INTEGRATING HRM AND FINANCIAL PERFORMANCE: A KPI FRAMEWORK FOR FINANCIAL BANKS

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Abstract

In most commercial banks, the people doing the work are the main reason results turn out the way they do. Even so, performance still tends to be judged almost entirely by financial ratios such as ROA, ROE and CIR, with little systematic effort to connect those numbers back to the workforce practices behind them. This article tries to close that gap. Working from HR practice and the available research, it sets out an integrated Key Performance Indicator framework that links HRM processes (recruitment, learning and development, performance management, employee engagement, and HR operational efficiency) to the financial outcomes banks watch most closely. The intention is practical rather than theoretical: to give HR and business leaders a common way of measuring things, so that the contribution of people management becomes visible in financial terms.

Keywords: *Human Resource Management, Financial Performance, KPI Framework, Commercial Banks, HR Analytics, Strategic HRM*

JEL Classification: *M12; M54; G21*

1. Introduction

Banks have spent a great deal over the past decade on technology, process redesign and regulatory compliance. Far less attention has gone to a more basic question: are the people who actually run these initiatives being hired, developed and managed in a way that improves financial results? Every figure on a bank's income statement passes through someone's hands at some point. Lending decisions, customer conversations, risk flags and compliance sign-offs are all carried out by employees, and that simple fact tends to get lost in performance discussions.

Financial reporting describes what happened. ROA shows how efficiently the balance sheet was used, CIR shows whether costs are under control, and NPL ratios show how the loan book is holding up. What these numbers do not explain is why the trend is moving in a particular direction, or what a manager might do with the workforce to change it. They are good at the what and almost silent on the why.

HR functions, for their part, now sit on more workforce data than they have ever had: time-to-hire, training completion, engagement scores, attrition rates and the rest. The problem is that this information usually lives in its own reporting stream, separate from the financial dashboard. HR initiatives then get judged on activity rather than results, and the conversation about workforce quality rarely reaches the executive table in a form that finance and business leaders find convincing.

Armstrong and Taylor (2023) make the point that HR adds real value only when people practices are built around business strategy rather than around HR habit. Becker and Huselid (2006) showed something similar with evidence: HR systems that hang together internally and have a clear connection to performance outcomes produce a lasting competitive advantage through the capability of the workforce. The framework in this article follows that line of thinking.

The aim is not another theoretical model. It is a working tool. The framework links HR metrics to financial outcomes in the particular setting of commercial banking, and it is meant to help people make better workforce decisions at every level of the organization.

2. HRM domains that drive financial results

It is worth pausing on the five HRM domains the framework covers and why each one matters in financial terms. In day-to-day practice they overlap and feed into one another, but pulling them apart for a moment makes the measurement logic easier to follow.

2.1 Recruitment and Talent Acquisition

Everyone who joins a bank brings either capability or risk, and often a mix of both. When recruitment works, the bank builds a workforce that lends sensibly, looks after customers, takes compliance seriously and stays long enough to repay the investment made in it. When it does not, the cost shows up over the following year or so in errors, complaints, unfilled gaps, retraining and replacement.

I would argue that recruitment is the highest-leverage point in the whole HR system. A bank can spend heavily on training, appraisals and engagement programmes, but if the wrong people are coming through the door, whether the mismatch is technical, behavioural or cultural, those later investments deliver less and less. Time-to-hire matters because a vacancy is never neutral; the work simply moves onto other people's desks and slows things down. Quality of hire matters because it predicts most of what follows. And first-year attrition is probably the most honest piece of feedback the recruitment team ever gets about whether its work is paying off.

In banking, where onboarding is costly and time-consuming due to regulatory and compliance requirements, poor recruitment decisions impose significant financial burdens.

Time-to-Fill and Quality of Hire are critical indicators of recruitment effectiveness. Prolonged vacancies increase workload pressure, overtime costs, and service delays, while low-quality hires contribute to operational errors and early attrition. Strategic recruitment practices, supported by competency-based assessments and structured onboarding programs, enhance productivity and financial stability.

