



CENTRAL BANK OF EGYPT
Egyptian Banking Institute

EBI FUTURE SKILLS & AI READINESS

An Applied Research Study 2026

Workforce Competency Transformation
and AI Readiness in the Egyptian Banking Sector

Prepared by:

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1. EXECUTIVE SUMMARY

Egypt's banking sector is at a defining inflection point. Artificial intelligence has moved from pilot projects to core banking infrastructure; fintech competitors are rewriting what a banking proposition looks like; customer expectations are being shaped by digital experience; and the talent required to navigate all of this is being competed for by organizations that are structurally better positioned to attract it. The question confronting Egyptian banking leaders today is not whether transformation is necessary, but whether their institutions are building the workforce capable of leading it.

This study provides an empirically validated, Egypt-specific assessment of that question. Drawing on a systematic review of leading global research published between 2022 and 2026, and on primary survey data gathered from 33 Human Resources (HR) leaders across Egypt's commercial banks — 91.7 percent sector participation rate — it produces both a diagnosis of where Egyptian banking currently stands and a framework for closing the gap between where it stands and where the environment will require it to be.

1.1 What the Evidence Reveals

Egyptian banks have understood the direction and have begun to move. What it has not yet done, in most cases, is move fast enough, or with sufficient structural depth, to close the gap between where Egyptian banking currently is and where the environment will require it to be within the next three to five years.

The skills crisis is current, not future:

Data science and analytics is identified as a current gap by 91 percent of respondents; AI and automation by 88 percent. Banks are already making decisions, serving customers, and managing risks with workforces that — by their own HR leaders' assessment — are not fully equipped for what the job requires.

Leadership readiness is the most urgent strategic priority:

Ninety-one percent of HR leaders identify 'leading digital and AI transformation' as the single most critical future leadership behavior. Only 12 percent rate their current leadership teams as very prepared to do it. This 79-point gap is not a future risk — it is a present constraint on every transformation initiative already underway.

AI governance frameworks are almost entirely absent:

Not a single bank in the survey has fully implemented AI ethics or responsible AI policy. In a sector actively deploying AI tools, this represents a growing regulatory and reputational exposure.

The external market for digital talent is increasingly constrained, with intensifying competition:

Ninety-seven percent of respondents identify cybersecurity professionals as the hardest talent to recruit and retain; data scientists (73%) and AI specialists (67%) follow. The roles projected to grow most are the same roles that are currently hardest to hire — and fintechs and technology firms are competing for the same people.

Upskilling is widespread; the architecture to make it work is not:

Ninety-one percent of banks are upskilling current employees and 73 percent have AI literacy programs underway. Only 12 percent have a fully implemented Future Skills Framework aligned to business strategy, and 70 percent report no AI deployment in their own HR functions.

According to the findings, the banks that most rapidly develop AI and data capabilities, empower their leaders, implement comprehensive governance frameworks, and retain the talent they develop will be best positioned to define the competitive landscape of Egyptian banking by 2030.

1.2 The ADAPT Framework

In response to these findings, this study proposes the ADAPT Competency Framework — a five-cluster model for future skills and AI readiness, developed from the convergence of global evidence and validated through EBI HR leaders’ survey’s results. The framework is designed for direct application across recruitment, performance management, succession planning, and learning and development:

A	AI & Digital Fluency	Working intelligently with AI, data literacy, cybersecurity awareness, and responsible technology use.
D	Decision-Making Under Uncertainty	Sound judgment under pressure, scenario thinking, risk reasoning, and systems-level analysis.
A	Adaptive & Continuous Learning	Learning agility, change adoption, curiosity, and professional identity energized rather than threatened by change.
P	People & Relationship Excellence	Emotional intelligence, trust-building, ethical judgment — the distinctly human capabilities AI cannot replace.
T	Transformation & Innovation Orientation	Creative thinking, fintech ecosystem navigation, ESG literacy, and the ability to drive change.

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2. INTRODUCTION

2.1 The Moment Egyptian Banking Is In

Egyptian banking is transforming faster than at any point in its modern history. Between 2016 and 2025, financial inclusion expanded from 27.4 percent of the adult population to 76.3 percent. Mobile wallets reached 46.3 million accounts and 718 million transactions. InstaPay, Egypt's national instant payment network that enables real-time account-to-account transfers and digital payments, has acquired 19 million active users. In 2026, Egypt's first fully digital bank – built without a single physical branch – began operations. What these figures describe is not an incremental digital evolution. They describe a structural transformation of the customer interface around digital experiences.

At the same time, the global trends transforming banking worldwide are also shaping the Egyptian banking sector. Artificial intelligence has moved from experimentation to operational deployment. The McKinsey Global Banking Annual Review 2025 estimates AI-enabled productivity savings of \$700–800 billion across the global banking industry. BCG's April 2026 analysis projects that between 50 and 55 percent of banking positions will be significantly reshaped by AI within two to three years.

The Egyptian banking sector has achieved remarkable transformation in the customer interface. The study's central question is whether the workforce transformation required to sustain that progress is keeping pace.

2.2 Why This Study, and Why Now

Despite this momentum, the Egyptian banking sector enters 2026 without a validated, institution-level competency framework aligned with the current operating environment. Existing frameworks were designed for more stable conditions that no longer apply. Banking is changing faster than workforce development efforts can keep pace, creating a gap between the skills needed and the skills currently available.

This study addresses that gap directly. Its purpose is to produce an empirically grounded competency framework for Egyptian banking professionals, aligned with the 2026 operating environment and validated through both a systematic review of current global evidence and primary research with HR leadership across the Egyptian commercial banks.

2.3 The Four Forces Reshaping Banking Work

The literature review identifies four interconnected forces that are reshaping the future of banking work. While none of these forces is entirely new, their simultaneous acceleration and combined impact are creating unprecedented pressure for workforce adaptation. These forces include: ① the rapid adoption of artificial intelligence across banking operations; ② the growing influence of fintech ecosystems and AI-native competitors; ③ the increasing significance of climate, sustainability, and geopolitical risks; and ④ rising customer expectations for seamless, personalized experiences across digital, and physical channels. Together, they are redefining the competencies, leadership capabilities, and workforce strategies required for banks to remain competitive and resilient in a rapidly evolving environment.

2.4 What the Study Adds

Global research from the World Economic Forum, BCG, Deloitte, McKinsey, and other leading institutions provides a strong evidence base on how technology, AI, and changing business models are transforming banking work. However, global insights alone cannot determine whether these priorities reflect the realities of the Egyptian banking sector.

This study addresses that gap through primary research with Egyptian banks HR leaders “EBI Future Skills and AI Readiness Survey 2026”, achieving a 91.7 percent participation rate from regulated commercial banks. With 33 of 36 banks contributing, the findings provide a highly representative view of the sector’s workforce priorities, challenges, and future competency needs.

Based on both global evidence and Egyptian HR leaders’ insights, the study introduces the ADAPT Competency Framework. Designed as a practical rather than theoretical model, the framework provides a foundation for talent development, leadership readiness, workforce planning, and organizational transformation across the banking sector.

3. RESEARCH OBJECTIVES AND QUESTIONS

3.1 Research Objectives

This study aims to provide Egyptian banks with an empirically grounded, actionable foundation for building the workforces they will need over the next five years. It follows four interconnected objectives:

1. **Assess the current state** of workforce skills, AI readiness, leadership capability, and governance maturity in Egyptian banks.
2. **Benchmark against global evidence** by examining leading research on banking workforce transformation and its relevance to Egypt.
3. **Identify priority gaps and barriers** that may hinder workforce transformation and future readiness.
4. **Provide an action framework** through the ADAPT Competency Framework to guide talent development, recruitment, succession, and performance management.

3.2 Research Questions

The study is structured around five primary research questions. Each question corresponds directly to a domain of the survey instrument and connects to the ADAPT framework cluster most relevant to its findings.

RQ1	What are the most critical skills and competencies that Egyptian banking professionals must develop to remain effective and competitive in the 2030–2026 operating environment?
RQ2	How ready are Egyptian banks – at the leadership level and at the institutional level – to lead and manage the AI and digital transformation now underway in the sector?
RQ3	What are the largest skills gaps currently present in the Egyptian commercial banking workforce, and which of these are most immediately operationally significant?
RQ4	What structural obstacles are preventing Egyptian banks from building future-ready workforces – and which of these are most within the control of institutional leadership to address?
RQ5	What strategies, frameworks, and institutional architectures are most likely to enable Egyptian banks to close their competency gaps and build sustained workforce readiness aligned with business strategy?

3.3 Scope and Boundaries

The study focuses exclusively on commercial banks regulated by the Central Bank of Egypt. Investment banks, microfinance institutions, and non-bank financial services are outside its scope. The primary data reflects the perspectives of senior HR leadership — the population with the clearest institutional visibility into workforce strategy and gaps. The findings represent mid-2026 conditions in a rapidly evolving environment and should be read as a baseline for strategic planning rather than a static assessment.

4. LITERATURE REVIEW

This literature review draws on major research outputs published between 2022 and 2026 by leading global institutions, consultancy firms, and academic researchers. Its purpose is to build the evidence base for the study's framework and show the specific gap the empirical component of this study is designed to fill. The review is organized across four thematic areas: the changing banking landscape; the limits of conventional competency frameworks; emerging global competency evidence; and the research gap.

4.1 The Changing Banking Landscape: Four Convergent Forces

In 2026, banking professionals are dealing with four structural forces at the same time: the rise of AI, a more complex fintech ecosystem, climate and geopolitical risk, and sharply higher customer expectations. Each force has talent implications on its own; together they change the core of banking work.

This section reviews the theoretical and empirical literature that contextualizes the survey findings. It is organized around four converging forces reshaping the banking sector, followed by a synthesis of research on how those forces are transforming the concept of professional competency.

4.1.1 Artificial Intelligence: From Pilot to Operation

The transition of artificial intelligence from experimental deployment to core operating infrastructure represents a structural shift in banking operations. McKinsey's Global Banking Annual Review 2025 identifies that AI boosts productivity, saving the industry \$700 billion to \$800 billion, or 15 to 20 percent of costs (McKinsey, 2025). These projections reflect changes already underway, not speculative forecasts.

BCG's April 2026 research, drawing data covering approximately 165 million jobs across 1,500 distinct roles, found that between 50 and 55 percent of banking positions will be significantly reshaped by AI in the US within two to three years. Full displacement is projected to affect only 10 to 15 percent of roles. The predominant dynamic, the research concludes, is transformation rather than elimination (BCG, 2026a).

Despite this clarity about the direction, the organizational response has been inadequate in most institutions. BCG found that while 89 percent of banking organizations acknowledge that their workforces need substantially better AI capabilities, only 6 percent have taken meaningful systemic action. Deloitte's parallel finding — that 84 percent of companies have not redesigned a single role around AI — reveals a sector that has adopted the technology without redesigning the work (Backbase, 2026).

4.1.2 Fintech: A More Complex Competitive Landscape

The competitive dynamic between banks and fintech firms has evolved significantly. The World Economic Forum's Future of Global Fintech Report, Second Edition (2025), documents that 84 percent of fintech companies now operate through active partnerships with banks.

Partnership has not simplified the competitive landscape. A more challenging threat has emerged in the form of AI-native competitors: institutions free of legacy systems and outdated technology.

They can design products and processes around AI from the beginning, rather than retrofit them later. For banks carrying the weight of older infrastructure, this represents a fundamentally different competitive challenge from the one they faced five years ago — and a direct driver of competency urgency.

4.1.3 Climate, Geopolitical Risk, and the Competency Response

Climate and geopolitical risks have moved from marginal concerns to core elements of banking strategy and supervision. Geopolitical risk has been a supervisory priority for European Central Banks (ECB) for several years. The impact of geopolitical events cuts across credit, market, liquidity, business model, governance, and operational risks (Buch, 2025). The World Economic Forum's Global Risks Perception Survey (2025) found that 64 percent of respondents expect the international political order to become multipolar or fragmented over the next decade — a finding with direct implications for banks with cross-border operations.

Research literature reinforces the connection between institutional quality and climate risk resilience. Le et al. (2023), using data from 6,433 commercial banks across 109 countries, found that stronger governance, banking supervision, and regulatory effectiveness significantly mitigate the financial stability impact of climate risk. A 2025 study focused on MENA banks found that financial development can moderate the adverse impact of climate risk on banking performance (Khemiri, 2025). These findings imply that more bankers need skills in scenario analysis under uncertainty, climate and sustainability literacy, and risk reasoning that cut across traditional silos.

4.1.4 Customer Behavior and the Phygital Imperative

Customer expectations have been reshaped by leading technology firms. Today's customers expect instant, personalized, and seamless service across channels, with little tolerance for being asked to repeat themselves. McKinsey & Company describes the required model as 'phygital' — a genuine integration of accelerating digital and upgrading physical experiences (Khon et al., 2022). Most users would like their primary bank to offer AI solutions, and nearly all say they would eventually switch to another provider if their current bank did not keep up with this technological shift (McKinsey, 2025).

In the age of the data economy, customers expect personalized, relevant, and seamless experiences. The foundation for this is the trusted use of data, which provides guidance and security (Deloitte Digital, 2026). Personalization and ethical data are inseparable, and both require skills that traditional development programs did not emphasize.

