

THE HUMANNESS OF ORGANISATIONS IN AN AGE OF AI

SINGAPORE EDITION.
Why Singapore's AI transformation depends on enabling its workforce to move from coping to thriving

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A NOTE ON THIS REPORT

The findings in this report reflect Singapore's current AI trajectory across industries. The sector focus on Financial Services and Healthcare is grounded in national priority: both are designated National AI Mission sectors by the Prime Minister, and both reveal how the same AI capability lands on fundamentally different workforce conditions.

This report draws on three research streams.

Survey
A quantitative survey of 1,008 Singapore residents in employment, aged 21 to 65, split between the Banking, Financial Services and Insurance sector (n=507) and the Healthcare and Medical services sector (n=501).

Interviews
Structured conversations with industry validators and sector specialists, including the Chief Human Resources Officer of DBS Bank and Accenture's Financial Services and Healthcare leadership in Singapore.

Policy and regulatory analysis
Published analysis of Singapore's operating environment, drawing on instruments issued by the Monetary Authority of Singapore, the Ministry of Health, the Health Sciences Authority, the Infocomm Media Development Authority, the Institute of Banking and Finance, and the Skills and Workforce Development Agency.

The full methodology is in About the Research, and sources are listed in References.

Generative AI was used in the research production process. All outputs were reviewed and validated by research experts against traditional research methods, in accordance with Accenture's Responsible AI standards.

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EXECUTIVE **SUMMARY**

Singapore's workforce is coping, not thriving.

Only 15% of Financial Services workers and 22% of Healthcare workers describe themselves as very satisfied with their working lives, while roughly 4 in 10 occupy a broad middle ground, neither clearly satisfied nor dissatisfied. **This matters because AI is arriving into a workforce that is functioning but not fully engaged.**

To understand why, we asked 1,008 workers in Financial Services and Healthcare two questions:

Why do you work? And what makes work worthwhile?

Singapore workers work primarily for financial security. Yet the strongest drivers of satisfaction are work-life balance, mental wellness, recognition and trust in leadership. Financial security and benefits are necessary, but among the weakest predictors of satisfaction.

As AI reshapes how work is organised, which tasks remain human, and what career paths look like, the question is whether that transformation will give workers more of what makes work genuinely meaningful, or whether it will entrench the coping state further.

15%

Financial Services workers are very satisfied with their working lives

22%

Healthcare workers are very satisfied with their working lives

4 in 10

Workers are neither clearly satisfied nor dissatisfied

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Our research points to three findings

FINDING 1

Workforce readiness for AI is not uniform. The same AI strategy will not land the same way everywhere.

Financial Services and Healthcare operate in the same national context, pursue similar AI ambitions, and are both highly regulated sectors. Yet workers are not starting from the same place. Financial Services workers are willing to engage with AI but, viewing AI primarily through the lens of productivity, they lack assurance about the future role and value for themselves. Healthcare workers today benefit from stronger professional and regulatory framing around AI's role, yet many still seek clarity on where human authority and accountability should remain.

FINDING 2

Singapore's workforce is not resistant to AI. It is under-enabled.

Optimism about AI is real and substantial. But in the absence of direction, workers are teaching themselves by trial and error, using tools their employers have not formally sanctioned, and in Financial Services, competing against one another to stay ahead of the technology.

FINDING 3

Leadership confidence exceeds leadership AI fluency.

The layer of the organisation with the largest AI fluency calibration gap is also the layer making many of the key deployment decisions. Senior leaders are, by a wide margin, the least accurately calibrated group in our study about their own AI fluency. Furthermore, they describe themselves as actively driving AI change. But when asked what they actually prioritise, the redesign of work to integrate AI comes last.

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Five conditions for a workforce that thrives in an age of AI

Workers arrive at AI with different concerns, levels of readiness and expectations. Yet the evidence points to five organisational conditions that consistently determine whether workers engage confidently with change or merely cope with it:

01 CLARITY

Employees understand where the organisation is heading with AI, what will change, and what will stay human-led.

02 CONNECTION

Workers can see how the AI transformation supports what they personally value in their work and sense of purpose; and what AI means for their role, tasks, and career.

03 CONFIDENCE

Workers have the tools, governance and support to engage with AI safely, while knowing their judgement and expertise still matter.

04 CAPABILITY

Workers develop the skills required for AI-enabled work through real tasks and workflows, not just awareness training.

05 COMMITMENT

Workers can see evidence that the organisation is using AI to strengthen human work, not simply extract more from it.

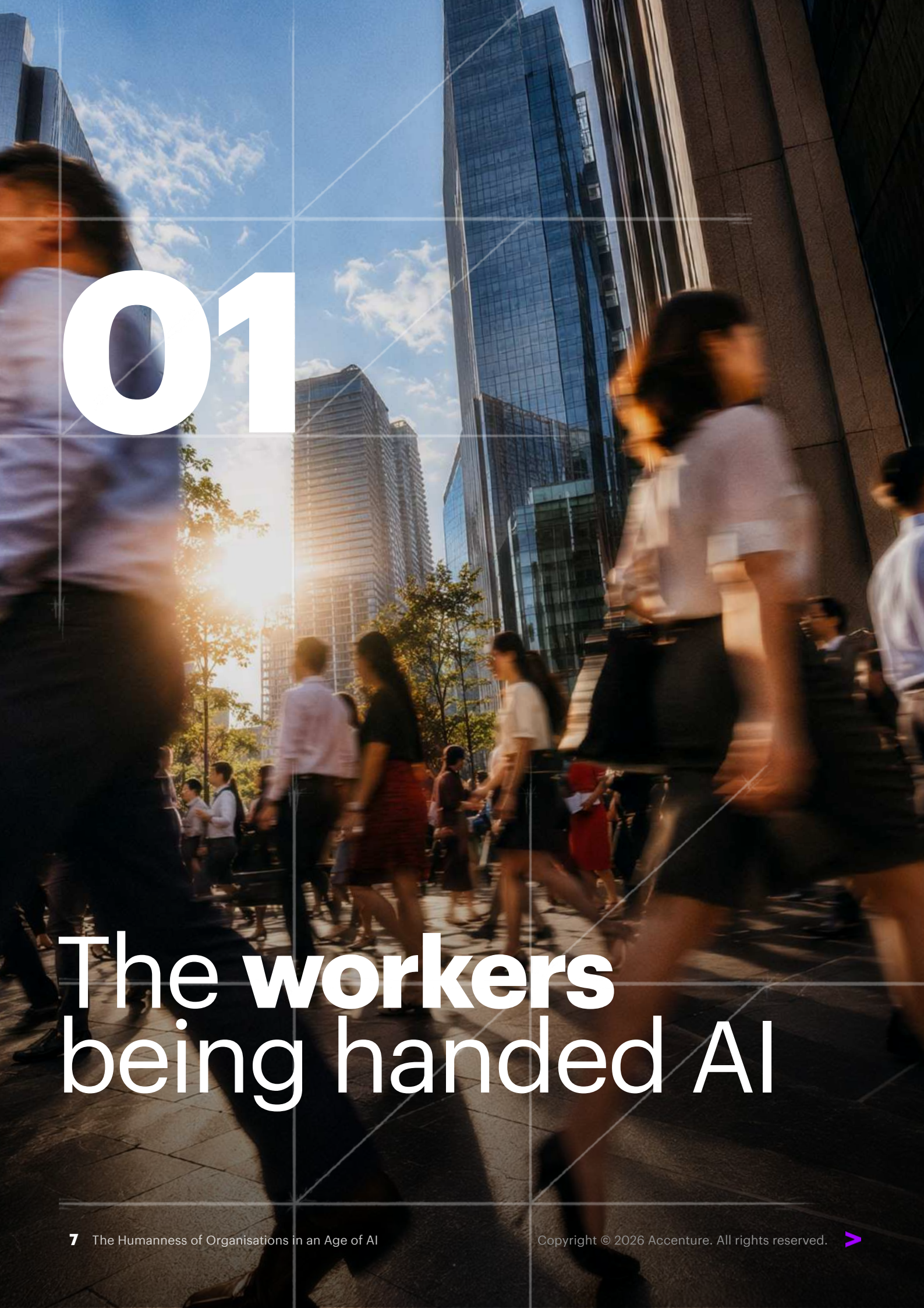


THE STAKES

Singapore's future growth depends on people. With an ageing population and limited scope for workforce expansion, the country's next phase of competitiveness will increasingly depend on how effectively organisations develop, enable and retain human capability. AI provides an opportunity to strengthen growth, innovation and workforce participation, but only if it is used to enable workers become more capable, engaged and effective.

The choices organisations make about the use of human talent will determine whether AI becomes a force for sustainable growth and human thriving in Singapore, or simply extracts more from a workforce that is already coping.

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01

The **workers** being handed AI

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Workers are not thriving today. And Singapore's productivity legacy is shaping how they interpret what AI means for their future.

Productivity and its discontents

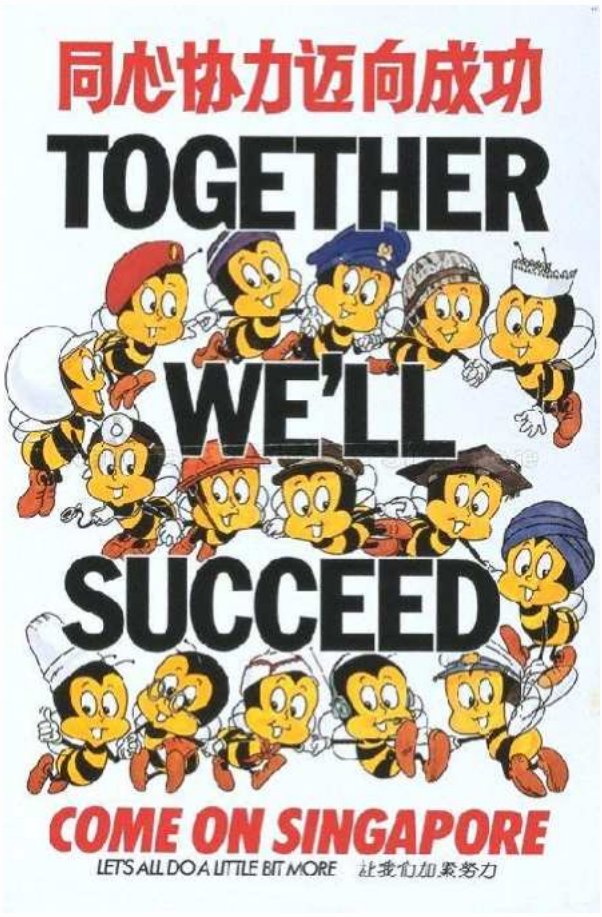
People have always been one of Singapore's most critical success factors. With few natural resources and a small domestic market, the country built its competitiveness on a skilled workforce and a relentless focus on productivity.

The National Productivity Board was established in 1972, less than a decade after independence. 1982 saw the introduction of Teamy the Bee, a productivity mascot who instructed a generation of workers: "good, better, best, never let it rest, till the good is better and the better best."

The SkillsFuture initiative, launched in 2015, is the latest incarnation of the country's ambition to create growth and opportunity by improving productivity. Every Singaporean above the age of 25 received credit for approved training courses, with additional funds made available for those planning mid-career switches.

Generations of workers absorbed the same message: productivity is a personal priority.

AI is fracturing that frame.



A 1984 national productivity campaign poster featuring Teamy.

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While past productivity gains drove a major increase in living standards, helping Singapore effectively leapfrog, AI threatens to sever the link between people and productivity, radically altering the shape and meaning of work.

What makes the current transition different is the nature of what AI is able to do. Earlier waves of automation removed physical labour, and workers eventually understood industrial machinery as an extension of physicality: more hands, still directed by one brain. AI is able to take on cognitive labour: the analysis, the drafting, the synthesis, the judgement. It raises a question: what work remains distinctively human?

That question does not have an obvious answer yet, and the productivity frame does not help workers find one. It simply tells them to worry about their headcount. If the technology increases output, workers reasonably ask what happens to the people currently delivering it.

As one respondent put it, when asked what changes they would like to see from their organisation to support them in using AI:



> **“Hard to say when I know the point of a company opting for AI is to reduce headcount.”**
>
> — Banking industry worker

Singapore continues to maintain relatively strong labour market fundamentals, but assumptions of long-term employment stability have weakened. Retrenchments have increased in the past year to 4,620 in the second quarter of 2026, a rate of 2 per thousand employees. Furthermore, visible restructuring in both the private and public sectors contribute to a broader perception that jobs and operating models can change more quickly than before.

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Driven but disengaged: What workers really want and why AI might fail to deliver

To understand how workers in Singapore make sense of themselves and their work in this environment, we conducted a survey of 1,008 workers in two industries, Financial Services and Healthcare. What we found was a workforce that is neutral rather than enthusiastic, motivated by practical concerns but finding meaning elsewhere; a disconnect that could stymie attempts at top-down AI adoption.

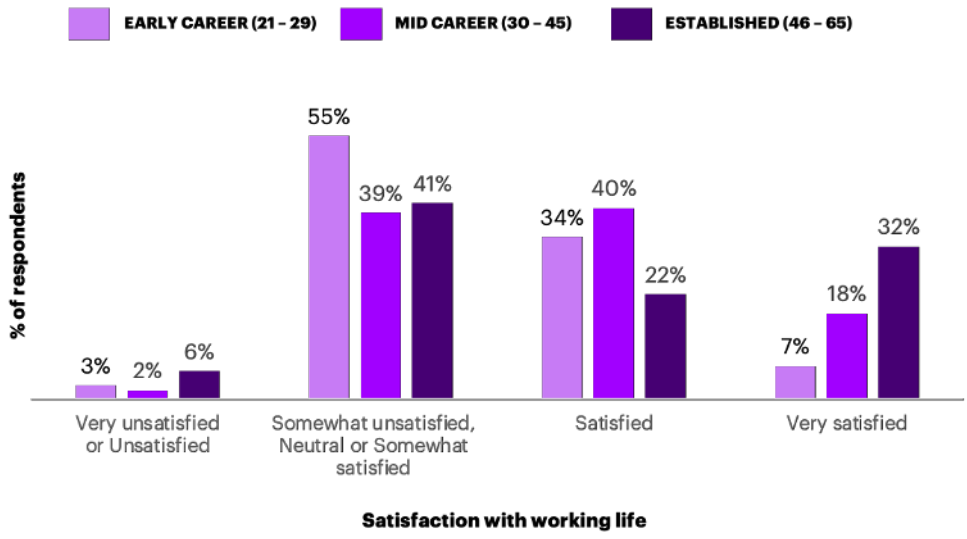
The largest group of workers occupy a broad middle band, neither dissatisfied nor genuinely thriving. Across the two industries, very few workers (3%) are actively dissatisfied, and on the flip side, few are highly satisfied (18%). The majority (42%) report themselves as somewhat unsatisfied, neutral or somewhat satisfied.

This is a workforce that is functional. It is not fully engaged.

Interestingly, job satisfaction is lowest in the youngest cohort but improves as workers progress to later life stages, contradicting the "U-shaped" theory of happiness which predicts that life satisfaction starts high in the young, bottoms out in middle age and recovers in later years.

The difference is stark (Figure 1). Only 7% of early-career workers describe themselves as very satisfied, compared to 32% of workers aged 46 to 65. The implication, however, is worrying: workers with the longest AI future ahead of them are the least enthusiastic about work today.

Figure 1a. **Satisfaction with working life by career stage**



Base: n=1008

Figure 1b. **What a good job means at each career stage**

EARLY CAREER (21-29)

"Work should support the life I want to live"

Driven by work-life balance, societal impact, financial security.

MID CAREER (30-45)

"I want to feel valued and to make a difference"

Driven by recognition, meaningful impact, mental wellness

ESTABLISHED (46-65)

"I want confidence in where we are heading"

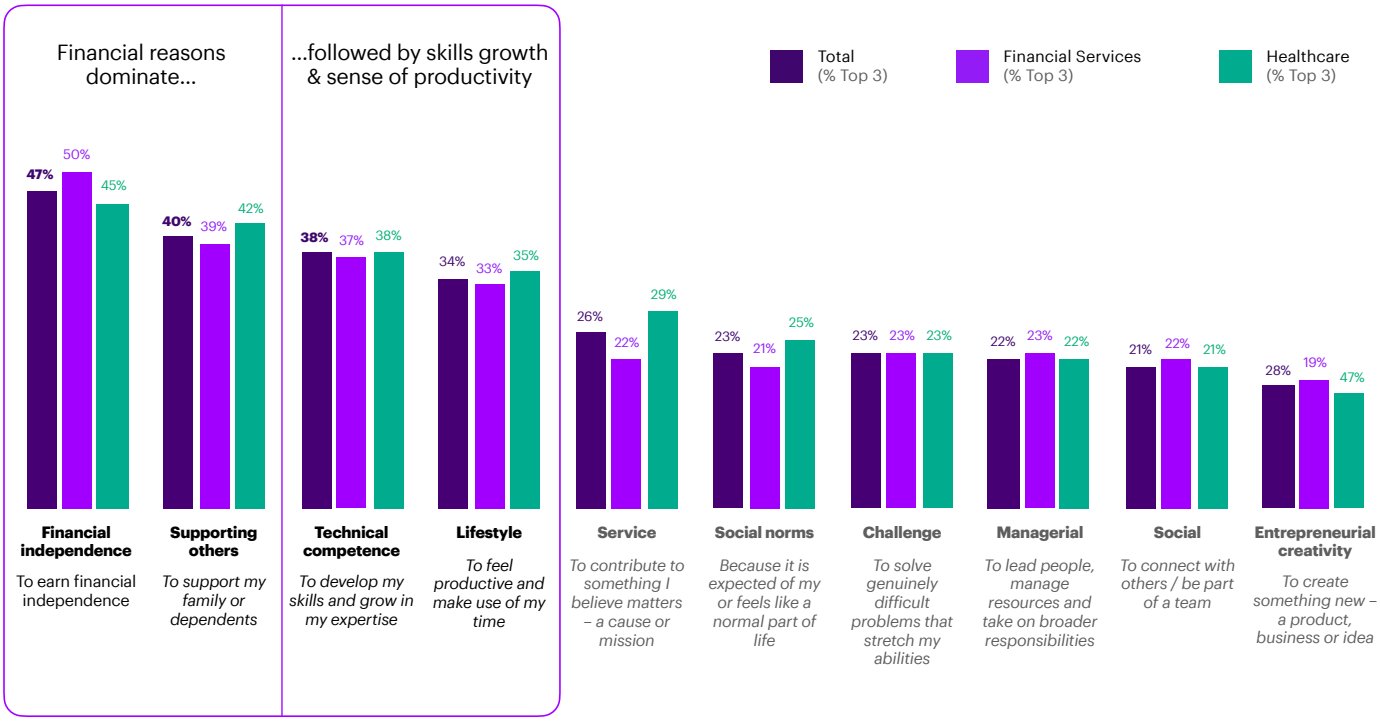
Driven by leadership trust, societal impact, career progression

Base: n=1000 (after outlier removal)

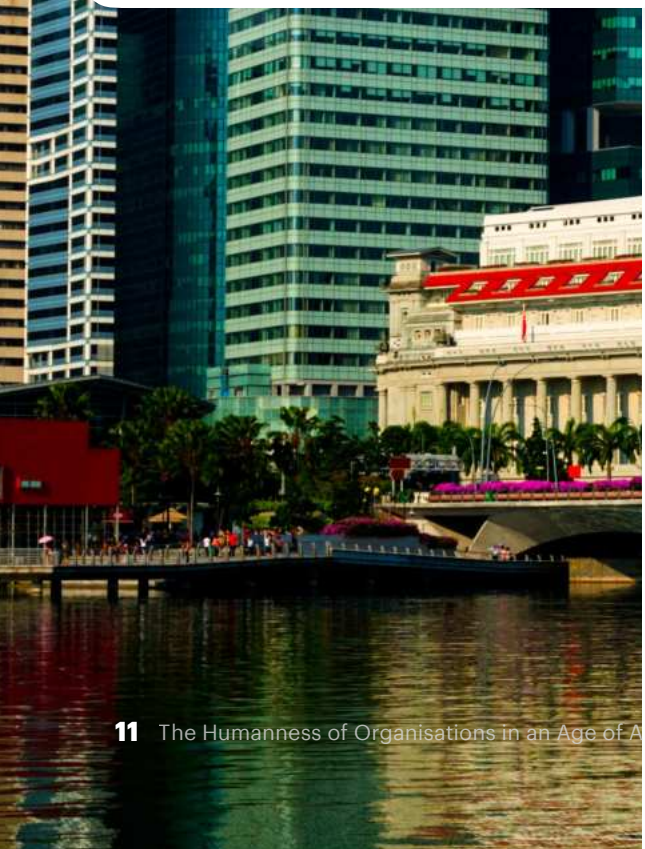
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Understanding this discontent requires looking at what motivates people to work in the first place. For workers in Singapore, the answer is primarily pragmatic (Figure 2). Practical motivators like financial independence lead at 47%, followed by supporting family or dependents at 40%. Developing skills and expertise follows at 38%. This is a workforce that wants security and progress, in that order.

