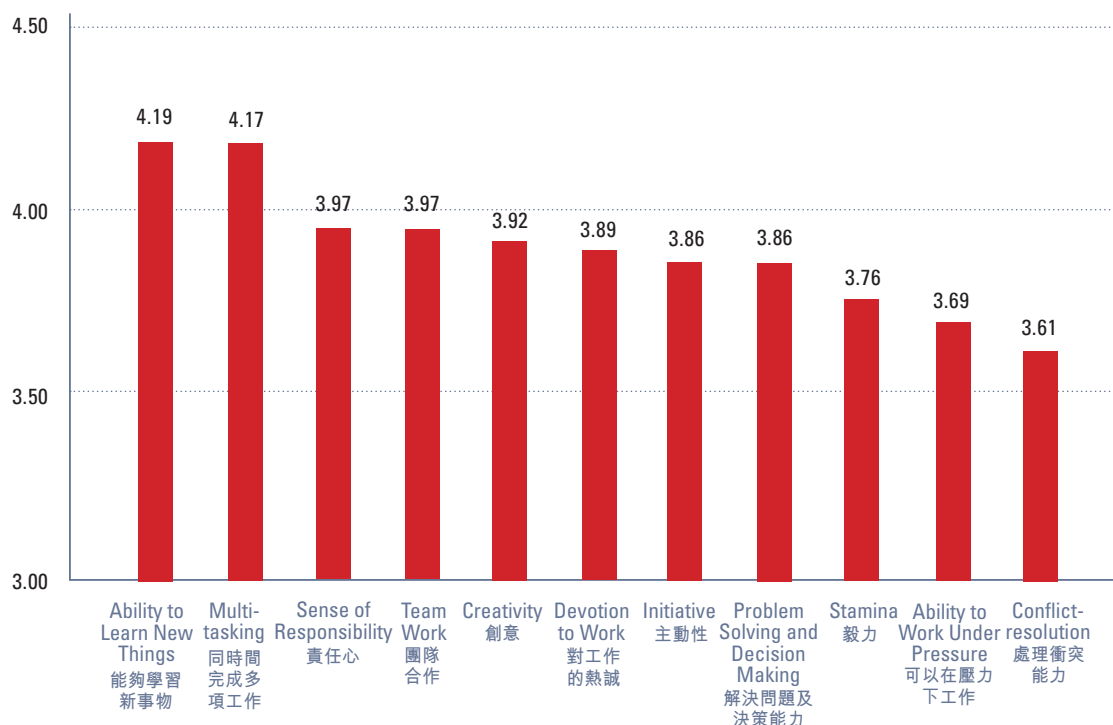


Figure 11: Employees' self rating for personality and work attitude on a scale of 1 to 5

圖11：僱員對其品格及工作態度的自我評分（1分為最低，5分為最高）

Mean
平均值



An interesting pattern emerges in the self-ratings when we group the employee interviews into three groups: Post-secondary, University, and Postgraduate (Table 5). In all skill categories the better educated the person the higher is the self rating, suggesting that the better educated the person is, the more confident is he regarding his abilities. However, there need not be a causality here, as it is possible that those with stronger abilities tend to get better education in the first place. What is more interesting and quite unexpected to the researchers is the consistency with which employees rank their abilities regardless of the level of education, particularly for the best rated abilities or aptitudes. For practically all education categories, the skills/aptitudes rated in descending order are: ability to learn new things, multi-tasking, sense of responsibility, creativity, and written Chinese. Thus the employees usually believe they are quite versatile and are responsible, but not quite as proficient in written Chinese or written English (though they still think they are pretty good). In the spoken languages, they are better in spoken English than in Putonghua. As to the weakest areas, what stands out is that they all think that their industry knowledge is relatively weak. This is not surprising, as they are all relatively new to the industry and need to gain more experience. Indeed this is heartening because they are aware of their weaknesses and will therefore make an effort to gain more knowledge.

若將僱員的自我評價按教育程度分為3類：專上程度、大學學士、碩士或以上（表5），我們發現一個現象，在所有技能類別當中，教育程度較高的僱員的自我評價較高，顯示他們對其能力有較大信心。但這不一定代表兩者有因果關係，因為亦有可能是具較高能力較高的人士有較優的升學機會。另外一個有趣及較意外的現象是，僱員就各項技能的自我評價的排序並不因教育程度的不同而改變，特別是平均分排序較高的幾項技能。在所有的教育程度類別，技能／資質的平均分高至低的排序為：能夠學習新事物，責任心，創意及中文書寫能力。所以，相對於書寫能力，無論是中文或英文，僱員一般對其工作能力及責任心等較有信心（雖然他們自覺其書寫能力是不錯的）。在會話能力方面，僱員的英語會話自我評價較普通話為佳。在各項技能當中，最弱的一環是行業專業知識。這結果也不意外，因為我們的樣本全為新入職金融業的僱員，因此他們都需要吸取更多經驗。其實，他們亦能察覺自己的弱項，因此他們未來會有動力去獲取更多行業專業知識。

Table 5: Employees' self rating (mean value of a scale 1 to 5) on various skills by educational levels

表5：按教育程度劃分僱員的自我評分（1至5分的平均值）

Skill Sets 技能	Post Secondary 專上程度平均值	University Graduate 大學學士平均值	Postgraduate 碩士或以上平均值
Communication Skills:			
溝通技巧：			
Interpersonal and social skills 社交及人際技巧	3.47	3.71	3.84
Putonghua 普通話	2.82	3.42	3.57
Spoken English 英語會話	3.13	3.75	3.83
Writing skills – Chinese 中文書寫能力	3.68	3.82	3.99
Writing skills – English 英文書寫能力	3.21	3.75	3.88
Competence & Technical Skills:			
工作能力及專業技巧：			
Ability to grasp complex problems 分析複雜問題的能力	3.39	3.76	3.97
Modeling and quantitative work 數據處理及分析能力	3.32	3.60	3.74
Information technology 資訊科技	3.35	3.35	3.57
Management skills 管理技巧	3.24	3.43	3.54
Working knowledge/Industry specific skills 行業專業知識	3.15	3.32	3.51
Personality and Work Attitude:			
品格及工作態度：			
Ability to learn new things 能夠學習新事物	3.99	4.18	4.39
Ability to work under pressure 可以在壓力下工作	3.52	3.69	3.83
Conflict-resolution 處理衝突能力	3.44	3.58	3.82
Creativity 創意	3.64	3.92	4.10
Devotion to work 對工作的熱誠	3.68	3.88	4.06
Initiative 主動性	3.64	3.85	4.06
Problem solving and decision making 解決問題及決策能力	3.61	3.88	3.97
Multi-tasking 同時間完成多項工作	3.81	4.24	4.28
Sense of responsibility 責任心	3.75	3.95	4.17
Stamina 毅力	3.50	3.78	3.90
Team work 團隊合作	3.81	3.97	4.10

Another interesting pattern emerges as we break down the junior staff into new staff, relatively new staff, moderately old junior staff, and older junior staff (Table 6). It is apparent that the newer staff generally rate themselves higher in languages, especially in Putonghua, than the older staff. This is consistent with some remarks fairly commonly made by focus group interviewees. The employers often say that although the recent graduates are weaker in languages than those who had graduated many years ago, there appears to be improvement in their mastery of the languages in the last few years. The newer staff also give themselves a stronger rating on Team Work than the older staff. These self ratings appear to be credible as the older staff generally give themselves higher rating in industry knowledge than the newer staff.

若將僱員的自我評價按行業工作年資劃分為「全無經驗新僱員」、「較淺經驗的僱員」、「有經驗初級僱員」及「有較深經驗初級僱員」(表6)。我們亦發現一個現象：相比較年長的僱員，較年輕的僱員一般對其語言能力的評分較高，特別是普通話。這些研究結果與僱主訪問時得出的結論一致。僱主經常批評近年的畢業生的英語能力遠遜於多年前的畢業生，但若只比較近幾年的畢業生，他們的語言能力已見有進步。相比較年長的僱員，較新僱員在團隊合作這一項的評分亦較高。而較年長的僱員在行業專業知識這項的評分較高，這亦是非常合理。

Table 6: Employee's self rating (mean value of a scale 1 to 5) on various skills by years of experience in the financial industry

表6：按在金融行業工作年資劃分僱員的自我評分（1至5分的平均值）

Skill Sets 技能	0 – 6 months 0至6個月	7 – 12 months 7個月至1年	13 months – 2 years 13個月至2年	25 months – 3 years 25個月至3年
Communication Skills: 溝通技巧：				
Interpersonal and social skills 社交及人際技巧	3.67	3.67	3.73	3.70
Putonghua 普通話	3.44	3.38	3.37	3.14
Spoken English 英語會話	3.69	3.72	3.69	3.51
Writing skills – Chinese 中文書寫能力	3.93	3.73	3.83	3.77
Writing skills – English 英文書寫能力	3.69	3.70	3.73	3.58
Competence & Technical Skills: 工作能力及專業技巧：				
Ability to grasp complex problems 分析複雜問題的能力	3.72	3.70	3.77	3.75
Modeling and quantitative work 數據處理及分析能力	3.59	3.46	3.63	3.61
Information technology 資訊科技	3.34	3.38	3.45	3.42
Management skills 管理技巧	3.47	3.33	3.42	3.46
Working knowledge/Industry specific skills 行業專業知識	3.11	3.30	3.41	3.53
Personality and Work Attitude: 品格及工作態度：				
Ability to learn new things 能夠學習新事物	4.21	4.21	4.21	4.11
Ability to work under pressure 可以在壓力下工作	3.72	3.64	3.72	3.65
Conflict-resolution 處理衝突能力	3.59	3.56	3.65	3.61
Creativity 創意	3.92	3.90	3.94	3.89
Devotion to work 對工作的熱誠	3.89	3.84	3.96	3.80
Initiative 主動性	3.83	3.85	3.90	3.82
Problem solving and decision making 解決問題及決策能力	3.83	3.85	3.92	3.78
Multi-tasking 同時間完成多項工作	4.19	4.18	4.20	4.08
Sense of responsibility 責任心	3.99	3.99	3.96	3.92
Stamina 毅力	3.75	3.81	3.74	3.73
Team work 團隊合作	4.00	3.99	3.97	3.86

Table 7 presents employers' ratings of employees' skills alongside employees' self-ratings. A glaring difference emerges: employers consistently rate their staff lower than employees rate themselves in almost all areas (except the Skills in Information Technology), and particularly in Creativity (-37.40%), Problem Solving Skills (-39.70%), and Management Skills (-39.05%) and Multi-tasking (-42.97%). The mean ratings for spoken English and Putonghua by employers are less than 3, and grades less than 3 should be considered as disappointing or even failing grades. Other poorly rated areas are Management Skills (2.47), Problem Solving Skills (2.76), Industry Knowledge (2.79), and Creativity (2.85).

表7列出僱員與僱主就各項技能的評價，顯示一個強烈的差距：接近所有技能項目（除資訊科技外），僱主的評分都較僱員的自我評分為低，特別是創意（相差-37.40%），解決問題及決策能力（相差-39.70%），管理技巧（相差-39.05%）及同時間完成多項工作（相差-42.97%）。僱主對員工的英語會話及普通話這兩項的評分更低於3分，這個分數應視作失望甚至為不合格的評價。其他較差的評項是管理技巧（2.47），解決問題及決策能力（2.76），行業專業知識（2.79）及創意（2.85）。

Table 7: Rating of various skills by employee and employer

表7：僱員與僱主評價僱員技能的差距

Skill Sets 技能	Employee (Mean) 僱員（平均值）	Employer (Mean) 僱主（平均值）	Difference 差距
Communication Skills: 溝通技巧：			
Interpersonal and social skills 社交及人際技巧	3.70	3.13	-18.15%
Putonghua 普通話	3.35	2.89	-15.73%
Spoken English 英語會話	3.67	2.97	-23.42%
Writing skills – Chinese 中文書寫能力	3.83	3.27	-17.24%
Writing Chinese a lot 經常用中文書寫	4.15	n/a 不適用	n/a 不適用
Seldom write in Chinese 極少用中文書寫	3.58	n/a 不適用	n/a 不適用
Writing skills – English 英文書寫能力	3.69	2.87	-28.64%
Writing English a lot 經常用英文書寫	3.95	n/a 不適用	n/a 不適用
Seldom write in English 極少用英文書寫	3.27	n/a 不適用	n/a 不適用
Competence & Technical Skills: 工作能力及專業技巧：			
Ability to grasp complex problems 分析複雜問題的能力	3.74	3.00	-24.67%
Modeling and quantitative work 數據處理及分析能力	3.58	3.32	-7.97%
Information technology 資訊科技	3.40	3.50	2.86%
Management skills 管理技巧	3.43	2.47	-39.05%
Working knowledge/Industry specific skills 行業專業知識	3.33	2.79	-19.38%
Personality and Work Attitude: 品格及工作態度：			
Ability to learn new things 能夠學習新事物	4.19	3.42	-22.48%
Ability to work under pressure 可以在壓力下工作	3.69	3.37	-9.55%
Conflict-resolution 處理衝突能力	3.61	2.83	-27.41%
Creativity 創意	3.92	2.85	-37.40%
Devotion to work 對工作的熱誠	3.89	3.68	-5.59%
Initiative 主動性	3.86	3.13	-23.26%
Problem solving and decision making 解決問題及決策能力	3.86	2.76	-39.70%
Multi-tasking 同時間完成多項工作	4.17	2.92	-42.97%
Sense of responsibility 責任心	3.97	3.26	-21.66%
Stamina 毅力	3.76	3.37	-11.63%
Team work 團隊合作	3.97	3.17	-25.37%

A word of caution in the interpretation is in order. Employers' ratings are based on their perceptions of the various qualities, and these may not always correspond with the reality, particularly when employees feel they should not "show off" their strengths. In particular, the self-rating of creativity is so much higher than the rating by employers that there is indeed the possibility that employers were not seeing the creativity because employees did not show it. It does appear, then, that employees should be more assertive and forthcoming with their ideas as an engaging member of the team. This is not "showing off". This is only a way to improve the performance of the team.

Figure 12-14 plots the ratings of employee on Communication Skills (Figure 12), Competence and Technical Skills (Figure 13), and Personality and Work Attitude (Figure 14) compared to the employer's ratings. Any point below the 45 degree line indicates that employees rate themselves higher than employers do.

Employees consistently rate themselves higher than employers do in a number of key areas, and particularly in Creativity, Problem Solving Skills, and Management Skills. These big deficit areas have also been revealed during the focus group interviews, indicating the robustness of these results.

Employees are strong in information technology and quantitative skills, but relatively weak in soft skills. They are dedicated staff but score low in creativity and in problem solving. Employees have generally stronger confidence in their English than in their Putonghua. They are moreover not aware of their larger deficit in written English than in their spoken English in the eyes of employers.

需要留意的是，每個人的理解和詮釋並不相同。僱主的評分是以他們對僱員各項能力的認為為基礎，而這並不可能完全與事實相符，特別是當僱員感覺他們不應該「炫耀」能力的時候。僱員的自我創造力評分較僱主高出很多代表僱員並沒有在僱主面前顯示自己的創造力。因此，僱員作為團隊的成員，更應該肯定及提出自己的想法。這並不是「炫耀」，而是令團隊進步的唯一方法。

圖12-14將僱員在「溝通技巧」（圖12），「工作能力及專業技巧」（圖13）及「品格及工作態度」（圖14）的自我評分與僱主的評分作比較。在圖中，每一點代表一項技能，任何點低於45度線下代表僱員就該項的評分高於僱主的。

在許多主要的技能項目上，僱員的自我評分一致地高於僱主，特別在「創意」，「解決問題及決策能力」及「管理技巧」。僱員及僱主間就這些項目的評分存在巨大差距，這亦在焦點小組訪問的內容中所提及，顯示這個結論是可靠的。

僱員在資訊科技及數據處理及分析能力較強，而軟性技巧則較弱。他們都是充滿熱誠及願意付出的員工，但在創意及解決問題的能力的評分則較低。僱員一般對其英語能力較普通話有信心。但他們並不察覺及了解，在僱主眼中他們的英語會話及英文書寫能力並不好，雙方的評價差距大。

Figure 12: The rating of employees' abilities by employers vs employees' self rating: Communication and interpersonal skills

圖12：僱僱雙方對僱員溝通技巧的評分比較

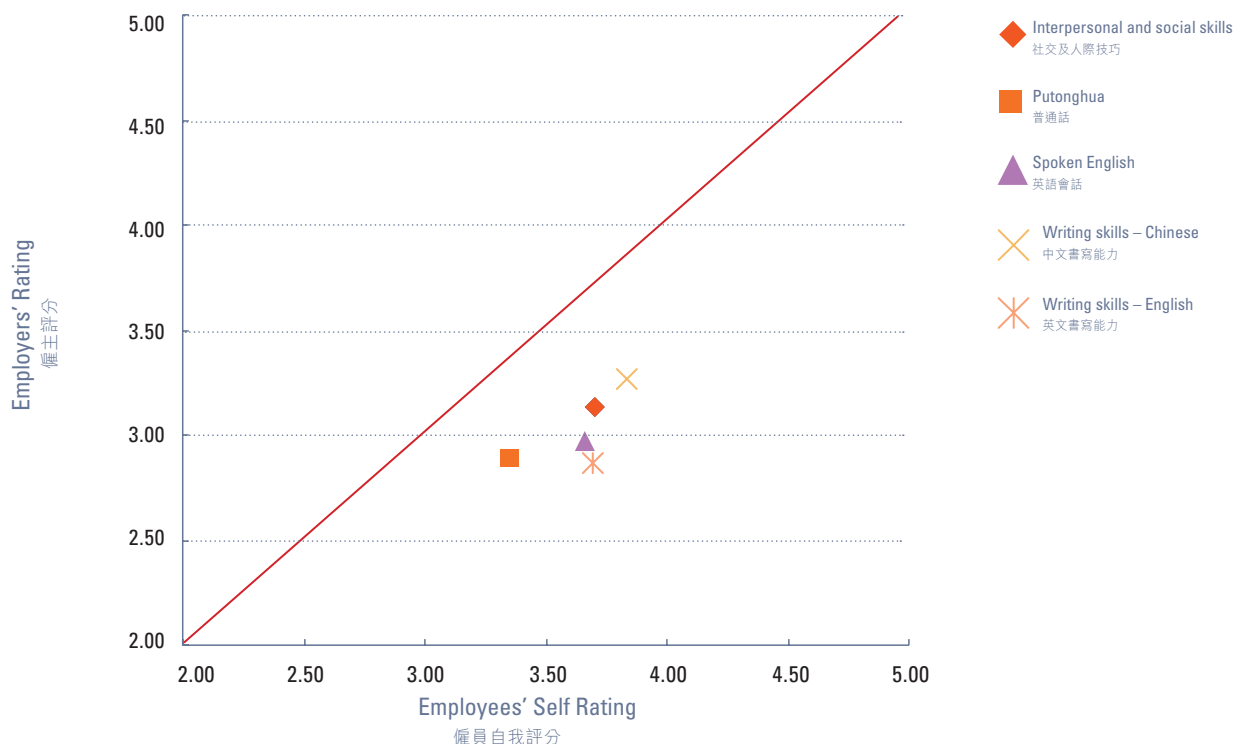


Figure 13: The rating of employees' abilities by employers vs employees' self rating: Competence & technical skills