4.2 The Limits of Conventional Competency Frameworks

Traditional competency frameworks in banking assume that core banking tasks would remain broadly stable over time. A compliance officer would work within a slowly evolving regulatory body. A relationship manager would build expertise through years of broadly similar client interactions. On this basis, competency could be defined as mastery of a known domain — assessed against fixed standards, developed through periodic training, rewarded through structured career ladders.

That assumption has broken down. The WEF Future of Jobs Report 2025 found that 63 percent of employers now cite skills gaps as their main barrier to business transformation — above infrastructure, above technology, and above access to capital. By 2030, 39 percent of existing skill sets are projected to be significantly disrupted, and 170 million new roles are expected to emerge globally while 92 million existing roles are displaced or fundamentally transformed (WEF, 2025).

Deloitte's 2026 Global Human Capital Trends survey found that while business leaders identify adaptability as a primary competitive strategy, only 8 percent of organizations consider their current learning and change management efforts highly effective. The capacity to build competency fast enough is itself a capability that most institutions do not yet possess (Deloitte, 2026). Wolters Kluwer's 2026 analysis projects a shortfall of 350,000 digital workers in US banking alone (Wolters Kluwer, 2026).

BCG's February 2026 research adds that organizations extracting the most value from AI are also those investing most heavily in upskilling. AI tools produce value only when the people using them can critically evaluate what those tools produce. When that capability is absent, AI redistributes rather than reduces risk (BCG, 2026b).

The emotional dimension of this transition is empirically documented. Freedman et al. (2025), drawing on longitudinal data from 28,000 adults across 166 countries between 2019 and 2024, identified a statistically significant and sustained decline in average emotional intelligence — a pattern they describe as an Emotional Recession. Declining emotional intelligence was directly associated with higher burnout rates, reduced retention, diminished collaborative capacity, and lower resilience under extended organizational stress. In an industry managing simultaneous technological, regulatory, geopolitical, and competitive disruption, these associations carry significant operational weight.

4.3 Emerging Global Competency Evidence

Several major global institutions have developed evidence on the competency requirements of the AI-era banking professional. The convergence across these sources is striking and provides the evidential backbone for the study's proposed framework.

The WEF Future of Jobs Report 2025 identifies analytical thinking, creative thinking, resilience, technological literacy, and AI and big data skills as the fastest-growing competencies in financial services.

EY's Work Reimagined Survey introduces the idea of Talent Advantage: organizations that align talent and technology strategies gain the most from AI. EY identifies capabilities such as effective recruitment and retention, scaled AI adoption, continuous learning in day-to-day work, culture and workplace redesign, and reward alignment as essential. Crucially, it separates individual competencies from organizational enablers and argues that both are needed for AI to deliver value (EY, 2025).

The Hong Kong Monetary Authority's capacity-building framework for 2026–2030, built with industry partners, provides a regulator-backed model of how an entire jurisdiction can structure banking competencies. It identifies gaps in technology and data skills, banking knowledge (including climate finance), and soft skills, and offers a named framework and certification pathways. This model shows what a national-level competency architecture can look like and provides a reference point for the Egyptian banking sector. It establishes the ASCEND framework (Advocate for Local Professional Training and Qualifications, Synergize Reskilling & Upskilling, Commit to a culture of continuous learning, Evaluate the competency frameworks for updates, Nurture and Attract Future Talent, Devote effort to promote industry-wide capacity building initiatives).

4.4 Research Gap and Theoretical Positioning

The literature reviewed above establishes three things with clarity. First, the global evidence on banking workforce transformation is extensive: all major sources agree that AI adoption, skills gaps, and the rising premium on judgment-intensive and relationship-oriented capabilities are reshaping what banking professionals need to learn and practice.

Second, several international organizations have developed frameworks to guide workforce development in banking, such as the Hong Kong Monetary Authority's (HKMA) Enhanced Competency Framework (ECF) and 2026–2030 Capacity Building Framework, as well as EY's Talent Advantage model. However, these frameworks were designed for different market environments and focus on improving organizational capabilities rather than defining the specific competencies individual banking professionals need. Third, no empirically validated, Egypt-specific competency framework aligned with the current operating environment has yet been developed.

This study's theoretical positioning is accordingly as follows: it accepts the global evidence base as establishing the direction and nature of competency change, while treating Egyptian HR leaders' perspectives – gathered through primary survey research – as essential for establishing the specific configuration, priority ordering, and contextual conditions of a framework designed for the Egyptian banking sector. Global literature provides theoretical architecture; the empirical data validates, refines, and contextualizes it.

This study does not rely solely on theory or survey results. Instead, its contribution comes from combining global research with insights from Egyptian Human Resources practitioners, providing a more balanced and reliable foundation for the proposed framework.

5. RESEARCH METHODOLOGY

5.1 Research Design

This study employs a mixed-methods research design, combining a systematic review of secondary literature with primary quantitative survey research. The rationale for this design is grounded in the nature of the research objectives. The literature review establishes the global evidential base for banking workforce transformation and competency change. The primary survey generates Egypt-specific empirical data from the practitioner population most directly responsible for workforce strategy in Egyptian banks – Human Resources (HR) Heads. The combination allows the study to simultaneously validate global findings in the Egyptian context and identify locally specific patterns, priorities, and barriers that the global literature does not capture.

5.2 Population and Sampling

The target population is the complete population of HR Heads (or equivalent senior HR leadership) in commercial banks regulated by the Central Bank of Egypt.

A total of 33 valid responses were collected. Given that the CBE regulates 36 commercial banks in Egypt (as of 2026), a response rate of approximately 91.7 percent constitutes a near-census and ensures that the findings are representative of the Egyptian commercial banking sector. The target group is small, well-defined, and directly accessible through the Egyptian Banking Institute's professional network.

5.3 Survey Instrument Design

The survey instrument comprised twenty structured questions, distributed across five thematic domains aligned with the study's research questions. The domains are: ① skills and competency priorities; ② AI readiness and adoption stage; ③ leadership preparedness; ④ barriers to workforce transformation; and ⑤ strategic responses and future direction. Questions used a combination of forced-choice selection (select top N from a list), multiple selection (select all that apply), and maturity-stage rating scales. The instrument was designed to enable direct comparison between Egyptian practitioner perspectives and the competency and readiness claims in the global literature, while also capturing Egypt-specific data on current gaps, barriers, and strategies.

The survey was developed by the Egyptian Banking Institute research team, drawing on the theoretical framework established in the literature review. It was distributed among Egyptian banks' HR Heads electronically and administered under conditions of professional confidentiality, with responses aggregated at the sector level rather than attributed to individual institutions.

5.4 Limitations

Several limitations should be acknowledged. First, the study captures HR Head perceptions of skills gaps, readiness, and barriers rather than direct measurement of employee competencies. Analyzed data reflects the quality of senior leaders' organizational awareness, which may vary. Second, the cross-sectional design captures a moment in time – mid-2026 – and the Egyptian banking sector is evolving rapidly. Third, the study focuses exclusively on commercial banks regulated by the CBE; investment banks, microfinance institutions, and non-bank financial services are outside the scope. Fourth, the 33-response census, while representing a high proportion of the target population, is a small absolute number, and the study does not claim statistical generalizability beyond the Egyptian commercial banking sector.

6. SURVEY RESULTS AND ANALYSIS

6.1 Background and Survey Overview

The EBI Future Skills and AI Readiness Survey 2026 gathered responses from 33 HR directors representing Egyptian banks, out of a total population of 36 banks operating in Egypt. This reflects a sector participation rate of approximately 91.7%, providing near-comprehensive coverage of the Egyptian banking sector.

The survey covered 20 questions highlighting workforce skills gaps, AI adoption maturity, leadership readiness, talent acquisition challenges, and the current strategies building future-ready workforces.

Given the high response rate and broad institutional representation, the survey findings can be considered highly representative of sector-wide perspectives regarding future skills, AI readiness, workforce transformation, and competency priorities.

The following section examines each of the twenty survey questions individually. For each question, the data is summarized and then interpreted in terms of what it reveals about current conditions, emerging priorities, or strategic gaps within the Egyptian banking sector.

6.2 Survey Results by Question

Q1	From the list below, select the top FIVE skills your bank's workforce must strengthen over the next 5-3 years.
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Q1 Data Summary

- 87.8%** Data analytics and data-driven decision-making (29 respondents)
- 81.8%** Artificial Intelligence (AI) application and use (27 respondents)
- 57.5%** Digital literacy and advanced technology utilization (19 respondents)
- 57.5%** Cybersecurity awareness and safe digital practices (19 respondents)
- 54.5%** Resilience, flexibility and adaptability (18 respondents)
- 36.3%** AI ethics and responsible technology use (12 respondents)
- 33.3%** Customer-centric thinking and service orientation (11 respondents)
- 27.2%** Creativity and innovation (9 respondents)
- 24.2%** Analytical and critical thinking (8 respondents)
- 21.2%** Regulatory technology (RegTech) knowledge (7 respondents)
- 9.09%** Communication and influencing / Collaboration (3 respondents each)

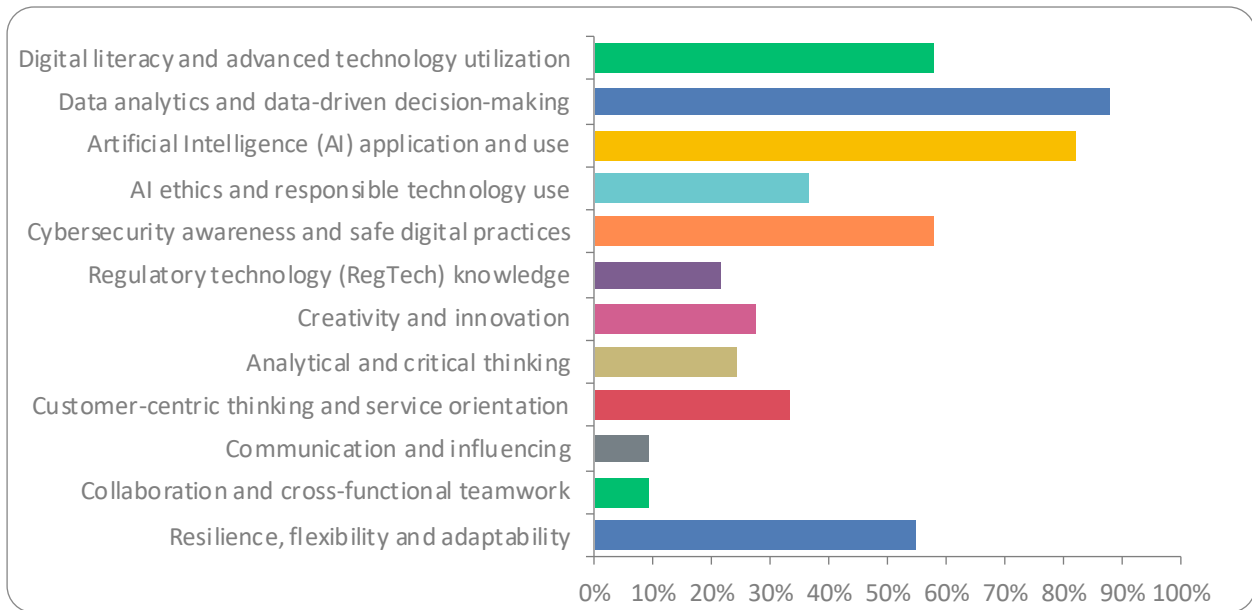


Figure 1. Top Five Skills to Strengthen Over the Next 3–5 Years

Q1 Analysis

The top two selections — data analytics at 87.8 percent and AI application at 81.8 percent — reflect a decisive shift in what Egyptian banks regard as core professional capability rather than specialist expertise. These are no longer skills considered relevant only for technology departments; the result signals that HR and talent leaders across the sector see data and AI fluency as general-workforce requirements.

The third and fourth positions — digital literacy (57.5%) and cybersecurity (57.5%) — complement the top two, together forming a coherent cluster of digitally oriented skills that collectively represent the foundational infrastructure of the future-ready banker. Resilience and adaptability at 55 percent are the only behavioral competency in the top five, suggesting that respondents see the ability to navigate change as equally pressing as any specific technical skill.

The relatively lower rankings of communication (9%), collaboration (9%), and analytical and critical thinking (24.2%) are worth examining. These are unlikely to have been judged unimportant; rather, respondents may have considered them more established competencies — already present in the workforce — compared to the digital and AI skills where the gap is most acute.