Figure 2. Why Singaporeans work: Top reasons selected



Base: n= 1008. Respondents selected their top three.



But those motivations turn out to be poor predictors of satisfaction. Remuneration and career progression are hygiene factors; necessary, but the lowest ranked factors shaping job satisfaction. Instead, what emerged as the strongest drivers of satisfaction are human rather than transactional: work-life balance, mental wellness, feedback and recognition. Trust in leadership vision and execution, and the positive societal impact of the company, sit immediately behind (Figure 3).

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Figure 3. What explains satisfaction with working life

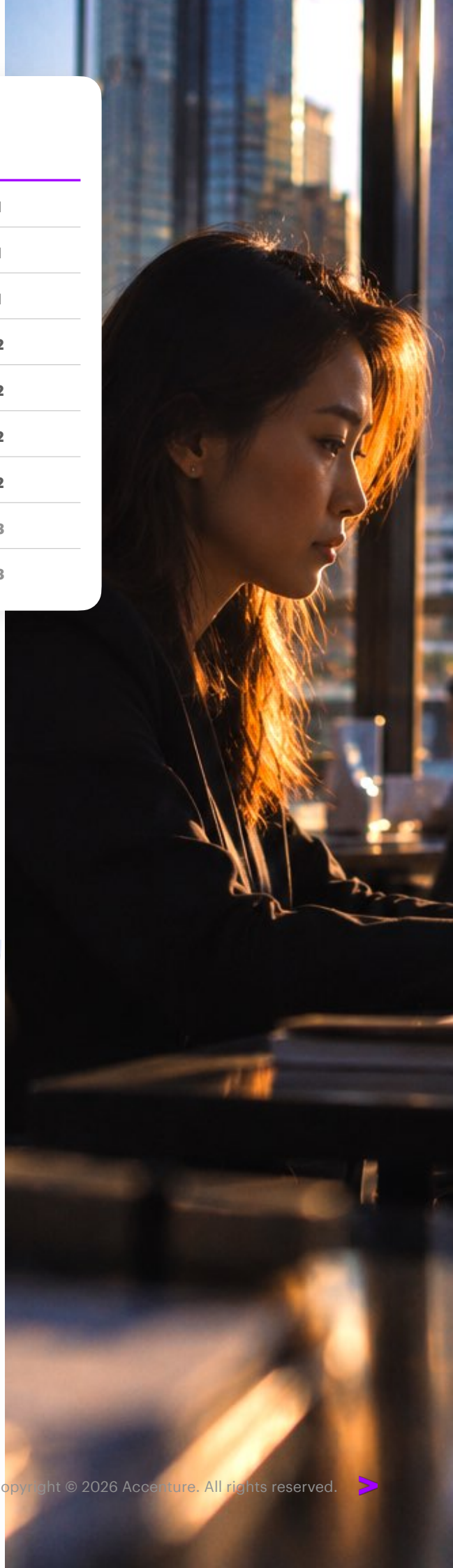
DRIVER	REBASED %	TIER
Work-life balance	**17%**	**Tier 1**
Mental wellness	**14%**	**Tier 1**
Feedback and recognition of my work	**13%**	**Tier 1**
Trust in leadership vision and execution	**11%**	**Tier 2**
Positive societal impact of company	**11%**	**Tier 2**
My work has meaningful impact on people	**10%**	**Tier 2**
Opportunities for learning and development	**10%**	**Tier 2**
Career progression	**7%**	**Tier 3**
Financial security and benefits	**7%**	**Tier 3**

Base: n=1000 (after outlier removal). Regression on overall satisfaction; model explains 68% of variation and held under robust standard errors, multicollinearity checks and a 1% outlier sensitivity test. Results are associations, not causal effects.

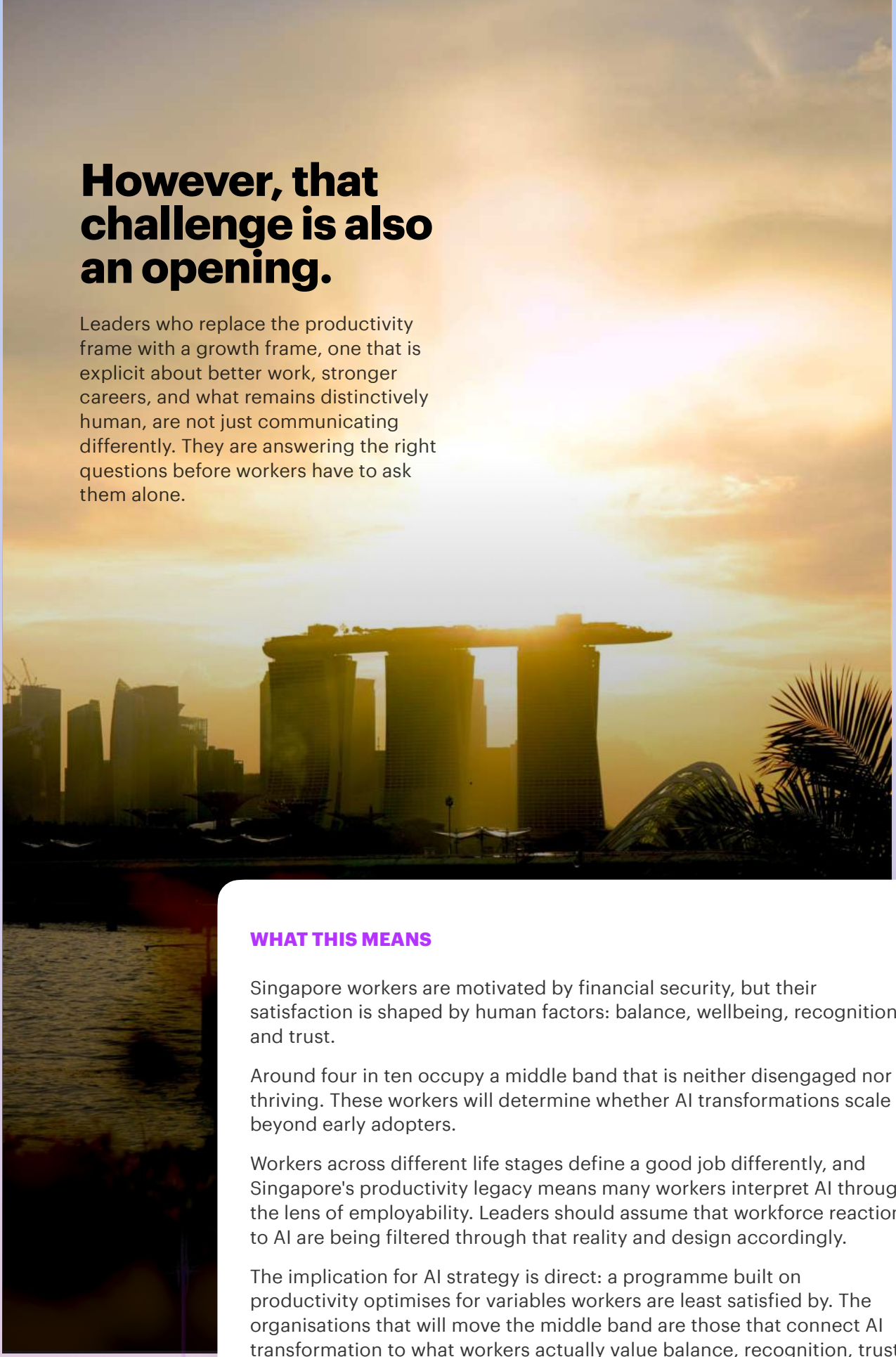
What they all want from work is similar, just weighted differently: early-career workers weight skill growth and life fit, mid-career workers weight recognition and visible impact, established workers weight confidence in the organisation's direction. These different emphases mean that the same AI announcement, made the same way to the same room, will land differently on each of them. An adoption strategy that does not account for that will struggle to move the middle band at all.

Applying AI with a purely productivity lens will backfire, increasing the transactional parts of work while eroding the human factors that sustain engagement.

What makes this more consequential than previous technology transitions is that AI arrives as a comprehensive threat to how workers assess their own safety and standing. Workplace psychology research identifies five dimensions through which people judge whether a situation at work is safe: their standing relative to peers, their ability to predict what comes next, their sense of control over their own work, whether they believe leadership is on their side, and whether the process feels fair. Most organisational changes threaten one or two of these at once. AI can threaten all five simultaneously. It raises questions about relative value, role continuity, agency, intent and who captures the gains.



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However, that challenge is also an opening.

Leaders who replace the productivity frame with a growth frame, one that is explicit about better work, stronger careers, and what remains distinctively human, are not just communicating differently. They are answering the right questions before workers have to ask them alone.

WHAT THIS MEANS

Singapore workers are motivated by financial security, but their satisfaction is shaped by human factors: balance, wellbeing, recognition and trust.

Around four in ten occupy a middle band that is neither disengaged nor thriving. These workers will determine whether AI transformations scale beyond early adopters.

Workers across different life stages define a good job differently, and Singapore's productivity legacy means many workers interpret AI through the lens of employability. Leaders should assume that workforce reactions to AI are being filtered through that reality and design accordingly.

The implication for AI strategy is direct: a programme built on productivity optimises for variables workers are least satisfied by. The organisations that will move the middle band are those that connect AI transformation to what workers actually value balance, recognition, trust, and a credible account of where their career goes from here.

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02

The **calibration** gap

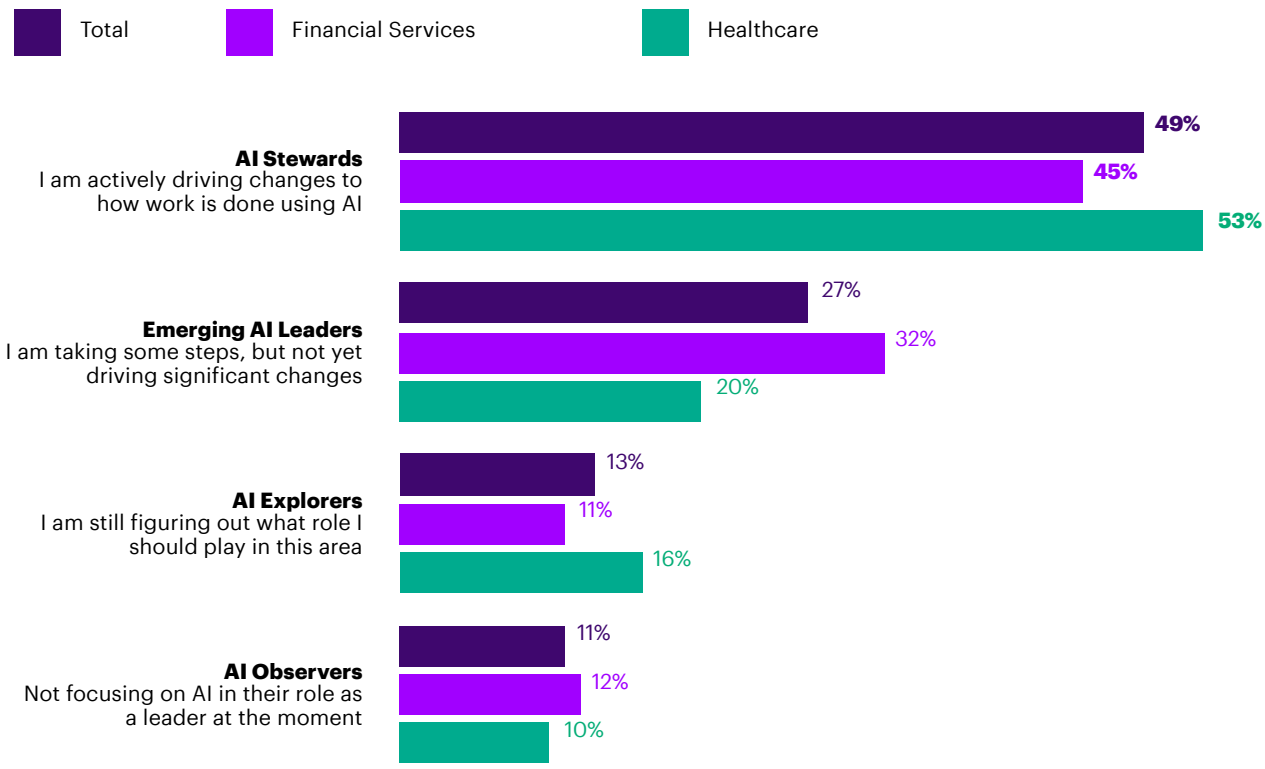
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The people leading AI deployment decisions are themselves often the least accurately calibrated about AI.

In a hierarchical organisation, that gap can persist without anyone calling it out. When we asked senior leaders how they are approaching AI, around half describe themselves as actively driving changes to how work gets done (Figure 4).

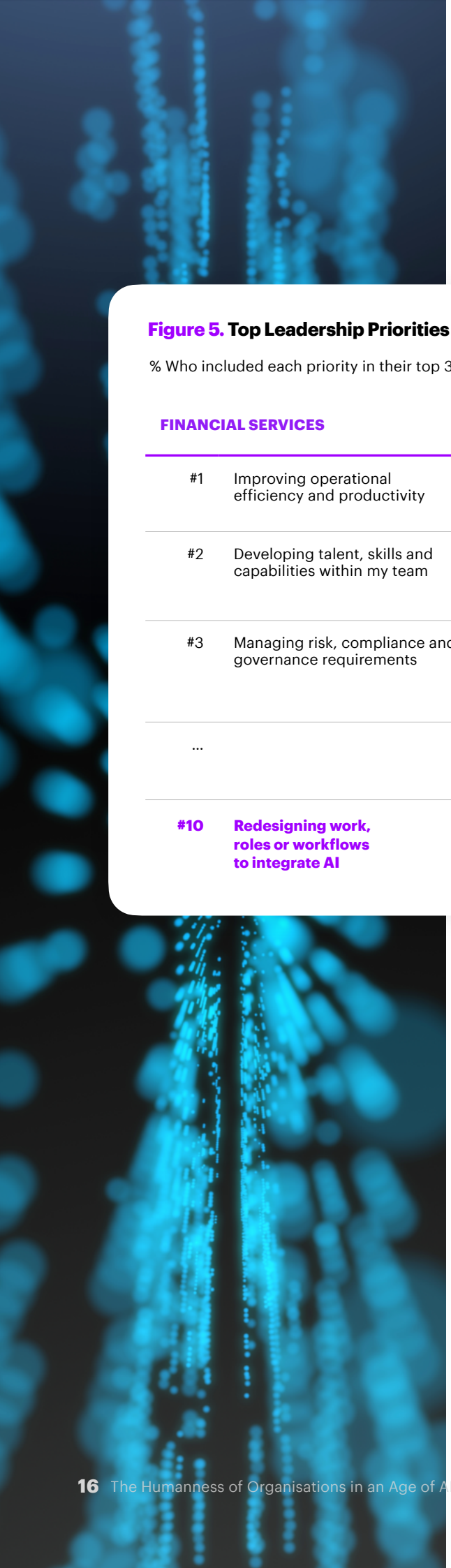


Figure 4. Leader's current approach to AI in their organisation



Base: Respondents identifying as senior leaders; n=162 in Financial Services and n=128 in Healthcare.

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Yet when asked without prompting to name their top organisational priorities, redesigning work to integrate AI ranks last among the ten options offered (Figure 5).

Figure 5. Top Leadership Priorities

% Who included each priority in their top 3

FINANCIAL SERVICES			HEALTHCARE		
#1	Improving operational efficiency and productivity	39%	#1	Ensuring quality and reliability of services delivered	38%
#2	Developing talent, skills and capabilities within my team	34%	#2	Supporting employee wellbeing and managing workload pressures	37%
#3	Managing risk, compliance and governance requirements	32%	#3	Managing risk, compliance and governance requirements	33%
...			...		
#10	**Redesigning work, roles or workflows to integrate AI**	**19%**	**#10**	**Redesigning work, roles or workflows to integrate AI**	**24%**

Base: Respondents identifying as senior leaders; n=162 in Financial Services and n=128 in Healthcare.

This is a contradiction we found through our study. Leaders describe themselves as driving AI transformation, while placing the redesign of work at the bottom of their stated priorities.

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Confidence rises with seniority. Accuracy does not.

In our study, we also measured AI fluency twice. First we asked respondents to rate their own proficiency across eight competencies. Then we did an objective test, using four factual knowledge questions on AI and best practices on using AI for work. The difference between the two is a calibration gap. Where self-rated confidence exceeds demonstrated competence by two or more levels, we classify the respondent as overconfident.

Across both sectors, 29% of workers are overconfident, around two thirds are well calibrated, and a small minority underestimate themselves. What was remarkable was the distribution of overconfidence by seniority.

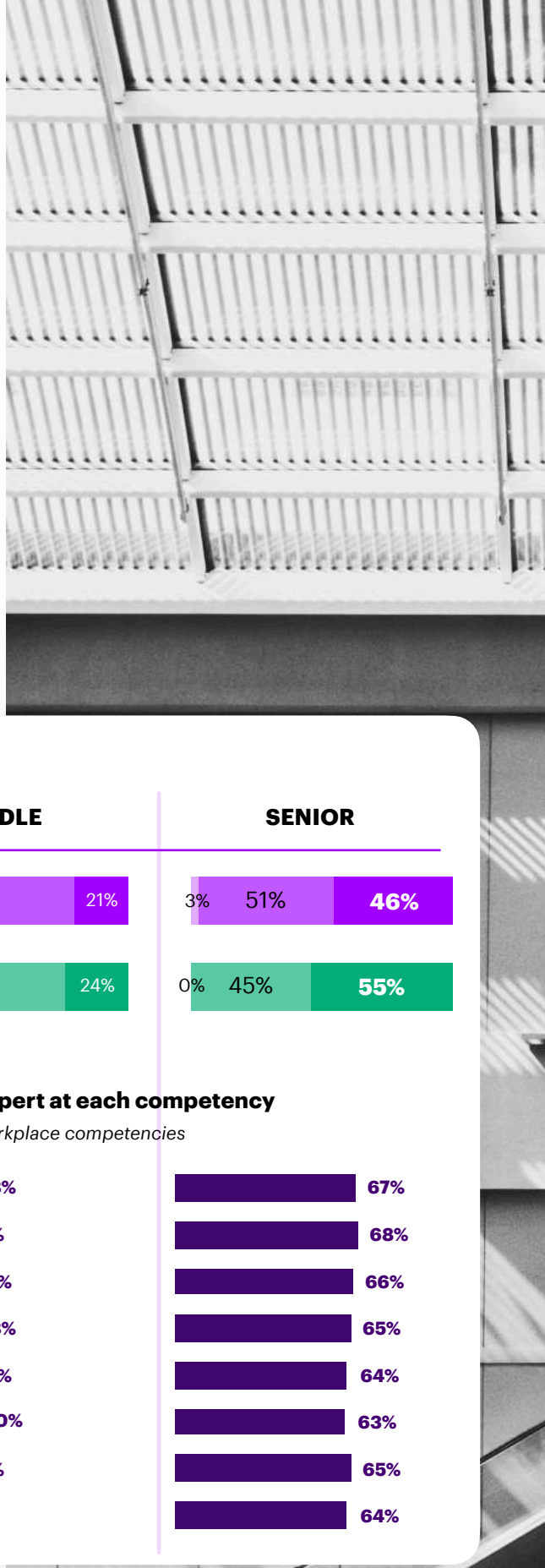
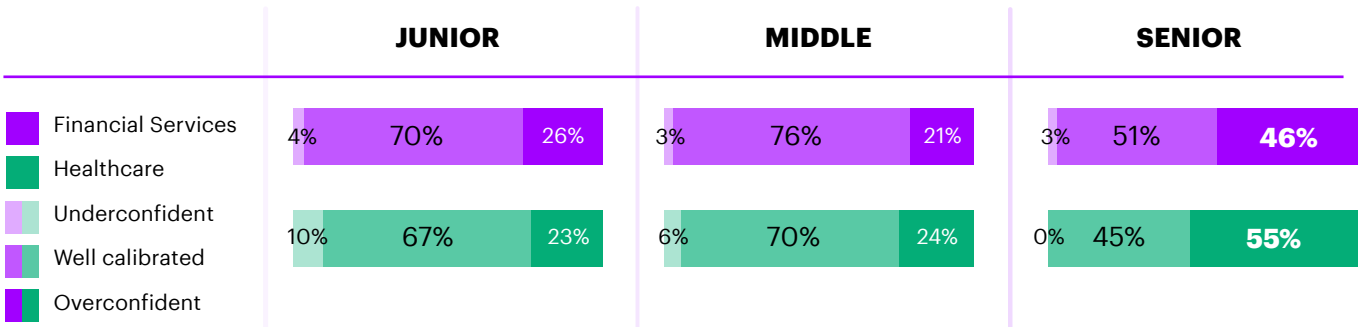
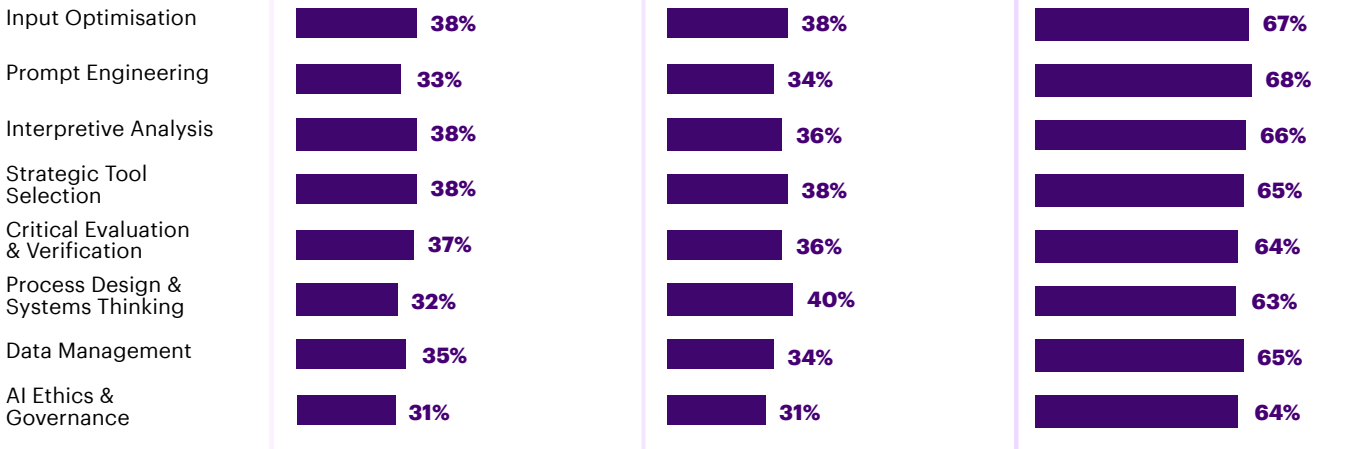


Figure 6. AI Fluency Calibration by Seniority



Claimed AI Fluency Skillset: % believe they are Proficient or Expert at each competency

List is adapted from the IMDA AI Fluency Framework to translate into practical workplace competencies



Base: n=1008. Self-declared seniority in their organisation. AI fluency measurement defined in "About the research" section.