圖13：僱傭雙方對僱員工作能力及專業技巧的評分比較

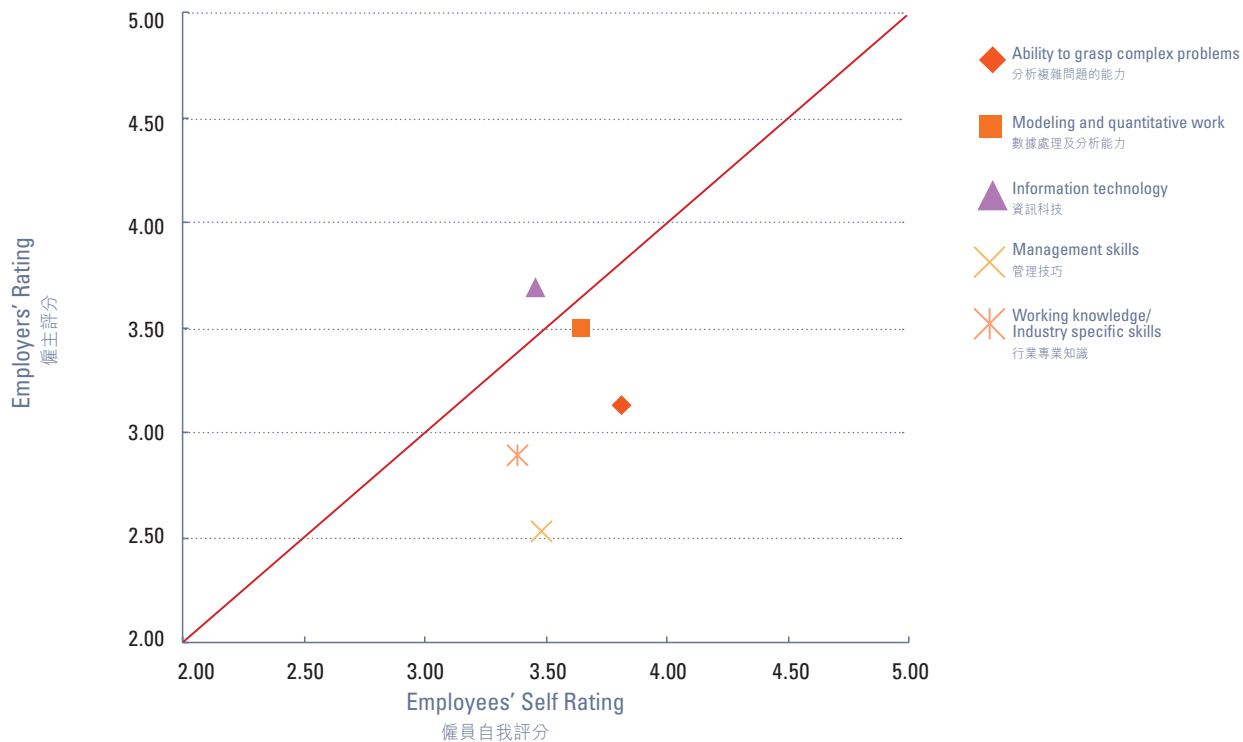
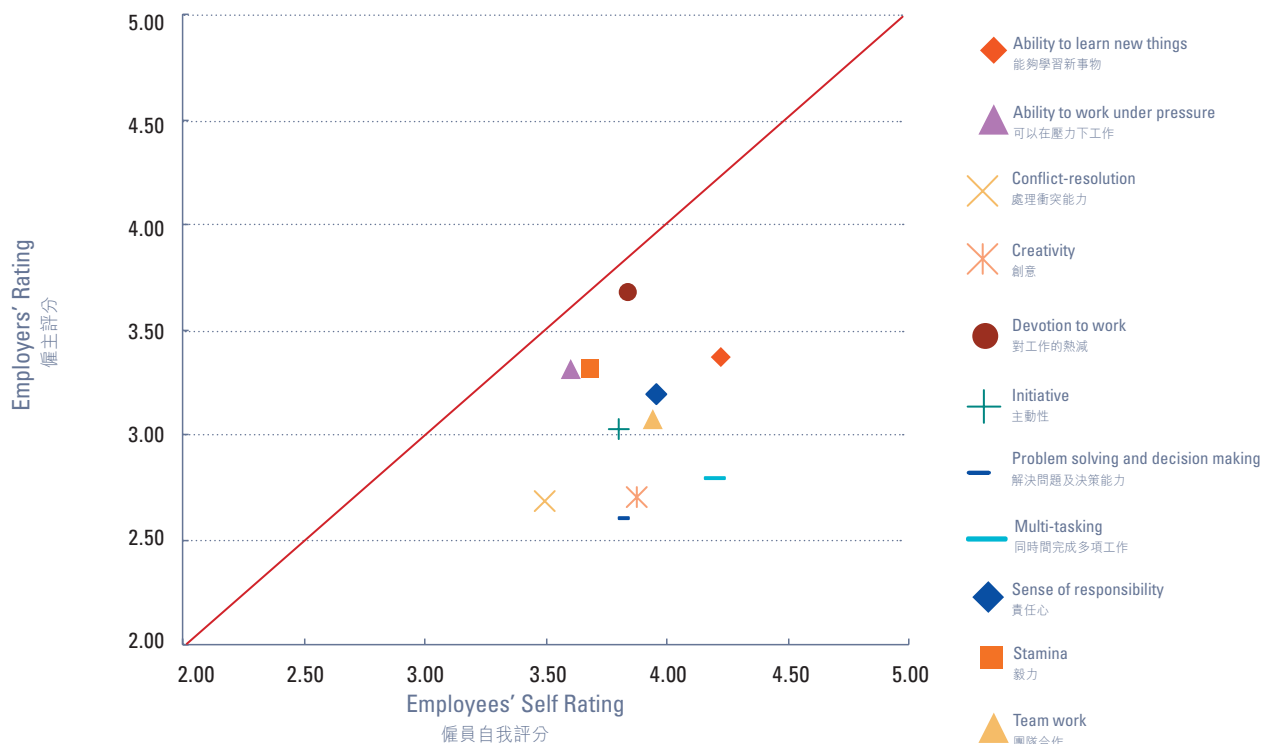


Figure 14: The rating of employees' abilities by employers vs employees' self rating: Personality and work attitude

圖14：僱傭雙方對僱員品格及工作態度的評分比較



3. Sector Analysis

Table 8 shows the mean scores for skills by different sectors. The highest scores for a skill among the 7 sectors are highlighted in yellow which the lowest ones are highlighted in red.

As can be seen, in terms of total self-rated performance scores, the highest scores occur in Private Banking and Investment Banking (in that order), and the lowest in Securities. These results are not surprising, as Private Banking and Investment Banking are key growth areas with very high value added, and they are usually more demanding in terms of the Communication and Analytical Skills. It is remarkable that employees generally believe that they can learn new things fast (highest scores within sectors), regardless of their specialty. This is an encouraging sign. For Corporate Finance & Business Services, Investment Banking, Private Banking, Securities and Wealth Management, the lowest scores occur in Working Knowledge/ Industry Specific Skills. The lowest score occur in Putonghua for Corporate Banking and in Information Technology for Fund Management.

3. 行業分析

表8顯示將僱員的自我評價按業務範疇劃分。就每一項技能，在7個業務範疇中最高評分的行業，以黃色代表，而最低評分的行業，則以紅色代表。

從圖表可見，就各項的僱員自我評分中，最高分的項目集中於私人銀行及投資銀行（依序），而最低分則集中於證券服務。這結果並不意外，因私人銀行及投資銀行均為金融業內具高增值及增長的業務，因此對員工的溝通能力及分析力有較高要求。另外，不論僱員屬於那一個專業範疇，很明顯的是，僱員都相信他們能夠迅速學習新事物（這項在不同的業務範疇中，評分都是最高的），這情況令人鼓舞。在企業融資及商業服務，投資銀行，私人銀行，證券服務及財富管理這些業務範疇，最低評分是行業專業知識。而企業銀行及基金管理中，最低分的項目分別是普通話及資訊科技。

Table 8: Employees' self rating (mean value) on various skills by sectors

表8：按行業劃分僱員的自我評分（平均值）

Skill Sets 技能	All Sectors 所有	Corporate Banking 企業銀行	Corporate Finance & Business Services 企業融資及 商業服務	Fund Management 基金管理	Investment Banking 投資銀行	Private Banking 私人銀行	Securities 證券服務	Wealth Management 財富管理
Communication Skills:								
溝通技巧：								
Interpersonal and social skills 社交及人際技巧	3.70	3.69	3.70	3.75	3.79	3.78	3.61	3.79
Putonghua 普通話	3.35	3.28	3.46	3.38	3.51	3.55	3.44	3.29
Spoken English 英語會話	3.67	3.59	3.68	3.74	3.83	3.86	3.65	3.66
Writing skills – Chinese 中文書寫能力	3.83	3.88	3.85	3.82	3.90	4.00	3.80	3.84
Writing skills – English 英文書寫能力	3.69	3.71	3.74	3.73	3.90	3.87	3.69	3.71

Skill Sets 技能	All Sectors 所有	Corporate Banking 企業銀行	Corporate Finance & Business Services 企業融資及 商業服務	Fund Management 基金管理	Investment Banking 投資銀行	Private Banking 私人銀行	Securities 證券服務	Wealth Management 財富管理
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Competence & Technical Skills:

工作能力及專業技巧：

Ability to grasp complex problems 分析複雜問題的能力	3.74	3.70	3.73	3.74	3.83	3.85	3.70	3.74
Modeling and quantitative work 數據處理及分析能力	3.58	3.57	3.59	3.58	3.61	3.63	3.57	3.59
Information technology 資訊科技	3.40	3.34	3.42	3.42	3.37	3.49	3.38	3.36
Management skills 管理技巧	3.43	3.35	3.41	3.43	3.44	3.49	3.33	3.47
Working knowledge/Industry specific skills 行業專業知識	3.33	3.34	3.30	3.36	3.34	3.43	3.33	3.27

Personality & Work Attitude:

品格及工作態度：

Ability to learn new things 能夠學習新事物	4.19	4.21	4.19	4.23	4.25	4.28	4.16	4.21
Ability to work under pressure 可以在壓力下工作	3.69	3.66	3.71	3.75	3.75	3.72	3.65	3.70
Conflict-resolution 處理衝突能力	3.61	3.58	3.59	3.63	3.76	3.70	3.60	3.59
Creativity 創意	3.92	3.90	3.89	3.96	3.94	3.93	3.89	3.87
Devotion to work 對工作的熱誠	3.89	3.94	3.90	3.90	3.95	3.99	3.87	3.83
Initiative 主動性	3.86	3.79	3.85	3.90	3.86	3.93	3.81	3.87
Problem solving & decision making 解決問題及決策能力	3.86	3.84	3.88	3.93	3.91	4.01	3.81	3.83
Multi-tasking 同時間完成多項工作	4.17	4.17	4.16	4.29	4.25	4.23	4.12	4.23
Sense of responsibility 責任心	3.97	3.96	3.93	3.99	3.95	4.03	3.93	3.96
Stamina 毅力	3.76	3.72	3.73	3.81	3.73	3.81	3.71	3.73
Team work 團隊合作	3.97	3.98	3.97	4.01	3.98	4.01	3.90	3.96

We also look at the performance scores rated by employee and employer for three sectors, i.e., Fund Management, Securities and Wealth Management given that the sample sizes among these sectors are sufficiently large for a meaningful comparison.

我們亦特別分析在基金管理，證券服務及財富管理這3個業務範疇中，僱員與僱主就各技能項目的評分作比較。而選擇這3個業務，是因為它們在本研究中的樣本數目較大，樣本規模能容許作有意義的比較。

As can be seen in Table 9, the largest differences in ratings between employers and employees occur in Multi-Tasking, Management Skills, and Problem Solving Skills. It seems that employers in the sectors of Wealth Management and Fund Management expect a higher level of creativity for their employees than those in other sectors.

從表9可見，僱員與僱主就各項技能的評價中，兩者最大的差距在於同時間完成多項工作，管理技巧，及解決問題及決策能力。而基金管理及財富管理這兩個業務，似乎對其員工的創意有較高的期望。

Table 9: Employer vs. employee rating (mean value of a scale 1 to 5) on various skills in selected sectors

表9：按行業劃分僱傭雙方對僱員各樣技能的評分差異（1至5分的平均值）

	Fund Management 基金管理			Securities 證券服務			Wealth Management 財富管理		
	Employer 僱主	Employee 僱員	Diff (%) 差異 (%)	Employer 僱主	Employee 僱員	Diff (%) 差異 (%)	Employer 僱主	Employee 僱員	Diff (%) 差異 (%)
Communication Skills: 溝通技巧：									
Interpersonal and social skills 社交及人際技巧	3.22	3.74	-16.07	3.45	3.61	-4.50	3.25	3.79	-16.62
Putonghua 普通話	2.89	3.37	-16.65	3.09	3.44	-11.29	3.00	3.29	-9.67
Spoken English 英語會話	3.11	3.73	-19.89	3.18	3.65	-14.71	3.13	3.65	-16.80
Writing skills – Chinese 中文書寫能力	3.17	3.82	-20.63	3.13	3.80	-21.60	3.17	3.83	-20.95
Writing skills – English 英文書寫能力	3.06	3.73	-22.07	3.14	3.69	-17.65	3.06	3.71	-21.14
Competence & Technical Skills: 工作能力及專業技巧：									
Ability to grasp complex problems 分析複雜問題的能力	3.22	3.74	-16.07	3.00	3.70	-23.33	3.13	3.74	-19.68
Modeling and quantitative work 數據處理及分析能力	3.56	3.58	-0.69	3.18	3.57	-12.20	3.50	3.59	-2.57
Information technology 資訊科技	3.61	3.43	5.02	3.32	3.38	-1.86	3.69	3.36	8.88
Management skills 管理技巧	2.50	3.43	-37.20	2.50	3.33	-33.20	2.71	3.47	-27.84
Working knowledge/ Industry specific skills 行業專業知識	3.11	3.36	-8.00	2.91	3.33	-14.47	3.13	3.26	-4.32
Personality & Work Attitude: 品格及工作態度：									
Ability to learn new things 能夠學習新事物	3.33	4.23	-26.90	3.64	4.16	-14.40	3.50	4.21	-20.29
Ability to work under pressure 可以在壓力下工作	3.44	3.75	-8.87	3.45	3.65	-5.66	3.50	3.71	-6.00
Conflict-resolution 處理衝突能力	2.78	3.64	-31.04	2.91	3.60	-23.75	2.88	3.59	-24.87
Creativity 創意	2.88	3.96	-37.74	3.10	3.89	-25.48	2.86	3.87	-35.45
Devotion to work 對工作的熱誠	3.89	3.91	-0.54	3.64	3.87	-6.43	3.75	3.82	-1.87
Initiative 主動性	3.56	3.90	-9.69	3.45	3.81	-10.29	3.38	3.87	-14.67
Problem solving and decision making 解決問題及決策能力	3.11	3.93	-26.32	2.91	3.81	-30.97	3.00	3.82	-27.33
Multi-tasking 同時間完成多項工作	3.00	4.29	-43.00	3.20	4.12	-28.75	2.86	4.22	-47.70
Sense of responsibility 責任心	3.33	3.98	-19.40	3.45	3.93	-13.76	3.13	3.96	-26.72
Stamina 毅力	3.56	3.81	-7.16	3.27	3.71	-13.36	3.50	3.72	-6.29
Team work 團隊合作	3.50	4.00	-14.29	3.30	3.90	-18.18	3.43	3.96	-15.50

4. Training

4.1 Training Needs: Employees' Views

Employees were asked to indicate the areas most in need of improvement. Figure 15 – 17 indicate that Putonghua, Creativity and Industry Knowledge are the top areas of concern among employees. Similar to employees' self-rated scores (see Table 5), employees also found themselves weakest in Putonghua and Industry Knowledge (both are the lowest scores among Communication Skills and Competence & Technical Skills).

4. 員工培訓

4.1 培訓需求：僱員的觀點

我們要求受訪僱員指出那一個技能項目最需要改進。圖 15-17 顯示普通話，創意及行業專業知識均為僱員最關心的範圍。這與僱員就各項技能的自我評分相關（見表 5），他們都自覺普通話及行業專業知識較弱（兩項的分數分別在「溝通技巧」，及「工作能力及專業技巧」這兩個範疇中是最低的）。

Figure 15: Skills to be improved: the employees' view (communication skills)

圖15：僱員認為自己需要提升的溝通技巧

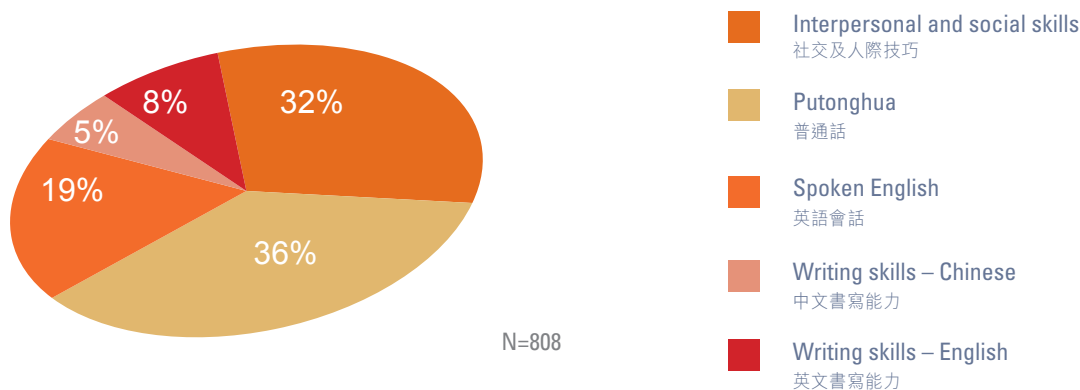


Figure 16: Skills to be improved: the employees' view (soft skills)