Q2

Which competencies will become Most critical for banking professionals by 2030? (select 3)

Q2 Data Summary

- 66.7%** Innovation and digital transformation leadership (22 respondents)
- 63.6%** AI and automation management (21 respondents)
- 42.4%** Human-AI collaboration and workflow design (14 respondents)
- 33.3%** Risk management in technology-driven financial systems (11 respondents)
- 33.3%** Customer experience optimization (11 respondents)
- 30.3%** Cybersecurity strategy and governance (10 respondents)
- 15.1%** Regulatory compliance in digital ecosystems (5 respondents)
- 15.1%** FinTech partnership and ecosystem management (5 respondents)

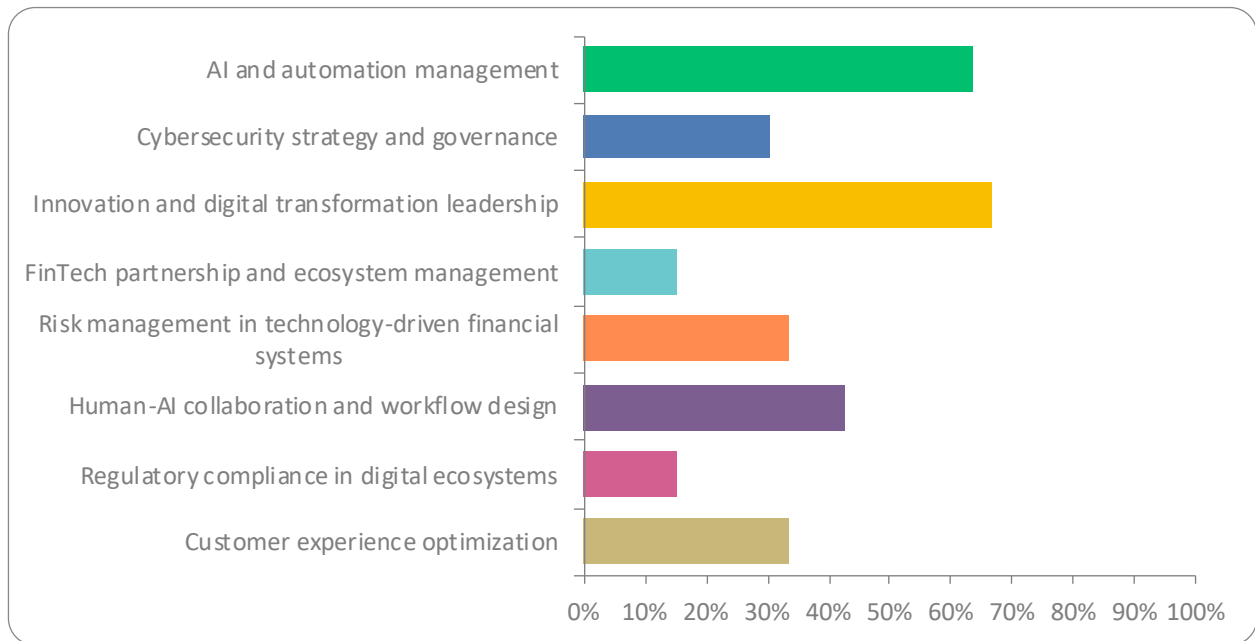


Figure 2. Most Critical Competencies for Banking Professionals by 2030

Q2 Analysis

The top two selections — innovation and digital transformation leadership (66.7%) and AI and automation management (63.6%) — reflect the same data and AI imperative identified in Q1, but at a more strategic level. Respondents are not just identifying skill areas; they are describing the management and leadership capabilities required to govern a bank that must continuously innovate in a digital-first competitive environment.

Human-AI collaboration and workflow design at 42.4 percent is a particularly significant response. This competency – the ability to design and manage processes in which humans and AI systems work together effectively – is still new to most banking talent frameworks. It implies a fundamental redesign of roles, processes, and accountability structures that goes well beyond traditional digital upskilling.

Q3

Select the top THREE leadership behaviors required for future banking leaders.

Q3 Data Summary

- 90.9%** Leading digital and AI transformation (30 respondents)
- 57.5%** Data-driven decision making (19 respondents)
- 45.4%** Driving innovation culture (15 respondents)
- 36.3%** Crisis and risk leadership (12 respondents)
- 30.3%** Strategic workforce planning (10 respondents)
- 24.2%** Ensuring responsible and ethical AI governance (8 respondents)
- 15.1%** Cross-functional collaboration (5 respondents)

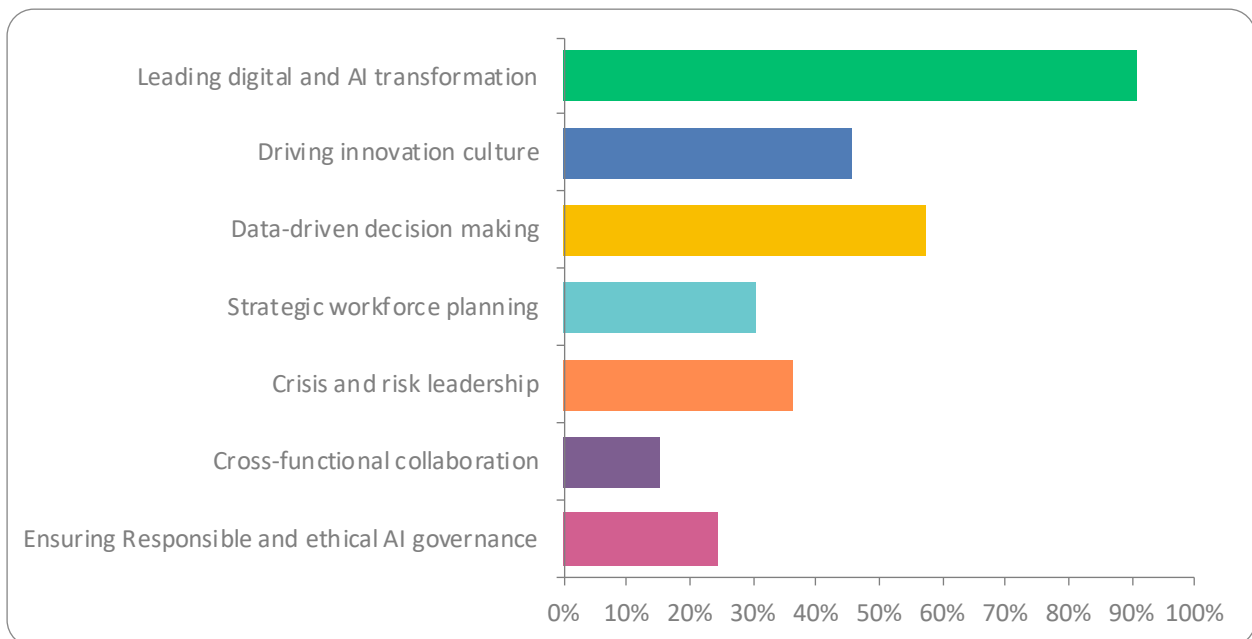


Figure 3. Top Leadership Behaviors Required for Future Banking Leaders

Q3 Analysis

The near-universal selection of ‘Leading digital and AI transformation’ (90.9%) is one of the most evident findings in the entire survey. When 30 out of 33 respondents independently identify the same leadership behavior as critical, it moves beyond consensus into directive: this is what Egyptian banks expect of their leaders, and it is what they are not, by their own assessment, currently getting from most of them.

Data-driven decision making at 57.5 percent comes second – reinforcing the data capability theme from Q1 and Q2, but specifically at the leadership level. Leaders who cannot interpret data, engage with analytics, and make decisions grounded in evidence are increasingly unable to credibly govern the organizations they lead.

Responsible and ethical AI governance at 24.2 percent is the lowest of the explicitly AI-related behaviors – surprisingly low given the governance gaps identified elsewhere in the survey. This may reflect a gap in awareness of governance as a leadership responsibility, rather than a genuine de-prioritization of ethics.

Q4	How prepared are your current leadership teams to lead AI and digital transformation?
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Q4 Data Summary

- 60.6%** Moderately prepared – some initiatives underway (20 respondents)
- 24.2%** Slightly prepared – awareness exists but limited action (8 respondents)
- 12.1%** Very prepared – clear strategy, active AI programs (4 respondents)
- 3.0%** Not prepared – significant gaps remain (1 respondent)
- 0.0%** No visibility into AI leadership strategy (0 respondents)

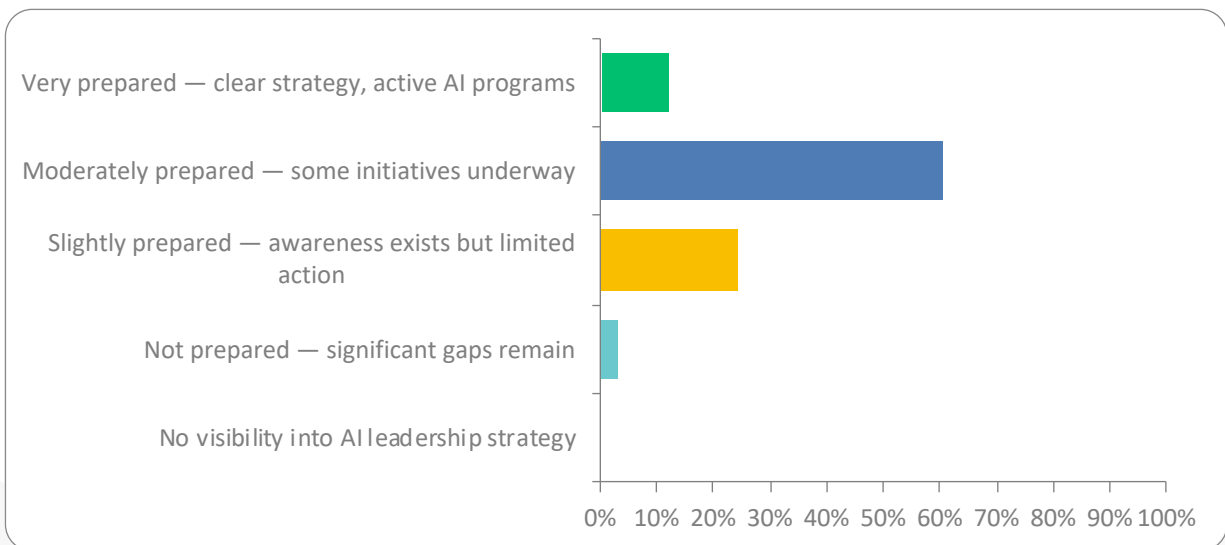


Figure 4. Preparedness of Current Leadership Teams to Lead AI and Digital Transformation

Q4 Analysis

This is one of the most consequential findings in the survey. Only 12 percent of respondents believe their leadership teams are genuinely well-equipped to lead the AI and digital transformation that 91 percent of those same respondents consider the most critical leadership behavior. The dominant response — ‘moderately prepared’ at 60.6 percent — describes an organization that has started moving but has not yet built the conviction, capability, or structural commitment to move at the pace the environment demands.

‘Moderately prepared’ in this context should be read carefully. It is not a comfortable position. In a transformation context, moderate preparation typically means that initiatives are underway but fragmented, that individual leaders may be engaged while the layer beneath them is not. The 24.2 percent who said ‘slightly prepared’ — nearly a quarter of all respondents — are describing an even more marginal position: awareness without meaningful action.

Q5	In a high-uncertainty or crisis scenario, which competencies become significantly more critical than in normal conditions? (Select top 2)
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Q5 Data Summary

- 69.7%** Scenario planning and contingency design (23 respondents)
- 54.5%** Leading teams through ambiguity and pressure (18 respondents)
- 39.3%** Maintaining operational continuity under disruption (13 respondents)
- 24.2%** Rapid decision-making with incomplete information (8 respondents)
- 12.1%** Crisis communication with regulators and stakeholders (4 respondents)

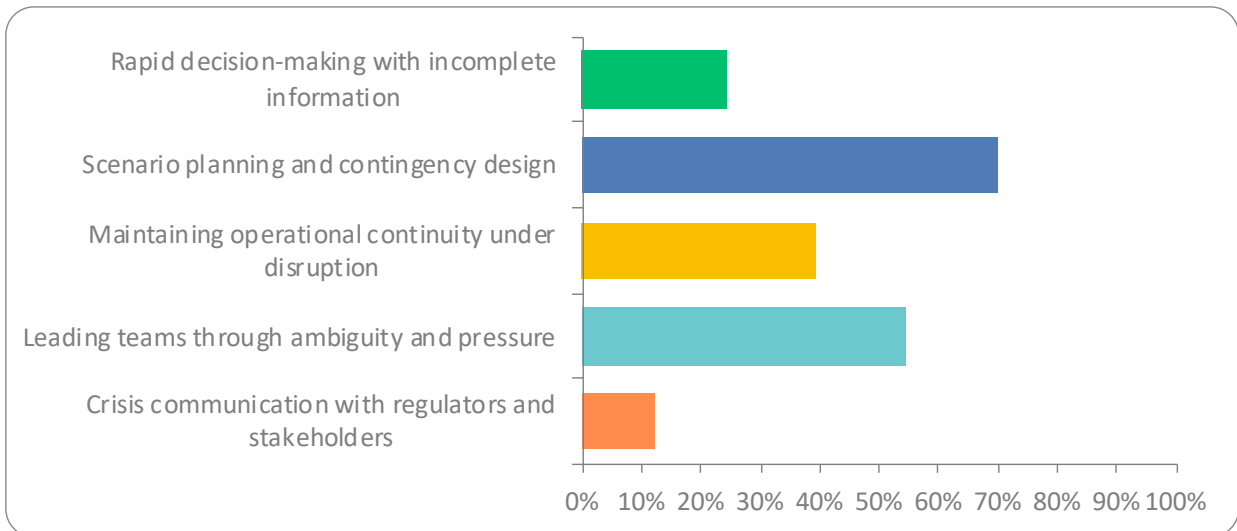


Figure 5. Critical Competencies in High-Uncertainty or Crisis Scenarios

Q5 Analysis

Scenario planning and contingency design (69.7%) and leading teams through ambiguity (54.5%) together capture the dominant view of what banking professionals need most when the environment disrupts. These are sophisticated competencies: scenario planning requires structured analytical thinking about multiple future scenarios simultaneously, while leading through ambiguity requires emotional regulation, clear communication, and the ability to maintain team confidence in the absence of certainty. Neither of these develops naturally through traditional banking training programs.