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Junior and middle-level employees are broadly realistic about what they know and do not know about AI. Senior leaders are not.

In Financial Services, **46%** of senior respondents are overconfident. In Healthcare, that figure is **55%**, making healthcare's senior leadership the most miscalibrated group in the study (Figure 6).

When we looked at self-assessments, senior leaders consistently rate themselves as proficient or expert across almost every AI competency listed, regardless of domain. Such uniform confidence is unlikely to reflect mastery across eight distinct skills and is better interpreted as a general perception of confidence (or overconfidence). And this carries risks. External research suggests that AI can increase confidence faster than people's ability to accurately judge their own performance.

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Miscalibrated leaders set expectations the organisation cannot meet

Leaders who overestimate their own AI fluency may overestimate what AI will deliver and underestimate what the organisation needs to do to make it work.

When a deployment underperforms, the explanations that are visible from the top may be technology immaturity, vendor overpromise, poor use case selection. However, senior leaders who believe they understand AI better than they do are unlikely to invest adequately in the support structures their workforces need.

In a culture where upward challenge is normal, a miscalibrated senior view gets tested before it causes damage. In organisations where hierarchy makes challenge difficult, the same view persists through implementation. Singapore's corporate culture, across both sectors studied, leans toward the latter. That makes the calibration gap a structural risk, not merely an individual one.

WHAT THIS MEANS

Leaders see themselves as driving AI transformation, yet redesigning work ranks at the bottom of their stated priorities. Seniority is associated with greater confidence about AI, but not greater accuracy.

Organisations should treat leadership AI fluency as a measurable capability rather than an assumption. The quality of AI decisions depends not only on enthusiasm for the technology, but on an accurate understanding of what it can and cannot do.

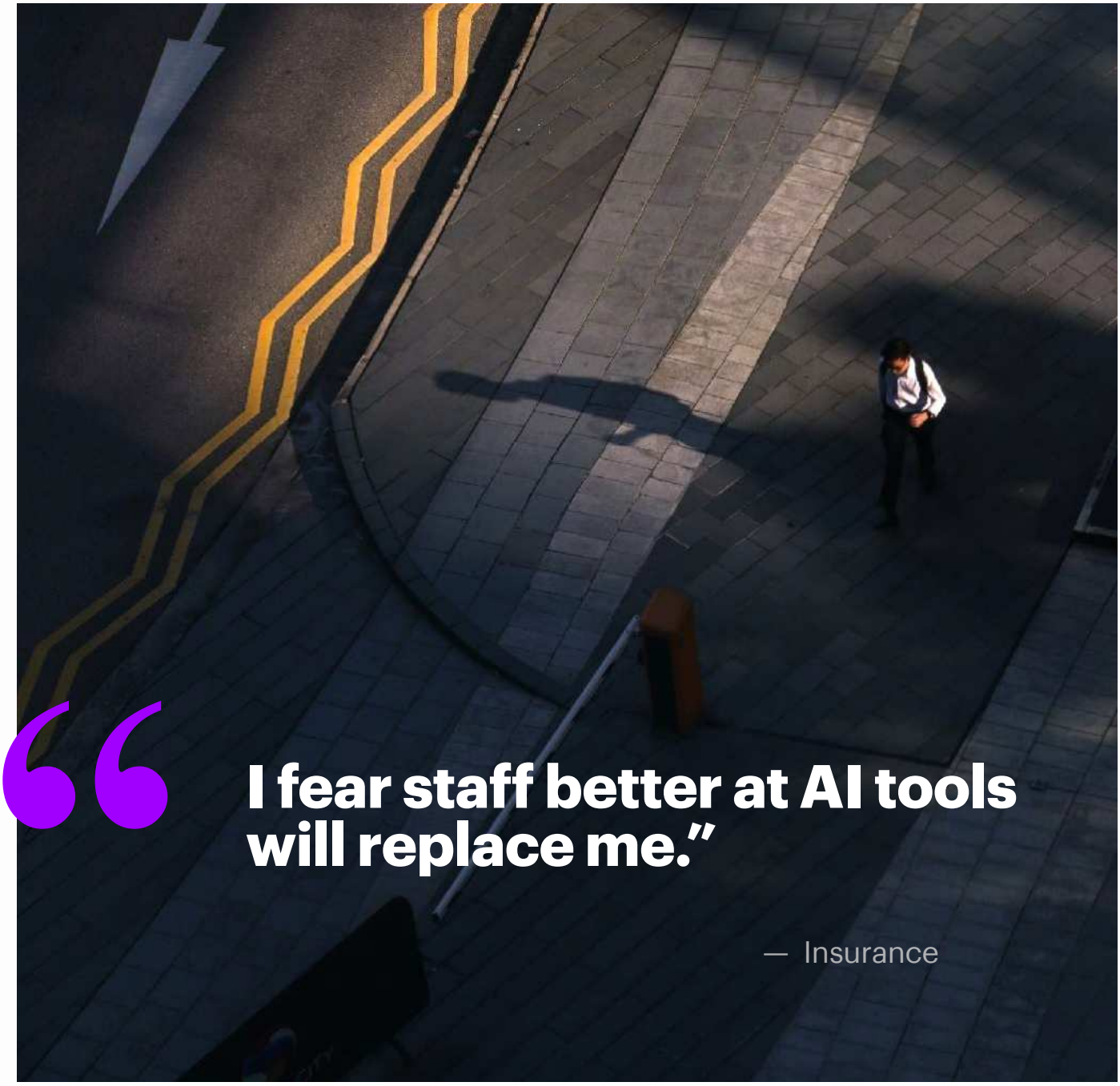
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03

Financial Services: **readiness, without assurance**

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Financial Services workers are not resisting AI. They are already using it extensively.

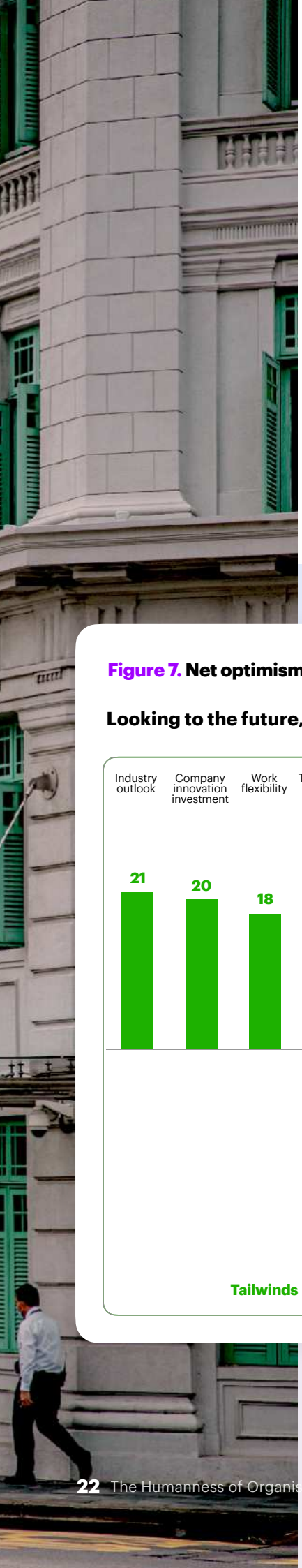
But without a clear account of how roles, careers and released capacity will evolve, many are treating AI capability as a form of individual insurance.

The result is a workforce that is willing to move, but not fully ready to do so with confidence. One respondent captured the resulting dynamic:

“I fear staff better at AI tools will replace me.”

The concern is not simply that AI may replace work. It is that another worker, equipped with stronger AI skills, may replace the person currently doing it. In the absence of a shared direction, the transformation is being interpreted as an internal competition.

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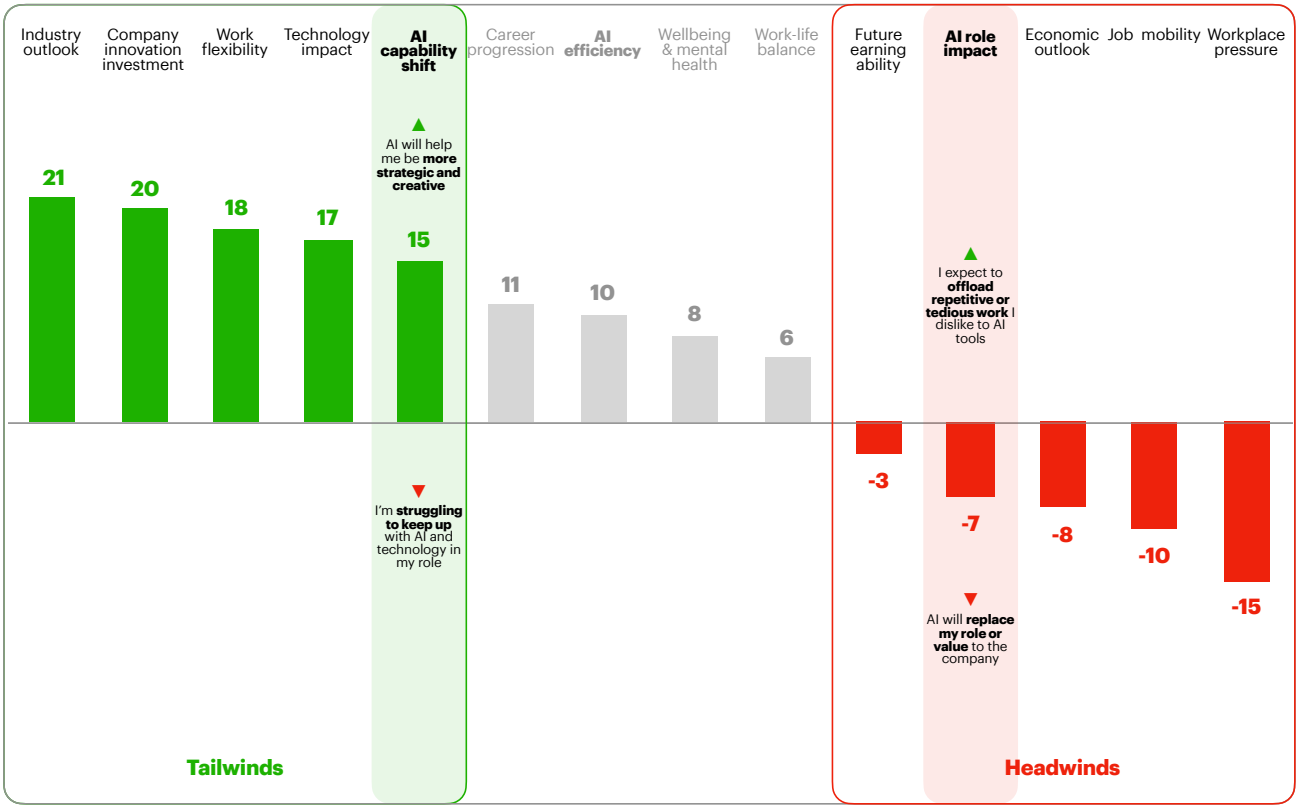
Optimistic about what AI will do for them, **anxious** about what AI will do to them

The starting position is more favourable than most leaders assume. Financial Services workers have broadly accepted that AI is part of their working future. Their response is better characterised as conditional optimism than resistance.

Our net optimism balance compares the share of workers for whom a factor increases optimism about working life with the share for whom it reduces it. A positive score represents a tailwind; a negative score represents a headwind.

Figure 7. **Net optimism balance, Financial Services**

Looking to the future, what drives your degree of optimism regarding your working life?



Base: Financial services n=507

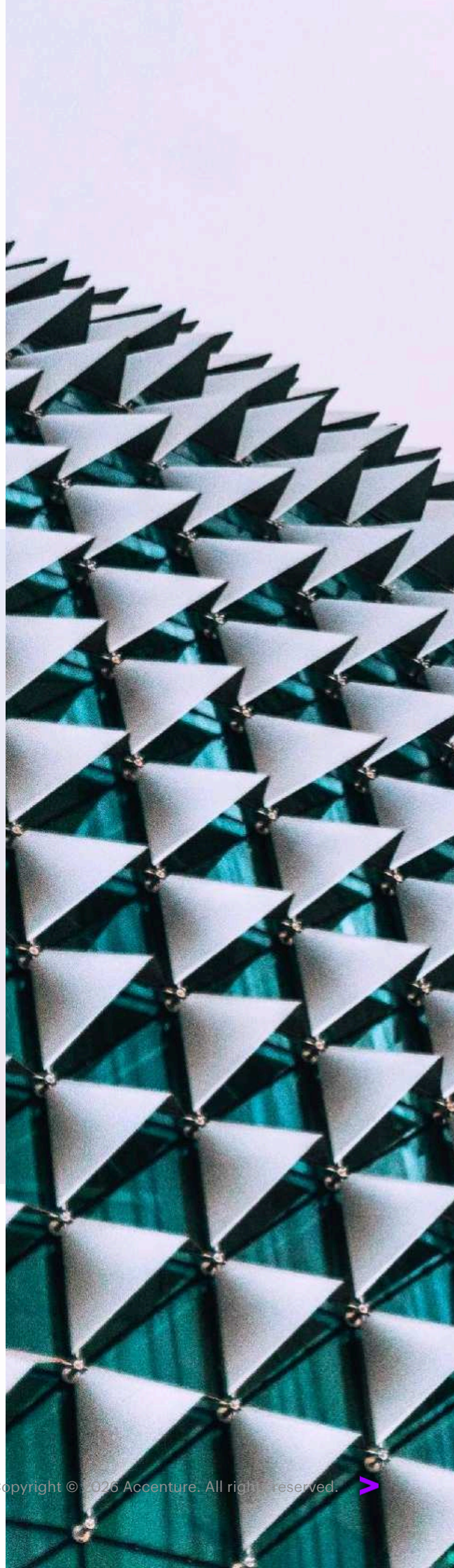
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Two of the three AI-related factors are positive (Figure 7). AI capability shift records a net score of +15, reflecting a greater proportion of workers who believe AI will help them become more strategic and creative than those who say they are struggling to keep up. AI role impact, however, is a headwind at -7. What this reflects: For those who are optimistic about their work future, 15% expect AI to remove repetitive or tedious work; while for those who are pessimistic about their work future, 22% believe AI could replace their role or value to the organisation.

This is the sector's central tension:

Financial Services workers are optimistic about what AI may enable them to do, but anxious about what its adoption may do to their value.

Concern about replacement is particularly visible among senior individual contributors, front-office workers and those at either end of the experience curve.

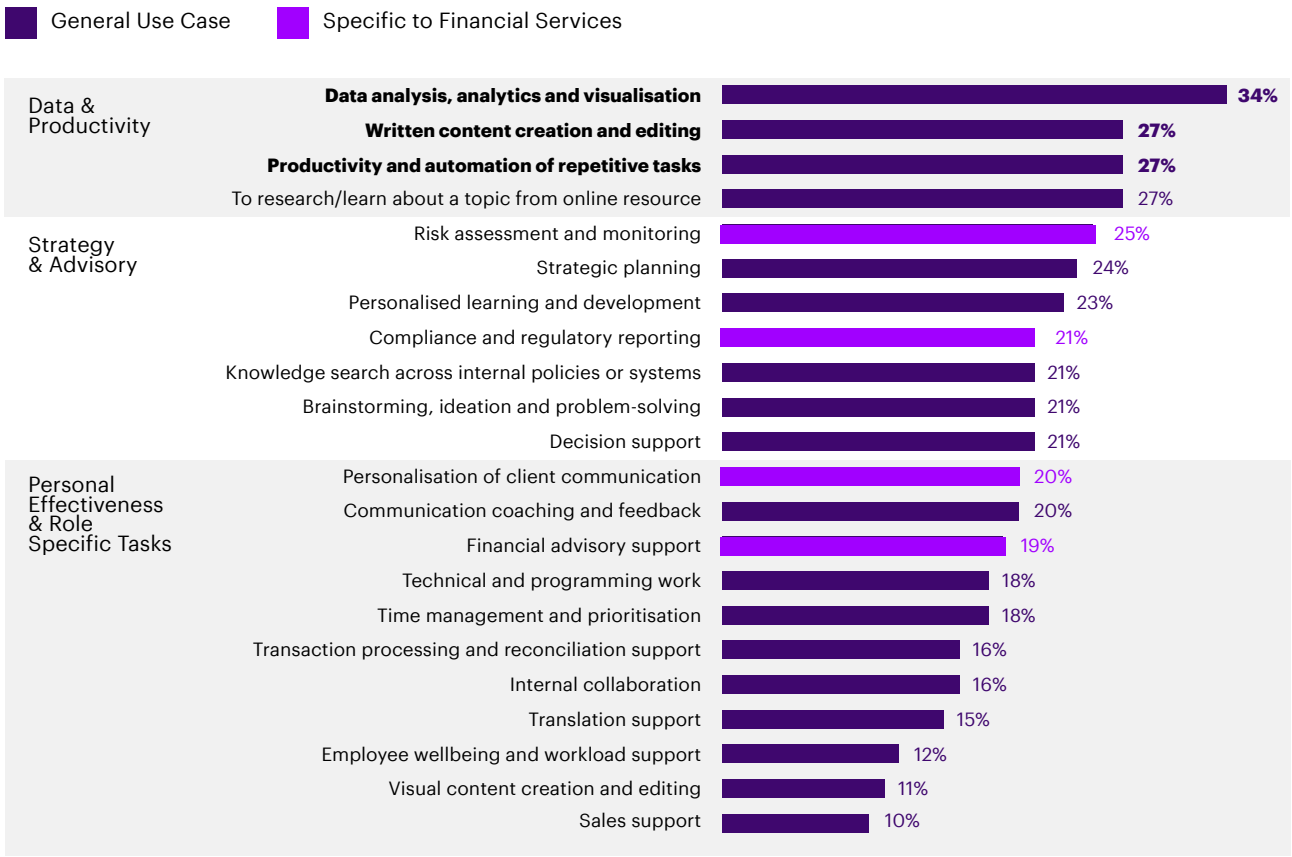


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Why optimism and anxiety **coexist**

The tension becomes easier to understand when viewed alongside how workers are already using AI.

Figure 8. Nature of current AI task usage



Base: Financial Services currently using AI at work n=489. Selected use cases shown.

The leading uses are data analysis, written content creation and the automation of repetitive tasks. These are not peripheral applications, but activities that have historically supported substantial parts of the Financial Services operating model.

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As workers use AI to perform many of their current work tasks more efficiently, they can reasonably believe that AI will make them more effective while worrying that it will reduce the need for the work they currently perform. These are not contradictory views but arise from the same experience.