圖16：僱員認為自己需要提升的軟性技能

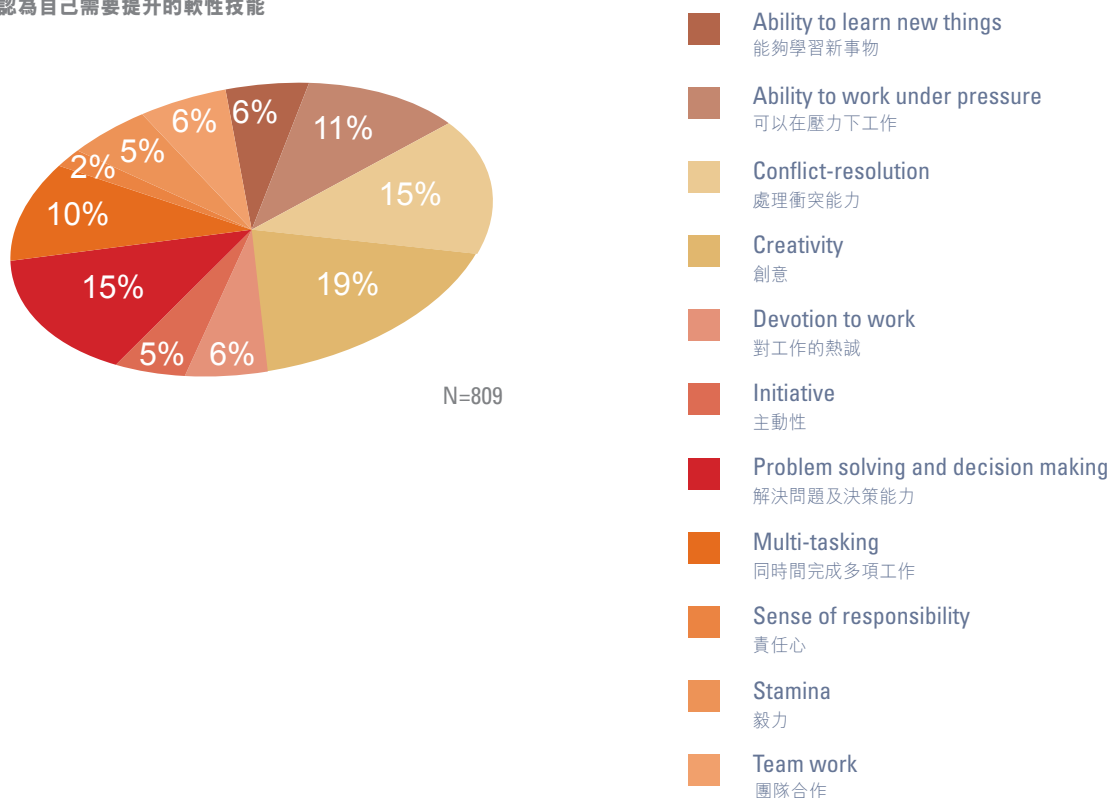
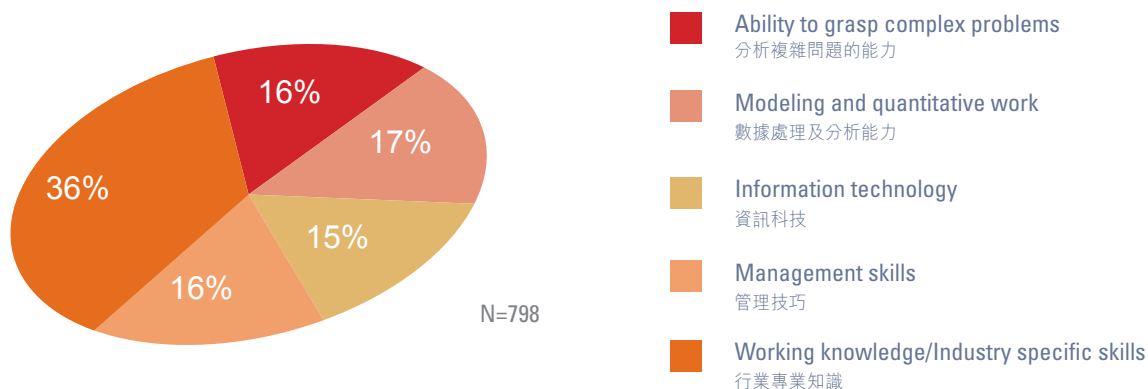


Figure 17: Skills to be improved: the employees' view (competence and technical skills)

圖17：僱員認為自己需要提升的工作能力及專業技巧



45% of respondents claim that they have to write a lot in English. This figure is much higher than the 19% who claim that they have to write a lot in Chinese.

較多僱員表示需要經常書寫英文多於中文。45%的受訪者表示他們需要經常書寫英文，而經常書寫中文的僱員有19%。

Figure 18: Do you have to write in English

圖18：你需不需要用英文書寫

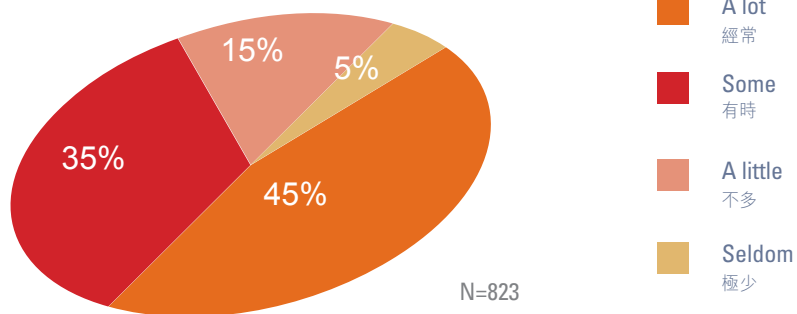
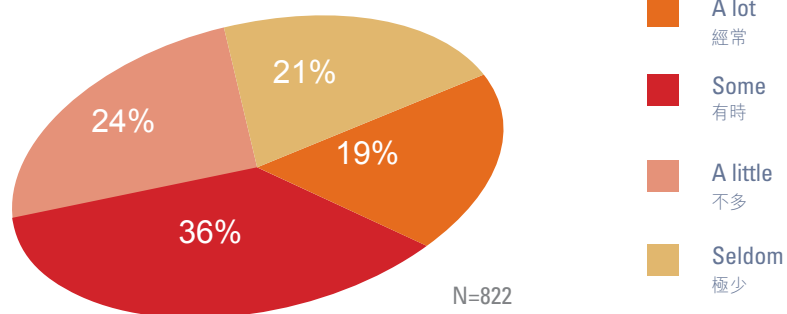


Figure 19: Do you have to write in Chinese

圖19：你需不需要用中文書寫



63% of respondents claim they have to meet clients at least 1 time a week; 21% claim they have to meet clients over 10 times a week. As can be seen in Table 10, employees in Corporate Banking, Investment Banking, Private Banking and Wealth Management are more often to meet clients. Over 30% of them have to meet clients over 10 times a week.

受訪者中有63%表示自己每星期至少會與客人會面一次，21%則與客人會面10次以上，詳情見表10。工作於企業銀行、投資銀行、私人銀行和財富管理的僱員更需要與客人會面，每星期要與客人會面10次或以上的超過30%。

Figure 20: How often you have to meet clients

圖20：你現在平均每星期與客人會面多少次

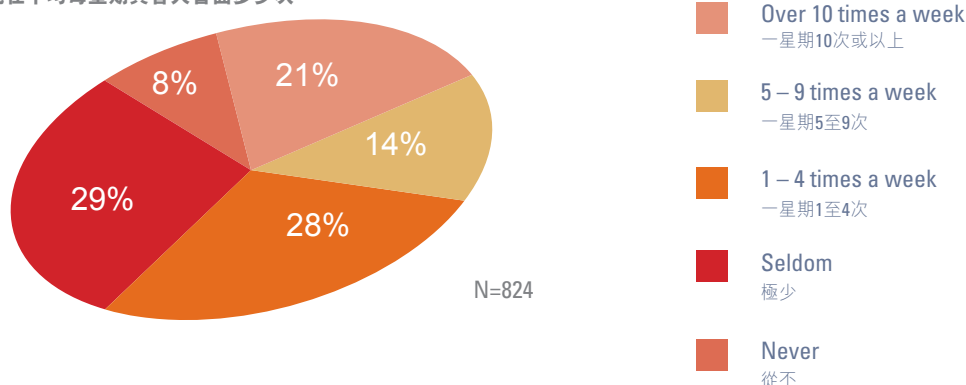


Table 10: Frequency of meeting clients by sectors (%)

表10：按行業劃分與客人會面頻率（%）

	Corporate Banking 企業銀行	Corporate Finance & Business Services 企業融資及商業服務	Fund Management 基金管理	Investment Banking 投資銀行	Private Banking 私人銀行	Securities 證券服務	Wealth Management 財富管理
Over 10 times a week 一星期10次或以上	34.39	22.12	24.73	31.68	30.91	21.26	32.58
5 – 9 times a week 一星期5至9次	10.05	13.46	15.93	7.92	8.48	8.64	21.29
1 – 4 times a week 一星期1至4次	20.11	23.56	21.43	21.78	24.24	28.24	23.87
Seldom 極少	28.04	31.73	30.77	30.69	24.24	32.89	17.10
Never 從不	7.41	9.13	7.14	7.92	12.12	8.97	5.16
Total 總數	100	100	100	100	100	100	100

36% of respondents think they urgently need more industry-specific knowledge. This suggests the importance of systematic training on a very practical level for many of the junior staff.

36%受訪者認為增加行業專業知識對自己有迫切的需要。因此，有系統、著重實踐的訓練對初級職員非常重要。

19% of respondents think they need to learn to be more creative. The surprising thing is that 15% of respondents claim they urgently need to learn conflict resolution skills. This may suggest that in the workplace there are pressures arising out of interpersonal conflicts.

19%受訪者認為自己需要提高創意。較令人意外的是：有15%受訪者認為對解決衝突的技巧有迫切的學習需要。這也許表示，僱員在工作中會有因人事衝突而引起的壓力。

Employees believe professional training can better enhance their abilities rather than additional education. Only 6% of respondents think professional trainings are not useful (Figure 21).

Figure 21: How helpful are additional education and professional qualification

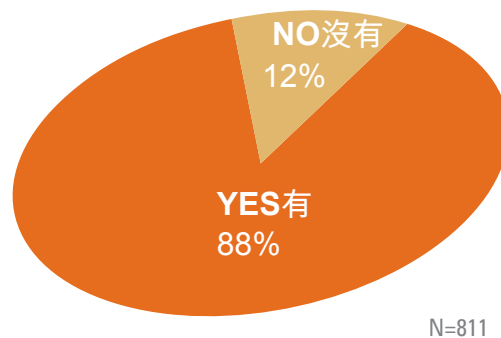
圖21：學歷及專業資格於金融行業發展的幫助



僱員相信專業培訓比教育進修更能提高他們的工作能力。只有6%受訪者認為專業培訓沒有功用（圖21）。

Figure 22: Does your present employer provide training opportunities for your career development

圖22：你現時的僱主有否為你提供訓練機會



4.2 Training Opportunity

Most employers take training very seriously, and run systematic training programmes. 88% of respondents benefit from training programmes from their employers and most employers provide on-the-job training. Time availability is the main stumbling block to students' enrolling in a course, particular among employees in securities sector (see Table 11) and it is affecting over 58% of those who currently are not taking courses. 38% of respondents claim they are taking courses.

4.2 訓練機會

僱主大多很重視員工的培訓，並會為其僱員提供有系統的訓練。88%的受訪者表示能從僱主提供的培訓而獲益。而多數僱主提供的是「在職培訓」。38%的受訪者正在修讀課程。而因工作繁忙以致沒有工餘時間，是僱員不進修的主要原因（參見表11），這對證券業僱員影響最大，令超過58%的證券業僱員沒有修讀任何課程。

Figure 23: Types of training opportunities provided by employers

圖23：僱主所提供的訓練

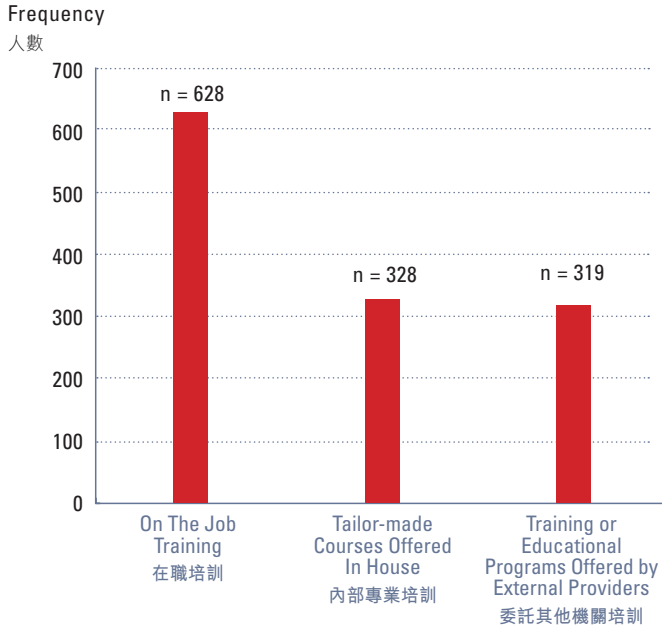


Figure 24: Employer support for employee training

圖24：僱主鼓勵僱員進修的方法

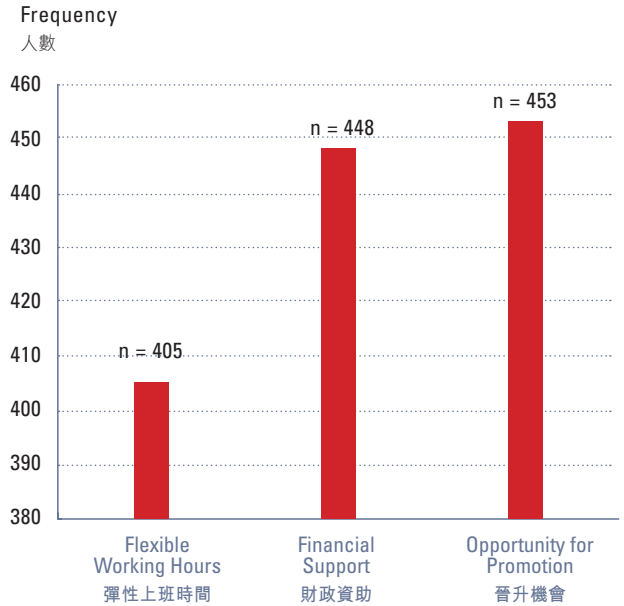


Figure 25: Are you taking course(s) right now

圖25：你是否正在修讀任何課程

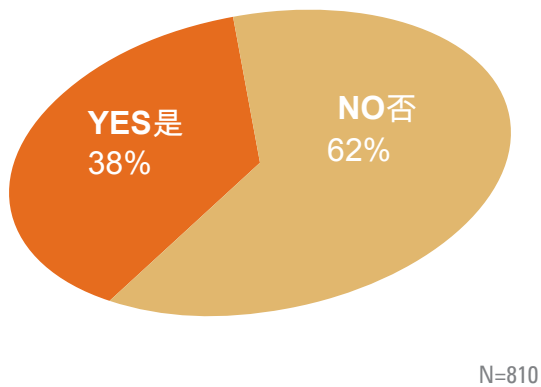


Figure 26: Reason(s) for not taking courses

圖26：現在沒有進修的原因

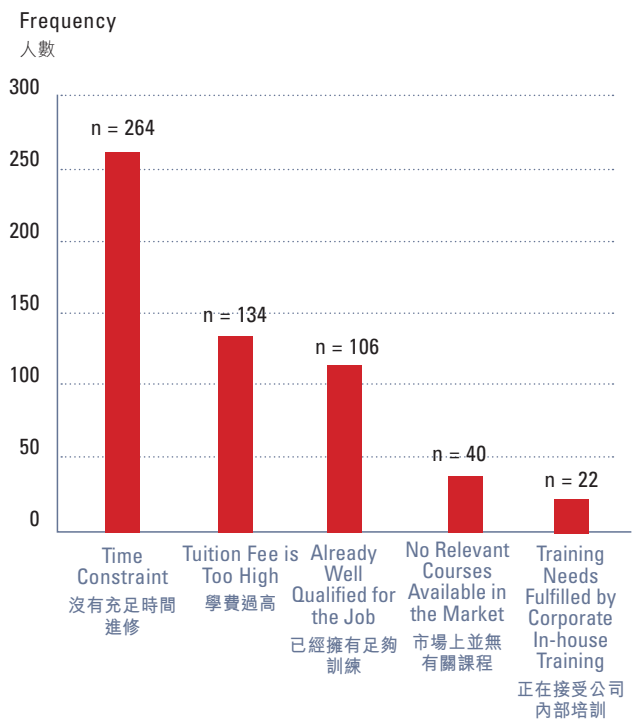


Table 11: Reason(s) for not taking courses by sectors (%)

表11：按行業劃分僱員現在沒有進修的原因 (%)

	Corporate Banking 企業銀行	Corporate Finance & Business Services 企業融資及商業服務	Fund Management 基金管理	Investment Banking 投資銀行	Private Banking 私人銀行	Securities 證券服務	Wealth Management 財富管理
Already well qualified for the job 已經擁有足夠訓練	18.69	21.37	25.96	22.03	26.73	23.59	19.34
Time constraint 沒有充足時間進修	54.21	53.85	50.00	55.93	52.48	57.95	46.41
Training needs fulfilled by corporate in-house training 正在接受公司內部培訓	1.87	1.71	3.85	3.39	3.96	4.62	4.97
No relevant courses available in the market 市場上並無有關課程	7.48	11.11	4.81	3.39	2.97	9.74	3.31
Tuition fee is too high 學費過高	34.58	29.06	33.65	27.12	27.72	24.62	33.70
Total 總數	100	100	100	100	100	100	100

5. Recruitment

Employers were asked to indicate which skills and qualities are considered the most important when they hired new staff. Among the 21 returned employer questionnaires covering the seven sectors, the top three skills/qualities cited as most important were presentation, experience, industrial specific knowledge and the bottom three are academic qualification, written Chinese, and international outlook (Figure 27-29).

In Section 2, we have highlighted the rating differences between employees and employers for different skill sets. In our interviews and in the questionnaire, employers are asked to categorise each skill set and quality as “important” or “not so important”. Figure 27 to Figure 29 present the results. It turns out that 85% of the respondents consider Presentation important while 80% consider Social Skills important. Interestingly, more employers consider Putonghua important (60%) than those who consider Spoken English important (55%). On the other hand more employers consider Written English important (65%) than those who consider written Chinese important (45%). More employers consider Experience and Industry Knowledge (85%) than those who consider Professional/Academic Qualifications (65% and 25% respectively). These results are consistent with the findings from focus group interview.