The relatively lower ranking of rapid decision-making with incomplete information (24.2%) and crisis communication with regulators (12.1%) suggests that respondents see these as more specialized or role-specific – relevant to certain leadership positions rather than to the workforce broadly.

Q6	In which areas does your bank currently face the largest skills gap? (Select 4)
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Q6 Data Summary

- 90.9%** Data science and analytics (30 respondents)
- 87.8%** AI and automation (29 respondents)
- 72.7%** Change management and transformation execution (24 respondents)
- 69.7%** Generative AI adoption and governance (23 respondents)
- 36.3%** Digital product development (12 respondents)
- 27.2%** Cybersecurity (9 respondents)
- 15.1%** Risk modeling and advanced compliance (5 respondents)

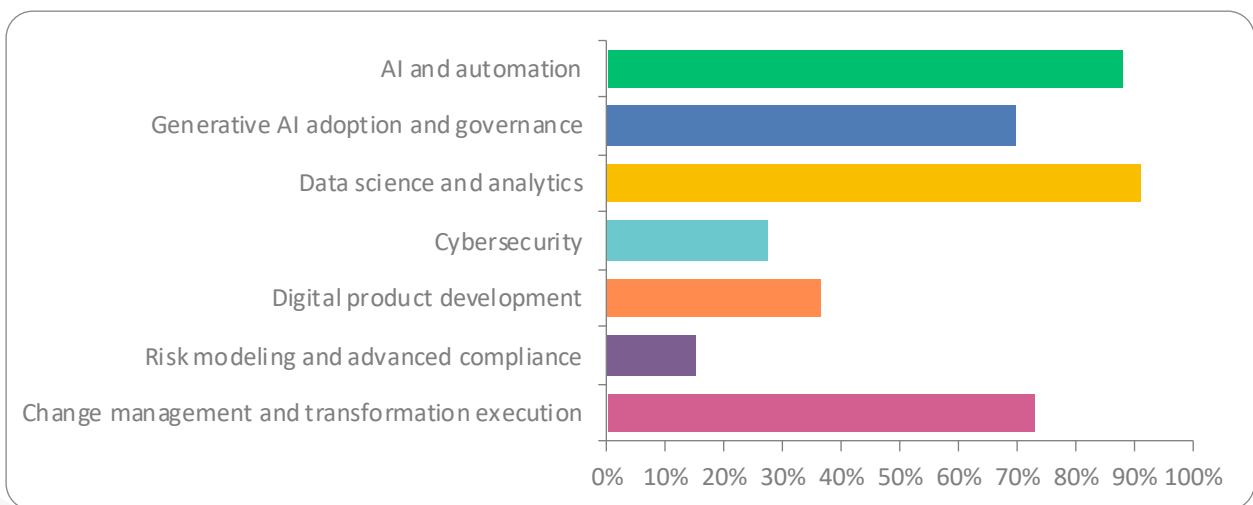


Figure 6. Areas of Largest Current Skills Gaps in Egyptian Banks

Q6 Analysis

The top two gaps — data science (90.9%) and AI and automation (87.8%) — confirm and sharpen the picture from Q1. These are not just strategic priorities; they are current operational deficiencies.

The third-largest gap — change management and transformation execution at 72.7 percent — deserves particular attention. It is the only non-technical gap in the top four, and its high ranking is revealing. Egyptian banks are not just struggling to build data and AI skills; they are struggling to manage the organizational transformation required to embed those skills effectively.

Generative AI adoption and governance at 69.7 percent is notable because it sits alongside, rather than within, the general AI and automation gap. The gap in governance and responsible adoption may be the most important one to close first.

Q7	How would you describe your bank current overall stage of AI adoption?
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Q7 Data Summary

- 33.3%** AI-Experimenting — pilots and proofs-of-concept underway (11 respondents)
- 24.2%** AI-Exploring — no formal AI strategy yet (8 respondents)
- 21.2%** AI-Active — multiple AI use cases deployed in production (7 respondents)
- 12.1%** AI-Aware — strategy defined but implementation limited (4 respondents)
- 9.1%** AI-Led — AI is central to our strategy and operations (3 respondents)

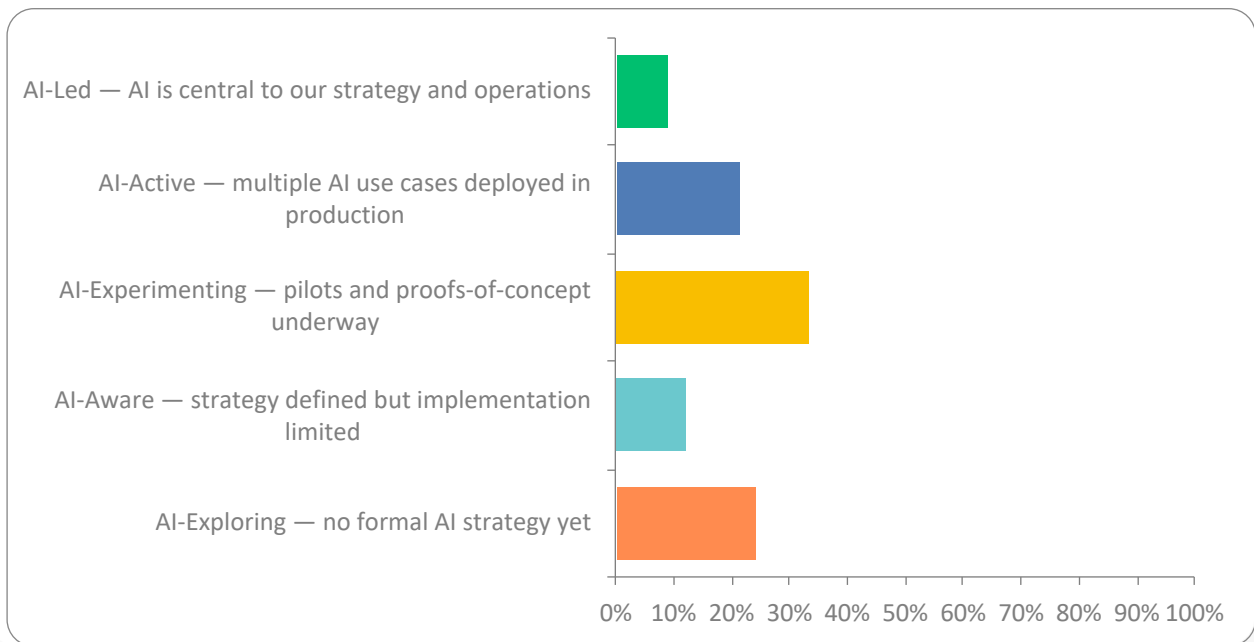


Figure 7. Current Stage of AI Adoption in Egyptian Banks

Q7 Analysis

The distribution across AI adoption stages reveals that the Egyptian banking sector is spread across a wide spectrum, with no single stage clearly dominant. The largest group – 33 percent – are at the experimenting stage, meaning they have pilots underway but are not yet deploying AI in production at meaningful scale. A further 24 percent are still exploring, without a formal AI strategy. When the categories are grouped, 57 percent of respondents describe their bank as either exploring or experimenting – the two earliest stages.

The 9 percent who describe themselves as AI-Led – three banks – represent an important benchmark. These are the banks that others in the sector can learn from. The gap between the AI-Led minority and the AI-Exploring majority is not only technical – it is organizational and cultural.

Q8	How would you rate your bank AI readiness across five dimensions? (1 = Not Started, 5 = Leading)
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Q8 Data Summary

- 2.91 / 5** Data Infrastructure – the highest-rated dimension
- 2.76 / 5** AI Strategy & Vision
- 2.67 / 5** AI Ethics & Governance Framework
- 2.67 / 5** AI Tools & Technology Stack
- 2.61 / 5** AI Talent & Skills – the lowest-rated dimension

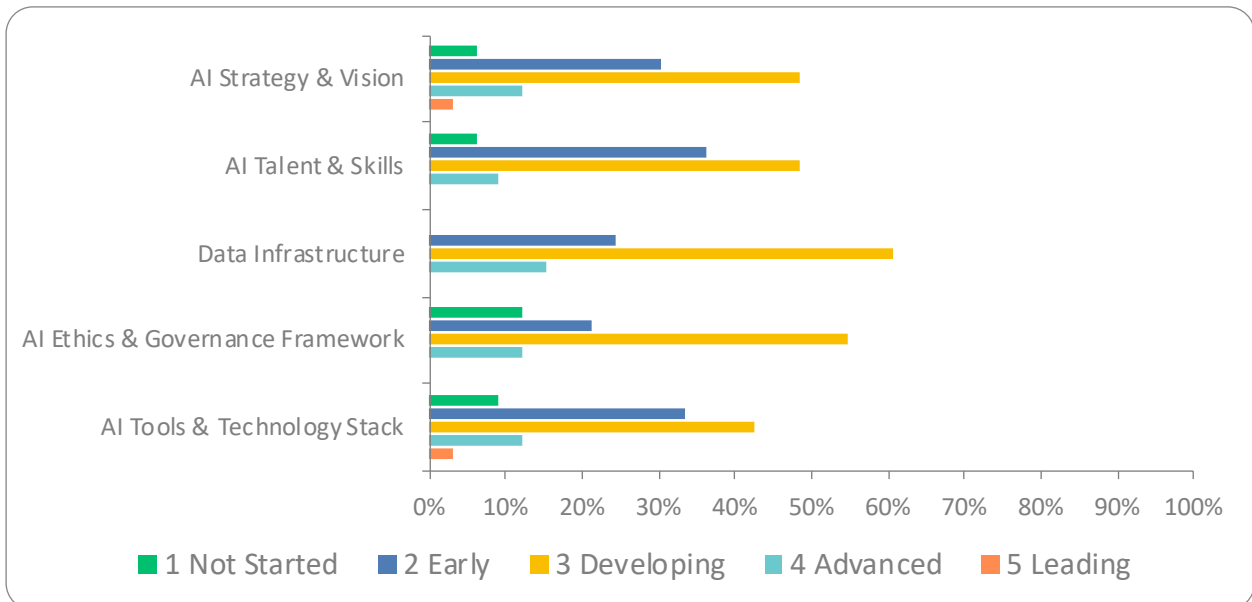


Figure 8. AI Readiness Ratings Across Five Dimensions

Q8 Analysis

The five weighted average scores cluster tightly in the 2.61 to 2.91 range — all sitting between the ‘Early’ and ‘Developing’ stages on the five-point scale. The narrowness of the range itself is significant: it means that no single dimension is dramatically ahead of or behind the others, suggesting that AI maturity is developing across a broad front rather than being driven by one area of strength.

Data Infrastructure scoring highest (2.91) suggests that banks have invested more in the foundational data environment than in the talent, governance, or strategic clarity needed to exploit it. AI Talent and Skills scoring lowest (2.61) is the most direct numerical confirmation of the skills gap identified in Q6.

Q9	What are the biggest barriers to AI adoption in your bank? (Select 3)
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Q9 Data Summary

- 63.6%** Regulatory uncertainty around AI (21 respondents)
- 48.5%** Lack of AI-skilled talent (16 respondents)
- 48.5%** Data quality and availability issues (16 respondents)
- 45.5%** Lack of clear AI strategy or governance (15 respondents)
- 42.4%** Cybersecurity risks from AI systems (14 respondents)
- 33.3%** Legacy technology infrastructure (11 respondents)
- 18.2%** Resistance to change from employees or leadership (6 respondents)

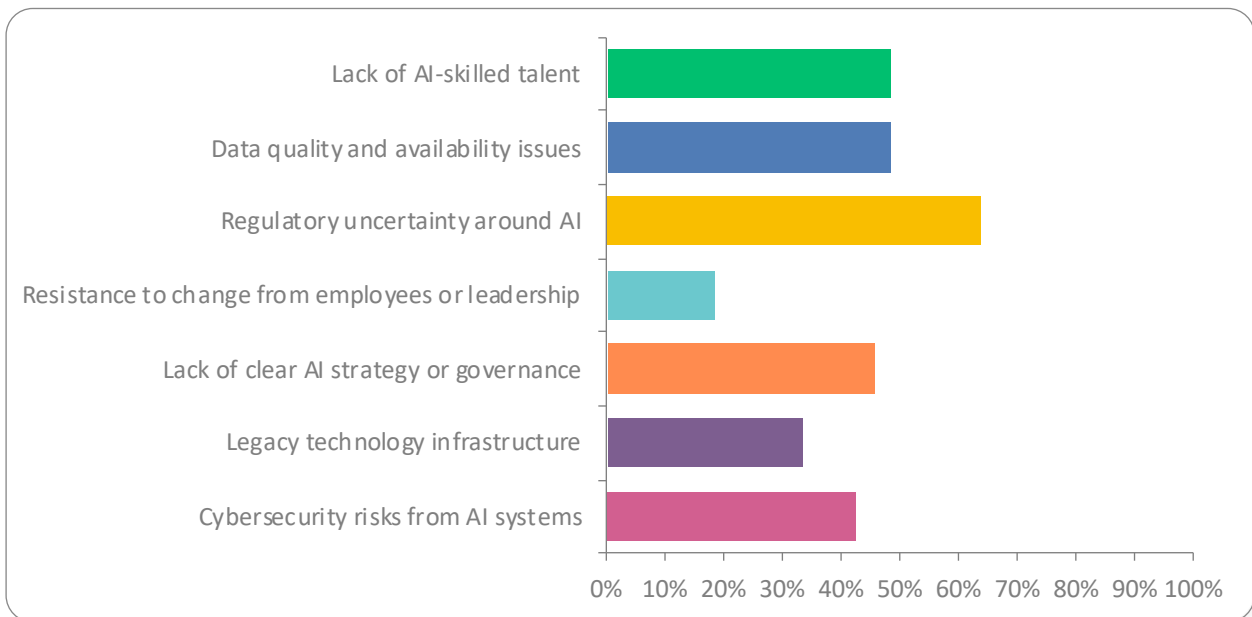


Figure 9. Biggest Barriers to AI Adoption in Egyptian Banks

Q9 Analysis

Regulatory uncertainty tops the list of AI adoption barriers at 64 percent – a finding that reflects both the genuine state of AI regulation in banking and the risk sensitivity of the sector. Egyptian banks operate in a tightly regulated environment, and the absence of clear guidance on AI deployment and governance creates genuine caution about moving from pilot to production. As regulatory clarity improves, the pace of AI adoption is likely to accelerate significantly.