Between
62 and 78%
of workers in every Financial Services sub-sector use AI at least three days a week

Yet only **18%**
describe AI as extremely relevant to their current role,

rising from 15% among junior staff to 28% among senior staff.

One explanation for this usage-relevance disjoint: Workers are judging the tool their employer gave them against the one they use at home. Enterprise deployment is uneven, licensed narrowly and bounded by data, security and compliance controls that personal use does not carry. A worker who plans a holiday with a frontier model on Sunday and meets a restricted assistant on Monday does not conclude that AI is irrelevant. They conclude that AI *at work* is irrelevant.

Frequent use and perceived relevance have come apart. Workers are using AI regularly without having a clear view of how it changes their longer-term role or career.

That is not a stable basis for transformation.



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Workers are willing. Training exists but not always translating to **meaningful capability.**

Figure 9. AI topics covered by company training

	Not covered	Covered, but not beneficial to me	Covered, and learnt beneficial information	% TOPIC WAS COVERED BY COMPANY AT ALL
Introduction to key concepts of AI	12%	30%	57%	87%
Using general AI tools in your work (e.g. chatbots, LLMs, specialist software)	16%	28%	56%	84%
Evaluating quality of AI-generated outputs	20%	29%	50%	79%
Responsible AI usage and managing risks	17%	34%	49%	83%
Using company-created AI tools in your work	20%	32%	49%	81%
Enhancing teamwork and collaboration with AI	26%	30%	44%	74%
Support preparing for changes in your job role due to AI	25%	31%	43%	74%
Identifying inauthentic AI-generated content (e.g. deepfakes)	26%	33%	41%	74%

Base: Financial Services & Insurance n=507.

The principal constraint is not willingness, but readiness. Workers currently lack the tools, training, role clarity and organisational assurance needed to engage confidently.

Around half of Financial Services workers have received employer-provided training that they found beneficial:

- **57%** for introductory concepts,
- **56%** for using general AI tools,
- **50%** for evaluating the quality of AI outputs.

However, across the core AI topics we surveyed them on,

- an average of **30%** reported that while they had received training, they found it unhelpful.

The weakest area is also the most consequential:

- Only **43%** found useful support in preparing for changes to their job role.

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Workers' descriptions of ineffective training are consistent:

"It is just for show, to show management they have been giving training. We learnt nothing much."

"Terrible delivery, organising four-hour lectures on how AI works is not productive for learning."

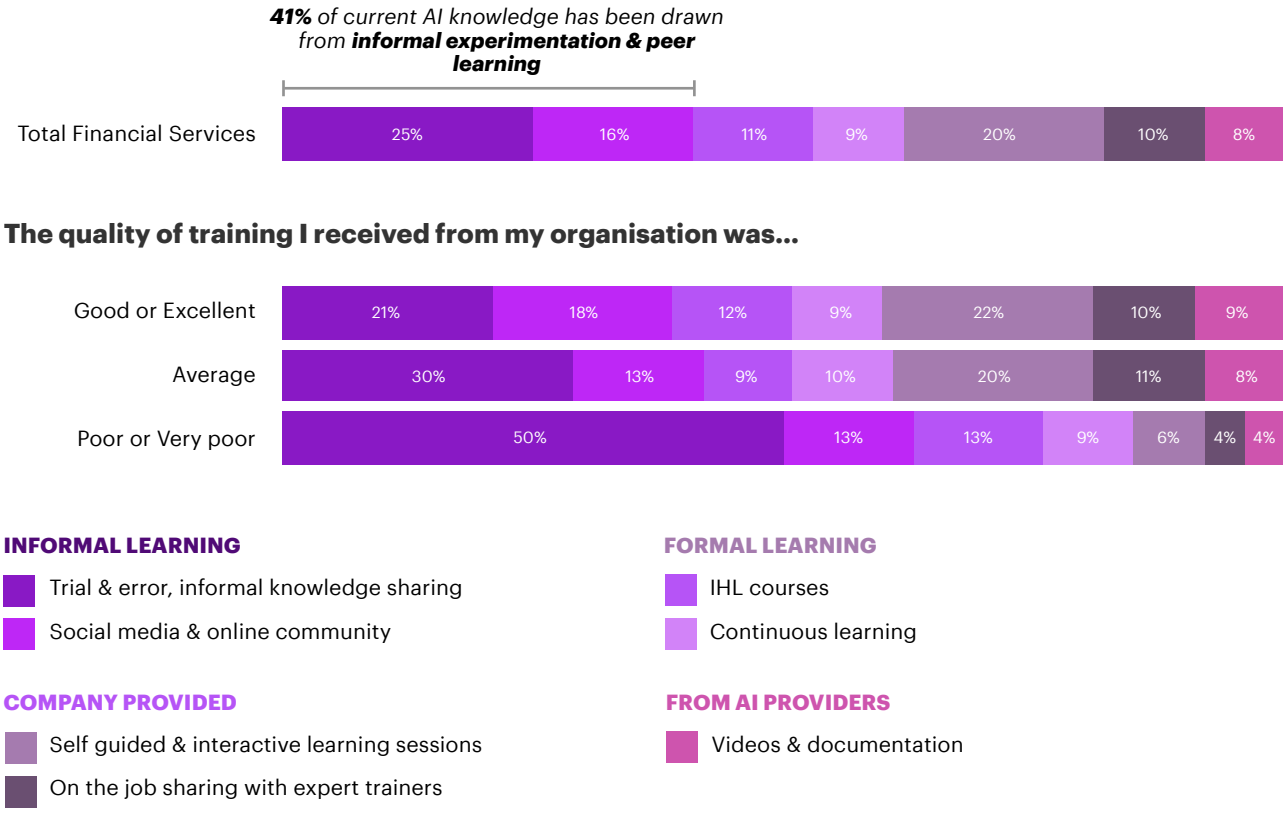
"The training content delivered was very basic, beginner, introductory level. It doesn't cover how to integrate and automate your process and systems using AI.

— Banking, Financial Services and Insurance

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Figure 10. Source of current knowledge regarding AI by Quality of organisation training

Showing % of total knowledge



Base: Financial Services who have at least some AI knowledge n=492.
Shares are the proportion of each respondent's AI knowledge attributed to each channel.

And when employer training is rated poor or very poor, half of workers' AI knowledge comes from experimentation, trial and error, and informal sharing (Figure 10). A further 13% comes from social media and online communities.

Where training is rated good or excellent, the share attributed to experimentation falls to 21% and company-provided learning rises to 32%.

The same vacuum applies to tools. Workers repeatedly asked for capable, sanctioned platforms:

> **"Provide official workplace AI tools. I won't worry about data safety."**
>
> — Banking

> **"Pay for corporate AI access. Copilot is too limited."**
>
> — Capital Markets

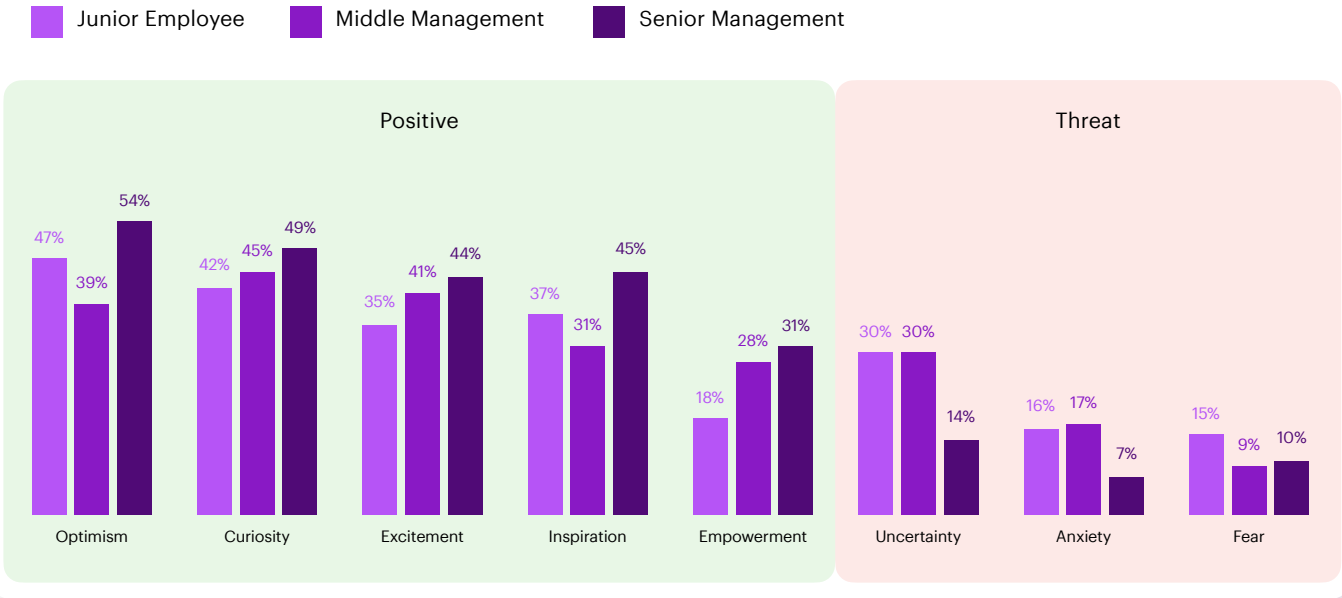
Where an organisation does not provide a capable tool, a motivated worker with a deadline will find alternatives.

Shadow AI should therefore not be treated only as a compliance or discipline problem. It can also indicate a gap between the capability workers need, and the capability the organisation has supplied.

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Figure 11. Emotions towards AI's impact on future work and career, Financial Services



Base: Financial Services n=507. Respondents selected their top three emotions.

The middle is where adoption slows

Positive sentiment towards AI exists at every organisational level, but middle management represents a clear fault line.

Middle management reports

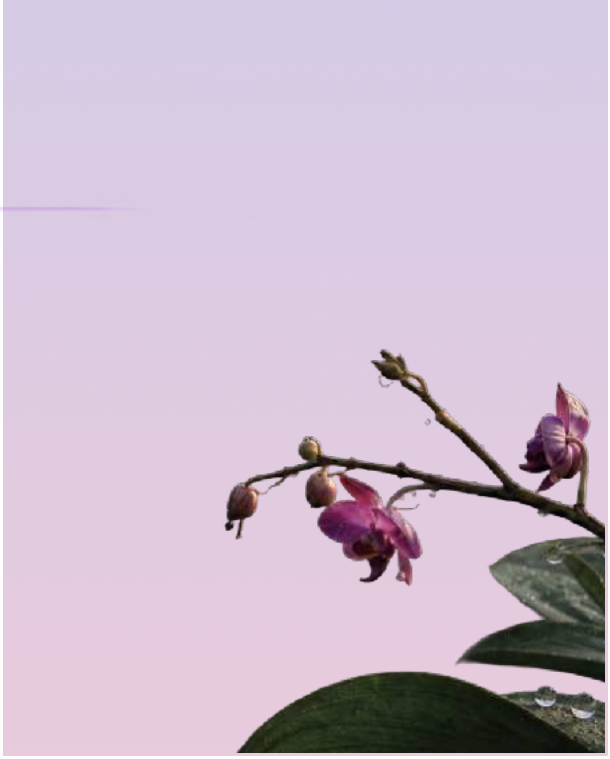
- the lowest optimism of any level at **39%**,
- the equal-highest uncertainty at **30%**, and
- the highest anxiety at **17%**.

Whereas senior management reports higher optimism and substantially lower uncertainty and anxiety.

This matters because middle managers translate enterprise decisions into daily work. They are expected to explain the change, redesign processes, coach employees and manage delivery, while their own role are changing. When a change agenda is designed by senior leaders who feel empowered and delivered through middle managers who feel uncertain, adoption can bottleneck at the point where organisational ambition becomes operational practice.

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The **under-enabled workforce** is not who leaders expect



The workforce segmentation analysis identified four distinct Financial Services workforce segments. These are not stages on a maturity curve. They represent different relationships with work, AI and organisational change, and each requires a different offer.

Figure 12. The four Financial Services segments

	UNDER-ENABLED WORKFORCE	PRACTICAL PROGRESSORS	CONFIDENT ACCELERATORS	WORKFLOW TRANSFORMERS
Share of sector	23%	30%	25%	22%
Work means	Security	Progress	Achievement	Impact
Relationship with AI	Something happening around me	A useful tool	A competitive advantage	A catalyst for workflow change
Satisfied with working life	10%	47%	58%	91%
Net optimism about working life	-42	+99	+84	+97
Feel supported to thrive in an AI-led future	36%	52%	86%	91%
Rate AI training good or excellent	30%	61%	84%	96%
Role in the transformation	Participant	Participant	Advocate	Change champion

Base: Financial Services n=507. Latent class analysis conducted independently for each sector.

The segment requiring the most immediate attention is the **under-enabled workforce**, representing 23% of the sector workforce. These are not digital laggards or the disengaged tail.

- 53% work in back office functions, particularly operations, finance and IT.
- 46% are middle managers and a further
- 23% are senior individual contributors.
- 34% have more than fifteen years of industry experience.

They are concentrated in banking and in large multinational organisations. This group holds a disproportionate share of the organisation's process knowledge, operational expertise and institutional memory and so if lost, may be the capability gaps most difficult to recover.

And they are in trouble. Only 10% are satisfied with their working life. They are the only segment with negative net optimism, at minus 42. 69% associate AI with threat-related emotions. They spend the largest share of their week on routine work, at 36%, and the smallest on creative or strategic work, at 12%.

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WORKFLOW TRANSFORMERS

CONFIDENT ACCELERATORS

PRACTICAL PROGRESSORS

UNDER-ENABLED WORKFORCE



For the under-enabled workforce:

- **Only 36%** feel supported to thrive in an AI-led future.
- **Only 41%** believe their organisation has the right AI technology.
- **Just 30%** rate their AI training as good or excellent.
- **Only 33%** see any significant effort to redesign work around AI.

This is not a willingness problem. It is an enablement problem, and it has been allowed to accumulate in the part of the organisation that holds the most process knowledge.

At the other end, the workflow transformers:

- **67%** describe themselves as proficient or expert.
- **59%** of them are overconfident on calibration.
- **58%** are in senior management.

This reflects the calibration gap from Section 02: the segment with the most transformation ambition has the largest distance between its confidence and its demonstrated capability.

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Singapore's AI governance for Finance is built to protect customers. Workforce transition receives less attention.

Singapore has built a sophisticated system of AI governance for the financial sector. The FEAT principles address fairness, ethics, accountability and transparency in the use of AI and data analytics. The Veritas initiative provides assessment methodologies and tools. Project MindForge, an industry-led initiative working alongside the Monetary Authority of Singapore, produced a Gen AI risk taxonomy and an implementation handbook aligned with MAS' Guidelines on AI Risk Management, which set expectations for oversight, lifecycle controls and organisational capability.

Together, these instruments protect customers, strengthen institutional governance, and manage technology risks.

But they leave a gap.

A relationship manager can find guidance on how AI should be governed. There is no equivalent account of how AI changes the relationship manager's own value, responsibilities or career.

As a result, Financial Services workers receive strong messages about how AI must be controlled, but less assurance about where they fit in the operating model that emerges. In that absence, employability becomes an individual problem. Workers construct their own readiness through trial and error, rather than receiving it through organisational design.

Every profession carries what might be called a job signature: the specific combination of judgement, relationship, craft, and discretion that makes work feel distinctively human and that connects daily tasks to a sense of professional identity. Where AI absorbs parts of that signature without organisations being explicit about what remains, workers may disengage. The question facing Financial Services leaders is whether they will be deliberate enough about where the human signature sits, and clear enough to name it, before workers draw their own conclusions.



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Proof Point: **DBS Bank**

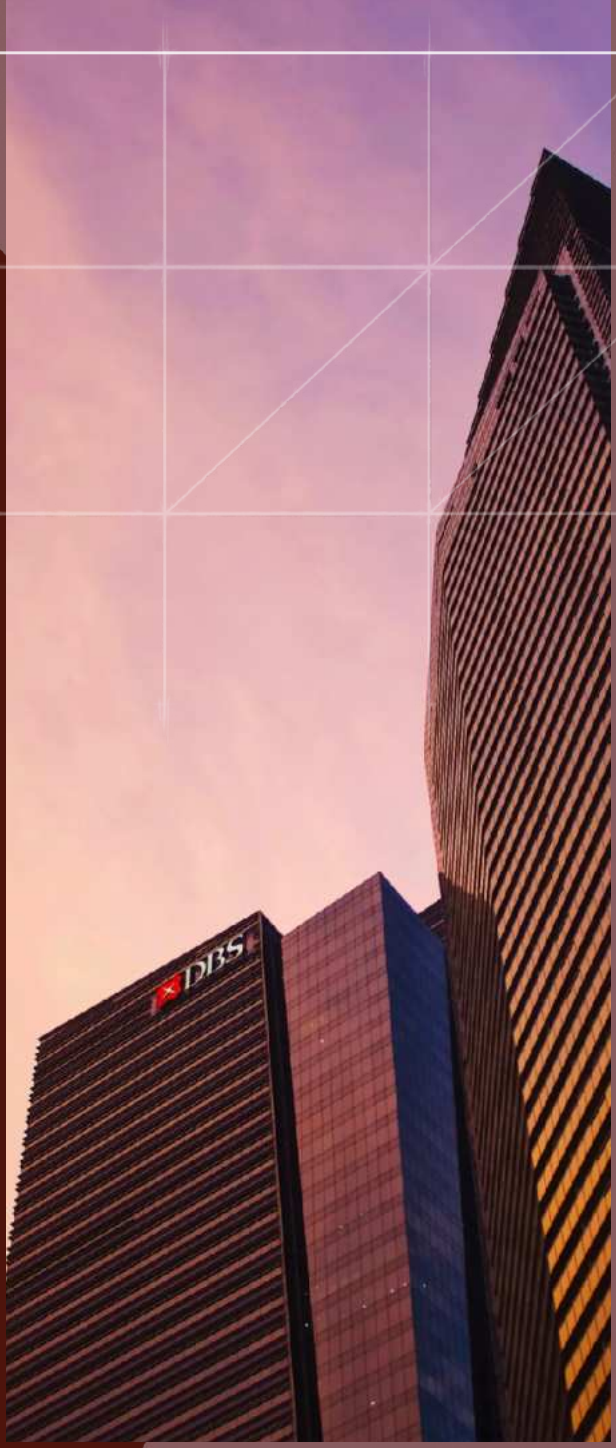
DBS offers an instructive example of how the workforce narrative can be changed.

A useful way to understand DBS's approach is through its Five Es framework for AI transformation: **Excite**, **Enable**, **Educate**, **Empower** and **Embed**. Together, the framework recognises that AI transformation is not simply about deploying technology or teaching people how to use new tools.

It is also about understanding the human psychology of change. People naturally seek safety, predictability, stability, a sense of control and reward and AI can create perceived threats across each of these dimensions. Successful transformation therefore requires organisations to reframe the change: building belief and confidence, demonstrating what people stand to gain, equipping them with new capabilities, and embedding new ways of working.

First, excite people about what AI can do for them.

Rather than beginning with the technology, DBS sought to address the human response to change by making the benefits of AI tangible to employees. This meant showing how AI could remove toil repetitive work, mundane tasks and administrative chores and give people valuable time and capacity back to focus on work that matters. Just as importantly, employees need to see what they can do with that capacity: undertake more complex work, connect the dots across information, glean deeper insights, test hypotheses, propose solutions and make recommendations with greater confidence. The aim is to shift the conversation from "what will AI do to me?" to "what can AI do for me?", helping people see AI as a cognitive enhancer that can augment their capabilities and increase the value of their work.



Second, build capability while protecting critical expertise.

When AI assumed parts of credit memo-drafting, DBS recognised the risk that relationship managers' independent judgement could weaken. Recertification, based on the clocking of a certain number of mandatory hours, was introduced, to preserve the underlying capability.

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Third, make transformation consequential.

AI accounts for 20% of the board-level balanced scorecard, with bonus structures linked to delivery against that. The bank's objective is not merely education or experimentation; it is embedding AI into how performance, leadership and organisational priorities are managed.

To prepare its workforce for an AI world where humans continue to be in the lead, DBS is equipping all 40,000 employees globally with AI fluency while upskilling over 11,000 employees in roles significantly reshaped by AI. At the same time, DBS has committed to welcoming more than 500 local young talent in 2026 across its Management Associate, Internship and Traineeship programmes.

This underscores its commitment to investing in the next generation and expanding pathways into the sector in the AI era.

"We use AI to create capacity to drive growth. AI is a cognitive enhancer - it enables our people to take on more complex work, exercise higher-order skills and ultimately create greater value for employees, customers and the organisation. We encourage our leaders to think beyond AI as simply a productivity exercise or a way of doing the same work with fewer people. Without a future-focused growth mindset, AI risks becoming an optimisation exercise that eventually plateaus."

– Lee Yan Hong, Head of Group Human Resources, DBS Bank

The lesson is not that every organisation will arrive at the same numbers. It is that workers who are given a clear account of what AI means for jobs, skills and future opportunities do not need to construct that story from silence.