5. 人才招聘

在研究中，僱主被問及哪些能力是他們聘請人才時的主要考慮因素。在21份收回的僱主問卷中，僱主最重視的3個技能依次為表達能力，工作經驗及行業專業知識。而最不被他們考慮的技能依次是學歷，中文書寫能力，國際視野（圖27-29）。

在第二部分，我們就僱傭雙方就僱員的各樣技能評價的差異作出剖析。在訪問及問卷中，僱主被問及僱員的哪些技能對他們是「相當重要」或「不太重要」。圖27至圖29顯示了有關結果。有85%的受訪者認為僱員的表達能力相當重要，而有80%則認為社交技巧重要。有趣的是，相比英語會話（55%），更多僱主認為普通話重要（60%）。另一方面，認為英語書寫能力重要（65%）的僱主比認為中文書寫能力重要（45%）的多。而認為經驗和專業知識重要（85%）的僱主比那些認為專業資格和學歷重要（分別為65%和25%）的多。這些研究結果與焦點小組討論時得出的結論得到引證。

Figure 27: What skills are considered more important for hiring staff (communication skills)

圖27：聘請員工時主要考慮因素（溝通技巧）

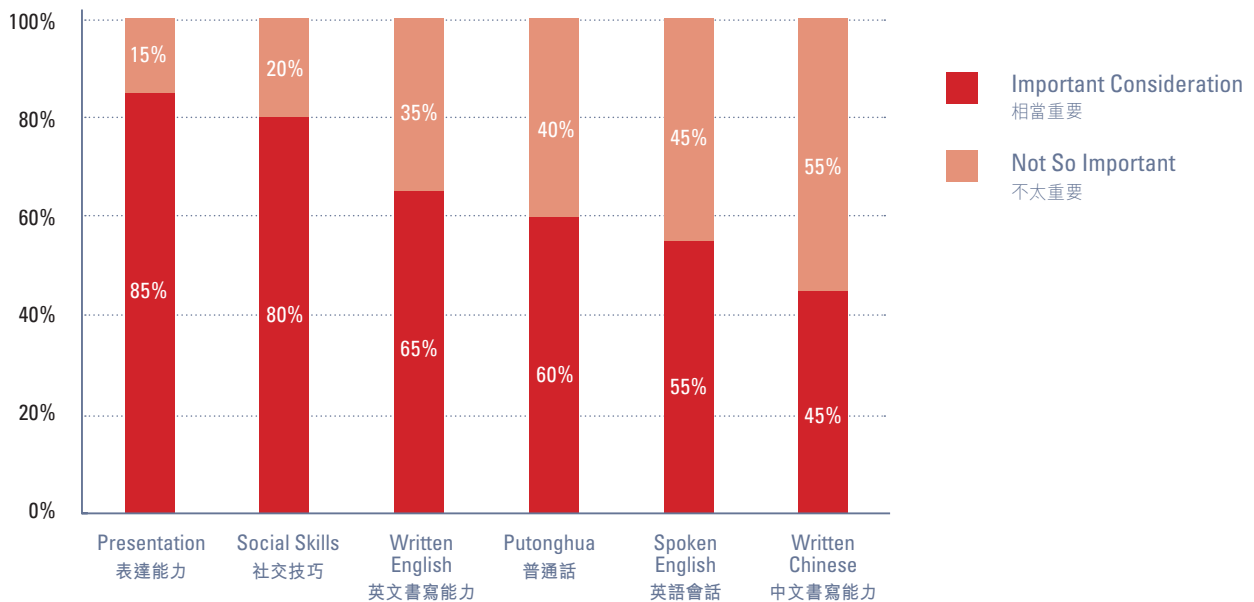


Figure 28: What skills are considered more important for hiring staff (competence and technical skills)

圖28：聘請員工時主要考慮因素（工作能力及專業技巧）

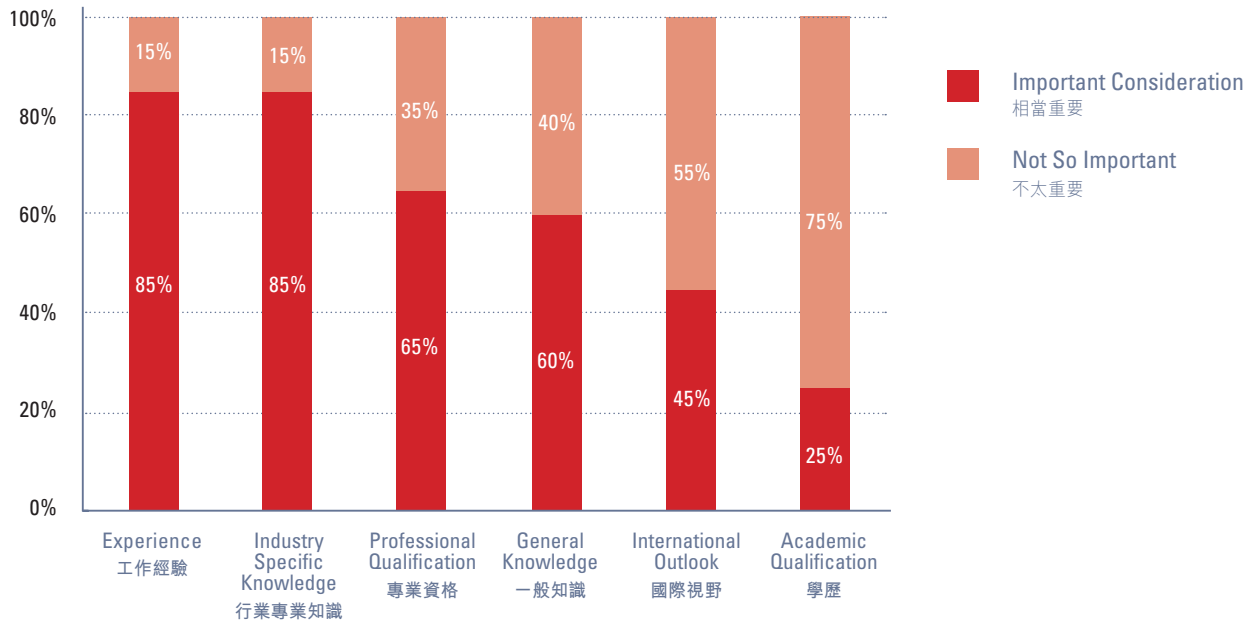
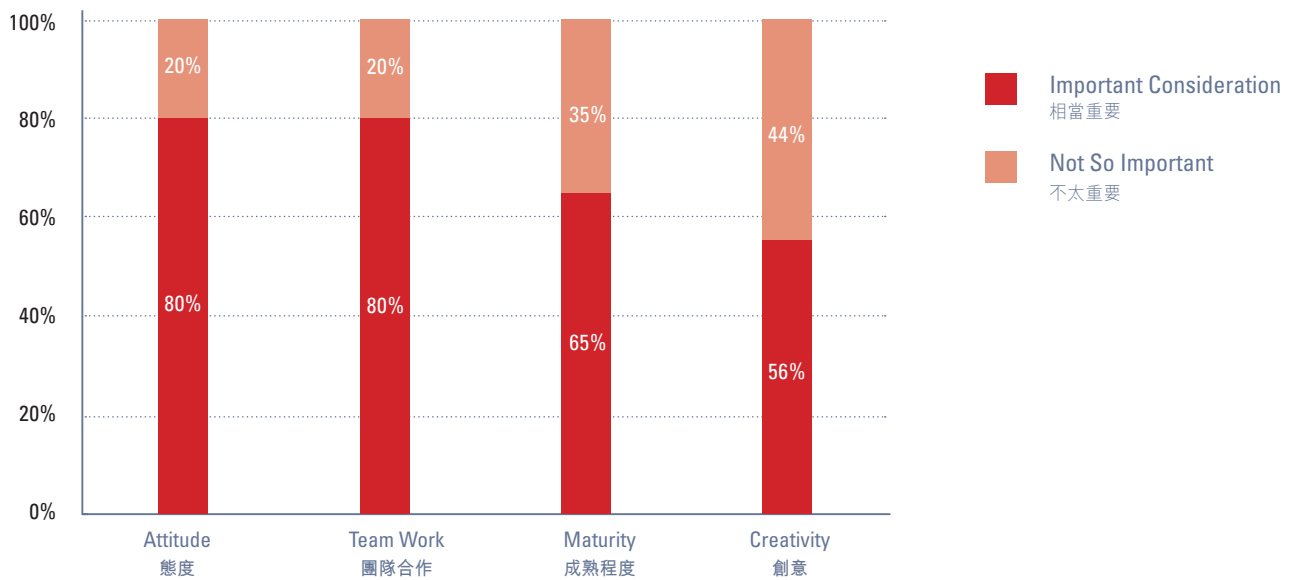


Figure 29: What skills are considered more important for hiring staff (personality and work attitude)

圖29：聘請員工時主要考慮因素（品格及工作態度）



6. Overseas Talent vs Local Talent

We also considered the strengths and weaknesses of employees with overseas backgrounds as compared with those with only local backgrounds (see Figure 30-32). Staff hired overseas are generally considered stronger in Spoken and Written English and Interpersonal Skills. Moreover, local hires are considered to be weaker in Management Skills. Any differences in other aspects are not significant. Creativity, Initiative and Problem Solving Skills are the main areas of weakness among local talent. Employers are more likely to find deterioration than to find improvement in Communication Skills over the past three years. But employers generally found improvement in Technical Skills and Work Attitude among their new recruits (see Figure 33).

6. 在海外與本地接受教育的僱員比較

我們亦比較了曾接受外國教育背景與只有本地教育背景僱員的能力（圖30-32）。僱主一般認為擁有外國學歷的僱員在英文書寫和人際關係上有更佳的表现，只有本地學歷的僱員在管理能力上較弱。而兩者在其他能力則分別不大。創意、主動性和解決問題的能力是本地學歷僱員的主要弱項。僱主發現僱員的溝通技巧比過去3年的差。但僱主認為新入職人士的工作技術和工作態度比以往有進步（圖33）。

Figure 30: Overseas talent vs local talent: communication skills

圖30：持外國學歷與本地學歷僱員的溝通技巧比較

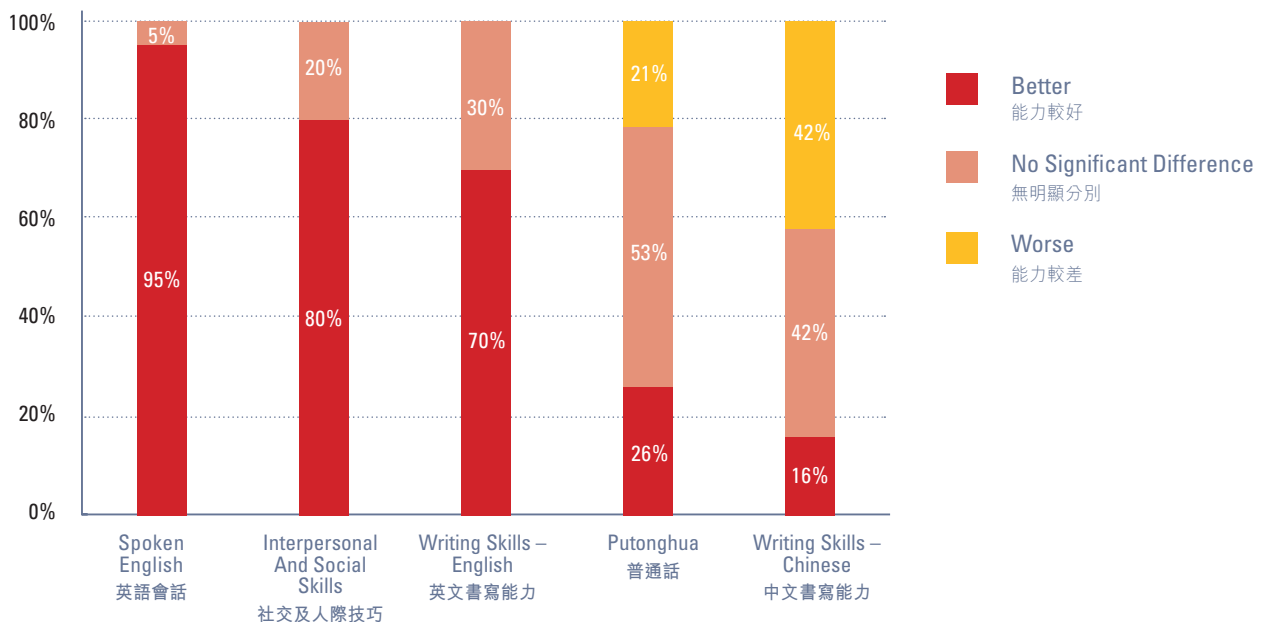


Figure 31: Overseas talent vs local talent: competence and technical skills

圖31：持外國學歷與本地學歷僱員的工作能力及專業技巧比較

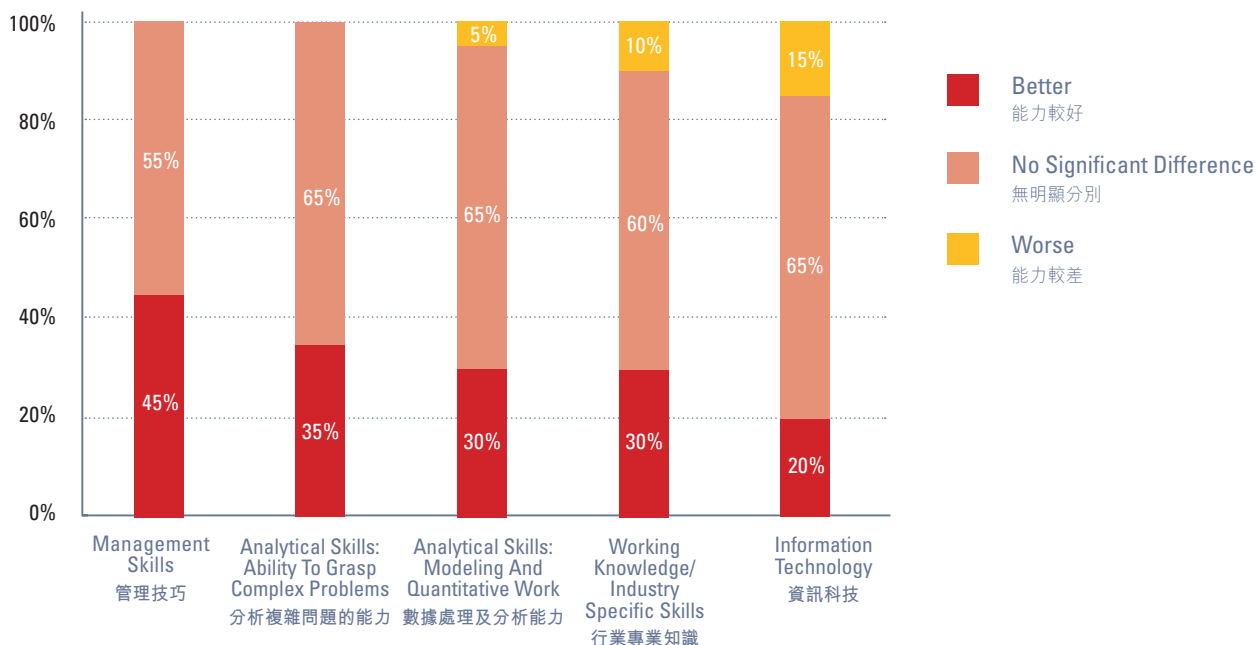


Figure 32: Overseas talent vs local talent: personality and work attitude

圖32：持外國學歷與本地學歷僱員的品格及工作態度比較

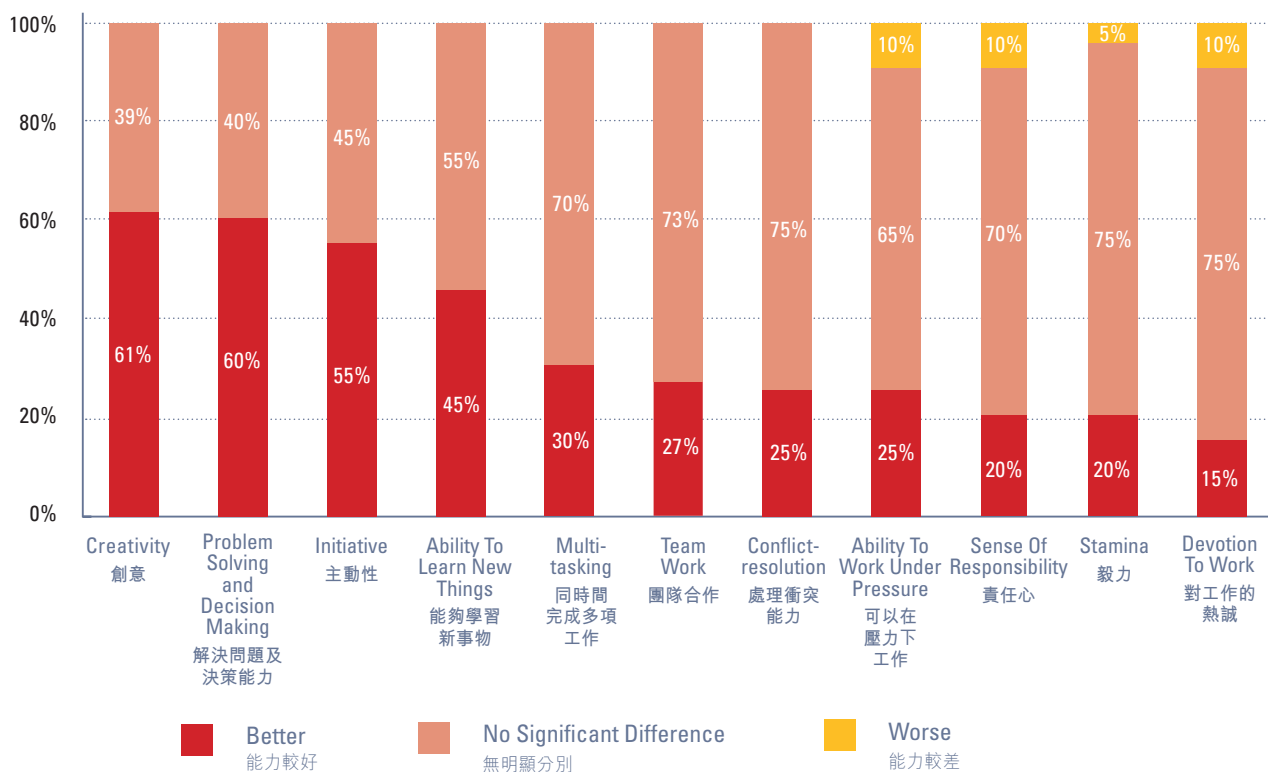
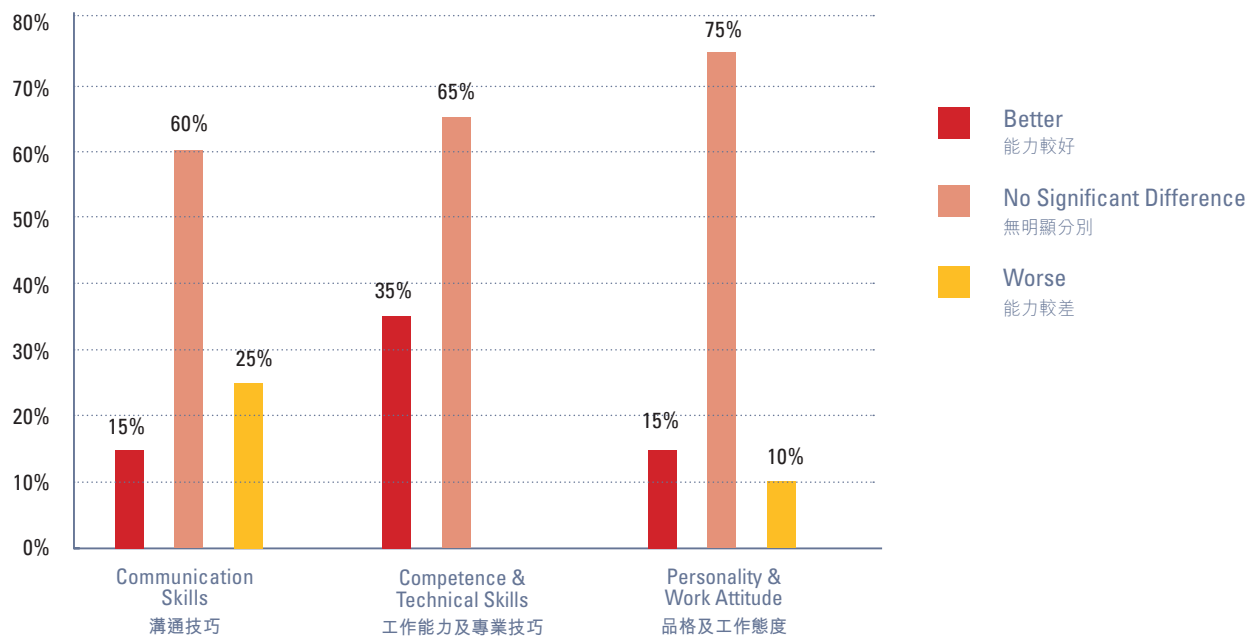


Figure 33: Did you find noticeable improvement or decline in quality among your recruits in the past three years

圖33：對比過去3年，你認為僱員的能力有沒有改善



VII. Focus Group Interview: Observations and Research Findings

焦點小組訪問：觀察和研究結果

The study conducted 6 focus group interviews (2-4 employers in each group), 11 individual face-to-face interviews and 1 telephone interview covering 30 local major financial institutions. 18 interviews were conducted with senior executives in four types of companies as below – overseas large firms, overseas small firms, local large firms and local small firms. Firms with over 100 employees are classified as large firm in this study. Table 12 shows the profile of interviewees.