Lack of AI-skilled talent and data quality issues are tied at 48 percent each – both directly actionable by banks even in the current regulatory environment. Resistance to change at only 18 percent is notably low compared to what many transformation programs identify as their primary human barrier.

Q10	What level of AI literacy does most employees in your bank currently have?
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Q10 Data Summary

- 45.5%** Moderate – some employees use AI tools confidently (15 respondents)
- 45.5%** Low – AI literacy limited to technical or senior staff (15 respondents)
- 9.1%** High – majority can work effectively alongside AI tools (3 respondents)
- 0.0%** Minimal – AI literacy is not yet a focus (0 respondents)

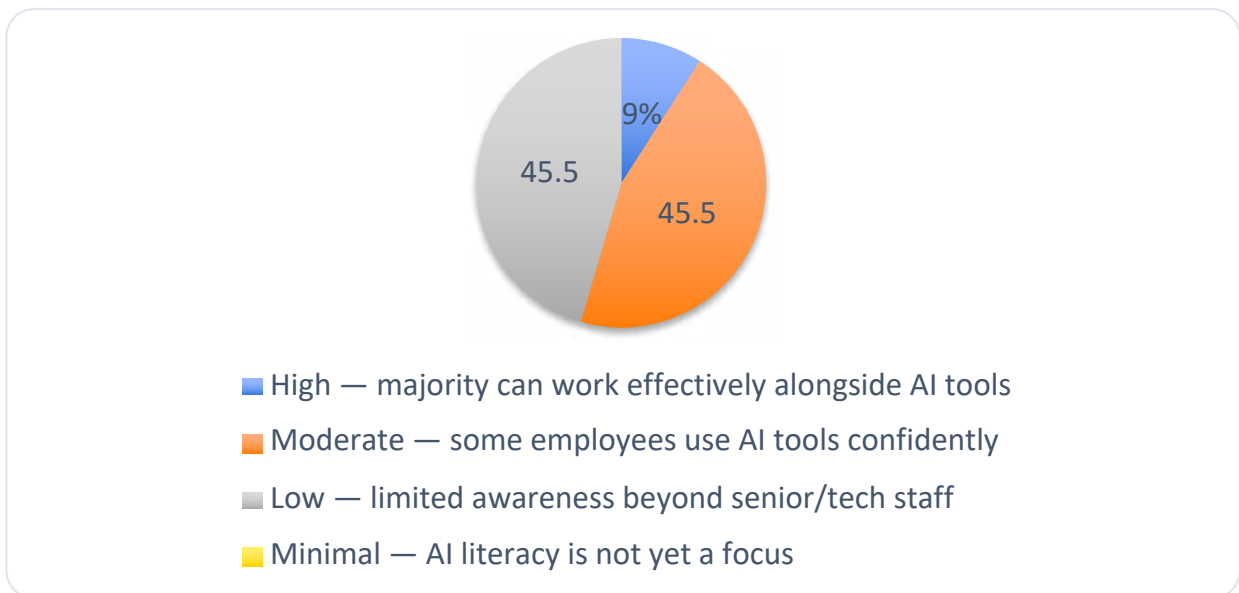


Figure 10. Current Level of AI Literacy Among Bank Employees

Q10 Analysis

The even split between moderate and low AI literacy (45.5% each) means that 91 percent of banks describe their general workforce as operating below a level of AI confidence. Only 9 percent – three banks – report that most of their employees can work effectively alongside AI tools.

The distinction between ‘moderate’ and ‘low’ in this question is important. Moderate literacy suggests a critical mass of digitally comfortable staff who have engaged with basic AI tools, but who cannot yet be described as genuinely AI-capable in their roles. Low literacy indicates that AI awareness is largely limited to senior or technical staff.

Q11	Does your bank have a formal AI ethics or responsible AI policy?
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Q11 Data Summary

- 42.4%** No – but it is planned (14 respondents)
- 30.3%** Yes – under development (10 respondents)
- 24.2%** Partially – informal guidelines exist (8 respondents)
- 3.0%** No – not a current priority (1 respondent)
- 0.0%** Yes – fully implemented and enforced (0 respondents)

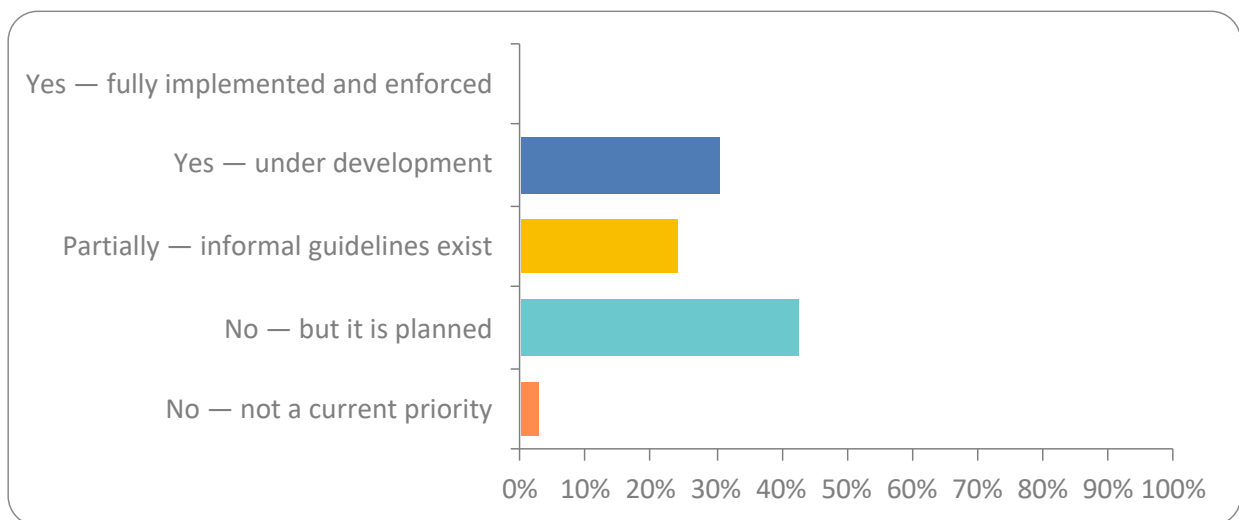


Figure 11. Status of Formal AI Ethics or Responsible AI Policy

Q11 Analysis

This is one of the most significant governance findings in the survey. Not a single bank in the sample has a fully implemented and enforced AI ethics or responsible AI policy. In a sector that is simultaneously deploying AI tools, expanding AI use cases, and operating under growing regulatory scrutiny of AI systems, this is a material governance gap.

The dominant response – planned but not yet written (42%) – indicates that most banks have acknowledged the need but not yet acted on it. Thirty percent are in development, meaning a policy exists in draft form but is not yet operational. Twenty-four percent have informal guidelines – a position that provides some protection against the most obvious risks but falls well short of the documented, enforced framework that regulators and customers will increasingly expect.

Q12	Which AI skills should be prioritized for upskilling in your bank? (Select up to 4)
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Q12 Data Summary

- 97.0%** AI literacy for all employees – awareness and tools (32 respondents)
- 81.8%** AI governance and risk management (27 respondents)
- 75.8%** Generative AI tools for productivity (25 respondents)
- 57.6%** AI ethics and bias mitigation (19 respondents)
- 57.6%** AI strategy for senior leadership (19 respondents)
- 30.3%** Prompt engineering for business users (10 respondents)

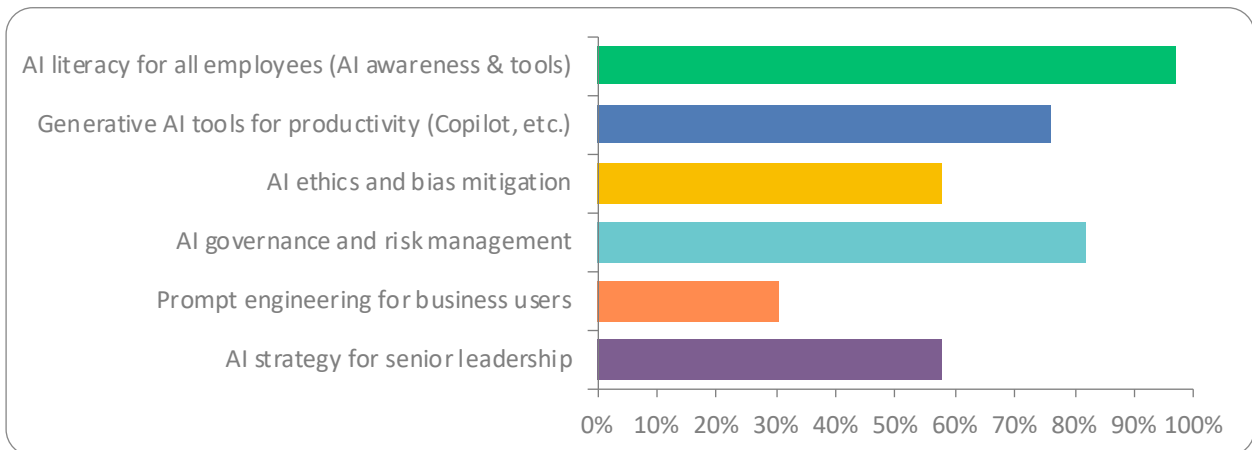


Figure 12. AI Skills Prioritized for Upskilling in Egyptian Banks

Q12 Analysis

Near-universal endorsement of AI literacy for all employees (97%) represents the broadest consensus in the entire survey. Thirty-two out of thirty-three respondents agree that foundational AI awareness and tool familiarity must be extended across the entire workforce – not just to technical specialists. This finding signals a shift in how the sector is thinking about AI capability: not as a function-specific competency, but as a baseline professional requirement.

AI governance and risk management at 82 percent is striking given the governance gaps identified in Q8 and Q11. Respondents are explicitly prioritizing the upskilling that would help close a gap they have already acknowledged is significant.