Note: Accenture did not deliver this transformation with DBS Bank.

WHAT THIS MEANS

Financial Services workers are broadly willing to engage with AI and are already using it extensively. Yet willingness should not be mistaken for readiness.

Workers lack a sufficiently clear account of how roles, careers and released capacity will evolve. In that vacuum, AI becomes an employability problem to solve individually, rather than a transformation to navigate collectively.

The most exposed group is not a disengaged fringe, but experienced middle managers, senior individual contributors and back-office workers who hold substantial institutional knowledge.

The task for leaders is therefore not simply to increase adoption. It is to build organisational assurance through capable tools, workflow-specific learning, credible role redesign and a clear account of where workers fit in the future organisation. Together, these enable workers to move forward with confidence.

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04

Healthcare: **beyond the adoption debate**

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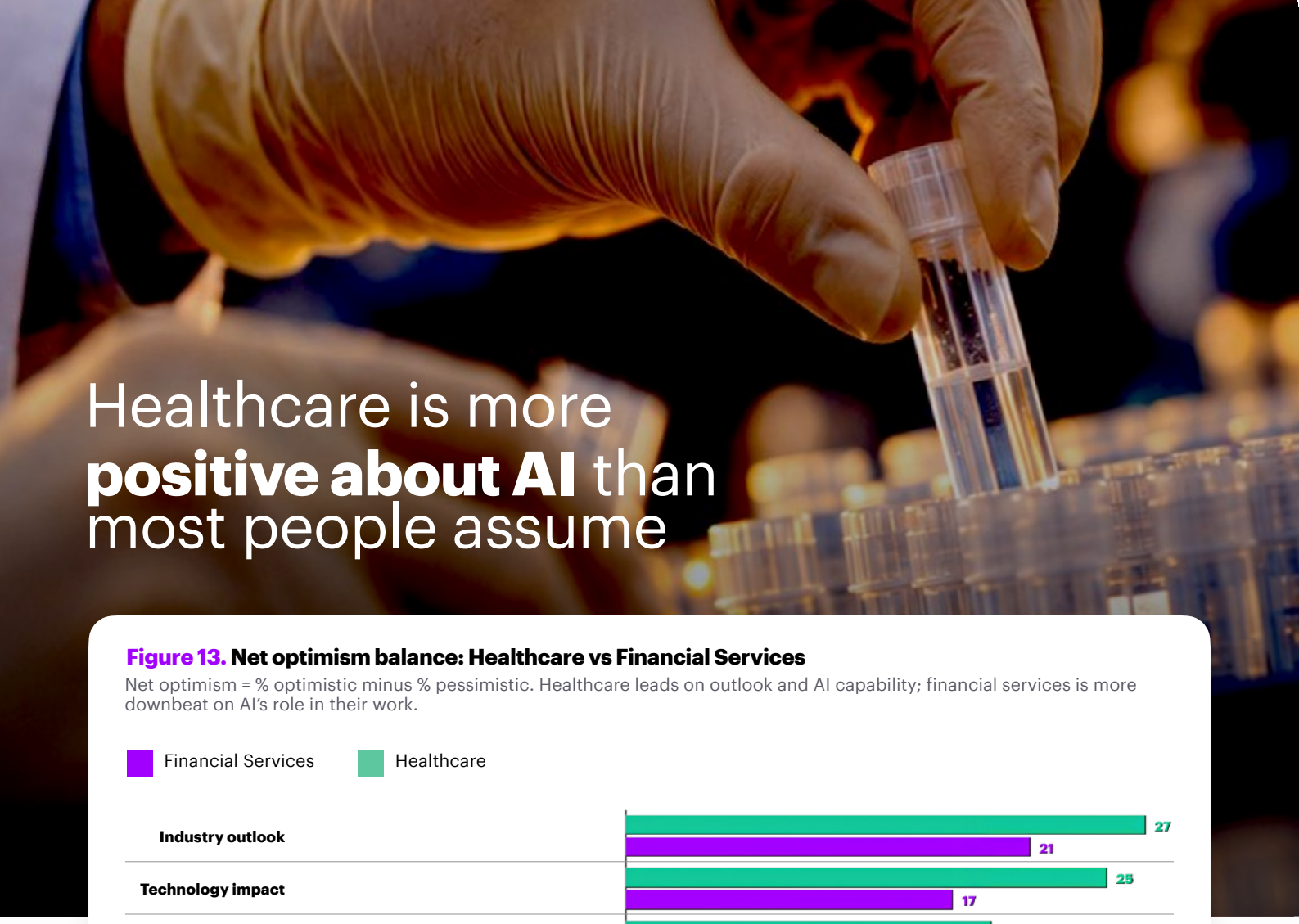


Healthcare presents a **different** picture, shaped from the outset by governance.

The AI in Healthcare Guidelines (AIHGle) 2.0 explicitly frames AI as augmenting rather than replacing clinical professionals. That framing creates a degree of psychological safety that Financial Services workers do not have.

That said, while Healthcare workers benefit from stronger professional and regulatory framing around AI's role, many are still looking for clarity on where human authority and accountability should remain.

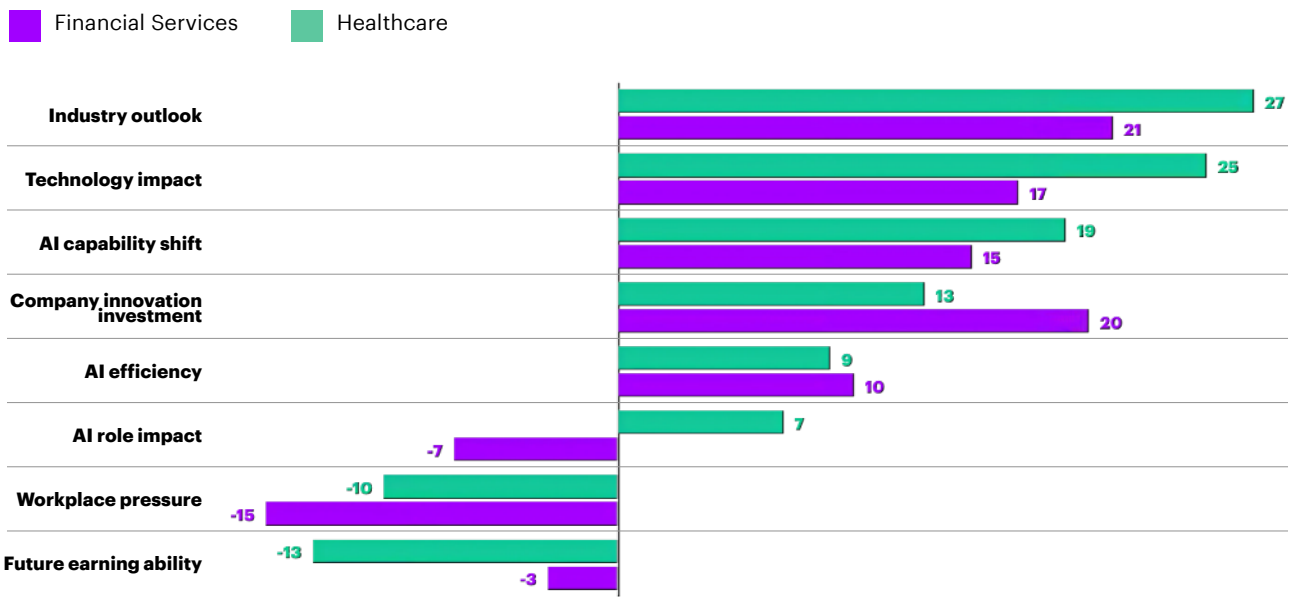
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Healthcare is more **positive about AI** than most people assume

Figure 13. Net optimism balance: Healthcare vs Financial Services

Net optimism = % optimistic minus % pessimistic. Healthcare leads on outlook and AI capability; financial services is more downbeat on AI's role in their work.



Base: Healthcare n=501, Financial Services n=507.

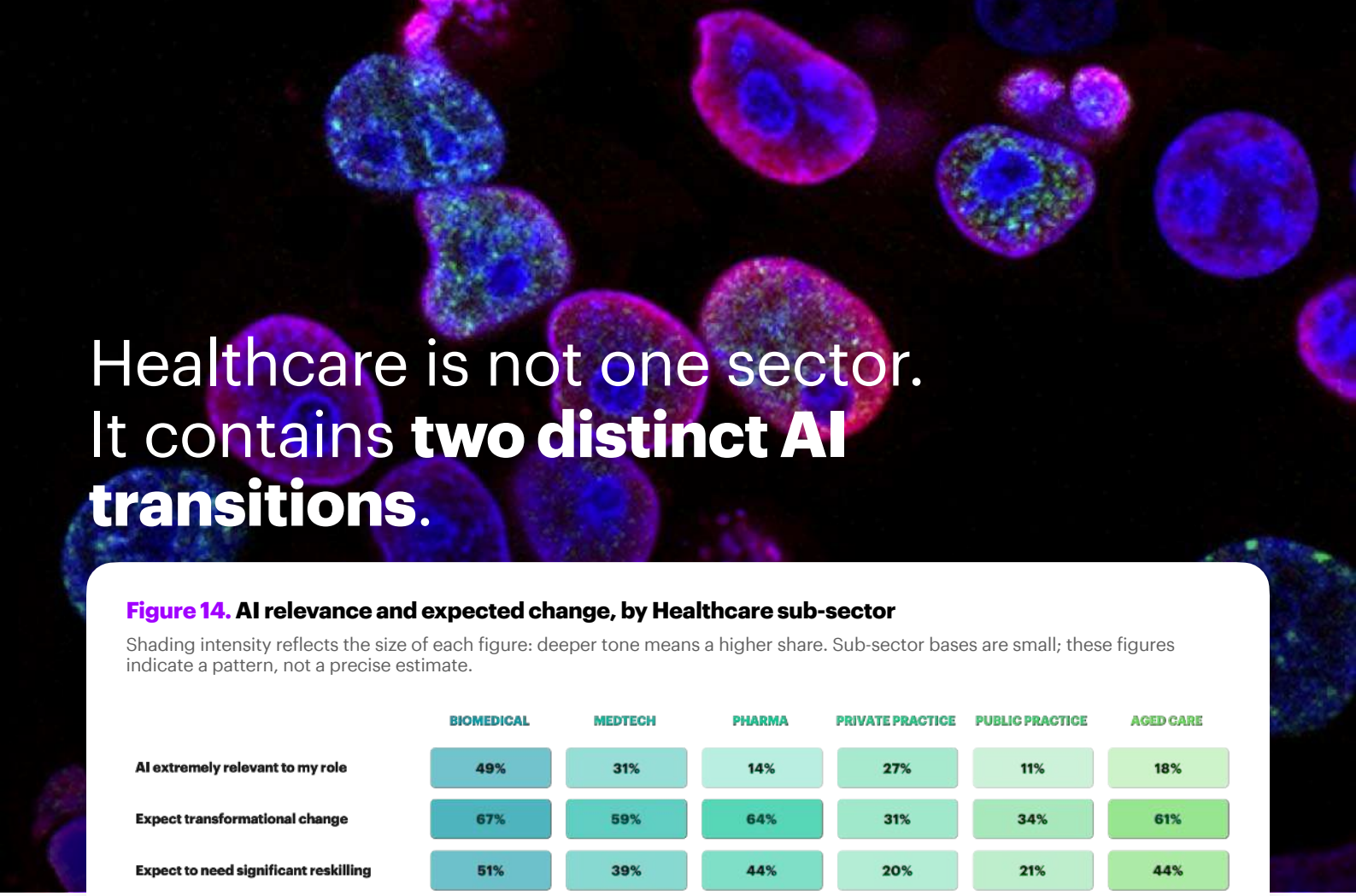
Across the net optimism measures in this study, Healthcare records stronger sentiment than Financial Services on most AI-related dimensions. Healthcare workers are more optimistic about technology's impact on work, more positive about AI-driven capability shifts, and notably more positive about AI's impact on their own role. The most important difference is AI role impact.

In Healthcare it is a positive force.
In Financial Services it is negative.

The regulatory framing which explicitly protects human authority and accountability creates a degree of psychological safety which is reflected in the numbers:

Among those who are pessimistic about their work futures, 9% of the Healthcare segment believe AI will replace their role or value, compared with 22% of the Financial Services segment. The regulatory architecture has made Healthcare workers comfortable with AI.

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Healthcare is not one sector. It contains **two distinct AI transitions**.

Figure 14. AI relevance and expected change, by Healthcare sub-sector

Shading intensity reflects the size of each figure: deeper tone means a higher share. Sub-sector bases are small; these figures indicate a pattern, not a precise estimate.

	BIOMEDICAL	MEDTECH	PHARMA	PRIVATE PRACTICE	PUBLIC PRACTICE	AGED CARE
AI extremely relevant to my role	49%	31%	14%	27%	11%	18%
Expect transformational change	67%	59%	64%	31%	34%	61%
Expect to need significant reskilling	51%	39%	44%	20%	21%	44%
Expect no change at all from AI	0%	3%	3%	12%	9%	5%
Use AI three or more days a week	67%	68%	62%	63%	61%	57%
Overconfident on AI fluency	51%	39%	23%	20%	22%	30%
Well calibrated on AI fluency	47%	58%	71%	73%	66%	62%

Base: Healthcare n=501. Sub-sector bases: Biomedical n=73, Medtech n=71, Pharma n=66, Private Practice n=105, Public Practice n=125, aged care n=61.

But beneath the sector average sit two distinct stories: one centred on discovery and innovation, and another centred on care delivery and professional judgement. They operate under the same Healthcare label, but they are asking fundamentally different questions of the same technology.

Figure 14 reveals two patterns within the sector.

Research-intensive environments

including Biomedical Sciences, Medtech and Pharmaceuticals, already see AI as highly relevant to their work. Around half of Biomedical workers say AI is extremely relevant to their role, and between 59% and 67% expect transformational change.

Clinical healthcare and aged care

tell a different story. AI relevance is substantially lower, expectations of transformation are more modest, and far fewer workers anticipate significant reskilling.

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These are not simply different adoption levels. They reflect fundamentally different questions.

Research-intensive Healthcare is primarily asking:

WHAT BECOMES POSSIBLE?

Clinical Healthcare is asking:

WHAT SHOULD REMAIN HUMAN?

The distinction matters because each question requires a different leadership response.

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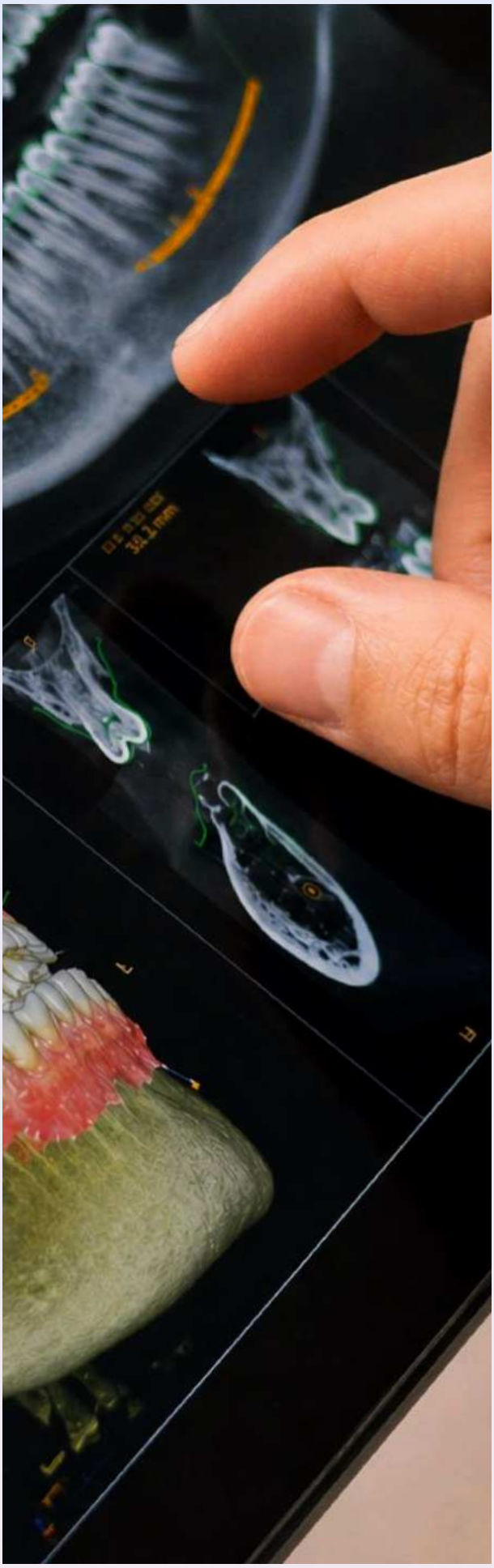
In Research-intensive Healthcare, AI is an accelerator

Biomedical Sciences, Medtech and Pharmaceuticals already see AI as part of the future of the profession.

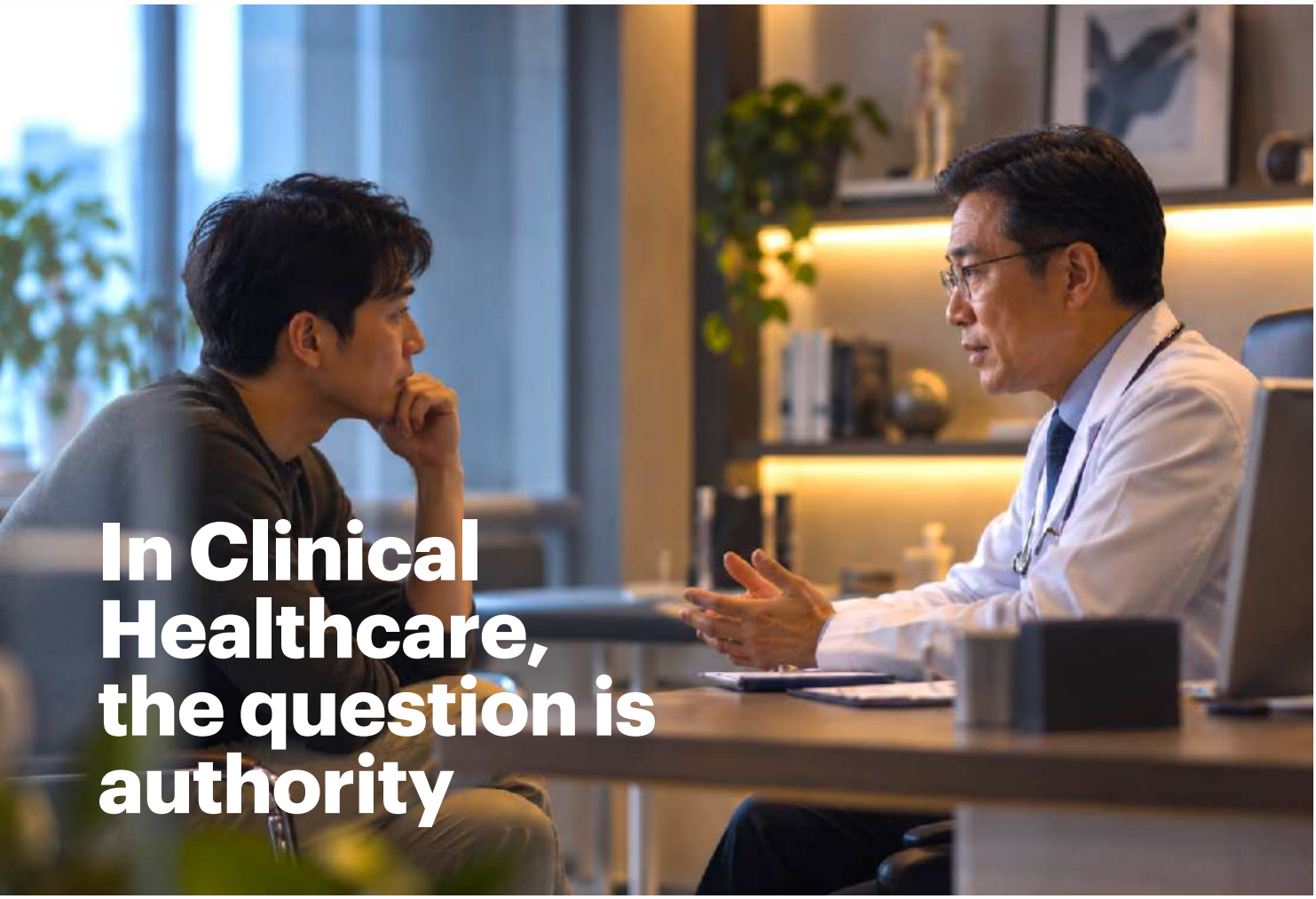
Workers in these settings are more likely to expect significant role change, more likely to anticipate reskilling, and more likely to view AI as relevant to their day-to-day work.

The challenge is no longer adoption. It is pace and design. Organisations need to rebuild operating models and develop their people quickly enough to keep pace with what AI already makes possible, with governance and accountability built into the process from the start.