本研究舉辦了6次焦點小組訪問（每個小組有2-4位僱主）、11次公司專訪和1次電話訪問。受訪者分別是來自30間本港主要金融機構的高級主管。受訪機構共分為4大類別：大型國外企業、中小型國外企業、大型本地企業和中小型本地企業（大型企業是指在香港擁有最少100名僱員）。表12顯示受訪者的資料：

Table 12: Profile of the interviewees

表12：受訪者背景資料

	Type of company 公司類型	Position 職位
1	Overseas firms (large) 大型國外企業	Executive Director 執行董事
2		Senior Partner 高級合夥人
3		Regional Head 區域主管
4		Regional CEO 區域執行總裁
5		HR Head 人力資源部主管
6		Deputy General Manager 署理總經理
7		Managing Director / Head of Operation 總經理及營運部主管
8		Managing Director / Senior Vice President 總經理及高級副總裁
9		Managing Director 董事總經理
10		Executive Vice President / Head of Hong Kong 副總裁及香港區主管
11		Managing Director 董事總經理
12	Overseas firms (small-medium) 中小型國外企業	CEO/CIO Asia Pacific 亞太區執行總裁
13		Chief Operation Officer 首席營運官
14		Managing Director 董事總經理
15		Sales Director 銷售總監
16		Managing Associate 高級行政人員
17		Managing Director 董事總經理
18	Local firms (large) 大型本地企業	Head of Training 訓練發展部主管
19		HR Head 人力資源部主管
20		Head of HR & Admin 人力資源及行政部主管
21		Vice President, Human Resources 人力資源部副主席
22		Head of Investment and Insurance 投資及保險業務主管
23		Chief Executive Officer 行政總裁
24		Head of HR 人力資源部主管
25		Senior HR Manager 高級人力資源部經理
26		Deputy Chairman 副主席
27	Local firms (small-medium) 中小型本地企業	Director 總監
28		Managing Director 總經理
29		Chairman 主席
30		Chairman 主席

The participating companies come from a mix of business natures and size, and provide a good representation of the industry views. Table 13 outlines the major issues in staff recruitment and training of the above four types of firms identified. Generally speaking, overseas or local large firms are more willing to take on fresh graduates and train them while small firms are interested to recruit experienced people only.

接受訪問的公司業務性質及大小各有不同，它們能提供金融業較完整而全面的圖畫。表13概述上面4類企業對職員聘用和訓練的不同看法。一般而言，國外或本地的大型企業更加願意聘請和訓練現屆畢業生，而中小型企業只願意聘用擁有經驗的職員。

Table 13: Main issues of staff recruitment and training by company type

表13：按公司類型劃分招聘和訓練僱員的考慮因素

	Overseas firms (Large) 大型國外企業	Overseas firms (Small-Medium) 中小型國外企業	Local firms (Large) 大型本地企業	Local firms (Small-Medium) 中小型本地企業
Staff turnover 僱員流失率	10 to 20+% p.a.	10 to 30+% p.a.	10 to 20+% p.a.	Great variations 差異甚大
Hiring 招聘				
Expansion of companies in coming 3 years 過去3年公司有沒有擴展	Yes 有	Yes 有	Yes 有	Yes 有
Working experience of employees 僱員的工作經驗	More willing to take on fresh graduates and train them 比較願意聘請及訓練應屆畢業生	Prefer experienced people 期望聘請有經驗的人才	More willing to take on fresh graduates and train them 比較願意聘請及訓練應屆畢業生	Experienced people only 只聘請有相關工作經驗的人才
Nationality of employees 僱員的國籍	More cosmopolitan 較為國際性	Will recruit both locally and overseas 聘請本地及外國人才	Almost exclusively local hiring 幾乎只聘請本地人才	Local only 只聘請本地人才
Education of employees 僱員的教育背景	Regardless of where they are educated 不管他們曾接受何處教育	Regardless of where they are educated 不管他們曾接受何處教育	Regardless of where they are educated 不管他們曾接受何處教育	Exclusively local 絕大部份於本地畢業
Do you have expatriate staff 有沒有外籍僱員	Yes 有	Yes 有	Little 較少	Almost no 近乎無
Shortage of talent 短缺的人才	Compliance officer; financial product development and marketing; analysts 合規主任、金融產品開發及銷售人員、分析員	Compliance officer; financial product development and marketing; analysts 合規主任、金融產品開發及銷售人員、分析員	Compliance officer, operations, IT 合規主任、業務運作人員、電腦工程師	Compliance officer, operations, IT 合規主任、業務運作人員、電腦工程師
Rating of their employees 對僱員的評價	Well positioned to hire the best talents and usually satisfied with those hired 所有人才會合適地分配職位，而且通常都滿意被聘用的僱員	Second lowest 評價較低	Well positioned to hire some of the best talents 所有人才會合適地分配職位	Lowest 評價最低
Training programmes 僱員訓練				
Formal training 正式訓練	Continuous training for staff; some have globally training programs 持續性訓練，有些企業會提供全球訓練課程	Yes 有	Continuous training 持續性訓練	Not much 不多
On the job training 在職培訓	Yes 有	Yes 有	Yes 有	Yes 有
Burnout problem 解決因工作過量而枯竭的問題	Rotation from department to department to reduce burnout; flexibility in long leaves; voluntary social service 部門調職，提供彈性長假、鼓勵義務工作	Raise their wages 提升薪酬	Raise their wages 提升薪酬	Nil 無方法解決

1. Questionnaire for Employer

2. Questionnaire for Employee

3. Scope of Interview for Employer Focus Groups

1. 僱主問卷

2. 僱員問卷

3. 僱主焦點小組訪問範圍

A detailed discussion is provided below.

1. Manpower in the Financial Industry

1.1 Retirement a concern but not a big worry.

While the retirement of the baby-boomers is expected to affect Hong Kong at large most firms do not expect any serious problem. A typical response is:

"We have raised the mandatory retirement year from 55 to 60 but do not see an imminent retirement wave affecting the operations as part of the baby boom syndrome"

– Senior Partner of a large overseas company

1.2 High turnover rate (10 to 30%)

Most firms face very high turnover rates, but there is considerable variation among firms. What is happening in Hong Kong, however, is also happening elsewhere. Some firms are raising salaries for certain highly valued individuals considerably (for example, 50% or more) in order to retain them.

"Regarding turnover, 3 out of 15 in my team had left, with one regrettably because she was very good but the other two with no regret."

– Deputy Chairman of a local company

"The talent shortage in the financial industry in Hong Kong, as indicated by the high turnover rate as well as other indicators, does not appear to be worse than that in other financial centres."

– HR Head of a large local company

"Turnover is high, at 20+% per year. I think manpower is a challenge but so far is not yet a bottleneck. Employment in Hong Kong has been growing at double digit pace and is expected to continue to grow."

– Managing Director of a large overseas company

"Turnover rate among tellers is very high."

– Head of Training in a large local bank

"The company is facing some turnover problem, but mainly at the clerical level."

– CEO of a small overseas company

"Turnover now runs at about 10 to 15% per year. This is somewhat lower than in previous years. In 2003 it was 30%."

– Senior Partner of a large overseas company

以下將深入討論訪問結果。

1. 金融業的人力狀況

1.1 業界關心退休問題，但該問題並不嚴重。

雖然嬰兒潮時期出生的人將屆退休年齡，但業界估計退休並不對企業造成嚴重影響。一個典型的反應是：

「我們已將規定退休年齡由55歲提高到60歲，但沒看見因嬰兒潮而出現的退休潮影響到我們的運作」

一間大型國外企業的高級合夥人

1.2 高流失率（10至30%）

大部份的企業都正面對非常高的流失率，但公司之間甚有差別。香港發生的情況亦與其他地方類似。一些企業為了挽留其重視的員工而大幅提升他們的薪酬（例如50%或以上）。

「在人才流失方面，在我的15人團隊中有3人離開，遺憾地其中一位非常好的職員辭職，但另外兩位辭職的職員卻不曾令我感到遺憾。」

一間中小型國外企業的副主席

「香港金融業的人才短缺情況，在其高流失率看來並不比其他金融中心來得差。」

一間大型本地企業的人力資源部主管

「流失率是高的，約每年20%。我認為人力問題對公司是一個挑戰，但到目前為止尚未是發展的樽頸。我們在香港聘請人才的增長是雙位數字上升並預計會繼續增長。」

一間大型國外企業的總經理

「櫃台服務員的流失率極高。」

一間大型本地銀行的培訓部主管

「我們公司正面對人才流失的問題，但此情況主要集中在文員的層面。」

一間中小型國外企業的執行總裁

「現在的流失率約為每年10至15%。這已比往年為低。流失率在2003年約30%。」

一間大型國外企業的高級合夥人

1.3 A well designed retirement package can help lower the turnover

“We offer very attractive retirement benefits for long serving employees. Employer contributions rise with length of service. So those who have worked for over 10 years seldom leave.”

– Senior Management of a large local bank

“In order to retain staff, we have been offering more stable incomes, meaning reducing the weighting of the variable pay component.”

– HR Head of a large overseas company

“Our company provides higher percentage vesting of pension benefits with seniority. We are facing competition from Mainland companies for skilled professionals.”

– Head of Training in a large local company

1.4 Hiring

Many firms, particularly the larger ones, have seen rapid expansion in recent years which is expected to continue in the short to medium term. Many employers cannot hire as many as they want. Some have given up looking for people as they think they cannot compete with the bigger companies. Most smaller companies rarely hire fresh graduates. Instead they only hire people with experience. Their preferred business model appears to be: small operations with high value added.

“Our staff turnover is not a serious problem. Loyalty is high because of a culture nurtured there and bolstered by transparency, good training, good compensation, etc. But the company is not able to hire as many as it wants.”

– Executive Vice President of a large overseas company

“There is a general preference to hire more experienced people. In recent years, some junior employees have been recruited. They are given training with the knowledge that some will leave. But we will still get some very good and loyal staff for us over the long term.”

– Managing Director of a small overseas company

“In the investment banking sector, value added per worker is high but we don’t need many people. Typically the operation is relatively small in manpower terms, and a few experienced, productive people are quite enough.”

– Managing Director of a small overseas company

1.3 良好的退休保障計劃可減低流失率

「我們為長期服務的員工提供非常吸引的退休福利。公司根據員工的年資增加僱主供款。因此那些服務公司超過10年的員工很少會離職。」

一間大型本地銀行的高級管理人員

「為了保留員工，我們提供更穩定的工資，即減少佣金對員工薪酬的影響。」

一間大型國外企業的人力資源部主管

「我們的公司授予資深員工更高的退休供款百分比。我們正與內地企業競爭聘用行業內的專業人士。」

一間大型本地企業的培訓部主管

1.4 招聘

許多企業（特別是大型企業）近年迅速擴展，增長預計在短期至中期內持續。許多僱主無法聘用足夠的員工。有些公司更認為自己不能與大企業競爭人才而放棄招聘員工。多數中小型公司很少僱用應屆畢業生。反而他們只僱用有充足經驗的人才。他們更喜歡以少人手，高增值作為營運模式。

「我們的流失率並不嚴重。由於機構的良好文化、高透明度、良好的培訓和報酬等使員工的忠誠度極高。但公司並不能聘用足夠的人才。」

一間大型國外企業的副總裁

「我們一般只會僱用有經驗的員工。近年來，我們亦有僱用一些初級職員。他們當中有些接受培訓後就會離開。但我們仍擁有一些非常良好而忠誠的職員為我們長期服務。」

一間中小型國外企業的總經理

「投資銀行的人均增值率很高，但我們不需要太多人手。一般而言我們營運所需的人數較少，只要幾個有經驗、有生產力的人手就已經相當足夠。」

一間中小型國外企業的總經理

“Employment had been growing at about 20% per year and is expected to continue to grow. The company recruits about 30 junior staff a year and is looking for about 4 people at the partner/manager level.”

– Senior Partner of a large overseas company

“..... is now expanding rapidly--perhaps adding 50% of staff in two years. The current expansion is fueled by China-related business and is probably faster than at any time for quite a long time”

– Managing Director and Head of Operation of a large overseas investment bank

“Employment in Hong Kong has been growing at double digit pace and is expected to continue to grow.”

– Managing Director, Senior Vice President of a large overseas company

“Staffing has been increased by about 30-40% in the past 2 years. Manpower bottleneck is a concern.”

– Managing Director of a small overseas company

“As a small company we have not been hiring additional people for years. Right now the market is hot and it is impossible to compete with big companies for talent. We had needed compliance personnel but we are not hiring any more mainly because it is not possible to hire the necessary skills.”

– Chairman of a small local company

「就業增長率大約是每年20%，並預計會持續增長。公司每年大約招聘30名初級職員和需要大約4個人的合夥人/經理級職員。」

一間大型國外企業的高級合夥人

「……現在正迅速地擴展－在兩年間或許會增加50%的職員。由於現時受到中國相關業務的刺激，擴展的速度比以往任何時候都來得快。」

一間大型國外投資銀行的總經理及營運部主管

「在香港的就業率有雙位數字的增長，並預計會繼續提升。」

一間大型國外企業的總經理及高級副總裁

「在過去兩年，我們大約增加聘用30-40%的職員。我們亦關心人力到達樽頸的情況。」

一間中小型國外企業的總經理

「作為一家小公司，這幾年來我們未曾僱用任何職員。現在的市場十分激烈，令我們無法與大公司競爭人才。我們求才甚殷但沒作聘用的主因是我們不能聘用有相關技能的人。」

一間中小型本地企業的主席

2. Expatriate Staff

As a global financial centre Hong Kong needs to tap its manpower needs globally. In this regard it is found that air pollution is a concern especially for senior people. For less senior people pollution problems may not be a concern but they young people looking for opportunities may be attracted to Shanghai where the growth is even faster. Expatriates with family are also concerned about the shortage of international school places. High housing cost does make expatriate staff costly to hire but this is not so much a problem for really senior people whose pay package is very attractive any way.

“There is some concern about air pollution among senior staff, but Hong Kong is still attractive. Another concern is the lack of international school places.”

– Managing Director of a large overseas company

“Pollution problem is affecting hiring especially at the more senior levels. But shortage of international school places is a more immediate problem. With a low tax regime, Hong Kong nevertheless remains an attractive place.”

– Managing Director and Head of Operation of a large overseas investment bank

2. 外籍僱員

香港作為全球性金融中心需要競爭全球的人力資源。但對於高級職員來說，空氣污染是他們特別關心的議題，而較低職位的員工相對地不關心空氣的質素。但為了尋找機會，青年人較願意到增長迅速的上海工作，因此可能會增加本港招聘的困難。有家庭的外籍職員亦擔心國際學校學位短缺的問題。住屋費用高昂對外籍職員是一個負擔，但對於薪酬及福利均非常吸引的高級職員則影響不大。

「高級職員頗為關心空氣污染問題。但對他們來說香港仍然是有吸引力的地方。另一個關心的議題是香港缺乏國際學校學位。」

一間大型國外企業的總經理

「污染問題影響到海外聘用的情況，特別是在聘請高級職員的時候。但國際學校學位短缺是一個更加逼切的問題。而香港的低稅率令她依然保持吸引力。」

一間大型國外投資銀行的總經理及營運部主管

“Air pollution could affect the decisions of expatriates especially those with family.”

– Managing Director, Senior Vice President of a large overseas company

“The pollution problem in Hong Kong is a concern but not critical.”

– Managing Associate of a small overseas company

“I feel worried that people aged in their 30s may hesitate to come to Hong Kong being worried about education for kids and pollution. My new hires are mostly singles for the time being.”

– CEO of a small overseas company

“Of the 5 expatriates on our staff only one has children and perhaps because of this education is not an issue. Pollution is an issue for expatriates but not so much for locals.”

– Executive Vice President of a large overseas company

“Regarding Hong Kong's air quality, it is always discussed and may be a factor when senior people consider locating in or moving out of Hong Kong.”

– Senior Partner of a large overseas company

「空氣污染能影響外籍員工移居香港工作的決定，特別是對那些有家庭的員工而言。」

一間大型國外企業的總經理及高級副總裁

「污染對香港是一個問題，但並不至於嚴重。」

一間中小型國外企業的高級行政人員

「我擔心30歲以上的人由於孩子的教育和環境污染情況，會對來香港發展猶豫。現時我新聘的職員都是單身的。」

一間中小型國外企業的執行總裁

「在我的5個外籍職員中，只有一個有孩子，因此教育對他們並不是問題。污染卻對他們有影響，而對本地人則比較不重要。」

一間大型國外企業的副總裁

「香港的空氣質素經常被談論，亦可能是高級職員考慮去留香港的原因之一。」

一間大型國外企業的高級合夥人

3. Talent in Shortage

The financial industry is not particular about the backgrounds of their recruits. Companies do hire employee regardless of the major they graduate in, even though people with some finance/economics/accounting background may have an advantage. Employers typically do not care so much about higher degrees.

Some companies claim they are looking for talent at all levels, but the most acute shortages are for compliance officers and for financial product development and marketing. There is an apparent shortage of analysts and of IT people with financial knowledge. One employer reported having to raise salaries significantly to retain two very handy people with this background. Senior people with specialised skills are in short supply. Accountants, operations/support, risk management professionals and legal advisers are also mentioned as being in short supply.

“An area of shortage is IT people with financial background. Although many companies outsource their IT jobs some jobs cannot be outsourced because the product idea has to come from people who understand the market.”

– Senior Management of a large local bank

“..... experienced people in certain fields, particularly derivatives and new products, are always in short supply. The manpower bottleneck is hampering business expansion plans to some extent.”

– Managing Director and Head of Operation of a large overseas company

3. 人才短缺情況

金融業並不考慮新聘職員的背景。不論僱員的主修科目，公司都會考慮聘用，但曾修讀金融、經濟或會計的人則會較有利。僱員有否碩士以上學位對僱主並不重要。

一些公司表示正招聘所有職級的員工，但合規及金融產品開發和市場推廣的人才則最為缺乏。分析員及有金融知識的資訊科技人員亦有明顯短缺的跡象。有一位僱主為了挽留兩名表現突出的資訊科技人才，不惜大幅提高他們的薪酬。擁有專業技能的資深人才、會計、營運及支援、風險管理及法律顧問也有短缺情況。

「擁有財務背景的資訊科技人才甚為短缺。雖然許多公司外判了資訊科技工作，但是仍有部份工作無法外判，因為提供服務的必須是來自瞭解市場的人。」

一間大型本地銀行的高級管理人員

「……我們總是短缺某些領域的資深員工，特別是衍生工具和新產品開發方面。在某程度上人力瓶頸阻礙我們增長。」

一間大型國外企業的總經理及營運部主管

“..... experienced people in certain fields, particularly derivatives and new products, are always in short supply. The manpower bottleneck is hampering business expansion plans to some extent.”

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一間大型國外企業的總經理及營運部主管

4. Abilities and Attitudes of Local Staff

Employers think Interpersonal Skills, Presentation Skills and a right Work Attitude are all extremely important in the financial industry. English is the most often used language for internal communication, while Chinese is the usual language in communication with clients. Communication Skills/ Interpersonal Skills appear to be weak spots among locally hired staff. But an interviewee finds their communication skills, including their command of English, to have improved in recent years, though English proficiency generally cannot compare with what it used to be, say, two decades before. Interviewees are generally satisfied with the standard of Putonghua among graduates.