Q13	How do you expect AI to impact jobs and ways of working in your bank over the next 5 years?
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Q13 Data Summary

- 51.5%** AI will automate routine tasks and reshape job responsibilities (17 respondents)
- 18.2%** AI will augment most roles while humans remain central (6 respondents)
- 12.1%** AI will significantly transform most roles and operating models (4 respondents)
- 12.1%** It is too early to predict (4 respondents)
- 6.1%** AI will create new roles while reducing some existing ones (2 respondents)

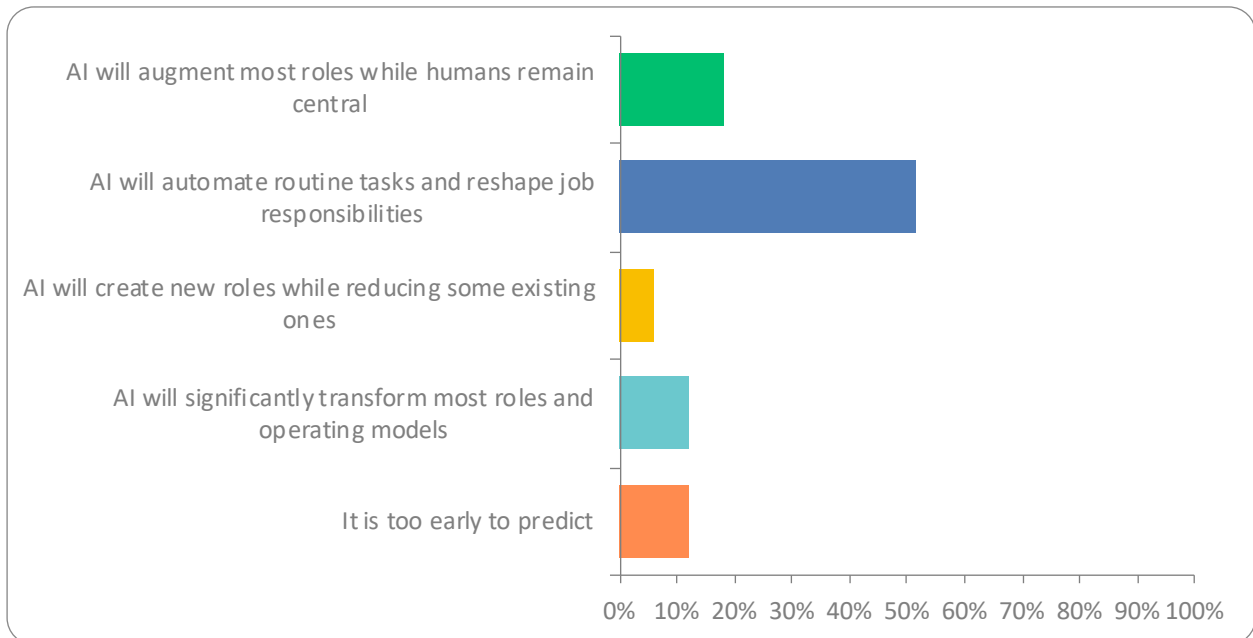


Figure 13. Expected Impact of AI on Jobs and Ways of Working Over the Next Five Years

Q13 Analysis

A majority – 52 percent – expect AI to automate routine tasks and reshape job responsibilities. This is the most practically grounded view of AI’s impact: not wholesale transformation, but significant redesign of what existing roles contain, with the repetitive, rules-based, and data-intensive dimensions being progressively absorbed by AI systems.

Only 6 percent see AI primarily as a job creation mechanism, which reflects a realistic reading of the near-term evidence: while new roles will emerge, the net effect in most banking functions will be role redesign rather than headcount growth.

Q14	What percentage of your workforce will require reskilling or upskilling by 2030?
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Q14 Data Summary

- 45.5%** 50–75% of workforce requires reskilling (15 respondents)
- 21.2%** 25–50% of workforce requires reskilling (7 respondents)
- 12.1%** More than 75% of workforce requires reskilling (4 respondents)
- 12.1%** Not yet assessed (4 respondents)
- 9.1%** Less than 25% of workforce requires reskilling (3 respondents)

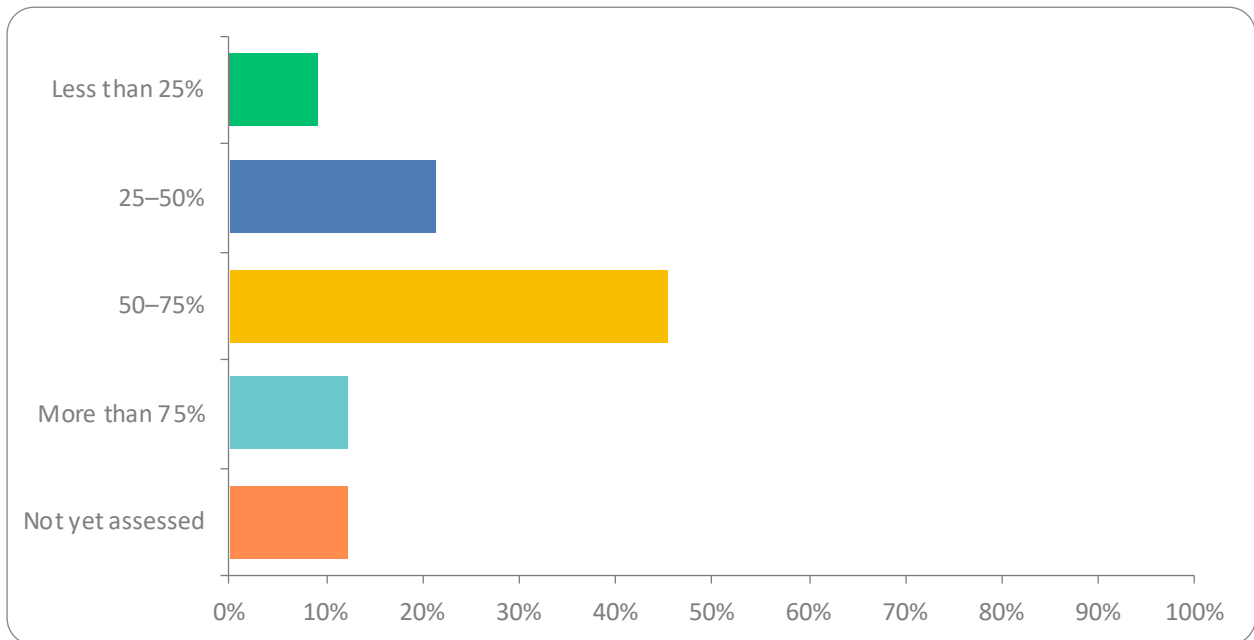


Figure 14. Percentage of Workforce Requiring Reskilling or Upskilling by 2030

Q14 Analysis

The headline finding is that 45 percent of respondents expect more than half of their workforce to require meaningful reskilling or upskilling before 2030. When the 'more than 75 percent' group is added, 57 percent of all respondents are projecting majority-workforce transformation within five years. This demands strategic planning now, not when the deadline approaches.

The 12 percent group who have not yet assessed their reskilling needs is operating without the foundational data required to make informed L&D investment decisions.

Q15

What are the top THREE obstacles to building a future-ready workforce? (Select 3)

Q 15 Data Summary

- 78.8%** Shortage of digital talent in the labour market (26 respondents)
- 75.8%** Competition from FinTechs and tech firms (25 respondents)
- 54.6%** Talent retention challenges (18 respondents)
- 42.4%** Budget constraints (14 respondents)
- 30.3%** Resistance to change (10 respondents)
- 18.2%** Inadequate training infrastructure (6 respondents)

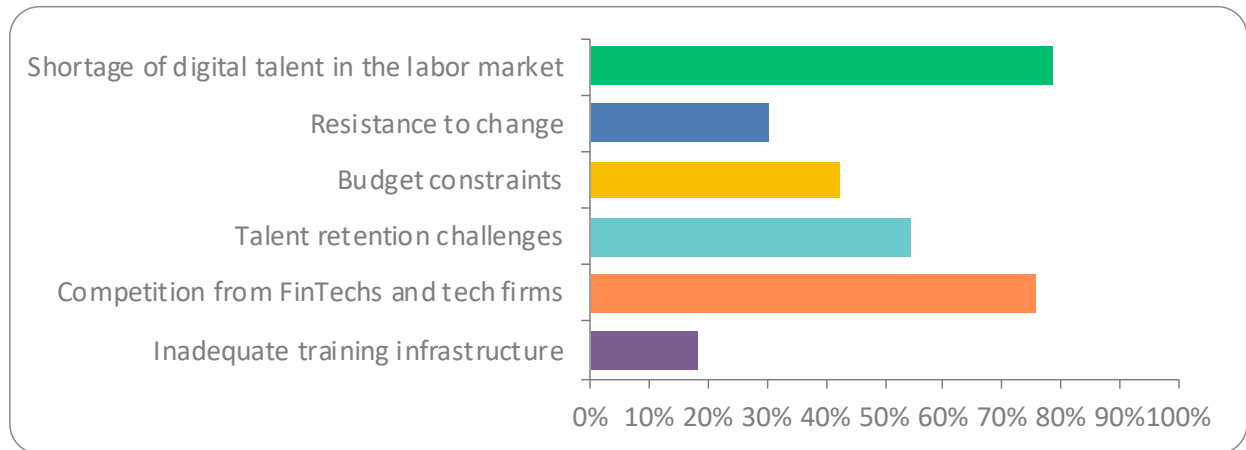


Figure 15. Top Obstacles to Building a Future-Ready Workforce

Q15 Analysis

The top two obstacles – talent shortage (79%) and FinTech/tech competition (76%) – are effectively two dimensions of the same problem: banks are competing for a limited pool of digitally skilled professionals against organizations that are structurally better positioned to attract them.

The third obstacle, talent retention at 55 percent, compounds the recruitment problem. Budget constraints at 42 percent is notably lower than the other top obstacles, suggesting that funding for workforce development is not the primary bottleneck.

Q16	Which Strategies is your bank currently adopting to close competency gaps? (Select all that apply)
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Q16 Data Summary

- 90.9%** Upskilling current employees (30 respondents)
- 72.7%** AI literacy programmes for all staff (24 respondents)
- 66.7%** Leadership development programmes (22 respondents)
- 57.6%** Hiring specialised digital talent (19 respondents)
- 39.4%** Strategic partnerships with learning institutions (13 respondents)
- 30.3%** Workforce restructuring (10 respondents)

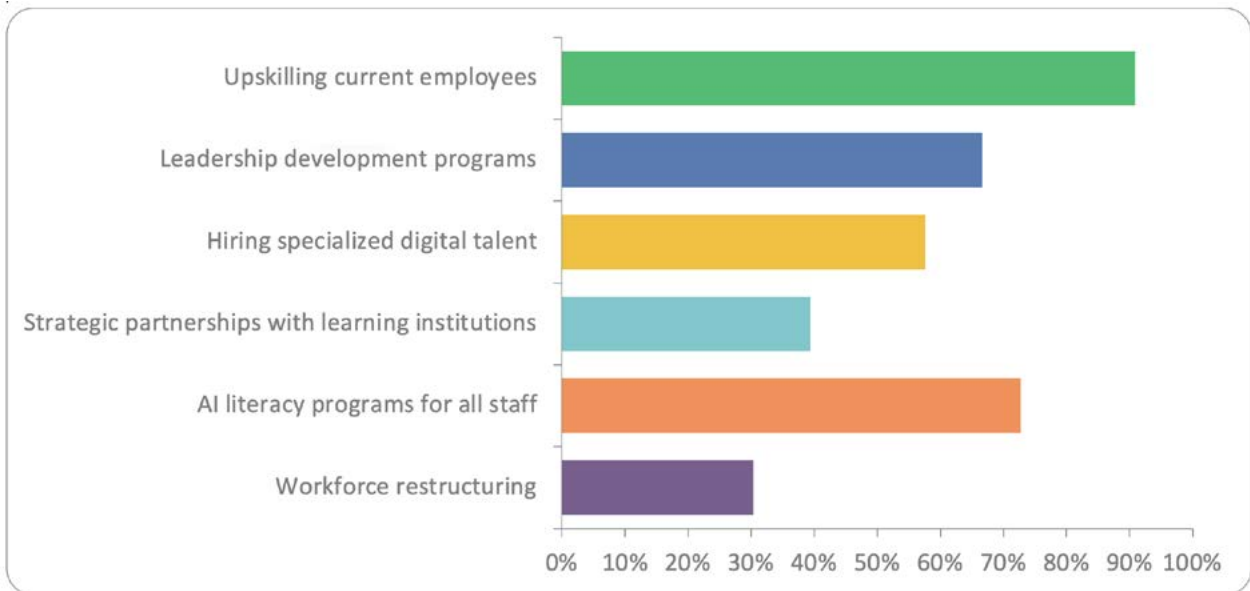


Figure 16. Strategies Currently Adopted to Close Competency Gaps

Q16 Analysis

The near-universal adoption of employee upskilling (91%) confirms that the banking sector's primary strategic response to its competency gaps is internal development rather than external replacement. This is the right direction given the talent market conditions identified in Q15, but it needs to be supported by structural architecture — frameworks, diagnostics, measurement — to be effective at scale.

Strategic partnerships with learning institutions at only 39 percent is a missed opportunity. Given the scale of the reskilling challenge and the limitations of what any single institution can build internally, partnerships with universities and specialized training institutes offer a cost-effective and scalable complement to in-house programs.