The central leadership task is structured acceleration: moving fast enough to capture the opportunity, while ensuring the workforce is developed evenly and the processes that govern AI use are robust enough to hold.



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In Clinical Healthcare, the question is authority

Clinical Healthcare presents a different challenge.

Public and Private Medical Practice are less concerned about replacement and more concerned about boundaries. Healthcare workers remain accountable for clinical judgement, patient trust and outcomes in a way that few other professions require.

Part of the explanation sits in the regulatory environment.

The Ministry of Health and the Health Sciences Authority's jointly-issued Artificial Intelligence in Healthcare Guidelines (AIHGle 2.0) repeatedly frames AI as a tool that should augment and empower Healthcare professionals, with human judgement and patient welfare remaining central. The guidance does more than describe technology. It explicitly protects human authority and accountability, creating a degree of psychological safety largely absent in Financial Services.

As a result, Healthcare workers can be optimistic about AI's potential without being fearful of replacement. Unlike Financial Services workers who are often evaluating employability, many clinicians are evaluating boundaries.

The question is not whether AI is useful. The question is where it should stop.

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Guidelines that reassure clinicians also reduce the pressure to change

These conditions create a paradox. The same factors that make Healthcare workers more comfortable with AI may also reduce the urgency to rethink how work is organised. If workers believe professional authority remains protected, and if labour scarcity continues to make Healthcare skills difficult to replace, then the pressure to fundamentally redesign work becomes weaker.

This tension appears repeatedly in the qualitative responses.

"I don't expect major changes in the next year because diagnosing and treating patients still requires clinical judgement, experience, and direct interaction."

At one level, this is a reasonable assessment. At another, it risks becoming a reason not to test which elements of work could change, be delegated or be redesigned.

The challenge for Healthcare leaders is distinguishing between genuine professional boundaries and assumptions that have simply never been challenged.

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> **AI will streamline repetitive administrative tasks...allowing me to spend more time on patient care."**
>
> — Aged Care

What Healthcare workers actually want

Unlike Financial Services, where productivity applications dominate, Healthcare workers focus primarily on AI embedded in the work itself: clinical documentation, compliance, medical data management, diagnostics and research support. What workers ask for is not a productivity shortcut. It is time returned to patients.

- *"AI will streamline repetitive administrative tasks in nursing, such as organising medical records and documenting routine care, allowing me to spend more time on patient care."* Aged Care
- *"I would like more practical AI training and better medical AI tools. This would reduce administrative work and give me more time to focus on patient care."* Private Medical Practice
- *"I think human support is the most important, especially when AI is digital. Having the human connection will help us better appreciate and learn about AI."* Public Medical Practice

Requests for tools in Healthcare are framed differently from Financial Services too. Where bankers asked for licences and capability, clinicians asked for security, integration and clarity of permitted use.

- *"Providing secure AI platforms integrated with existing systems would save time switching between applications."* Medtech
- *"Streamline the process for applying for AI access within the hospital, allowing staff to trial new tools without the need for cumbersome approval procedures."* Public Medical Practice

This distinction is important. Healthcare workers rarely describe success as doing more work with fewer people. They describe success as spending more time on judgement, patient interaction and care.

That is why the Singapore General Hospital Note Buddy case is significant. The benefit was not simply time saved. The benefit was time reallocated from administration towards patient interaction.

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Proof Point: **Singapore General Hospital and Note Buddy**



One of the clearest published evidence in Singapore that AI can return clinician time to patients comes from Singapore General Hospital's Note Buddy, an ambient AI scribe developed by SingHealth.

Note Buddy is an ambient AI scribe developed by the SingHealth Office of Insights and Analytics, combining automatic speech recognition with large language model technology, and supporting five languages commonly used in Singapore: English, Mandarin, Malay, Tamil and Cantonese.

In a prospective observational study published in 2026, documentation time fell by 15%, while clinician-to-patient eye contact increased by more than 10 percentage points. Consultation duration did not change significantly. The benefit was not faster consultations. It was more attention directed towards patients.

That distinction matters because it mirrors what Healthcare workers in our study told us they want from AI. They are not primarily looking for productivity gains. They are looking to reduce administrative burden and create more time for care, judgement and human interaction.

The strategic lesson is not about AI scribes specifically. It is that a frequently cited aspiration for AI, more time with patients, is measurable and has already been demonstrated in a Singapore healthcare setting.

Note: Accenture did not deliver this initiative with SingHealth.

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The least-enabled workers are **closest to patients**

The most consequential finding from our workforce segmentation analysis for Healthcare is that enablement matters.

Figure 15 shows that the least-enabled Healthcare segment, the strained sceptics, is concentrated in Public and Private Medical Practice. Only 8% are satisfied with their working life. Only 36% feel supported to thrive in an AI-enabled future. Only 34% rate their AI training as good or excellent.

Meanwhile, the sector's most AI-ready segment is concentrated in Biomedical Sciences, Medtech and Pharmaceutical environments. These workers report significantly higher levels of support, capability development and organisational investment.

The finding that should trouble Healthcare leaders most is where the strained sceptics are. The workers closest to patients are receiving some of the weakest support for AI transformation. Healthcare does not appear to have an adoption problem, but an enablement distribution challenge.

Figure 15. The five Healthcare segments

Engagement with AI rises left to right: from strained sceptics to the future shapers redesigning care delivery.

	STRAINED SCEPTICS	GROUNDED ADAPTERS	EMERGING ENTHUSIASTS	CLINICAL WORKFLOW OPTIMISTS	FUTURE SHAPERS
Share of sector	24%	16%	17%	15%	29%
Work means	Security	Growth	Opportunity	Contribution	Purpose
Most likely to be	Frontline carers	Career builders	Emerging leaders	Healthcare specialists	Strategic leaders
Satisfied with working life	8%	51%	63%	64%	90%
Feel supported to thrive	36%	58%	80%	43%	92%
Rate AI training good or excellent	34%	60%	87%	71%	90%
Role in the transition	Observer	Pragmatist	Explorer	Practitioner	Visionary

Base: Healthcare n=501.

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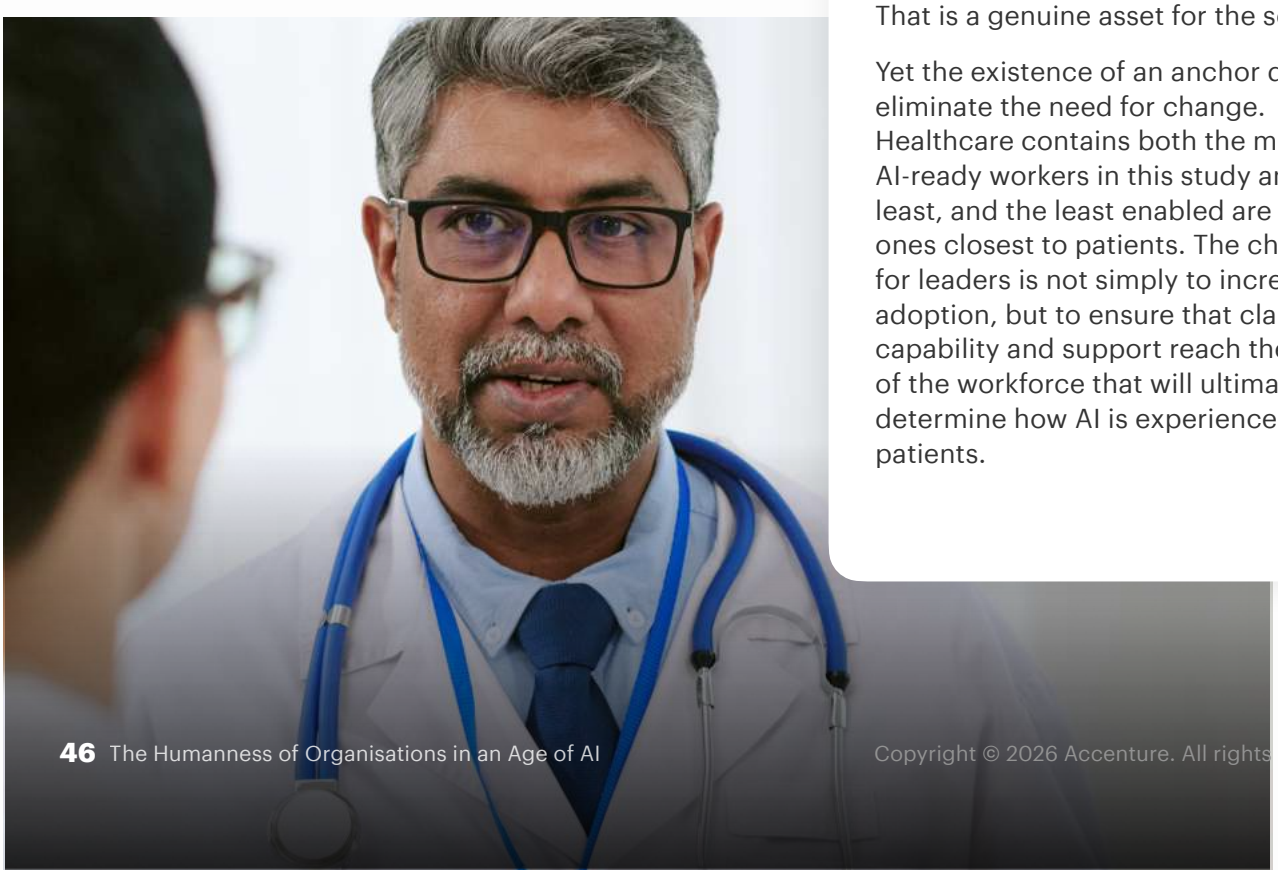
Leaders prioritise managing workload pressure but not the most available lever for reducing it

Healthcare leaders prioritise the right concerns. Quality and reliability of services delivered to patients comes first at 38% and supporting employee wellbeing and managing workload pressures sit at 37%. Both reflect a sector that takes its human responsibilities seriously.

Yet redesigning work to integrate AI ranks last. This is a significant gap.

If AI can reduce administrative burden, return time to patients and improve a workforce sustainability, then redesigning work around it is not a separate agenda from improving wellbeing. It may be the most direct route to it.

There is one more asymmetry worth naming. Healthcare senior management reports the highest levels of resentment towards AI, at 14%, against 7% among junior staff and 5% among middle managers. That is an unusual pattern and the opposite of Financial Services. It is worth understanding rather than smoothing over, because in a hierarchical and regulated sector, senior resentment can become a barrier to adoption.



WHAT THIS MEANS

Healthcare has largely settled the adoption question. Workers are broadly positive about AI and can already see its value in improving care, reducing administrative burden and supporting professional practice.

But the sector is navigating two distinct transitions. Research-intensive Healthcare is focused on what AI makes possible: accelerating discovery, improving productivity and reshaping specialist work. Clinical Healthcare is focused on a different question: where human authority ends, who decides, and how those boundaries are maintained.

The regulator has given clinicians a professional anchor that Financial Services workers do not have. AIHGle 2.0 explicitly positions AI as a tool that augments and empowers Healthcare professionals, creating a degree of psychological safety around the role of human judgement and accountability. That is a genuine asset for the sector.

Yet the existence of an anchor does not eliminate the need for change. Healthcare contains both the most AI-ready workers in this study and the least, and the least enabled are the ones closest to patients. The challenge for leaders is not simply to increase adoption, but to ensure that clarity, capability and support reach the parts of the workforce that will ultimately determine how AI is experienced by patients.

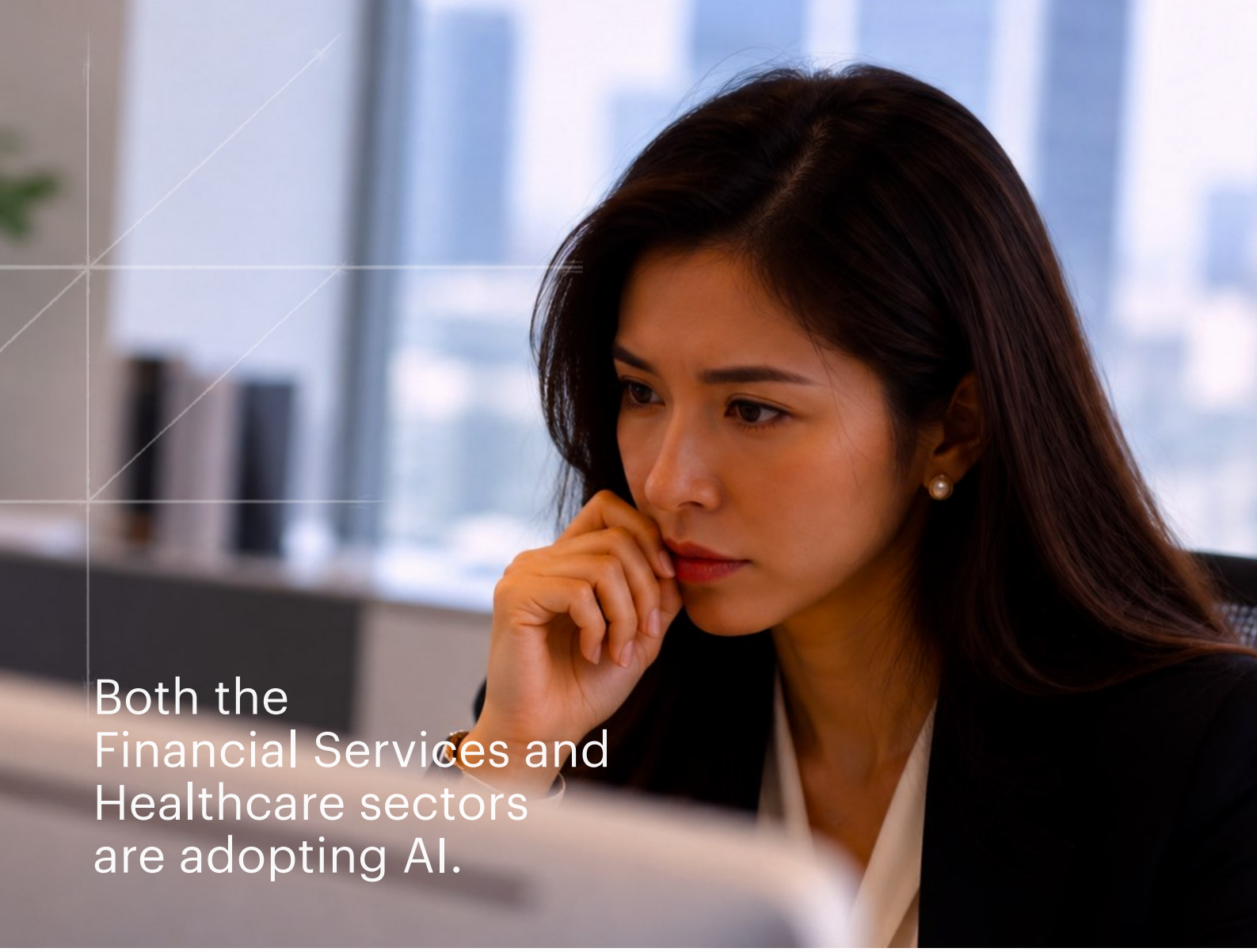
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05

Two sectors, **Two contracts**

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Yet despite operating in the same country, under similar national ambitions and strong regulatory oversight, they display different patterns of workforce readiness for AI.

For clinicians, AI arrives within a framework that explicitly protects human authority and accountability. That creates a degree of psychological safety largely absent in Financial Services.

Financial Services workers are primarily asking what happens to their employability when AI can perform more of their work. Healthcare workers are more likely to be asking where human authority should remain as AI becomes more capable.

Financial Services workers worry about replacement, future relevance and career progression. Healthcare workers are more concerned with professional judgement, patient trust, accountability and the appropriate boundaries of AI.

The contrast can be summarised as two different contracts between workers and organisations.

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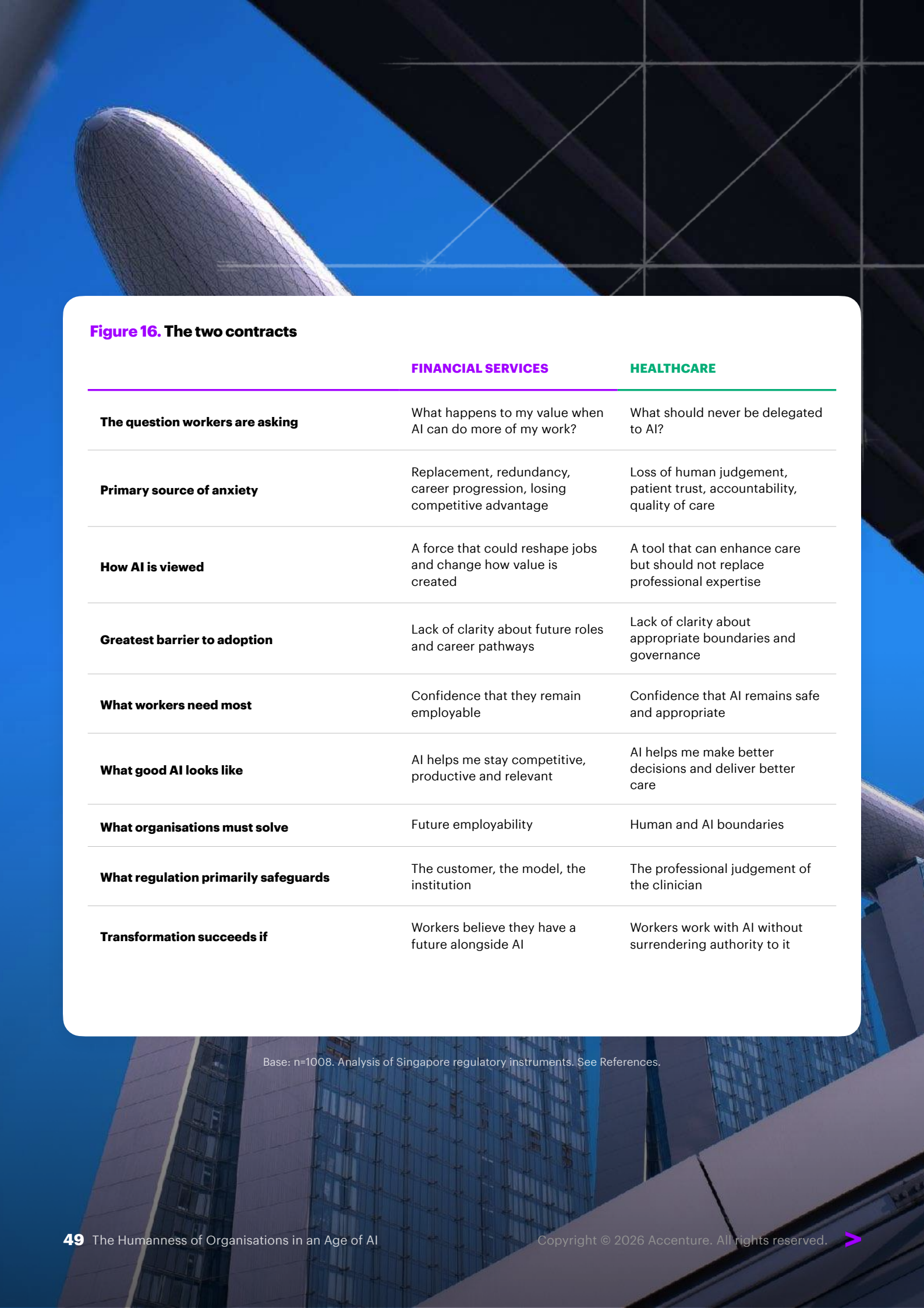
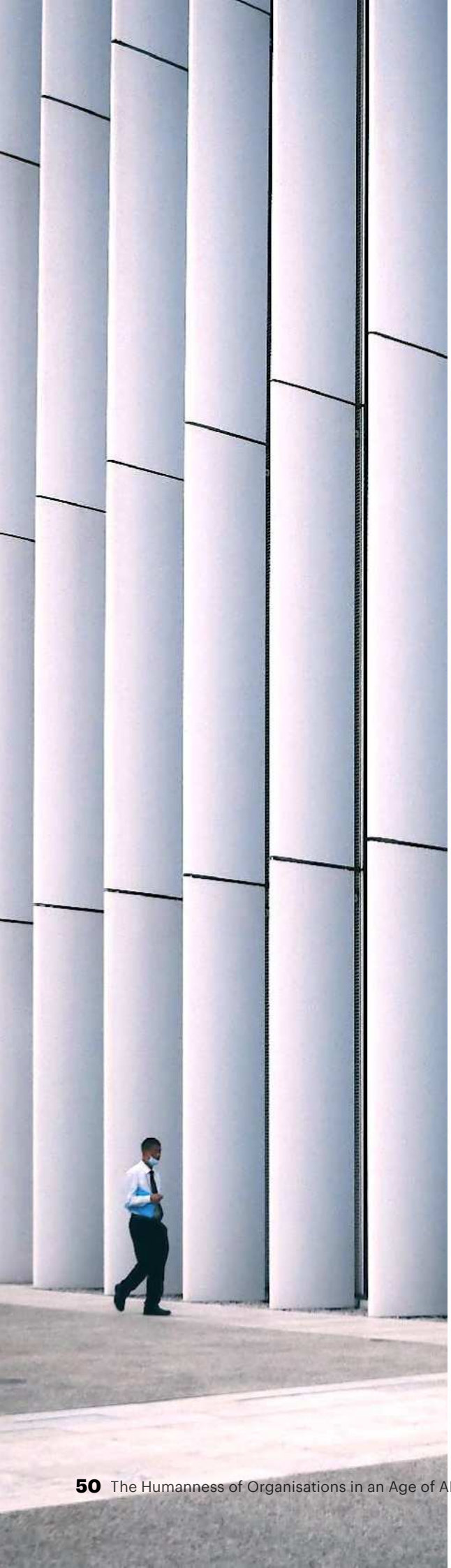


Figure 16. The two contracts

	FINANCIAL SERVICES	HEALTHCARE
The question workers are asking	What happens to my value when AI can do more of my work?	What should never be delegated to AI?
Primary source of anxiety	Replacement, redundancy, career progression, losing competitive advantage	Loss of human judgement, patient trust, accountability, quality of care
How AI is viewed	A force that could reshape jobs and change how value is created	A tool that can enhance care but should not replace professional expertise
Greatest barrier to adoption	Lack of clarity about future roles and career pathways	Lack of clarity about appropriate boundaries and governance
What workers need most	Confidence that they remain employable	Confidence that AI remains safe and appropriate
What good AI looks like	AI helps me stay competitive, productive and relevant	AI helps me make better decisions and deliver better care
What organisations must solve	Future employability	Human and AI boundaries
What regulation primarily safeguards	The customer, the model, the institution	The professional judgement of the clinician
Transformation succeeds if	Workers believe they have a future alongside AI	Workers work with AI without surrendering authority to it

Base: n=1008. Analysis of Singapore regulatory instruments. See References.