Employers find local staff usually well motivated, with a high sense of responsibility, and are committed staff who are willing to work long hours. They are also technically strong, perhaps even stronger than foreign hired ones. On the other hand, some employers find them less forthcoming with ideas and lacking in common sense and knowledge about global development.

There appears to be a preference for Mainlanders when it comes to hiring. The reason is not that Mainlanders are typically stronger than local employees but because applicants from the Mainland are usually the top candidates in a huge pool.

“Mainlanders typically have stronger drive.”

– Managing Director, Senior Vice President of a large overseas company

“Local people often suffer from a lack of initiative. They tend to be spoon fed when it comes to duties.”

– Senior HR Manager of a large local company

“I find Hong Kong employees technically strong. But they often lack common sense and maturity.”

– Managing Director, Senior Vice President of a large overseas company

4. 本地員工金融業從業員的工作態度和能力

僱主認為人際關係技巧、表達技巧及正確的工作態度在金融業極為重要。英文經常使用於公司內部通信，而中文則是與客戶溝通的主要語言。溝通技巧及人際關係是本地僱員的弱項。一名被訪者認為即使他們的英語水平不能與20年前的僱員相比，但他們的表達能力及英語程度在近年已有所改善。被訪者一般都滿意畢業生的普通話水平。

僱主通常發現本地僱員做事積極、有責任感和願意長時間工作。在這幾方面，他們甚至比外籍僱員優勝。另一方面，一些僱主發現他們對報酬有不設實際的想法、並往往缺乏常識和國際視野。

有些僱主較願意聘用從內地來港工作的僱員。這並不代表內地僱員比本地僱員優勝，而是由於能夠來港工作的內地人大多是最頂尖的人才。

「內地僱員通常較有幹勁。」

一間大型國外企業的總經理及高級副總裁

「本地人經常缺乏主動性。涉及職務時，他們會傾向於依賴他人。」

一間大型本地企業的人力資源部高級經理

「我發現香港僱員在工作技能上較好。但他們經常缺乏常識和成熟度不足。」

一間大型國外企業的總經理及高級副總裁

“In the last 3 years there seems to be an improvement in language and the preparedness of graduates, though the present generation of graduates cannot compare with those say 2 decades ago. Easier admission to Universities these days is reducing the competitive sense of students.”

– Deputy General Manager of a large overseas company

“Oral communication is an important skill. Hong Kong employees are usually adequate here but their writing skills are not.”

– Senior Partner of a large overseas company

“Many tend to lose sight of the bigger picture while working on technical aspects of problems. They are also not sufficiently creative. Auditors and accountants tend to follow rules rigidly but still will need new ideas to get things done.”

– Senior Partner of a large overseas company

“But they are not too pleased with some attitudes of young people who are used to being spoon-fed. What they lack the most is a sense of lacking grown out of want.”

– HR Head of a large overseas company

“They don't actively look for tasks to be performed but prefer to be told.”

– Senior HR Manager of a large local company

“There appears to be a lack of ‘a broad sense of the world’. They may be technically competent, and some are also very good, but there appears to be a ‘spoon feeding’ culture, i.e., they tend to be weaker in terms of initiative or creativity.”

– HR Head of a large local company

“Hong Kong has a unique talent pool when it comes to the financial industry. But some junior people are sloppy and may lack common sense. Some 1/4 to 1/3 of my hirees proved to be disappointments. The main problem is that ‘they don't apply themselves’ and therefore lack the commitment and the willingness to learn.”

– Managing Director of a small overseas company

“Attitude is a problem with new recruits these days. Employees may not be as proactive as earlier generations.”

– Sales Director of a small overseas company

“I think many Hong Kong graduates are not strong enough to face challenges or frustrations.”

– Vice President, Human Resources of a large local company

「雖然現在的畢業生無法與20年前的畢業生比較，但最近3年他們的語言能力與進入職場的準備程度似乎已有所改善。更容易入讀大學使他們的競爭感覺減少。」

一間大型國外企業的副總經理

「會話溝通技巧十分重要。香港僱員的會話技巧及格，但寫作技巧則不然。」

一間大型國外企業的高級合夥人

「當處理技術問題時，許多僱員容易忽略整體考慮。他們的創造力不足。審計員和會計師傾向遵循規則，但有時做事要用新的方法。」

一間大型國外企業的高級合夥人

「僱主並不喜歡青年人依賴的態度。他們最缺乏的是改善依賴的習慣。」

一間大型國外企業的人力資源部主管

「他們不主動找要做的事情，而是習慣被指派任務。」

一間大型本地企業的人力資源部高級經理

「他們缺乏『對世界的充份理解』。嚴格來說，他們是能幹的，甚至有些是優秀的。但他們似乎有依賴的文化，即他們的主動性及創造力較弱。」

一間大型本地企業的人力資源部主管

「香港有很多獨特人才投身金融業。但某些初級職員是散漫及缺乏常識。我所聘請的初級職員中，約1/4到1/3令我感到失望。主要是由於他們不努力，缺乏承擔和學習意欲。」

一間中小型國外企業的總經理

「新僱員通常有態度問題。僱員的積極性不如以前的好。」

一間中小型國外企業的銷售總監

「我認為許多香港畢業生面對挑戰或挫敗時不夠堅強。」

一間大型本地企業的人力資源部副主席

“We find students with overseas exposure quite different from those without such exposure. Still, there appears to be an improvement in quality in recent years, and devotion to work is perhaps one of the advantages of locally educated people.”

– Managing Director of a large overseas company

“The language ability of local hirees is usually not as good as those hired overseas.”

– Managing Director and Head of Operation of a large overseas company

“Comparing locals with recruits from overseas, there is a clear difference in communication skills and presentation skills in particular, but locals and overseas recruits share a similarly strong work ethic.”

– Managing Director, Senior Vice President of a large overseas company

“Hong Kong people are willing to work longer hours and harder than their UK counterparts.”

– Managing Associate of a small overseas company

“Hong Kong graduates are technically well prepared and in this respect are superior to US/UK graduates.”

– CEO of a small overseas company

“Locals are good at expressing themselves but are not nearly as aggressive as mainlanders.”

– Senior Management of a large local bank

「我們發現到過國外留學的學生相對於那些沒有留學經驗的學生有顯著的分別。儘管如此，近年學生的素質有明顯的改善，而且對工作的投入或許是本地學生的其中一個優點。」

一間大型國外企業的總經理

「本地僱員的語言能力通常不及從國外聘請的僱員。」

一間大型國外企業的總經理及營運部主管

「本地僱員與從國外聘請的僱員在溝通技巧與表達能力有著明顯的分別，但兩者均有很好的職業操守。」

一間大型國外企業的總經理及高級副總裁

「香港人比英國人更刻苦和願意長時間工作。」

一間中小型國外企業的高級行政人員

「嚴格來說香港畢業生有充分的準備，這比美國和英國的畢業生優勝。」

一間中小型國外企業的執行總裁

「本地僱員擅於表達自己，但並不如內地僱員般進取。」

一間大型本地銀行的高級管理人員

5. Training Programmes of Companies

Most companies are very serious at training. On-the-job training is the most common kind of training, but many bigger firms have in-house trainers and also hire consultants to do training for their staff, covering both industry-specific and soft skills. Very promising employees and senior staff are sometimes offered training in offices overseas. Sometimes tests are given staff upon completion of their training programmes. Those who fail the tests may even lose their jobs. Many smaller companies do not hire fresh graduates because they cannot afford the training cost and are worried about poaching.

“On-the-job training is the main mode of training offered. We also encourage and financially subsidise employees to take outside courses.”

– Deputy Chairman of a large local company

“We use external trainers who are in charge of modular types of training, and this covers both soft skills and hard skills. On the other hand in-house training is usually more product-targeted. Usually tests are administered at the end of the training. There is a global training programme for very senior staff.”

– Executive Vice President of a large overseas company

“The company offers in-house training as well as supports staff to enroll in courses offered by HKSI. The Head office in UK partners with a UK university to offer long distance training for staff on a range of subject areas.”

– CEO of a small overseas company

“New recruits are usually given training for 2 weeks in the first instance plus 200 hours per year plus on-the-job training. Throughout the career, 100 hours of training per year is expected. We have a training institute in Hong Kong, Beijing, and Shanghai. We use in-house trainers most often though external trainers are sometimes hired.”

– Senior Partner of a large overseas company

“Our training programme usually makes its employees much sought after, and they usually will be snapped up by other firms in the financial industry. They may be hired for positions in credit analysis, financial product development, risk management, and operations, among others. Of course we also hire experienced people from other firms.”

– Senior Partner of a large overseas company

5. 金融機構的培訓項目

多數公司對於培訓非常嚴謹。在職培訓是最常見的一種，但許多大企業有內部的培訓師，並且聘請顧問為他們的職員作培訓，內容包括行業的專門技能和軟性技能。有時會為高級職員安排於海外接受培訓。在培訓課程完成後，職員或會被安排接受測試。測試不及格的職員可能失去他們的工作。許多小公司因為無法負擔培訓費用和擔心員工被同行挖角而不僱用應屆畢業生。

「在職培訓是提供訓練的主要方式。我們亦鼓勵和於財政上資助僱員參加譬如由香港證券專業學會提供的課程。」

一間中小型國外企業的副主席

「我們聘用負責單元式訓練的外部培訓導師，當中包括軟性技能和專業技能。另一方面內部培訓通常以產品為導向。在培訓課程的結尾一般會進行測試。我們為非常高級職員提供一個全球性的培訓計劃。」

一間大型國外企業的副總裁

「公司提供內部培訓，亦支持員工報讀由香港證券專業學會提供的課程。我們在英國的總辦事處與一英國大學一起為員工提供不同主題範圍的遙距培訓。」

一間中小型國外企業的執行總裁

「新入職員工通常會接受兩個星期的培訓，另加每年200小時以上的在職培訓。員工在工作過程中預期每年需接受100小時的培訓。我們在香港、北京和上海設有培訓學院。我們通常使用機構內部的培訓師，有時亦會外聘培訓導師。」

一間大型國外企業的高級合夥人

「我們的培訓計劃令僱員更為吃香，他們通常會被金融業的其它機構挖角。他們可能被聘用於信用分析、財務產品開發、風險管理和操作等職位。當然我們也從其它機構聘請富經驗的員工。」

一間大型國外企業的高級合夥人

“We have a very robust training program, with an institute that runs a formal training program, with the help of in-house trainers as well as outside experts. Employees will be examined after attending a training programme, which sharpens technical, management, and soft skills.”

– Managing Director, Senior Vice President of a large overseas company

“Training is now something expected of employers among new employees, but it has also become something of a necessity these days because of the specialised knowledge required.”

– Head of HR and Admin of a large local company

「我們有一個非常健全的培訓計劃，有一所提供正規培訓計劃的學院，除了內部的培訓導師亦聘請機構以外的專家。僱員在出席強化技能、管理及軟性技巧的培訓計劃以後將會被考核。」

一間大型國外企業的總經理及高級副總裁

「新僱員期望僱主會提供訓練。由於行內需要專門知識，所以訓練亦是必要。」

一間大型本地企業的人力資源及行政部主管

6. Burnout Problem in the Financial Industry

Burnout is recognised to be a problem in the financial industry, and there are instances of early retirement due to burnout. Companies can, however, use various ways to minimise the problem. A company may rotate staff from division to division in order to keep staff interested in their work. They also may exercise greater flexibility in accommodating leave requests. Some also organize their staff to do voluntary social service and offer various social and recreational activity opportunities.

“There is also an attempt to provide internal mobility opportunities for staff, which helps relieve the burnout problem. Some staff members have been keen in providing voluntary services to the community. Volunteering is a culture among a significant segment of the staff.”

– Managing Director of a large overseas company

“Long working hours and the intensity of the work indeed may affect retention, but this is the nature of the business.”

– Sales Director of a small overseas company

6. 金融業面對的人才耗盡問題

因工作過量而引致失去動力，在金融業是一個問題，有人會因此提早退休。然而，公司可以使用各種方法使這個問題減到最小。公司可以調動職員到不同部門以保持職員對工作的興趣。它們也可靈活地容許僱員請假。有機構亦會組織僱員從事義務工作和提供消遣活動的機會。

「為職員提供內部調職機會能幫助消除人才耗盡問題。一些職員熱衷於社區的義務工作。義務工作在大部分職員間形成了一種文化。」

一間大型國外企業的總經理

「長時間工作和工作過度對挽留員工有影響，但這是我們工作的性質之一。」

一間中小型國外企業的销售總監

7. Legal Services in the Financial Industry

An employer observed that in the legal profession, “an average person in London would be a superstar in Hong Kong,” which reflects very badly on the legal profession in Hong Kong. He thinks that some lawyers in Hong Kong give in too easily to unreasonable and unethical demands from clients. This comment from just one interviewee could have been based on some very personal experience, and need not reflect on the quality of Hong Kong’s legal profession as a whole. But it does serve as reminder that business ethics and adherence to some code of professional practice are highly valued in a financial centre, and that some lawyers may not adhere to these principles as much as they should.

7. 法律服務在金融業的情況

一位僱主認為在法律界「一個在倫敦表現一般的人到了香港往往會成為超級明星」，這顯示他覺得香港的法律專業頗有問題。他認為香港部分律師太容易遵從客戶不合理或不道德的要求。這看法只根據一位被訪者的個人經驗，並未能反映整個香港法律行業的質素。但這個看法提醒我們，商業道德和嚴守專業守則在金融中心極為重要，而一些律師未能完全遵守這些原則。

Quite apart from the manpower issue, an employer observed that banks nowadays also act as brokers and even conduct investment banking and wealth management businesses. Thus their activities really should come under the purview of the Securities and Futures Commission. But they are regulated by the Hong Kong Monetary Authority whose standards could be more favourable.

Another employer finds the quality of lawyers in London higher than that of local lawyers, and comments that the regulatory bureaucracy in Hong Kong could be a deterrent to business.

8. Manpower Mismatching

There is a matching problem with respect to people working in the front office serving clients. Employers need people with the necessary license to work as account representatives. Yet some job applicants may not possess the license and so cannot be hired. On the other hand, many university graduates who have got the license to work as brokers do not really want to go into the trade.

Another mismatch can be described as the quality versus quantity conundrum. A company may badly need one chief actuary with industry experience and cannot find one. But there is nothing our universities can do to provide such persons. Universities can provide quantity, but the stream of fresh graduates without experience may not help relieve the shortage problem at all. One interviewee says industry (for investment management) requires experienced people. On the other hand if industry is not willing to take on inexperienced people and train them there will never be enough experienced people to go around.

An employer commented that some graduates came with unrealistic expectations. Many graduates in finance/management from top universities thought they automatically were entitled to a lucrative pay package. But they need to work hard to prove that they deserve such.

除人力問題之外，一位僱主發現現時銀行的業務範圍已包括提供證券經紀、投資銀行及財富管理服務。因此它們的業務應該受到證監會的監管。但現時香港金融管理局對銀行的監管水平對它們更為有利。

另一位僱主發現倫敦的律師的素質比本地的為高。他亦評論香港在監管上的官僚主義對業務有阻礙。

8. 人力錯配

研究發現有關前線客戶服務員的錯配問題。在招聘客戶代表時，僱主只會聘請持有相關牌照的人。因此有一些求職者因沒有牌照而不獲聘用，但許多持有經紀牌照的畢業生卻不想投身於該行業。

另一個錯配則是質量與數量之間的問題。一間公司非常需要一個有資深經驗的首席精算師，但卻找不到有關人才。這是因為大學不可能提供有經驗的人才。大學可提供足夠的專業人才，但剛畢業的學生因沒有經驗而不能解決人才短缺問題。一個被訪者表示行內（投資管理）需要資深職員。但如果行業不願意聘用無經驗的職員和訓練他們，日後就不可能有足夠的資深職員。

有僱主亦評論一些畢業生有不切實際的期望。許多在一流大學的金融或管理系畢業生認為自己一入職就可以有豐厚的酬勞。但事實上，他們是需要艱苦地工作才能會有相當的回報。

VIII. Conclusions and Recommendations

結論和建議

1. Competition for talent is keen in the financial industry. Many firms are not hiring as many people as they would like. If it had not been for the fallout from the sub-prime mortgage problems, there would have been similar shortage in other financial centres. Now that such shortage has been relieved elsewhere Hong Kong may take advantage of the situation to acquire top talent from all over the world.
 2. The most acute shortages appear in compliance and financial product development and marketing. These are the areas of rapid change and require specialised knowledge that cannot be easily nurtured through universities. Industry experience is essential. To meet such specific needs international recruiting may be the only short term solution available, but Hong Kong's competitiveness in attracting or retaining such specialised talent is now threatened by a shortage of international school places and by its pollution problems.
 3. Given the shortage of talent identified, and given the difficulty of international recruiting, one would have hoped that the Quality Migrant Admission Scheme, launched in June 2006 and certainly a step in the right direction, would help alleviate Hong Kong's hunger for talent. But so far only a few hundred "quality migrants" have come to Hong Kong from the Mainland. Finance and accounting professionals are only a fraction of this and can therefore hardly provide any meaningful relief to the manpower shortage.
 4. Acute shortages also occur in operations. Unfortunately you cannot put inexperienced people in operations. Moreover, operation staff are generally too busy to attend training sessions for upgrading. The SII's IAQ and HKSI's Certificate in Business Support Management programmes are filling this need to some extent.
 5. Two rapid areas of growth are Private Banking and Wealth Management. These areas require people with good interpersonal skills and other soft skills as much as hard skills. This happens to be the area in which Hong Kong's new university graduates appear to be the weakest.
 6. There is a big gap between self-rated ability and employer-rated ability. While employers are generally satisfied with employees' Technical Skills, they are not so satisfied with their general lack of Creativity, Problem Solving Skills, Management Skills, and Languages Skills.
 7. Employers take training very seriously, and employees are also committed to the financial industry for their careers. This is good. But many employees find time constraint a serious impediment to their enrollment in courses. The provision of on-line self-learning programmes that can be accessed any time, such as being considered by the HKSI, will help alleviate the problem.
 8. Employees find themselves in need of industry-specific knowledge. Many employers, however, complain more about employees' language and communication skills than about their lack of industry knowledge.
1. 金融界內爭奪人才的情況很激烈，很多企業未能聘用到足夠的合適員工。如果不是次按風暴的影響，其他金融中心一樣會面臨類似的人才短缺問題，現在，此等短缺問題已得到紓緩，香港正好把握機會，從世界各地招聘金融業人才。
 2. 合規、發展金融產品以及市場推廣是人才最短缺的範疇。它們發展迅速，所需要的專門知識並非輕易能夠在大學學到，反而在行業內獲得的經驗更為重要。要滿足這個需求，從國際上招聘人才似乎是短期內唯一的解決辦法，但香港本身缺乏足夠的國際學校學額，以及污染問題，皆降低了專才來港的吸引力。
 3. 要解決人才短缺的問題，以及面對國際招聘的困難，大家自然期望在2006年6月實施的優秀人才入境計劃能夠緩和情況。無疑，這政策是正確的一步，但目前，卻只有數百個內地的優才成功來港。其中，金融及會計方面的專才只佔計劃的很小部分，並不足以真正解決此方面的人才短缺。
 4. 負責日常營運員工短缺的情況也頗嚴重。但問題是，這些後勤工作並不能由欠缺經驗的員工擔任。再者，負責後勤的員工通常都因為工作過度繁忙而不能參加進修課程。香港證券專業學會提供的投資管理資格（IAQ）以及金融業務營運支援管理證書課程能夠補此等不足。
 5. 私人銀行及財富管理是最高速增長的範疇，它們都要求員工擁有很好的 interpersonal 技巧，硬性技能之外，軟性技能同樣重要。這是本港大學畢業生比較弱的一環。
 6. 僱員自我評價跟僱主對他們的評價有很大差距，僱主普遍滿意員工的技能，卻不大滿意他們在創意、解決問題、管理技巧以及語文能力上的表現。
 7. 僱主很著重培訓，而僱員亦願意投入，在金融界建立事業。這本來是好的，但很多僱員卻因為時間的限制而妨礙了參加課程進修。學會認為提供沒有時間的網上自學課程可以解決部分問題。
 8. 僱員認為他們較需要金融業的專門知識，但僱主反而對員工的語文及溝通技巧的投訴多於金融知識的不足。