Q17	Which roles are currently most difficult to recruit or retain? (Select all that apply)
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Q17 Data Summary

- 97.0%** Cybersecurity professionals (32 respondents)
- 72.7%** Data scientists and analysts (24 respondents)
- 66.7%** AI specialists and ML engineers (22 respondents)
- 30.3%** Digital product managers (10 respondents)
- 12.1%** Risk and compliance experts (4 respondents)
- 12.1%** ESG and sustainability specialists (4 respondents)

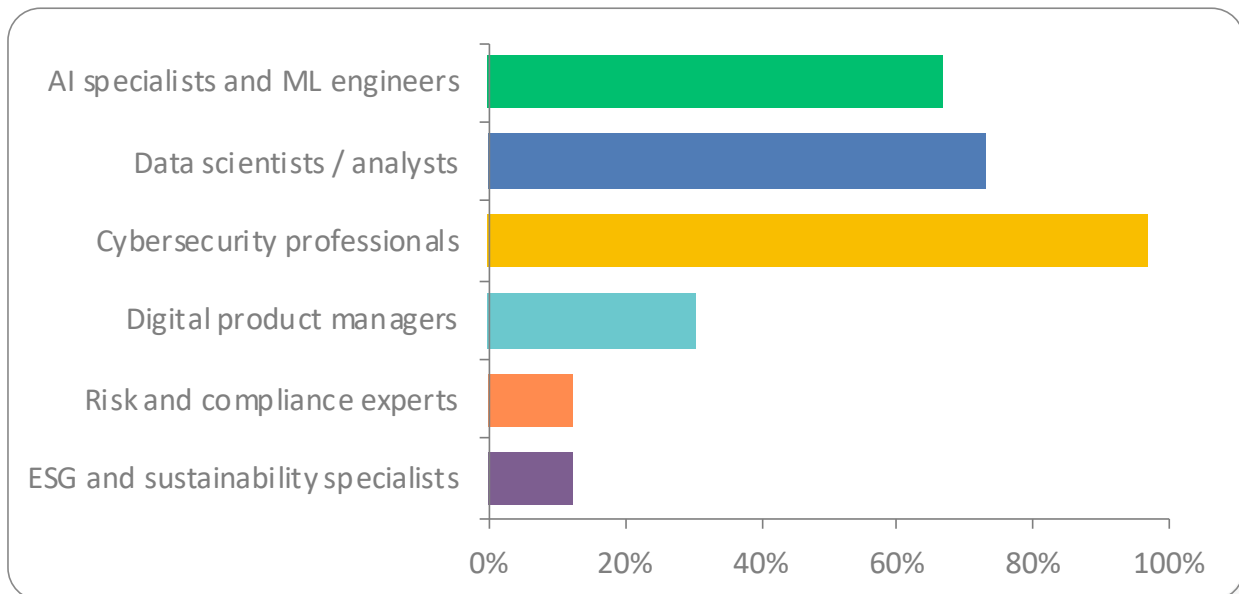


Figure 17. Roles Currently Most Difficult to Recruit or Retain

Q17 Analysis

Cybersecurity professionals at 97 percent is the most striking finding in this question and one of the most significant in the entire survey. Virtually every bank surveyed identifies cybersecurity talent as the hardest to recruit and retain. Data scientists and analysts (73%) and AI specialists (67%) are the next most difficult to recruit – which directly corresponds with the largest identified skills gaps from Q6. The three hardest roles to hire or retain are also the three areas of greatest skills shortage, confirming that the talent problem in Egyptian banks is structural and systemic.

Q18	Which job families are expected to grow the MOST in your bank over the next 5 years? (Select up to 3)
------------	--

Q18 Data Summary

- 78.8%** Data & AI specialists (26 respondents)
- 69.7%** Cybersecurity experts (23 respondents)
- 54.6%** Generative AI / prompt engineers (18 respondents)
- 39.4%** Innovation and transformation roles (13 respondents)
- 27.3%** Digital product managers (9 respondents)
- 15.2%** ESG & sustainable finance specialists (5 respondents)

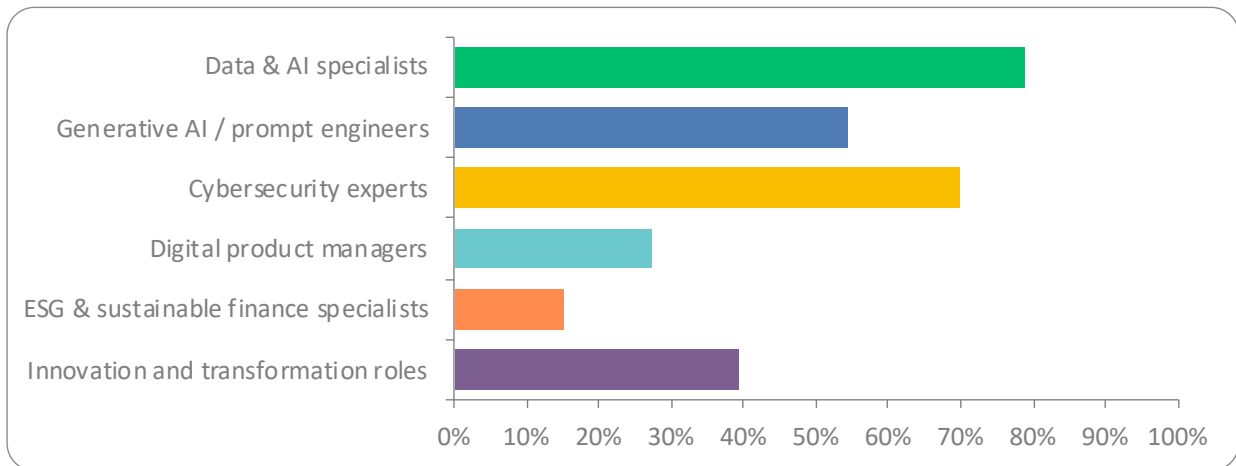


Figure 18. Job Families Expected to Grow the Most Over the Next Five Years

Q18 Analysis

The expected growth profile of Egyptian banking workforces over the next five years is clear: Data and AI specialists (79%), Cybersecurity experts (70%), and Generative AI engineers (55%) are the three job families most widely expected to expand. Read alongside the recruitment difficulty data from Q17, this creates a direct strategic tension: the roles projected to grow most are also the ones currently hardest to recruit.

Q19 – Formal Future Skills Framework

Q19	Does your bank have a formal Future Skills Framework aligned with business strategy?
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Q19 Data Summary

- 36.4%** Partially implemented (12 respondents)
- 24.2%** Yes – under development (8 respondents)
- 24.2%** No, but planned (8 respondents)
- 12.1%** Yes – fully implemented (4 respondents)
- 3.0%** No (1 respondent)

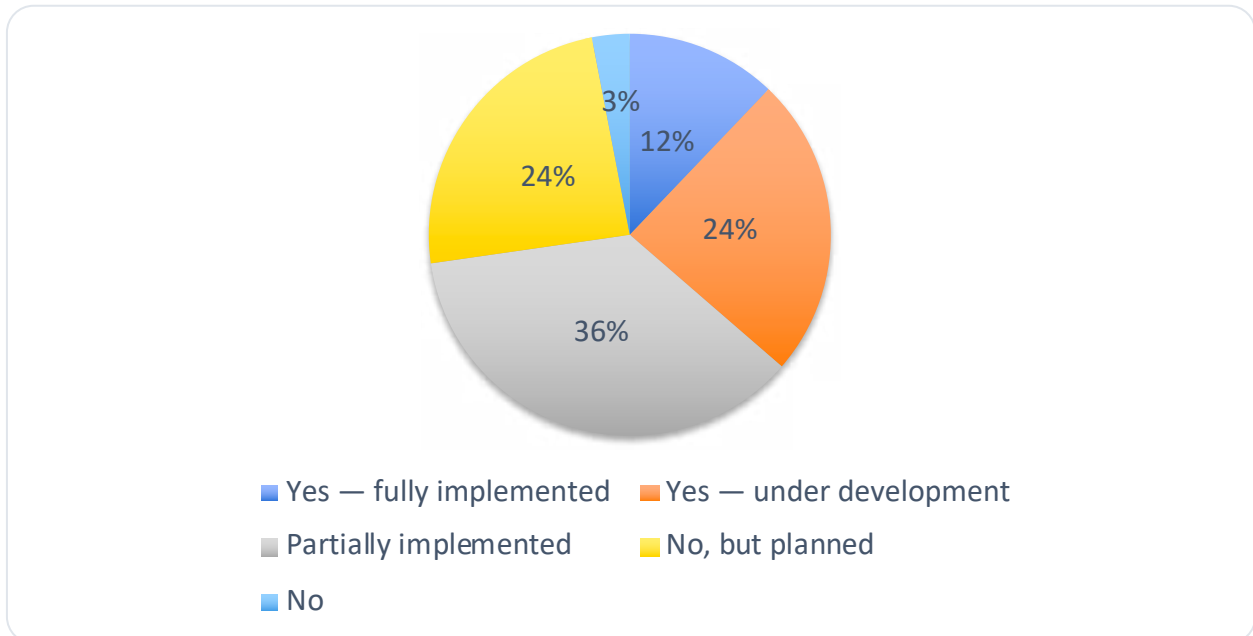


Figure 19. Status of Formal Future Skills Framework Aligned with Business Strategy

Q19 Analysis

Only 12 percent of banks have a fully implemented Future Skills Framework – the strategic architecture that connects skills development directly to business direction. The 36 percent with partial implementation represent banks that have made meaningful progress but have not yet connected all the components into a cohesive system.

The practical consequence of operating without a complete framework is that upskilling efforts – however well-intentioned – tend to be fragmented, inconsistently measured, and insufficiently connected to strategic outcomes.

Q20	Is AI currently used within HR functions in your bank? (Select all that apply)
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Q20 Data Summary

- 69.7%** Not yet implemented (23 respondents)
- 21.2%** Recruitment screening and CV analysis (7 respondents)
- 15.2%** Learning personalization (5 respondents)
- 12.1%** Performance management (4 respondents)
- 9.1%** Talent analytics and succession planning (3 respondents)
- 9.1%** Workforce planning and scenario modeling (3 respondents)
- 9.1%** AI coaching and development tools (3 respondents)

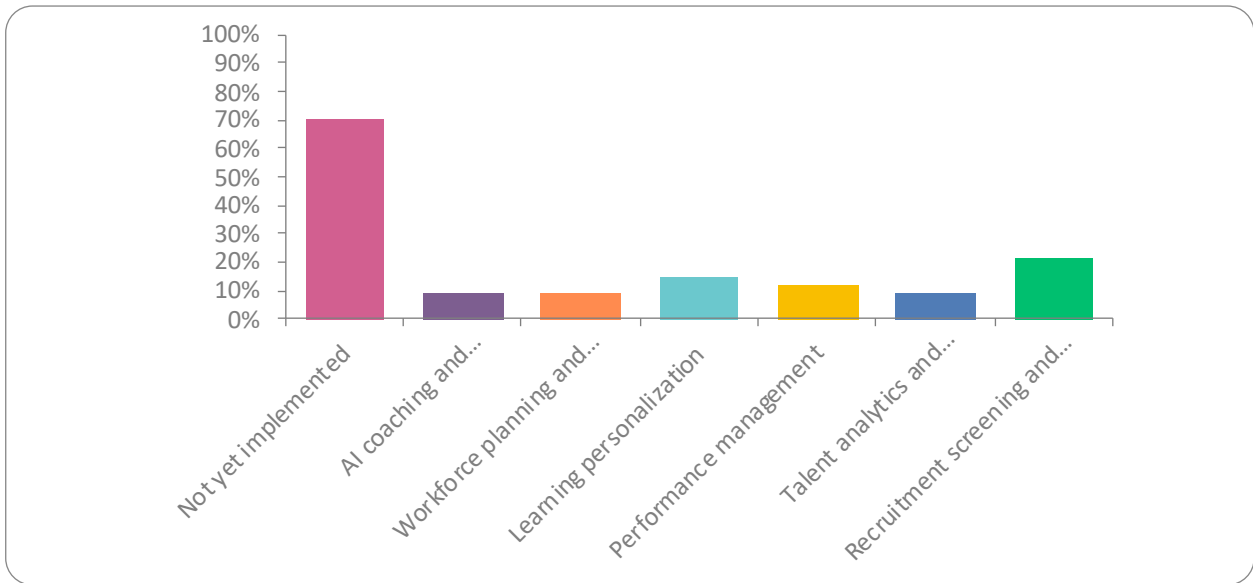


Figure 20. Current Use of AI Within HR Functions

Q20 Analysis

Seventy percent of banks report no AI implementation in their HR functions – a figure that stands in sharp contrast to the widespread commitment to AI literacy and digital transformation found throughout the rest of the survey. The overall picture from Q20 is that HR functions in Egyptian banking need to begin their own AI journey – not just as advocates for AI adoption across the bank, but as practitioners who use AI tools in their own work.

7. DISCUSSION: KEY FINDINGS AND SIGNIFICANCE

7.1 Significance of the Survey Findings

The EBI Future Skills and AI Readiness Survey 2026 gathered responses from 33 HR leaders across Egyptian banks, out of 36 total banks in Egypt. This reflects a sector participation rate of approximately 91.7%, providing near-comprehensive coverage of the Egyptian banking sector.

The central story that emerges from the data is about recognizing urgency without yet sufficient action. Skills gaps in data science, AI, and change management are acknowledged as large and pressing. AI adoption is predominantly at the experimental or awareness stage. Formal governance frameworks — for AI ethics, responsible AI policy, and future skills architecture — remain incomplete or absent. The talent that banks most need is precisely the talent that is hardest to recruit and retain — and fintechs and technology firms are competing for the same people.

The survey reflects a sector that has understood the direction and has begun to move. What it has not yet done, in most cases, is move fast enough, or with sufficient structural depth, to close the gap between where Egyptian banking currently is and where the environment will require it to be within the next three to five years.

The survey findings converge around five strategic themes: ① a significant gap in AI, data, and digital capabilities; ② insufficient leadership readiness to lead AI-enabled transformation; ③ immature AI governance and responsible AI practices; ④ growing difficulty attracting and retaining digital talent; and ⑤ widespread commitment to upskilling without the supporting future-skills architecture required to sustain workforce transformation.