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Readiness is determined by each sector's context

The sector comparison also reveals a broader lesson.

Financial Services is largely navigating a transition centred on employability. Workers want confidence that they continue to have a meaningful place in a future shaped by AI.

Healthcare contains two related but distinct transitions. Research-intensive environments such as Biomedical Sciences, Medtech and Pharmaceuticals are focused on what AI makes possible. Clinical Care environments are focused on where authority should remain human. Healthcare workers benefit from a stronger professional anchor around AI than their Financial Services counterparts. AIHGIe 2.0 explicitly frames AI as augmenting rather than replacing Healthcare professionals, creating a degree of psychological safety around the role of human judgement that does not have a direct equivalent in Financial Services.

The lesson is not that one sector is ahead of the other. It is that readiness for AI is shaped as much by workforce context as by technology.

Different workforce contexts produce different adoption behaviours, concerns and readiness requirements.

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For readers in neither sector

Most leaders reading this work are in neither Financial Services nor Healthcare. The transferable insight is not the sector comparison. It is the question that sits underneath it: *Is your workforce primarily concerned about employability, or authority?*

Where work is valued through productivity, scale and output, and the labour market is well supplied, employability often dominates. Workers want to understand what remains valuable when AI becomes more capable. Where work is valued through professional judgement, expertise and accountability, the authority question often dominates. Workers want to understand which decisions, responsibilities and relationships must remain human. Many organisations contain both.

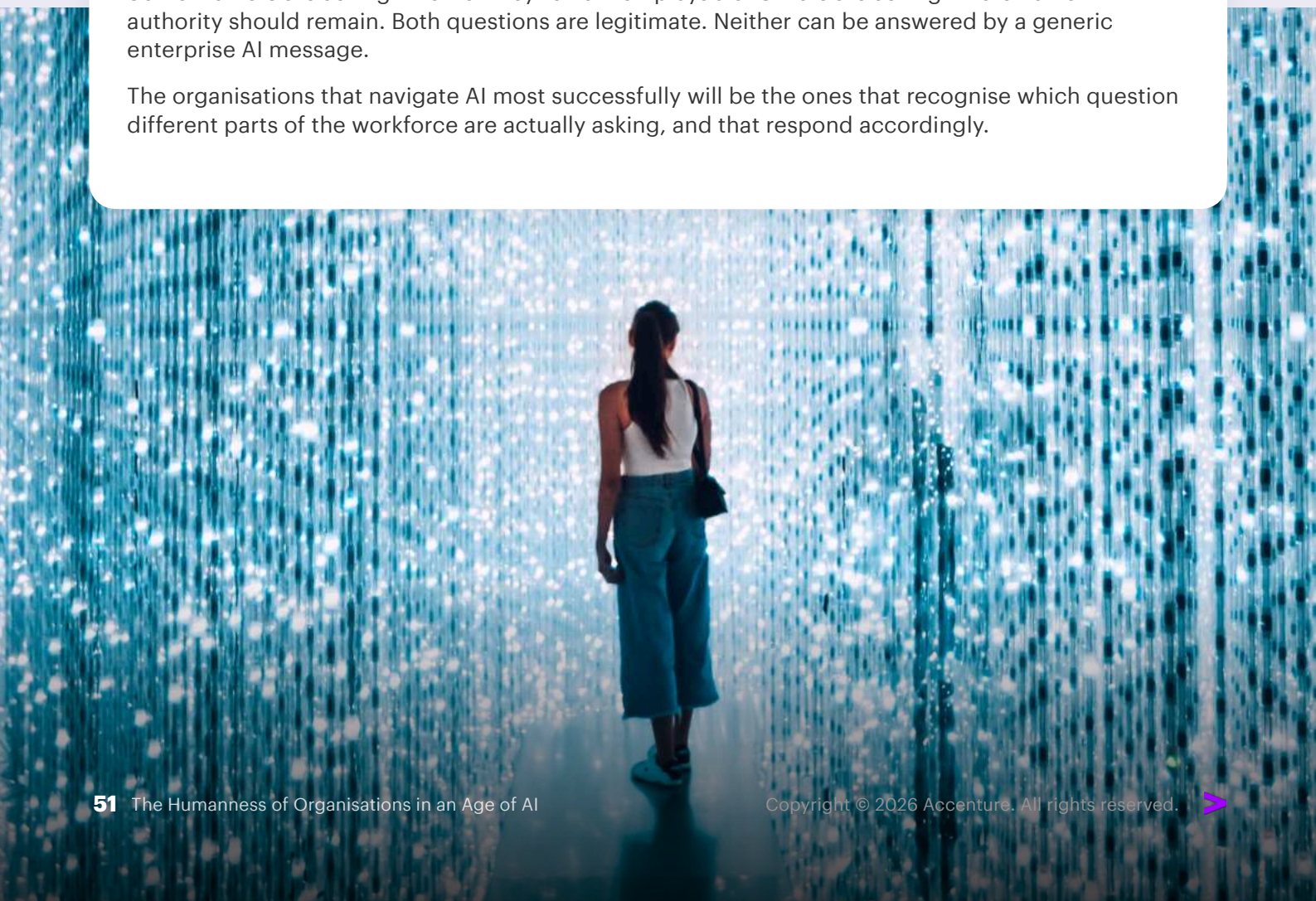
A bank with an insurance arm, a health system with a research institute, a government agency responsible for both policy and service delivery: each may be navigating multiple workforce transitions simultaneously. **The risk is assuming a single enterprise narrative will resonate across all groups.**

WHAT THIS MEANS

The most important lesson from these two sectors is that workers experience AI through the realities of their own role.

Some workers are asking whether they remain employable. Others are asking where human authority should remain. Both questions are legitimate. Neither can be answered by a generic enterprise AI message.

The organisations that navigate AI most successfully will be the ones that recognise which question different parts of the workforce are actually asking, and that respond accordingly.



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06

Five conditions for a workforce that **thrives**

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AI transformation becomes human-centred when it strengthens the things that already make work meaningful.

Across Financial Services and Healthcare, workers arrive at AI with different concerns, levels of readiness and expectations. Yet the evidence points to five conditions that consistently determine whether workers engage confidently with change or merely cope with it.

The five conditions sit on two levels, and they work through a combination of organisational design, managerial behaviour and employee participation.

The outer ring is set by leadership on an organisational level: Clarity, on where the organisation is heading with AI, and Commitment, on whether leaders are held accountable to keep a place for human value as AI takes on more of the work. The inner ring, Connection, Confidence and Capability, are where employees experience change individually: what it means for them personally, whether they can engage with AI safely, and whether their actual role comes with the tools, training and redesigned work needed to build real capability, rather than awareness alone.

Each condition is framed as the question employees are actually asking amid the changes they expect or are experiencing. Together, the five conditions describe the organisational environment required for a workforce to move from coping to thriving.

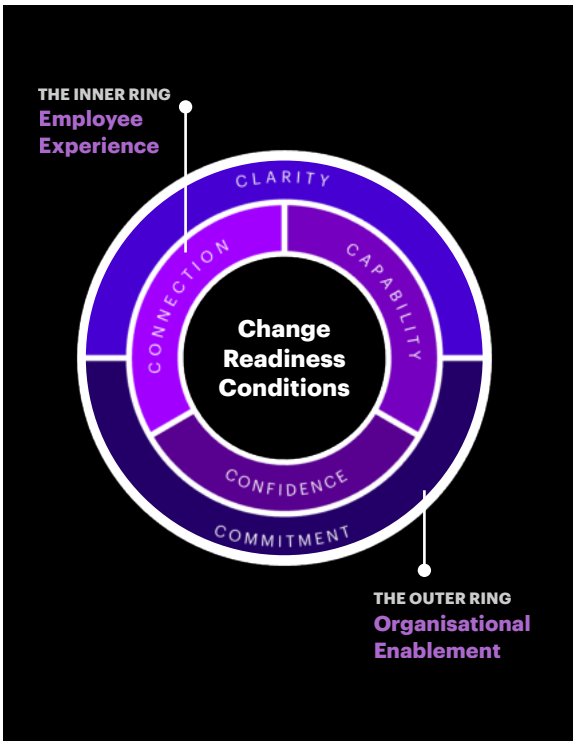


Figure 17. **The five conditions at a glance**

	THE EMPLOYEE'S QUESTION	THE LEADERSHIP INSTRUCTION
1. CLARITY	Where is our organisation heading with AI?	Communicate consequences, not capabilities
2. CONNECTION	What does this mean for me?	Make AI personal, not corporate
3. CONFIDENCE	Can I engage with AI safely and credibly?	Give permission, tools and cover to experiment
4. CAPABILITY	What skills do I need in my actual role?	Move spend from awareness to workflow redesign
5. COMMITMENT	Can I trust that human value still has a place?	Write down what stays human

Commitment and action sits with the respective function leadership in every condition. Source: AI and the Meaning of Work.

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01 Clarity



Where is our organisation heading with AI?

Move beyond communicating what the technology can do. Communicate what will change, in terms of growth.

The evidence for clarity runs throughout this report.

In an Accenture Pulse of Change survey in 2026, 53% of Singapore employees cite "clear guidance on how my role is evolving" as one of their top three most helpful supports, the highest proportion of any APAC market surveyed.

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I would like to understand the direction the organisation has towards AI and how employees can value-add."

— Banking

"[I would like] a clear AI strategy and roadmap to guide future Healthcare practices.

— Public Medical Practice

In Financial Services, workers repeatedly asked for direction, role clarity and a credible account of their future. In the absence of that guidance, many interpreted AI through the lens of employability and future relevance. In Healthcare, workers were less concerned about replacement and more concerned about understanding where AI should assist and where human judgement should remain.

"I would like to understand the direction the organisation has towards AI and how employees can value-add."
– Banking

"[I would like] a clear AI strategy and roadmap to guide future Healthcare practices."
– Public Medical Practice

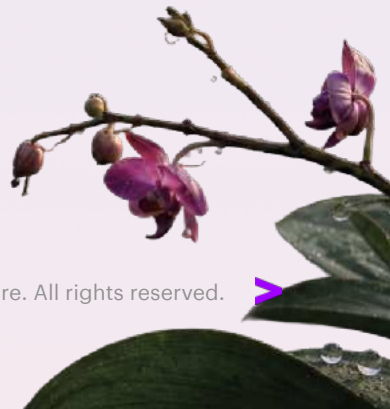
Across both sectors, workers were not asking what AI can do. They were asking what it means for them.

The cost of that absence is visible in Financial Services, where between 62% and 78% of workers across every sub-sector use AI at least three days a week but only 18% describe it as extremely relevant to their current role. Frequent use and perceived relevance have come apart. Workers are using a tool they cannot yet connect to their professional future.

45% worry their job will be replaced by someone more skilled at AI, and 46% report anxiety about falling behind in AI capability at work. In the absence of a direction set by the organisation, workers have constructed their own: they are treating AI fluency as individual insurance against displacement, competing privately rather than progressing collectively.

Clarity begins with designing, not only communicating, four components: name which roles will change in the near term and how; state explicitly what will remain human-led; define how success will be measured, including the human measures; and make that account specific to different workforce groups, not generic to the enterprise.

Leaders should replace the productivity frame with one built around growth.AI adoption means better work, stronger returns, and an explicit commitment to what remains distinctively human.



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How this works at every level

LEADERS

Map tasks and roles before communicating change. Produce a specific account of what changes, what stays human, and what the career looks like, for each major role group. Make work redesign a visible priority; our data shows leaders frequently describe AI transformation as strategic while placing work redesign last.

MANAGERS

Deliver personal clarity through direct conversation. A manager equipped with the actual outputs of the role mapping can answer the four questions workers are asking: what is changing, what stays human, why the line is drawn there, and what the career looks like from here.

WORKERS

Clarity holds only when it is revisited as roles evolve. Provide a channel for workers to flag when the account they were given no longer matches their experience.

Where to start

IMMEDIATELY

Publish a one-page statement of AI consequence, not AI ambition. Name which roles will change in the next twelve months, how they will change, and what remains human-led. Say how success will be measured, including the human measures.

OVER THE NEXT CYCLE

Establish an objective AI fluency baseline for the senior team, taken privately. The score matters less than the distance between the score and the expectation. Build role-specific transition maps for major workforce groups.

CEO COMMITMENT

Make the redesign of work one of your top three visible priorities. In our data, leaders often describe AI transformation as strategic while placing work redesign at the bottom of their priorities.

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02 Connection



What does this mean for me?

Make AI personal before making it organisational.

Singapore workers say they primarily work for financial reasons. And the strongest drivers of satisfaction are work-life balance, mental wellness, recognition and trust. Workers across life stages define worthwhile work slightly differently. Early-stage workers seek life fit and development, mid-career workers seek recognition and meaningful contribution, while older workers place greater weight on confidence in leadership and direction.

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Value what workers value

Transformation that speaks only about technology or productivity misses what workers actually value. People invest in change when they can connect it to something they care about personally: growth, mastery, contribution, purpose, impact or security.

Secondly, relate it to their roles. Today, only 18% of Financial Services workers and 24% of Healthcare workers say AI is extremely relevant to their role today.

Relevance becomes real when a worker can answer three questions about their own job:

- **what work will increase**
- **what work will decrease,**
- **which skills become more valuable.**

Most organisations lead with benefits to the company, then the customer, with employees last.

Inverting that order, beginning with what AI means for an individual's growth, capability and career, changes the temperature of the conversation.

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How this works at every level

LEADERS

Lead with what AI means for the individual worker - their growth, contribution and future - before addressing what it means for the business. In Healthcare, anchor in more time for care. In Financial Services, demonstrate that AI strengthens work rather than reduces headcount.

MANAGERS

Build connection through direct conversation about what the individual values, what they are worried about, and how the changes relate to both. Workers across both sectors name one-to-one support as a top-three need.

WORKERS

Those who can connect the transformation to something they personally care about invest genuinely rather than comply minimally.



Where to start

IMMEDIATELY

Pick the three largest role families in your organisation. For each, create a narrative that explains how AI increases value for workers, not just for the organisation; and which tasks will increase, which tasks will decrease, which skills will rise in value, and what the organisation will do in response.

OVER THE NEXT CYCLE

Differentiate messaging of role changes by workforce segment and life stage. Remember that roughly a quarter of each sector needs relevance before advocacy. A quarter is already ahead and needs stretch. Treating them identically wastes both.

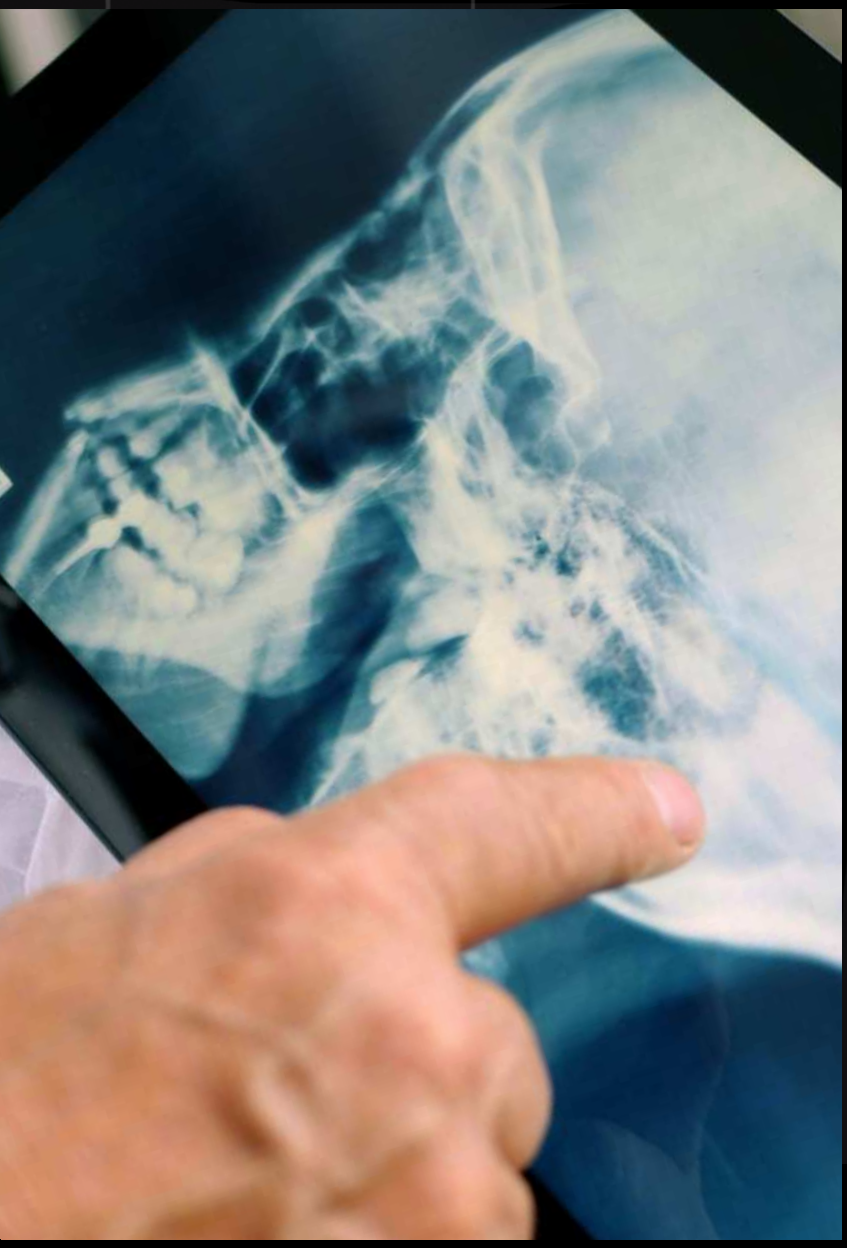
CEO COMMITMENT

Own the translation from enterprise strategy to role-level consequence, and report on coverage. Measure the proportion of employees who can accurately describe how their own role changes.

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03 Confidence



Can I engage with AI safely and credibly?

Give permission, tools and cover to experiment.

Confidence is not the same as optimism. Workers in both sectors are broadly optimistic about AI. Yet Financial Services workers frequently worry about employability, while Healthcare workers worry about appropriate boundaries and accountability.

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Human in the lead

Workers can simultaneously believe AI is valuable and feel uncertain about their future.

In such a context, confidence emerges when workers first see evidence that their expertise still matters. The goal is not merely human-in-the-loop. It is *human-in-the-lead*. A human in a loop is a control point in someone else's process. A human in the lead defines the problem, sets the parameters and decides the output. AI should support judgement, not replace it.

Confidence also emerges when workers understand the rules, trust the governance model, and have access to capable tools. Financial Services workers asked, in plain terms, for licensed enterprise access. Healthcare workers asked for secure platforms integrated with existing systems and for a faster route to trial new tools.

The components are unglamorous: approved tools with real capability, clear governance on permitted use, safe environments in which mistakes are cheap, named people to ask, and visible support when something goes wrong. The last is the one most often missed. A worker who has been told AI is a priority and who then makes an AI-assisted error will calibrate their future behaviour entirely on how that error is handled.