9. People with the requisite specialised knowledge for the financial industry as it evolves will always be in short supply, as it takes years of work and industry experience to gain such knowledge. The industry will need to nurture such talent by providing more opportunities for young people with potential to acquire the experience and the knowledge. Yet many firms, particularly smaller companies, prefer not to hire inexperienced people.
10. Employers are willing to train existing staff but less willing to train new hands from scratch. Their main fear is losing people to their competitors. But everybody could lose in this “game” of trying to take free rides. Employers need to aggressively work out new contracting arrangements so that it pays for the trained staff to stay with them. Hong Kong people are willing to take courses.
11. Many employees have a strong desire to pursue a career in the financial industry and have the motivation to learn. But they will need to be more proactive, instead of being reactive. They must be more willing to take on and even look for new responsibilities, to face new challenges, to meet people, to learn new things.
12. A sizeable number of employees in the financial industry have experience working in other sectors of the economy. While graduates in economics, finance, or business may have an edge over other disciplines, most employers welcome motivated people with any background to work with them. The financial industry benefits from having people with diverse backgrounds. But anyone who aspires to build a career in the financial industry should develop a global perspective and have a good sense about the financial markets.
13. The financial industry needs people-oriented people with integrity and a global perspective. Soft skills are at least as important as hard skills.
14. Regulators need to work with employers and universities to improve the supply of professionals knowledgeable in compliance. Without undermining the effectiveness of regulations in containing risks and preventing unfair or fraudulent practices, they also need to continue their on-going task of trimming compliance cost for the industry whenever appropriate.
9. 其實真正擁有金融業專業知識人才的供應通常都不會足夠，因為他們的知識和經驗是多年來在業界工作才獲得的。業界要培育此等人才需要為年青一輩提供更多機會，讓他們獲取更多知識和經驗。可惜的是，很多企業，特別是小型企業，不大願意僱用缺乏經驗的員工。
10. 僱主比較願意訓練已有若干經驗的員工，卻不大希望培訓全新的僱員。他們主要是怕自己訓練出來的人會被對手挖角。只是，當每一個企業都只希望成為「免費享用者」的時候，最後大家都會變成輸家。僱主其實可以與員工簽訂新合約，使已接受培訓的員工繼續留任。香港的員工其實很願意參與進修課程的。
11. 很多僱員很希望在金融業建立事業，他們亦很有動力去學習，只是，他們需要表現得更主動。他們必須願意尋找及承擔更多新的責任，接受新的挑戰，擴闊人際網絡，學習新的事物。
12. 在金融業裡面，為數不少的僱員擁有在其他行業工作的經驗。修讀經濟、金融、商業學科的畢業生固然擁有優勢，但更多僱主其實很樂意聘用來自其他界別的人才。不同背景的人加入使金融業更加受惠，只是，若有任何人想在金融業闖一番事業，必須有國際視野，以及對金融市場有良好觸覺。
13. 金融業需要擁有誠信以及具國際視野的人才；溝通技巧與專業技能同樣重要。
14. 監管機構須與僱主及大學改善合規專才的供應，在不影響規管風險及防止不公平及欺詐行為的有效性的同時，他們亦要努力降低合規成本。

Appendix 1: Questionnaire for Employer 附錄一：僱主問卷

Hong Kong Securities Institute
Research Project 2007/2008
香港證券專業學會
2007/2008年度研究計劃

Grooming of Talent in the Financial Industry
Questionnaire for Employer Survey
Reply deadline: 31 December 2007

金融專業人才培訓
僱主問卷

回覆限期：二零零七年十二月三十一日

Research agency: Centre for Public Policy Studies, Lingnan University
受委託機構：嶺南大學公共政策研究中心

This in-depth questionnaire is used to collect further information from focus group participants after the meeting or interview. Please return the completed questionnaire by post to Lingnan University (Lingnan University, Tuen Mun, Hong Kong.) or by fax (852-2591 0690) or by email (ck5fung@Ln.edu.hk). For further assistance, please contact Mr. Gary Wong at 2616 7182 or wongwc@Ln.edu.hk. All information provided will be kept confidential and accessed by Lingnan University for the purpose of research only. The information will be destroyed after the research.

此問卷的訪問目的是收集更多僱主的資料及意見。煩請受訪者於完成問卷後，循以下途徑交回嶺南大學：

郵寄地址：屯門嶺南大學

電郵：ck5fung@Ln.edu.hk

傳真：852-2591 0690

如有任何查詢，請賜電2616 7182或電郵(wongwc@Ln.edu.hk) 與王偉聰先生聯絡。所有問卷資料，將會保密及只用於此項研究上，並會於研究後銷毀。

Part I. Background Information

第一部份. 公司資料

1. Company name 公司名稱：_____

2. Name of interviewee 受訪者姓名：_____

3. Position 職位：_____

4. Business nature (Check all that apply):

公司業務性質（可選擇多於一項）：

Corporate Banking 企業銀行

Corporate Finance 企業融資

Fund Management 基金管理

Investment Banking 投資銀行

Private Banking 私人銀行

Securities 證券服務

Wealth Management 財富管理

Legal and Audit Consultancy 法律及會計服務

5. Total no. of employees 公司員工人數：_____

Part II. Staffing and Quality of Employees Recently Hired

第二部份. 僱員情況及其質素

6. What positions are you looking to fill at this time 你正在聘請甚麼職位？

Job Levels 職級	Occupational titles 職位名稱	No. of staff 職員人數	Job description 工作簡介	Experiences 經驗要求	Education 教育程度
Senior 高級職員					
Junior 初級職員					
Clerical/ others 文職及其他					

7. What positions were you looking to fill within the last year and had them filled?

在過去一年，有哪些你曾招聘的職位能夠招聘到合適人選？

Job Levels 職級	Occupational titles 職位名稱	No. of staff 職員人數	Job description 工作簡介	Experiences 經驗要求	Education 教育程度
Senior 高級職員					
Junior 初級職員					
Clerical/ others 文職及其他					

8. What positions were you looking to fill and but could not fill 哪些職位你仍未能聘請到合適人選？

Job Levels 職級	Occupational titles 職位名稱	No. of staff 職員人數	Job description 工作簡介	Experiences 經驗要求	Education 教育程度
Senior 高級職員					
Junior 初級職員					
Clerical/ others 文職及其他					

Part III. Quality of Junior Employees Recently Hired (“Junior Employees” refer to career track, fresh university or post-secondary graduates with 3 years or less working experience)

第三部份. 現有初級職員的質素（「初級職員」是泛指擁有不多於3年工作經驗的畢業生）

9. If you have recruited junior employees intended for a career path in the financial industry in the past 12 months, how would you rate them in terms of: (if not applicable, please mark NA) 如你於12個月內曾聘用金融業初級職員，請你評估他們的各項能力：
(If you prefer, you may put the # of employees that fall in each category) (你亦可以在空格內填寫達到該評分的職員數目)

	Excellent 卓越	Very Good 滿意	Acceptable 尚可	Marginal 稍遜	Poor 差劣	NA 不適用
Communication Skills:						
溝通技巧：						
a. Interpersonal and social skills 社交及人際技巧	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Putonghua 普通話	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Spoken English 英語會話	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Writing skills – Chinese 中文書寫能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Writing skills – English 英文書寫能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Competence & Technical Skills:						
工作能力及專業技巧：						
f. Analytical skills: Ability to grasp complex problems 分析複雜問題的能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Analytical skills: Modeling and quantitative work 數據處理及分析能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Information technology 資訊科技	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Management skills 管理技巧	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Working knowledge/Industry specific skills: Banking, accounting, corporate finance etc. 行業專業知識 (如銀行、會計、機構融資等)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Others (please specify) 其他，請註明：_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personality & Work Attitude:						
品格及工作態度：						
l. Ability to learn new things 能夠學習新事物	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Ability to work under pressure 可以在壓力下工作	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Conflict-resolution 處理衝突能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Creativity 創意	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Devotion to work 對工作的熱誠	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q. Initiative 主動性	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
r. Problem solving and decision making 解決問題及決策能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
s. Multi-tasking 同時間完成多項工作	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
t. Sense of responsibility 責任心	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
u. Stamina 毅力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
v. Team work 團隊合作	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. What aspects of your recent recruits are you most satisfied with 他們的哪項能力最令你滿意? _____

11. What aspects of your recent recruits are you most dissatisfied with 他們的哪項能力最令你滿意? _____

12. Did you find noticeable improvement or decline in quality among your recruits in the past three years?

對比過去三年，你認為他們的能力有沒有改善?

	Better 有改善	No significant difference 無明顯分別	Worse 變差
Communication skills 溝通技巧	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Competence & technical skills 工作能力及專業技巧	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personality and work attitude 品格及工作態度	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Part IV. Staff Training

第四部份. 職員訓練

13. Do you expect improvement in job performance to stem from 以下各項，可不可以提升職員的工作表現?

a. On the job training 在職培訓 Yes 有 No 沒有

b. Tailor-made courses offered in house 內部專業培訓 Yes 有 No 沒有

c. Training or educational programmes taken by trainers or educational institutions outside your firm
聘請培訓公司提供訓練/課程 Yes 有 No 沒有

if "Yes", what kind of program is it? (please specify)如有，請註明是甚麼課程: _____

d. An improvement in attitude 改善態度的訓練 Yes 有 No 沒有

14. Do you regularly provide (internally or externally) post-hiring training to your newly hired professionals? If so, primarily in what areas?

對於新入職的職員，你有沒有向他們提供培訓（不論內部培訓或在外培訓）？如有，那主要的訓練範圍是甚麼？

15. Are your company's training programmes affected by high staff turnover? Yes 有 No 沒有

職員流失率高有沒有影響到貴公司的培訓課程？

16. Does your company offer incentives to employees to undergo extra training? Yes 有 No 沒有

貴公司有沒有實質措施鼓勵員工接受額外訓練？

Part V. Recruitment, Poaching and Retirement

第五部份. 職員聘任、流失與退休

17. Do you experience difficulty in retaining talent 你有沒有挽留員工的困難？

	Serious difficulty 非常困難	Some difficulty 有一定困難	Slight difficulty 有輕微困難	No difficulty at all 全無困難
Senior 高級職員	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Junior 初級職員	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Clerical/others 文職及其他	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. Please spell out the number of employees who have left in the past 12 months by reason:

請列出過去12個月就下列原因離職的員工數目：

Reasons: 離職原因：	Senior 高級職員	Junior 初級職員	Clerical 文職工作
a. Taking up in banking/finance related jobs 投身往其他金融機構			
b. Taking up in non-banking/finance related jobs 到非金融機構工作			
c. Retirement 退休			
d. Retrenchment 公司重組			
e. Other reasons (please specify) 其他原因（請註明）			

19. The number of new recruits in the past 12 months by source 請列出過去12個月貴公司從下列來源聘請的員工數目：

Sources: 來源：	Senior 高級職員	Junior 初級職員	Clerical 文職工作
a. From another banking/finance company 出身於其他金融機構			
b. From a non-banking/non-finance company 出身於非金融機構			
c. Other sources (please specify) 其他來源（請註明）			

20. What skills are you considered more important for hiring staff 在聘請員工時，以下哪些是你的重要考慮：

	Important consideration 相當重要	Not so important 不太重要
a. Academic qualification 學歷		
b. Attitude 態度		
c. Command of Putonghua 普通話		
d. Command of spoken English 英語會話		
e. Command of written English 英文書寫能力		
f. Command of written Chinese 中文書寫能力		
g. Creativity 創意		
h. Experience 工作經驗		
i. General knowledge 一般知識		
j. Industry specific knowledge 行業專業知識		
k. International outlook 國際視野		
l. Presentation 表達能力		
m. Professional qualification 專業資格		
n. Maturity 成熟程度		
o. Social skills 社交技巧		
p. Team work 團隊合作		

21. What talent is most in danger of being poached? (check all that apply)

以下哪些人才最容易被其他公司挖角？（可選擇多於一項）

- a. Analysts 分析員
- b. Computer engineers 電腦工程師
- c. Compliance officers 合規主任
- d. Credit analysis officers 信用分析人員
- e. Economists 經濟學家
- f. Financial product development 金融產品開發人員
- g. Financial product marketing 金融產品銷售人員
- h. Fund managers 基金經理
- i. Operation support 業務運作人員
- j. Risk management 風險管理
- k. Traders 交易人員
- l. Others (please specify) 其他，請列明： _____

22. What positions do you expect you will need to open up or increase recruitment in the next 3 years? (check all that apply)

在未來三年，你預計將會增聘哪些職位？（可選擇多於一項）

- a. Analysts 分析員
- b. Computer engineers 電腦工程師
- c. Compliance officers 合規主任
- d. Credit analysis officers 信用分析人員
- e. Economists 經濟學家
- f. Financial product development 金融產品開發人員
- g. Financial product marketing 金融產品銷售人員
- h. Fund managers 基金經理
- i. Operation support 業務運作人員
- j. Risk management 風險管理
- k. Traders 交易人員
- l. Others (please specify) 其他，請列明： _____

23. What positions do you want to hire stronger talent? (check all that apply)

以下哪那些職位你希望能聘請到更好的員工？（可選擇多於一項）

- a. Analysts 分析員
- b. Computer engineers 電腦工程師
- c. Compliance officers 合規主任
- d. Credit analysis officers 信用分析人員
- e. Economists 經濟學家
- f. Financial product development 金融產品開發人員
- g. Financial product marketing 金融產品銷售人員
- h. Fund managers 基金經理
- i. Operation support 業務運作人員
- j. Risk management 風險管理
- k. Traders 交易人員
- l. Others (please specify) 其他，請列明： _____

24. Are you looking overseas to fill your positions 你有沒有在海外招聘員工？ Yes 有 No 沒有

25. Please spell out the number of existing staff by education 現職員工就接受教育地方的數目：

	Senior 高級職員	Junior 初級職員
a. With at least some overseas education 曾經到外國接受教育		
b. With local education only 只曾在本地接受教育		

26. Are you sourcing your staff 你所聘請的員工：

- mainly from locally educated people? 大多是接受本地教育
- mainly from overseas educated people? 大多是接受海外教育
- regardless of where they are educated? 不論他們在那裡接受教育

27. If you have experience with both overseas and local talent, how would you assess the strength and weaknesses of employees with overseas backgrounds as compared with those with only local backgrounds?

相比在本地接受教育的職員，你認為曾受外國教育的職員在各方面的能力上有沒有分別？

	Better 能力較好	No significant difference 無明顯分別	Worse 能力較差
Communication Skills:			
溝通技巧：			
a. Interpersonal and social skills 社交及人際技巧	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Putonghua 普通話	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Spoken English 英語會話	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Writing skills – Chinese 中文書寫能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Writing skills – English 英文書寫能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Competence & Technical Skills:			
工作能力及專業技巧：			
f. Analytical skills: Ability to grasp complex problems 分析複雜問題的能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Analytical skills: Modeling and quantitative work 數據處理及分析能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Information technology 資訊科技	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Management skills 管理技巧	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Working knowledge/Industry specific skills: Banking, accounting, corporate finance etc. 行業專業知識（如銀行、會計、機構融資等）	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Others (please specify) 其他，請註明：_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Personality & Work Attitude:

品格及工作態度：

- | | | | |
|---|--------------------------|--------------------------|--------------------------|
| l. Ability to learn new things
能夠學習新事物 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Ability to work under pressure
可以在壓力下工作 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| n. Conflict-resolution
處理衝突能力 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Creativity
創意 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| p. Devotion to work
對工作的熱誠 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| q. Initiative
主動性 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| r. Problem solving and decision making
解決問題及決策能力 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| s. Multi-tasking
同時間完成多項工作 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| t. Sense of responsibility
責任心 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| u. Stamina
毅力 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| v. Team work
團隊合作 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

28. To what extent will staff retirement affect your company's manpower plans in the next 5 years?

員工退休對貴公司的未來5年發展有多大影響？

- Seriously 嚴重 Moderately 溫和 Slightly 輕微 Not at all 全無影響

Thank you very much for taking the time to complete this survey!

完成問卷，多謝撥冗填寫！

Appendix 2: Questionnaire for Employee 附錄二：僱員問卷

Hong Kong Securities Institute
Research Project 2007/2008
香港證券專業學會
2007/2008年度研究計劃

Grooming of Talent in the Financial Industry
Questionnaire for Employee Survey
Reply deadline: 31 January 2008
金融專業人才培訓
僱員問卷
回覆限期：二零零八年一月三十一日

Research Agency: Centre for Public Policy Studies, Lingnan University
受委託機構：嶺南大學公共政策研究中心

This questionnaire is for employees with 3 years (or less) working experience in the financial industry. It will take about 10 minutes to complete. Please return the completed questionnaire by post to Lingnan University (Lingnan University, Tuen Mun, Hong Kong.) or by fax (852-2591 0690) or by email (ck5fung@Ln.edu.hk). For further assistance, please contact Mr Gary Wong at 2616 7182 or wongwc@Ln.edu.hk. All information provided will be kept confidential and accessed by Lingnan University for the purpose of research only. The information will be destroyed after the research.

此問卷的訪問對象為金融行業有3年或以下工作經驗的人士，全卷完全時間約需10分鐘。煩請受訪者完成問卷後，循以下途徑交回嶺南大學：

郵寄地址：屯門嶺南大學

電郵：ck5fung@Ln.edu.hk

傳真：852-2591 0690

如有任何查詢，請賜電2616 7182或電郵(wongwc@Ln.edu.hk)與王偉聰先生聯絡。所有問卷資料，將會保密及只用於此項研究上，並會於研究後銷毀。

All successful respondents will be awarded a \$200 coupon for HKSI programmes and entitled to participate in a lucky draw with two prizes of HK\$1,000 each.