7.2 Evolution of Workforce Priorities in Egyptian Banking: Insights from EBI HR Surveys (2020–2026)

As part of its commitment to anticipating workforce challenges and supporting the Egyptian banking sector's talent readiness, the Egyptian Banking Institute (EBI) regularly engages HR leaders to capture emerging competency needs and workforce trends. In 2020, EBI conducted a sector-wide survey among HR Heads in Egyptian banks, achieving a response rate comparable to the 2026 Future Skills & AI Readiness Survey. Together, these two surveys provide a valuable longitudinal perspective on how workforce priorities have evolved over six years.

A brief comparison of the findings reveals a clear shift from a focus on digital transformation and technology adoption in 2020 toward AI-driven transformation, data analytics, cybersecurity, and responsible AI use in 2026. Leadership expectations have similarly evolved from leading organizational change to leading digital and AI transformation through data-driven decision-making and innovation. At the same time, talent challenges have moved from addressing internal digital capability gaps to competing for scarce specialized talent in areas such as cybersecurity, data science, and artificial intelligence. This evolution reflects the increasing maturity of the Egyptian banking sector's transformation agenda and highlights the growing importance of advanced digital, analytical, and leadership capabilities in preparing the workforce for the future.

7.3 Sector Snapshot

The following snapshot captures the sector's current state across the most critical dimensions measured by the survey:

<p>91% cite data science & analytics as a current skills gap</p>	<p>12% rate their leadership as 'very prepared' for AI & digital transformation</p>	<p>0% have a fully implemented AI ethics or responsible AI policy</p>	<p>12% have a fully implemented Future Skills Framework</p>
<p>97% say AI literacy for all staff is a top upskilling priority</p>	<p>79% cite digital talent shortage as a top workforce obstacle</p>	<p>33% of banks are at the AI-Experimenting stage; only %9 are AI-Led</p>	<p>70% cite no AI implementation in the HR function</p>

8. THE ADAPT COMPETENCY FRAMEWORK

The EBI Future Skills and AI Readiness Survey 2026 did not merely identify skills gaps; it revealed a broader challenge of workforce transformation, leadership readiness, AI governance, and talent sustainability. The ADAPT Framework is proposed as the study's integrated response to these findings. Drawing on convergent evidence from the World Economic Forum Future of Jobs Report (2025), the EY Talent Advantage Model (2025), the Hong Kong Monetary Authority Capacity Building Framework (2025), and the broader competency literature, the study proposes ADAPT as an integrated framework comprising five competency clusters validated through the Future of Skills and AI Readiness Survey 2026.

The ADAPT Framework represents the study's principal theoretical and practical contribution and serves as its central recommendation for talent development in the Egyptian banking sector. The framework is designed for direct application across key human capital processes, including recruitment and selection, performance management, succession planning, and learning and development.

8.1 Framework Overview

ADAPT is an acronym for five competency clusters consistently identified as most critical for Egyptian banking professionals in the 2026–2030 horizon:

	CLUSTER	CORE SUB-COMPETENCIES	SURVEY VALIDATION
A	AI & Digital Fluency	<ul style="list-style-type: none"> AI literacy & responsible use Generative AI application Data literacy Digital channel fluency Cybersecurity awareness 	82% prioritize AI application; 91% cite data analytics gap; 97% want AI literacy for all staff
D	Decision-Making Under Uncertainty	<ul style="list-style-type: none"> Complex analytical reasoning Scenario & contingency thinking Risk intelligence (tech, climate, ESG) Judgment under pressure Systems thinking 	69.7% identify scenario planning as critical in uncertainty; 51.5% expect AI to reshape job responsibilities; 63.6% identify regulatory uncertainty as a major barrier
A	Adaptive & Continuous Learning	<ul style="list-style-type: none"> Learning agility Curiosity & intellectual openness Reflective practice Change adoption & management Digital learning capability 	73% cite change management gap; 30% see resistance to change as a top obstacle; 57% expect more than half of employees to require reskilling by 2030; 91% are already prioritizing employee upskilling
P	People & Relationship Excellence	<ul style="list-style-type: none"> Emotional intelligence Ethical judgment Trust-building & client relationships Communication & influencing Resilience & wellbeing. 	91% say leading AI transformation is the number 1 leadership behavior; only 12% rate leadership teams as very prepared
T	Transformation & Innovation Orientation	<ul style="list-style-type: none"> Creative thinking & problem reformulation Innovation process capability FinTech & ecosystem partnerships ESG & sustainable finance literacy Strategic workforce thinking 	67% rank innovation and digital transformation leadership as critical by 2030; 76% cite FinTech competition as a top obstacle; 39.4% expect innovation and transformation roles to grow

Note: The ADAPT clusters were developed through synthesis of the literature review and subsequently validated against the findings of the EBI Future Skills and AI Readiness Survey 2026. Survey evidence validates the relevance of each competency cluster, while some individual sub-competencies are derived primarily from the global competency literature and leading banking workforce frameworks.

8.2 Framework Application: Three-Tier Development Architecture

Any competency model intended to support workforce transformation in banking must address both technical and human dimensions and their interaction. The ADAPT Framework is structured across three tiers to ensure that it addresses the sector’s needs at every level:

TIER 1	TIER 2	TIER 3
<p>All Banking Professionals</p> <p>Universal Baseline</p> <ul style="list-style-type: none"> • AI literacy • Data literacy • Cybersecurity awareness • Ethical judgment • Communication • Resilience <p><i>Development at this tier is the primary target of AI literacy programs for all staff (Q12) and the upskilling strategies that dominate current bank responses (Q16).</i></p>	<p>Specialists & Technical Roles</p> <p>Data – Risk – Compliance – Digital – ESG</p> <ul style="list-style-type: none"> • Prompt engineering • AI governance • Scenario planning • Risk intelligence • ESG literacy <p><i>The governance and specialist capability gaps identified in Q6, Q8, Q11, and Q12 define the priority development agenda at this tier.</i></p>	<p>Senior Leaders & People Managers</p> <p>Full ADAPT Specification</p> <ul style="list-style-type: none"> • Emotional intelligence • Strategic workforce thinking • Ecosystem management • Leadership of AI transformation <p><i>The leadership readiness gap identified in Q4 – the dominant finding that most leadership teams are only moderately or slightly prepared – defines the priority at this tier.</i></p>

8.3 Integration with Survey Findings

The Egyptian banking sector stands at a defining inflection point. AI is reshaping roles, skills gaps are widening in real time, and the talent required to navigate this shift is the same talent that fintechs and technology firms are competing to attract. The ADAPT Competency Framework – developed from global evidence reviewed in the study and tailored to the Egyptian banking sector – integrates with the key findings of the EBI Future Skills & AI Readiness Survey 2026 to provide a practical, evidence-based assessment of the sector’s current readiness and the strategic actions required to build a future-ready banking workforce.

AI & Digital Fluency is positioned as the foundational competency cluster because both the literature and survey findings consistently identify it as the enabling layer upon which all other competencies rest. The remaining four ADAPT clusters capture the distinctly human capabilities that become more valuable as AI assumes a greater share of technical processing and routine decision-support activities.

8.4 Five Key Takeaways for Leadership Action

1

Data & AI Skills Are Already a Present Crisis – Not a Future Risk

88% of banks considered data analytics as a top workforce priority followed by 82% for AI application and use. HR leaders are not predicting a future skills program – they are describing a current one. Banks are making credit decisions and serving customers with workforces underequipped for AI-enabled demands. Acceleration is non-negotiable.

91% cite data science & analytics as a current skills gap – the highest of any category.

2

Leadership Development is a Strategic Priority

91% of HR leaders say 'Leading digital & AI transformation' is the most critical future leadership behavior. Yet only 12% describe their leadership as 'very prepared' to do it. Workforce upskilling is unlikely to succeed unless leaders actively champion and support the transformation. Leadership development therefore represents the most urgent—and often the most underinvested—priority.

79-point gap between leadership expectation and preparation is a present constraint on every transformation initiative.

3

AI Adoption Is Broad but Shallow – Governance Is Absent

Most banks are experimenting with AI, not deploying it. AI Readiness scores cluster between 2.6 and 2.9 out of 5.0 across all dimensions. Most notably, none of the surveyed banks reported having a fully implemented AI ethics or responsible AI policy, highlighting a significant governance gap at a time of increasing regulatory scrutiny.

0% have a fully implemented AI ethics policy. Only 9% are at the AI-Led maturity stage.

4

Digital Talent Is Scarce, and Competition for It Is Intensifying

97% of respondents say cybersecurity professionals are the hardest to hire. Data scientists (73%) and AI specialists (67%) follow. 76% of HR leaders cite competition from Fintechs and tech firms as a top obstacle to building their workforce – indicating that banks are not the only employers seeking this talent. Banks should focus on strengthening their employer proposition for digital talent while also building internal pipelines through upskilling – both pathways are necessary simultaneously.

79% cite digital talent shortage in the labor market as a top obstacle to workforce readiness; 76% cite competition from Fintechs and tech firms.

5

Upskilling Is the Dominant Response – but Most Lack the Architecture to Make It Work

To close the competency gap 91% are upskilling current employees and 73% have AI literacy programs underway. But only 12% have a fully implemented Future Skills Framework aligned to strategy – meaning most upskilling is disconnected from where the business needs to go. And 70% have no AI implementation in HR at all, leaving talent decisions predominantly manual.

Only 12% have a fully implemented Future Skills Framework. 70% report no AI in HR functions.

9. CONCLUSION

9.1 What the Evidence Establishes

This study aims to provide an evidence-based assessment of where the Egyptian banking sector stands in its workforce transformation — and to offer a validated framework for the path forward.

Egyptian banks are aware of what they need. The consensus across 33 banks' HR leaders is clear: data science and AI capabilities are the most urgent gaps; leadership readiness is among the most significant deficiencies; governance frameworks are incomplete or absent; the competition in the external talent market is intensifying; and the upskilling already underway, though widespread, is not yet connected to the strategic architecture that would make it effective at scale.

What the sector has not yet done — in most cases — is to build the institutional infrastructure to close these gaps at the pace the environment is demanding. There is a clear and widening distance between the level of awareness and the level of structural action. That distance is the central strategic problem the Egyptian banking sector must solve.

9.2 Five Conclusions for Leadership Action

The evidence converges on five conclusions that Egyptian bank senior leaders must act on — not as future priorities, but as present operational requirements based on the EBI 2026 survey findings:

1

The skills crisis demands immediate, structured investment — not continued awareness.

Ninety-one percent of banks identify data science and analytics as a current gap; 88 percent identify AI and automation. These are not future workforce planning concerns. They are present operational deficiencies affecting credit decisions, customer service, and risk management today. No bank in the sector has the luxury of a gradual slow response.

2

Leadership development is the highest-leverage investment the sector can make.

The 79-point gap between what Egyptian banking leaders are expected to do — lead digital and AI transformation — and how prepared they currently are to do it is not one gap among many. It is the constraint that determines the success or failure of every other investment in workforce transformation. Development programs, AI literacy initiatives, and skills frameworks will all underperform if the leadership layer cannot credibly champion, govern, and sustain them.

3

Governance must be built at the same pace as deployment — not after it.

Most banks are deploying AI tools, yet none has fully implemented an AI ethics or responsible AI framework. This creates growing regulatory, operational, and reputational risks that will become increasingly difficult to manage as AI use expands.

4

The talent market problem requires a sector-wide response, not only institutional responses.

When nearly all banks identify cybersecurity professionals (97%), data scientists, and AI specialists as the hardest to recruit and retain, the challenge extends beyond individual hiring efforts. Expanding the talent pipeline will require coordinated action across banks, universities, training institutes, and other strategic partners.

5

Upskilling without a clear framework will not deliver transformation.

While 91 percent of banks are investing in upskilling, only 12 percent have a Future Skills Framework to guide priorities, measure progress, and link learning to business outcomes. Without that foundation, training efforts risk generating activity rather than meaningful change.

9.3 The ADAPT Framework as the Path Forward

The ADAPT Competency Framework — AI & Digital Fluency, Decision-Making Under Uncertainty, Adaptive & Continuous Learning, People & Relationship Excellence, and Transformation & Innovation Orientation — is this study's response to both the global evidence and the survey findings. It is designed to do two things simultaneously: address the technical and digital capability gaps that the survey identifies as most urgent, and protect and develop the distinctly human capabilities that become more — not less — valuable as AI assumes a greater share of routine analytical and processing work.

The framework is built for immediate practical application. It is not a long-term aspiration; it is a tool that can inform recruitment criteria today, shape performance conversations, guide succession decisions in the current cycle, and provide the diagnostic architecture that Future Skills Frameworks must contain. Its three-tier development architecture — covering all staff, specialists, and senior leaders — ensures that it addresses the sector's needs at every level, not just at the top.

9.4 A Final Word to Egyptian Banking Leaders

The data in this study is clear, and the message it carries is one that every HR Head and senior leader in the Egyptian banking sector should highly consider: banks that will define Egyptian banking by 2030 are not those with the best technology. They are the ones that most effectively build the human capability to use that technology with judgment, govern it with integrity, and lead its integration with the trust of their customers and the confidence of their regulators.

This is not only a workforce challenge — it is a leadership challenge. Addressing it, requires leaders who recognize the scale of the gap, commit to long-term investment, and act with the urgency that transformation demands.

The EBI Future Skills and AI Readiness Survey 2026 shows a sector that has reached that moment of clarity. The ADAPT Framework shows what to do next. The responsibility for action rests with the leaders reading this study.

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