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How this works at every level

LEADERS

Establish the governance framework before deployment: which tools are approved, what workers are and are not accountable for, and where the boundary between AI recommendation and human decision sits. Leaders who use the same tools they ask workers to use build credibility for the framework.

MANAGERS

Walk workers through real AI-assisted workflows. Workers who have a manager who can explain the tools, the risks and the governance boundaries in practice are significantly better placed than those expected to build confidence alone.

WORKERS

Need explicit permission to experiment. In Singapore's workplace culture, where mistakes carry social cost, that permission must be structural and named, not implied.

Where to start

IMMEDIATELY

Audit the gap between what your people are using and what you have sanctioned. Where a capable tool is missing, buy it.

OVER THE NEXT CYCLE

Create safe environments where experimentation is encouraged and mistakes are low-cost. Respondents asked specifically for simulation on real cases and practice environments for scenarios they cannot rehearse in production.

CEO COMMITMENT

Publish practical guidance that explains what is permitted, prohibited and who to ask. Write it in language that employees can understand and act on. A governance framework that is difficult to understand creates distance from the people it is written for.

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04 Capability

What skills do I need in the context of my actual role?

Move investment from AI awareness to applied capability.

Workers are already using AI. The question is whether they are becoming better at their work because of it. Capability cannot be measured through course completion or attendance, but must be measured through performance in real work.



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Today, roughly three in ten found employer-provided training unhelpful. In this case, workers fall back on experimentation, informal sharing and trial-and-error. At the national level, other formal channels, institutes of higher learning and continuing education account for around a fifth of what workers know about AI. The gap, therefore, is not provision but the *translation of capability to specific workflows*, and that translation can only happen inside the firm.

What workers asked for reflects this gap: training anchored in their actual job, with examples from their own sub-sector; one-to-one coaching or a named person to turn to; and hands-on simulation in their own workflows.

"A short monthly workshop with prompt examples for my actual tasks would help me save time on drafting and researching."

— Banking

"Differentiate the training approaches according to the staff domain, for example admin versus physician, to be more tailored."

— Healthcare

"Assign dedicated AI mentors for one-on-one guidance; I could fix workflow tool issues without delays.

— Capital Markets

Besides provision, organisations must also think about capability preservation. As AI assumes more cognitive tasks, some capabilities risk atrophy. Leaders need to decide which activities remain human not simply because the output requires judgement, but because doing the work is how judgement is developed in the first place.

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How this works at every level

LEADERS

Close leaders' own calibration gap before making architecture decisions. Start with an objective fluency assessment, taken privately. Alongside this, move learning into the workflow across the organisation: role-specific, task-anchored practice, not standalone training programmes.

MANAGERS

Provide coaching within the workflow rather than directing workers to standalone training. Workers asked specifically for a named person to turn to, access to hands-on simulation on real tasks, and guidance anchored in their own sub-sector. That is a coaching design question, not a training one.

WORKERS

Apply capability in real tasks, not just in training contexts. The gap our research identifies is not provision but translation: workers who take what they learn in a session and apply it to their actual workflows, with specific examples from their own sub-sector, develop applied fluency faster than those who treat training as a standalone event.



Where to start

IMMEDIATELY

Redirect spend away from general AI awareness sessions and towards role-specific applied sessions built on your own workflows, and a named mentor network.

OVER THE NEXT CYCLE

Embed AI use in how tasks are designed, how managers coach and how performance is assessed, so that the learning happens in the workflow rather than in a room.

CHRO AND CIO JOINTLY

Measure applied capability rather than participation and course completion rates.

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05 Commitment



Can I trust that human value still has a place?

Write down what stays human, then act accordingly.

This condition sits beneath all the others. Workers are ultimately asking a simple question: Whose interests is this transformation serving?

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In Healthcare,

part of this has been written for leaders. AIHGle 2.0 states that AI should augment and empower Healthcare professionals. Clinicians have a document to point to, and our data suggests that this provides a meaningful anchor:

Among those who are pessimistic about their work futures, 9% of Healthcare segment believe AI will replace their role or value, compared with 22% of the Financial Services segment.

In Financial Services there is not an equivalent anchor. The FEAT principles, Veritas and the AI risk management guidelines protect customers, models and institutions.
No supervisory instrument tells a financial services worker what remains theirs.

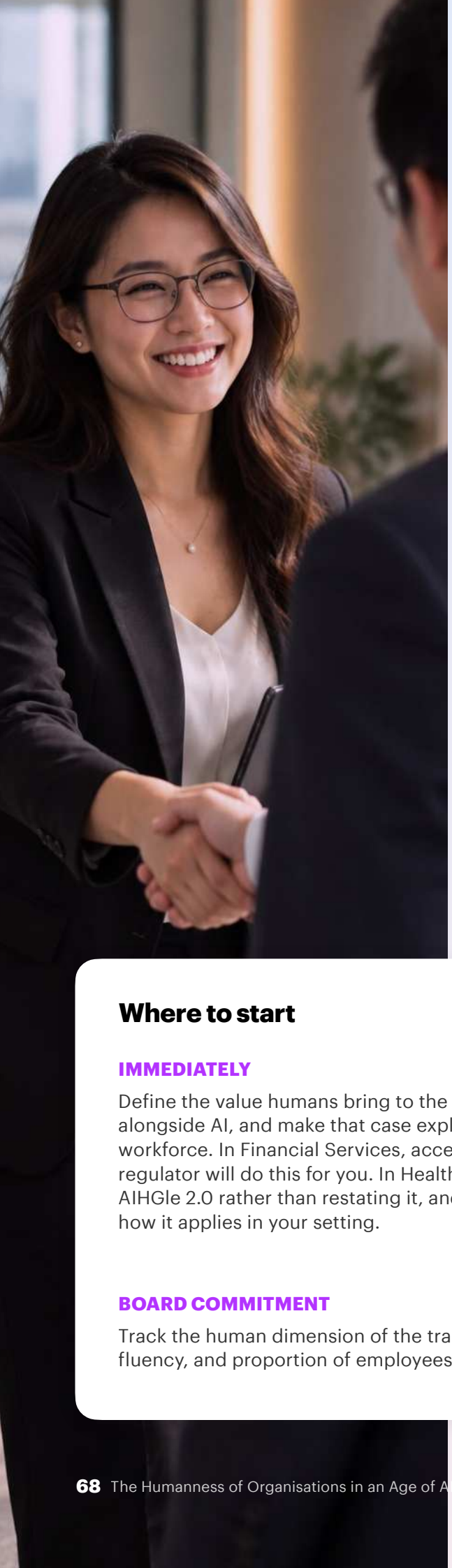
And so unsurprisingly, Financial Services workers often interpret AI through the lens of employability; whereas Healthcare workers want reassurance that human judgement, care and expertise remain valued.

Commitment to a human-centred transformation answers that question. And commitment is inferred from decisions far more than from messages – investing in capability before automation, protecting development pathways, preserving opportunities to build expertise, and clarifying what remains human before determining what can be delegated.

Two things make such a statement credible rather than decorative. The first is governance with consequences: for example, DBS allocates 20% of its board-level balanced scorecard to AI, with bonus structures linked to it. The second is protecting the capability the statement claims to value. If judgement remains human, then judgement must be exercised, which means designing against skill atrophy deliberately rather than discovering it later. Recertification, on the model of a pilot clocking hours, is a practical answer to a problem most organisations have not yet named.



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How this works at every level

LEADERS

Make human-centred growth visible in decisions: invest in reskilling before automating, redesigning work to expand what people can do, and protecting junior pathways through which capability compounds over time. Framing transformation in terms of what workers will be able to do – rather than what the organisation will be able to do with fewer people – signals whether growth is genuinely the goal.

MANAGERS

Advocate for team development, push back on workload that leaves no space for learning, and surface concerns upward. Commitment lives in management behaviour; workers judge it accordingly.

WORKERS

Those who have seen commitment demonstrated through a specific decision, not stated, are more likely to invest in the model rather than comply with it.

Where to start

IMMEDIATELY

Define the value humans bring to the organisation alongside AI, and make that case explicitly to your workforce. In Financial Services, accept that no regulator will do this for you. In Healthcare, align to AIHGle 2.0 rather than restating it, and make clear how it applies in your setting.

OVER THE NEXT CYCLE

Design explicit mechanisms to prevent skill atrophy and preserve human expertise. Where AI absorbs cognitive work that professional judgement depends on, build in deliberate practice or recertification.

BOARD COMMITMENT

Track the human dimension of the transformation: workforce confidence, role clarity, calibrated fluency, and proportion of employees who can describe their own future accurately.

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The **Monday Morning** Test

Five questions, one per condition. Collectively, they are a simple test of whether your organisation is creating the conditions for a workforce to thrive, not merely cope.

01 CLARITY

Can you explain how three roles in your organisation will change in the next twelve months, and say how?

02 CONNECTION

Can employees explain why the transformation matters to them personally?

03 CONFIDENCE

Do workers know which AI tools they can use, where they remain accountable, and where to ask for help?

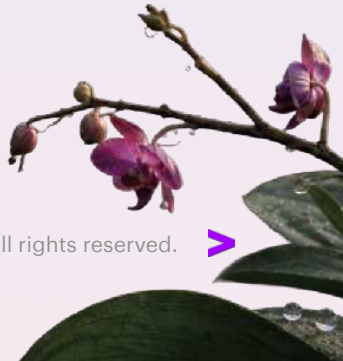
04 CAPABILITY

What proportion of your AI training budget is spent on equipping workers to get better at their work, in their workflows, rather than on general

05 COMMITMENT

Can employees point to a decision that demonstrated that human value mattered? Is there a document, signed by someone accountable, that tells your workforce what remains human?

An organisation that struggles to answer these questions does not have an AI adoption problem. It has an organisational readiness problem. The previous chapters identified the gaps, and the five conditions outlined here describe what it takes to close them.



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07

Conclusion: From coping to **thriving**

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Singapore's AI transition is often discussed as a technology challenge.

This research suggests it is equally a workforce challenge, and one which cannot be solved by productivity alone.

The workforce entering Singapore's AI transition is not resisting the technology but seeking meaningful work. In many cases, workers are already using AI, experimenting with it and looking for ways to make it useful. What they need from their leaders is a clear vision for where AI could take them next: not just doing the same work better, cheaper and faster but growing into reimagined roles and careers that are more meaningful and ultimately, **more human.**

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The findings in this report point to three specific challenges.

First, change readiness is not uniform. Workers in the same country, pursuing the same growth ambitions, under equally strong regulatory frameworks, are not starting from the same place. Financial Services workers ask whether they remain employable. Healthcare workers ask where human authority should remain. Different workforce contexts require different leadership responses.

Second, the limiting factor is not employee willingness but organisational readiness. Workers are often more ready to engage with AI than organisations are prepared to support them. Where role clarity, capability building and safe pathways for experimentation are absent, workers create their own answers through trial and error.

Third, leadership understanding of AI matters as much as workforce readiness. Our data suggests that confidence in AI rises with seniority, but accuracy does not. Senior leaders do not need to be practitioners, but a leader working from an inflated picture of what AI can do will set expectations the organisation cannot meet, will read any shortfall as a delivery failure rather than an enablement failure, and will keep work redesign at the bottom of the priority list while believing they are driving it.

This is why the five conditions matter.



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Clarity, **Connection**, **Confidence**, **Capability** and **Commitment** are not change management activities. They are the conditions that determine whether workers can participate meaningfully in it. The organisations most likely to succeed will be the organisations that help workers answer a simple question:

What is **my place** in the future being created?

If workers can answer that question with confidence, AI becomes an opportunity. If they cannot, AI becomes something to endure.

Singapore has always grown by investing in its people. In a time of rapid technological change, this strategy has become even more important, not less. However, only investing in increasing productivity is likely to backfire.

The organisations that will lead are those that use this moment to expand what their people can do, building the human capability, contribution and confidence that will ultimately deliver the growth and value no technology can generate on its own. The most human organisation wins.

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ABOUT THE **RESEARCH**

Quantitative survey

An online survey was conducted through a proprietary research panel among 1,008 Singapore residents in employment, aged 21 to 65. The sample comprised 507 respondents working in the Banking, Financial Services and insurance industry and 501 working in the Healthcare and Medical services industry.

Financial Services sub-industries covered banking, insurance, capital markets and securities, wealth and asset management, and fintech. Healthcare sub-industries covered Public Medical Practice, Private Medical Practice, Biomedical, Medtech, Pharmaceuticals, and aged care and eldercare. Role types covered front, middle and back office in Financial Services, and clinical care, clinical care support, regulatory, research and back office in Healthcare. Seniority spanned junior employees, middle management, senior management and senior individual contributors. The sample was designed to broadly reflect the relative size of Singapore's sub-industries through quota controls.

The survey ran approximately fifteen minutes across five sections: current state of work and meaning; mindset towards change and AI impact; AI fluency and capability; AI usage, behaviour and workplace experience; and profiling of personal context, career orientation and work beliefs. Eight research hypotheses guided the questionnaire design, covering the purpose of work, sources of meaning, perceived versus demonstrated AI fluency, perceptions of AI's career impact, clarity of expected role change, the distribution of AI anxiety, response to reskilling, and the relationship between meaning and perceived AI threat.



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Satisfaction drivers

Regression analysis was used to identify the work experience factors most associated with overall working life satisfaction. The regression model explained 68% of the variation in satisfaction and held under robustness testing. Results should be interpreted as associations, not causal effects.

AI fluency measurement

AI fluency was measured on two axes. A confidence score was derived from self-assessment across eight competencies: input optimisation, prompt design, interpretive analysis, strategic tool selection, critical evaluation and verification, process design and systems thinking, data management, and AI ethics and governance. A competence score was derived from four factual knowledge questions on AI best practice at work, developed with guidance from IMDA's AI Fluency competencies.The calibration gap is the difference between the two. Respondents whose confidence exceeded their competence by two or more levels are classified as overconfident; those within one level as well calibrated; those whose competence exceeded confidence by two or more levels as underconfident.

Segmentation

Workforce segments were derived using latent class analysis, a data-driven clustering technique that identifies naturally occurring groups from patterns across multiple response variables simultaneously. Input variables comprised emotions towards AI, AI perception statements, perceived personal relevance of AI, nature of expected role change, AI optimism drivers, and mindset and uncertainty tolerance. Job satisfaction was the primary outcome measure used for validation, alongside actual AI usage. Three, four and five-segment solutions were tested and compared on statistical fit, segment separation, stability and interpretability. The analysis was conducted independently for each sector, which is why Financial Services yields four segments and Healthcare five.

Limitations

Three limitations should be borne in mind when reading this report.

- The survey establishes attitude and behaviour but not motivation. It cannot distinguish between workers who adopt AI because they choose to and workers who adopt it because their organisation requires it. In a market where organisational expectation carries considerable weight, this materially affects how optimism findings should be interpreted.
- The term AI carries different meanings across the two sectors. Healthcare has used machine learning for clinical decision support for over a decade, so a clinician answering a question about AI may be thinking of next-best-action tools rather than generative systems. Financial Services usage figures similarly span predictive models, monitoring systems and generative tools. Where this report discusses usage, it refers to AI as respondents understood it, not to generative AI specifically.
- Findings are associations, not causal effects. The satisfaction regression explained 68% of variation and held under robustness testing, but it does not establish direction of causality.

Expert consultation

Survey findings were reviewed in structured sessions with sector specialists and industry validators. These sessions informed the interpretation and framing of the findings and identified the sector contrasts developed in Section 05. Views attributed to named individuals are used with their input.

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ANNEX: THE NINE WORKFORCE SEGMENTS

Published so that organisations without the resources to run their own segmentation can use these directly. The percentages are the share of each sector's workforce in Singapore. The engagement guidance is drawn from the profile of each segment.

Financial Services

Figure I. Financial Services segments: their relationships with work and AI

	UNDER-ENABLED WORKFORCE 23%	PRACTICAL PROGRESSORS 30%	CONFIDENT ACCELERATORS 25%	WORKFLOW TRANSFORMERS 22%
Summary	Working in more routine-focused roles and feeling less optimistic about their future at work, this group has yet to see meaningful value from AI. Limited organisational support makes AI feels less relevant and unconnected to their future success	Early in their careers and focused on building skills, this group sees AI as a useful tool for improving performance, productivity, and future career prospects They are optimistic and willing to embrace AI, but expect it to deliver tangible, practical value rather than promise transformation for its own sake	Ambitious and future-focused, this group sees AI as an opportunity to create more value, strengthen their performance and stay ahead in a changing industry. Confident in their ability to navigate change, they are already using AI to accelerate growth and unlock higher-value work.	Often occupying senior and strategic roles, they view AI through the lens of organisational impact rather than personal advantage. They see AI as a catalyst to reshape workflows, improve decisions and transform the way work gets done.
Who they are	Experienced back office operators; 46% middle managers; 34% with 15+ years	70% middle-stage workers; 29% junior workers; strongest in insurance	Established professionals and emerging leaders; broad role mix	58% senior management; 45% front office
Attitudes to work	Only 10% are satisfied with working life; segment with negative future working-life optimism; spends most time on routine work (36%) and least on creative/strategic work (12%)	Work is a platform for growth, learning and steady progression. Developing skills and expertise (42%) and feeling productive (39%) are key motivators to work.	Most likely to work to develop skills and expertise (50%), reflecting a strong growth mindset. Optimistic about their future at work, driven by confidence in their own ability to succeed.	Highest working-life satisfaction; work is about creating impact, solving complex problems, and improving how organisations operate.
Key barrier to AI use	Low relevance, low confidence, limited support	Will not engage with abstract AI narratives	Maintaining momentum beyond current use	Ambition outrunning demonstrated capability
What AI must offer them	Help me cope	Help me make progress	Help me get ahead	Help me transform how work gets done
How to engage them	Simple use cases and visible proof that AI makes their own work easier	Show role-relevant performance and career gains	Give room to experiment and deepen capability	Deepen fluency alongside redesign authority
Their role in the transformation	Build belief and participation before expecting advocacy	Use as visible examples of practical adoption	Enlist to mentor peers and share success	Enlist as champions of redesign, with calibration

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Healthcare

Figure II. Healthcare segments: their relationships with work and AI

	STRAINED SCEPTICS 24%	GROUNDED ADAPTERS 16%	EMERGING ENTHUSIASTS 17%	CLINICAL WORKFLOW OPTIMISTS 15%	FUTURE SHAPERS 29%
Summary	Less optimistic about work and the future than their peers, this group has yet to see how AI can create meaningful value in their role. With limited support and low confidence, AI feels more uncertain than useful.	Practical and measured in their outlook, this group is open to AI but focused on how it can improve day-to-day work. They are more likely to see AI as an evolution of current practice rather than the start of a radically different future.	Excited by AI's potential, this group sees it as a way to build skills, unlock opportunities and create a better future for themselves. They embrace AI as a personal advantage rather than a catalyst for healthcare transformation.	Grounded in real Healthcare applications, this group sees AI as a way to improve how Healthcare work gets done today. Their focus is not the future of Healthcare, but making Healthcare delivery work better now.	Optimistic about both Healthcare and technology, this group sees AI as creating new opportunities for the future of healthcare. Their focus is less on today's challenges and more on what could become possible tomorrow.
Who they are	Frontline carers; 54% public or private practice; 8% satisfied	Career builders; 39% Clinical Care; often smaller organisations	Emerging leaders; 46% middle managers; 48% back office	Healthcare specialists; 38% Clinical Care support	Strategic leaders and researchers; 45% senior management
Attitudes to work	Work is primarily a source of security and responsibility; lowest working-life satisfaction, and only segment with negative outlook on future working life. Largest share of week spent on routine and procedural work (39%).	Generally satisfied with working life; more motivated than most segments by developing skills and expertise (46%) and contributing to something meaningful (41%).	Strong growth orientation – most likely to work to develop skills and expertise (49%). Highly optimistic and life, work, and future of the industry.	High working-life satisfaction and strong optimism about the future of work. More likely to value skills development, meaningful contribution and working with others.	Highest satisfaction with working life (48% satisfied); more likely to work for reasons beyond financial security, including leading others (31%), creating something new (25%), and contributing to a meaningful mission (28%)
Key barrier to AI use	Low confidence, low support, unclear where they fit	Value clear in theory, less so in practice	Enthusiasm outpacing capability	Relevance varies sharply by role and workflow	Optimism not yet grounded in implementation
What AI must offer them	Help me feel more secure	Help me work better	Help me grow	Help me improve care delivery	Help me shape what is next
How to engage them	Build confidence with simple, visible wins in their own work	Solve real everyday problems first	Give room to experiment and build skills	Show Healthcare-specific quality and efficiency gains	Involve in strategy and innovation decisions
Their role in the transition	Bring into the journey before expecting advocacy	Use as examples of pragmatic, role-specific adoption	Harness to drive peer learning	Enlist as champions of clinical workflow use cases	Engage to shape ambition, with calibration

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