為答謝受訪者撥冗完成問卷，所有受訪者將獲香港證券專業學會送出港幣二百元的課程贈券及參加幸運抽獎，有機會贏取現金港幣一千元（名額二個）。

1. Personal information and company background 個人資料及公司背景：

- i. Employee name 受訪者姓名：_____ (HKID# 香港身份證號碼：_____)
- ii. Telephone no 聯絡電話：_____ E-mail address 電郵地址：_____
- iii. Postal address 聯絡地址：_____
- iv. Gender 性別：
 Male 男 Female 女
- v. Age 年齡：
 18 – 21 22 – 25 26 – 29 30 or above 或以上
- vi. Nationality 國籍：_____
- vii. Company name 公司名稱：_____
- viii. Position 職位：_____
- ix. Department 部門：_____
- x. Business nature of the company (Check all that apply) 公司業務性質：（可選擇多於一項）

<input type="checkbox"/> Corporate Banking 企業銀行	<input type="checkbox"/> Corporate Finance 企業融資	<input type="checkbox"/> Fund Management 基金管理	<input type="checkbox"/> Investment Banking 投資銀行
<input type="checkbox"/> Private Banking 私人銀行	<input type="checkbox"/> Securities 證券服務	<input type="checkbox"/> Wealth Management 財富管理	<input type="checkbox"/> Legal and Audit 法律及會計服務

2. Years of total working experience 總工作年資

- 0 – 6 months
0至6個月
 7 – 12 months
7個月至一年
 13 months – 2 years
13個月至2年
- 25 months – 3 years
25個月至3年
 37 months - 5 years
37個月至5年
 over 5 years
超過5年

3. Years of experience in the financial industry 於金融行業的工作年資

- 0 – 6 months
0至6個月
 7 – 12 months
7個月至一年
- 13 months – 2 years
13個月至2年
 25 months – 3 years
25個月至3年

4. Did you plan to work in the financial industry before you joined your present firm?

你入行前，你是否已計劃投身金融行業？

- Yes
是
 No
否

5. To what extent are you prepared to develop a career in the financial industry 你在金融業建立事業的決心有多大？

- Very committed 非常有決心
 Committed 有決心
 Not so committed 不大有決心

6. Which of the following attracted you to work in the financial industry? (Please check degree of importance)

以下各項是吸引你加入金融行業的因素嗎？（請填寫各項的重要程度）

	Not important at all 完全不重要	1	2	3	4	5	Very important 非常重要	6
a. Allows me to meet many interesting people 能讓我接觸不同的人士		1	2	3	4	5		6
b. Challenging & interesting 有挑戰性及有趣		1	2	3	4	5		6
c. Peer influence 朋輩影響		1	2	3	4	5		6
d. Potential for high pay 薪酬吸引		1	2	3	4	5		6
e. Satisfying because I do something socially valuable 覺得對社會有貢獻		1	2	3	4	5		6
f. Satisfying because I earn the respect of others 受到人尊重		1	2	3	4	5		6
g. Suits my character 適合自己的性格		1	2	3	4	5		6
h. Others, please specify 其他，請註明：_____		1	2	3	4	5		6

7. How would you rate your abilities in terms of:
請評估自己的各項能力：

	Excellent 卓越	Very Good 滿意	Acceptable 尚可	Marginal 稍遜	Poor 差劣	NA 不適用
Communication Skills:						
溝通技巧：						
a. Interpersonal and social skills 社交及人際技巧	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Putonghua 普通話	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Spoken English 英語會話	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Writing skills – Chinese 中文書寫能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Writing skills – English 英文書寫能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Competence & Technical Skills:						
工作能力及專業技巧：						
f. Analytical skills: Ability to grasp complex problems 分析複雜問題的能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Analytical skills: Modeling and quantitative work 數據處理及分析能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Information technology 資訊科技	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Management skills 管理技巧	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Working knowledge/Industry specific skills: Banking, accounting, corporate finance etc. 行業專業知識（如銀行、會計、機構融資等）	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Others (please specify) 其他，請註明_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personality & Work Attitude:						
品格及工作態度：						
l. Ability to learn new things 能夠學習新事物	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Ability to work under pressure 可以在壓力下工作	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Conflict-resolution 處理衝突能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Creativity 創意	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Devotion to work 對工作的熱誠	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q. Initiative 主動性	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
r. Problem solving and decision making 解決問題及決策能力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
s. Multi-tasking 同時間完成多項工作	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
t. Sense of responsibility 責任心	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
u. Stamina 毅力	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
v. Team work 團隊合作	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. What skill items in Q7 do you need the most to improve? (please specify) 在問題七的各項中，哪項是你最需要改善的？（請註明）
- a. Communication Skills 溝通技巧：_____
- b. Competence & Technical Skills 工作能力及專業技巧：_____
- c. Personality & Work Attitude 品格及工作態度：_____
9. In your present job, how often do you have to meet clients? 你現在平均每星期與客人會面多少次？
- Over 10 times a week 5–9 times a week 1–4 times a week Seldom Never
 一星期10次或以上 一星期5至9次 一星期1至4次 極少 從不
10. Do you have to write in English 你需要用英文書寫？ A lot 經常 Some 有時 A little 不多 Seldom 極少
11. Do you have to write in Chinese 你需要用中文書寫？ A lot 經常 Some 有時 A little 不多 Seldom 極少
12. Highest education/academic level achieved/completed 你的最高學歷是：
- Post secondary level e.g. diploma, associate degree 專上程度，如文憑、副學士等
- University graduate level 大學學士
- Post graduate level 碩士或以上
- Your major subject(s) is/are 主修科目：_____
13. Do you find your education specified in Q12 helpful in developing a career in the financial industry?
 上述學歷能幫助你於金融行業中發展嗎？
- Very helpful 非常有用 Somewhat helpful 略為有用 Not helpful at all 並不有用 Not applicable 不適用
14. Do you hold any professional qualifications 你有沒有任何專業資格？
- Yes – please specify 有，請列明：_____
- No 沒有
- If yes, do you find your professional qualifications helpful in developing a career in the financial industry?
 若你擁有專業資格，它能幫助你於金融行業中發展嗎？
- Very helpful 非常有用 Somewhat helpful 略為有用 Not helpful at all 並不有用 Not applicable 不適用
15. How long have you been with your present employer 你受僱於現任僱主有多長時間？
- 0–6 months 0至6個月 7–12 months 7個月至一年
- 13 months–2 years 13個月至2年 25 months–3 years 25個月至3年
16. How many employers have you served so far 你曾受僱於多位僱主？
- 1 2–3 4–5 6 or above或以上
17. Does your present employer provide training opportunities for your career development 你現時的僱主有否為你提供培訓機會？
- Yes – please specify (Check all that apply) 有，請列明（可選擇多於一項）
- On the job training 在職培訓
- Tailor-made courses offered in house 內部專業培訓
- Training or educational programs offered by external providers 委託其他機關培訓
- No 沒有

18. Would your present employer encourage you to take courses by offering 你現時的僱主有否提供以下各項鼓勵你繼續進修？
- | | | |
|-----------------------------------|--------------------------------|--------------------------------|
| a. Flexible working hours 彈性上班時間 | <input type="checkbox"/> Yes 有 | <input type="checkbox"/> No 沒有 |
| b. Financial support 財政資助 | <input type="checkbox"/> Yes 有 | <input type="checkbox"/> No 沒有 |
| c. Opportunity for promotion 晉升機會 | <input type="checkbox"/> Yes 有 | <input type="checkbox"/> No 沒有 |
19. Are you taking any course(s) right now? 你是否正在修讀任何課程？
- | | |
|---|--|
| <input type="checkbox"/> Yes (Please go to Q20)
是（請回答第20題） | <input type="checkbox"/> No (Please go to Q21)
否（請回答第21題） |
|---|--|
20. What kind of course(s) is it? (Check all that apply) 正在修讀甚麼課程？（可選擇多於一項）
- Academic 學術課程
- Diploma/Associate Degree in _____ 系副學士／文憑／高級文憑
 - Bachelor Degree in _____ 系學士
 - Master Degree in _____ 系碩士
 - PhD in _____ 系博士
- Vocational training (finance-related), please specify 與金融行業有關的訓練，請註明：_____
- Vocational training (non finance-related), please specify 與金融行業無關的訓練，請註明：_____
- Others, please specify 其他，請註明：_____
21. The reason(s) for not taking any courses at the moment: (Check all that apply) 現在沒有進修的原因：（可選擇多於一項）
- Already well qualified for the job 已經擁有足夠訓練
 - No relevant courses available in the market 市場上並無有關課程
 - Time constraint 沒有充足時間進修
 - Training needs fulfilled by corporate in-house training 正在接受公司內部培訓
 - Tuition fee is too high 學費過高
 - Others, please specify 其他，請註明：_____

Thank you very much for taking the time to complete this survey!
完成問卷，多謝撥冗填寫！

Appendix 3: Scope of Interview for Employer Focus Groups 附錄三：僱主焦點小組訪問範圍

Hong Kong Securities Institute
Research Project 2007/2008
香港證券專業學會
2007/2008年度研究計劃

Grooming of Talent in the Financial Industry
Focus group discussion scope
金融專業人才培訓
僱主焦點小組訪問範圍

Research agency: Centre for Public Policy Studies, Lingnan University
受委託機構：嶺南大學公共政策研究中心

The Hong Kong Securities Institute is working with the Centre for Public Policy Studies of Lingnan University to conduct a study on the manpower gap in the financial sector. We are assessing the nature and magnitude of any manpower gap that may be hampering the growth of the industry. The focus group meeting aims to provide a platform for participants to exchange views. The focus group meeting or interview is expected to be finished within 1.5 hours. All information provided will be kept confidential and accessed by Lingnan University for the purpose of research only. The information will be destroyed after the research. For further assistance, please contact Mr. Gary Wong at 2616 7182 or wongwc@Ln.edu.hk.

香港證券專業學會委託嶺南大學公共政策研究中心進行有關金融業人才差距的研究。研究目的是評估在金融行業中有哪些技能差距及其對金融行業發展的影響。焦點小組訪問的目的是提供受訪者交流意見的平台，所需時間約為1小時30分鐘。所有問卷資料，將會保密及只用於此項研究上，並會於研究後銷毀。如有任何查詢，請賜電2616 7182或電郵(wongwc@Ln.edu.hk) 與王偉聰先生聯絡。

Part I. Background Information

第一部份. 公司資料

1. Company name 公司名稱：_____
2. Name of interviewee 受訪者姓名：_____
3. Position 職位：_____
4. Business nature 公司業務性質：_____
5. Total no. of employees 公司員工人數：_____

Part II. Staffing and Quality of Employees Recently Hired

第二部份. 僱員情況及其質素

6. What positions are you looking to fill at this time 你正在聘請甚麼職位？
7. What positions were you looking to fill within the last year and had them filled?
在過去一年，有哪些你曾招聘的職位能夠招聘到合適人選？
8. What positions were you looking to fill and but could not fill?
哪些職位是你仍未能聘請到合適人選的？

Part III. Quality of Junior Employees Recently Hired ("Junior Employees" refer to career track, fresh university or post-secondary graduates with 3 years or less working experience)

第三部份. 現有初級職員的質素（「初級職員」是泛指擁有不多於3年工作經驗的畢業生）

9. If you have recruited junior employees intended for a career path in the financial industry in the past 12 months, how would you rate them in terms of 如你於12個月內曾聘用金融業初級職員，請你評估他們的各項能力：

Communication skills 溝通技巧

(Spoken English, Putonghua, Writing skills - Chinese & English & Interpersonal and Social skills)

（英語會話、普通話、中英文書寫能力及社交及人際技巧）

Competence & technical skills 工作能力及專業技巧

(Working Knowledge/Industry Specific Skills; Analytical skills; Ability to grasp complex problems; Analytical skills: Modeling and quantitative work; Management skills; Information technology)

（行業專業知識、分析複雜問題的能力、數據處理及分析能力、管理技巧及資訊科技）

Personality & work attitude 品格及工作態度

(Stamina; Willingness to work overtime; Devotion to work; Maturity; Ability to learn new things; Problem solving and decision making; Sense of responsibility; Initiative; Multi-tasking; Conflict-resolution; Ability to work under pressure, Creativity, Team work)

（毅力、願意超時工作、對工作的熱誠、成熟程度、能夠學習新事物、解決問題及決策能力、責任心、主動性、同時間完成多項工作、處理衝突能力、可以在壓力下工作、創意、團隊合作）

10. What aspects of your recent recruits are you most satisfied with 他們的哪項能力最令你滿意？
11. What aspects of your recent recruits are you most dissatisfied with 他們的哪項能力最令你不滿意？
12. Did you find noticeable improvement or decline in quality among your recruits in the past three years?
對比過去三年，你認為他們的能力有沒有改善？

Part IV. Staff Training

第四部份. 職員訓練

13. Do you expect improvement in job performance to stem from on-the-job training, in-house training or training provided by outside parties? 你認為通過在職培訓、內部專業培訓或聘請培訓公司提供訓練/課程能否提升職員的工作表現？
14. Do you regularly provide (internally or externally) post-hiring training to your newly hired professionals? If so, primarily in what areas?
對於新入職的職員，你有沒有向他們提供培訓（不論內部培訓或在外培訓）？如有，那主要的訓練範圍是甚麼？
15. Are your company's training programmes affected by high staff turnover 職員流失率高有沒有影響到貴公司的培訓課程？
16. Does your company offer incentives to employees to undergo extra training 貴公司有沒有實質措施鼓勵員工接受額外訓練？

Part V. Recruitment, Poaching and Retirement

第五部份. 職員聘任、流失與退休

17. Do you experience difficulty in retaining talent at different levels (senior, junior, clerical)?
你有沒有挽留員工的困難（高級職員、初級職員、文職）？

18. Please spell out the number of employees who have left in the past 12 months by reason:

請列出過去12個月就下列原因離職的員工數目：

Reasons:

離職原因：

a. Taking up in banking/finance related jobs

投身往其他金融機構

b. Taking up in non-banking/finance related jobs

到非金融機構工作

c. Retirement

退休

d. Retrenchment

公司重組

e. Other reasons (please specify)

其他原因（請註明）

19. The number of new recruits in the past 12 months by source 請列出過去12個月從下列來源聘請的員工數目：

Sources:

來源：

a. From another banking/finance company

出身於其他金融機構

b. From a non-banking/non-finance company

出身於非金融機構

c. Other sources (please specify)

其他來源（請註明）

20. If you have difficulty hiring staff, where is the gap between expectation and your job applicants:

在聘請員工時，以下哪些是你的重要考慮？

21. What talent is most in danger of being poached 哪些人才最容易被其他公司挖角？

22. What positions of the above would you need to open up or increase recruitment in the next 3 years?

在未來三年，你預計將會增聘哪些職位？

23. What positions of the above would you like to fill up with better talent 哪些職位你希望能聘請到更好的員工？

24. Are you looking overseas or/and the Mainland to fill your positions 你有沒有在海外或內地招聘員工？

25. Please spell out the number of existing staff by education backgrounds.現職員工就接受教育地方的數目

26. Are you sourcing your staff 你所聘請的員工：

Mainly from locally educated people? Mainly from overseas or/and the Mainland educated people? Regardless of where they are educated? 大多是接受本地教育？大多是接受海外教育？還是不論他們有那裡接受教育？

27. If you have experience with both overseas or/and the Mainland and local talent, how would you assess the strength and weaknesses of employees with overseas or/and the Mainland backgrounds as compared with those with only local backgrounds?

相比在本地接受教育的職員，你認為曾受外國/內地教育的職員在各方面的能力上有沒有分別？

28. To what extent will staff retirement affect your company's manpower plans in the next 5 years (2008 to 2012)?

員工退休對貴公司未來5年的發展有多大影響？

About Hong Kong Securities Institute

The Hong Kong Securities Institute (HKSI) was officially formed in December 1997 as a professional body to raise the standards of securities and finance practitioners in Hong Kong. In setting standards for professional excellence in Hong Kong, the HKSI offers a platform where individuals can gain the skills, and achieve the necessary professionalism and personal competence as they proceed towards further career advancement.

The HKSI provides continuous professional development by offering comprehensive examinations and an extensive programme of training courses and events. Finance professionals can also benefit from HKSI membership programme which provides invaluable support and professional recognition from industry peers as well as substantial discounts on a variety of HKSI programmes.

Professional Examination

- Affiliation with the leading industry professional is an important step taken for your career advancement. The HKSI Licensing Examination for Securities and Futures Intermediaries (LE) is the Institute's benchmark qualification for market practitioners. This practical, market focused programme covers a series of examinations across different regulated activities. Market participants are advised to check with the Securities and Futures Commission regarding the specific examinations required for the issuance of a licence in each designated regulated activity.
- Following the implementation of the Closer Economic Partnership Arrangement (CEPA) with Mainland China in January 2004, the HKSI is now offering the LE in Mainland China for Mainland professionals wishing to practice in Hong Kong and the PRC Securities Regulations Examination in Hong Kong for Hong Kong professionals wishing to practice in Mainland China.

Professional Training

- From year to year new products, services, technology and legislation are being introduced. To perform effectively in the rapidly evolving securities and investment market, practitioners constantly need to upgrade their technical skills and knowledge. Since its founding, the Institute has committed itself to providing professional training courses relevant to the needs of the securities and investment industry.
- Courses are offered in a variety of formats, ranging from entry level financial courses for people wishing to work in the securities industry to in-depth workshops and programmes for practitioners with different levels of competency. They include (1) Professional Education and Training Courses; (2) Joint Programmes; (3) In-house Training for Companies; (4) Professional Certificate Programmes; (5) e-courses; and (6) Mainland China Training.

Corporate and Individual Membership

- Affiliation with the leading industry professional is an important step taken for career advancement. A range of VIP programmes such as the Chairman's Dinner and Executive Briefing alongside with our quality seminars and customized in-house training programmes will be available to corporate members and their staff as part of the corporate membership package. Through our quality seminars and workshops, training programmes and professional examinations, individual members are connected to a network of experienced practitioners.

For details, please visit our website at www.hksi.org

香港證券專業學會簡介

香港證券專業學會於1997年12月正式成立。創會目標是以專業團體身份，協助提高香港證券及金融業從業員的專業水平。在制訂專業水平準則上，學會為從業員提供學習渠道，提升其專業技能及勝任能力，協助邁向更佳的发展前景。

此外，學會亦通過各類型的專業考試、培訓及活動，提供持續專業發展服務。而學會的會籍，則可為金融專才提供一個業內認可的專業資格，及提供優惠，讓會員參加學會的各項活動。

專業考試

- 學會致力舉辦各類證券業註冊考試，以配合香港證券業從業員申請牌照，並協助他們邁向更佳的事業發展前景。「證券及期貨從業員資格考試」為一業內基準考試，此考試著重實際應用及針對市場需要，內容涵蓋多個受規管活動。
- 隨著《內地與香港關於建立更緊密經貿關係的安排》協議於2004年1月1日起生效，有興趣在香港執業的內地專業人員，可參加學會在國內舉辦的證券及期貨從業員資格考試，而有興趣在國內執業的香港專業人員，則可參加在香港舉辦的內地證券法規科目考試。

專業培訓

- 由於新產品、服務、科技及法規的不斷湧現，證券投資業及金融業從業員必須時刻擴闊知識領域和提高有關技能，始能在瞬息萬變的證券及投資市場中爭取卓越表現。學會自成立以來，均致力舉辦各類專業培訓課程，以迎合業內人士的需要。
- 課程主要針對業界專業而設計，具有不同程度及類型，包括為初入行人士而設之基本金融課程，以及適合資深從業員修讀的深造工作坊及課程，當中包括：(1) 專業教育及培訓課程；(2) 合辦課程；(3) 公司內部培訓課程；(4) 證書課程；(5) 網上課程；及(6) 學會內地培訓課程。

團體會員及個人會籍

- 學會提供會籍服務，為金融專才提供一個業內認可的專業資格，及提供優惠，讓會員參加學會的各項活動。學會所舉行一系列專業活動，如主席聚餐、行政人員簡報會、研討會，以及為客戶度身訂造的內部培訓，歡迎團體會員及其僱員參與。個人會員亦可以透過學會主辦的研討會及工作坊、培訓課程及專業考試，與資深的業界人士接觸。

詳細資料請參閱學會的網址：www.hksi.org

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