2.2. Learning and Development

Banking does not stand still. Regulatory change, new credit risk frameworks, digital products, and a constant stream of cybersecurity threats mean that a workforce which stops learning is quietly falling behind, usually before anyone notices it on a dashboard. Armstrong and Taylor (2023) describe learning and development as how organizations build the capacity to adapt to competitive and environmental change. In practice, it comes down to something far more concrete: employees who know the rules well enough to avoid compliance breaches, know the products well enough to hold a credible conversation with a customer, and carry enough risk awareness to raise a concern before it becomes a loss. That is what continuous learning actually buys, not training hours on a report, but capability at the exact points where the bank is most exposed.

Under-investing here carries real and measurable costs. A rise in NPL ratios can often be traced back, at least in part, to weak credit assessment training. Service-quality gaps that drive customers away are frequently the kind of thing training could have addressed. Teams with thin development budgets tend to make more of the operational errors that quietly add up over a year. This is why tracking Training ROI is worth the effort. It connects the learning budget to business outcomes and keeps the development function honest about its results.

Learning and development (L&D) are central to sustaining performance in a rapidly evolving banking environment. Continuous training is required to keep pace with regulatory changes, digital tools, cybersecurity threats, and customer expectations. Training investment sharpens employees' technical accuracy, risk awareness, and problem-solving, the capabilities that determine whether the work gets done right the first time. The empirical evidence backs this up: organizations with robust L&D systems run more productively and carry lower operational risk. In banking specifically, effective training shows up in better credit assessment, fewer non-performing loans, and stronger customer satisfaction. That is why L&D KPIs deserve to be read as leading indicators of financial performance, not as a record of activity after the fact.

2.3 Performance Management

The performance management process is how we cascade strategy down into individual KPIs, translating it into the everyday behaviours that drive results. When the process is well established, employees see a clear line of sight between where the organization is heading and what their day-to-day delivery contributes. When it's deficient, that line breaks, creating disconnection and a sense that accountability sits unevenly across the organization.

Ulrich (1997) argued that HR earns its strategic keep when it helps translate business goals into organizational capability, and performance management is the most direct route for doing so. In a bank this means making sure that risk appetite, service standards, and efficiency targets actually appear in individual objectives, and are then assessed properly, not waved through. The well-documented shift away from the annual appraisal toward continuous feedback, which McKinsey (2023) among others has tracked, reflects a fairly blunt realization: a once-a-year conversation is simply too slow to shape behaviour while it still matters.

In practice, performance management is what turns strategy into individual objectives and behaviours. In commercial banks it is the mechanism that aligns employees with financial targets, compliance standards, and service goals at the same time. Transparent evaluation criteria, regular feedback, and performance-linked rewards are what give the process teeth, reinforcing accountability and efficiency rather than leaving them to chance. Get it wrong and the consequences are predictable: misaligned incentives, inconsistent performance, and rising operational risk. Get it right and the system lifts productivity, makes better use of resources, and feeds directly into financial outcomes.

2.4 Compensation, Rewards and Retention

Pay is only one reason people stay, though it's the most visible. In a competitive talent market, and banking is certainly that, pay that drifts out of line sends your strongest performers a clear message: the organization doesn't value what they bring. That message rarely triggers an immediate resignation, but it does get people looking, and by the time it shows in the turnover numbers the decision has usually already been made.

Gallup (2024) confirms what most practitioners already sense: retention rests on more than salary. Career prospects, the quality of the immediate manager, a sense of purpose, and the surrounding culture all weigh heavily in the decision to stay or go. The financial side of retention is easy to underestimate. The knowledge held by a senior relationship manager, the credit judgement built up over years of working a portfolio, the feel for compliance developed across several regulatory cycles, none of it can be replaced quickly or cheaply. Put plainly, high turnover is a financial problem that too often gets filed under people. Lose enough of that institutional knowledge and it resurfaces as lost revenue, weaker credit decisions, and a rising cost-to-income ratio.

Compensation and reward systems shape motivation, commitment, and retention. High turnover, particularly among top performers, drives up recruitment and training costs and disrupts service continuity—both of which feed straight into the bottom line. Performance-based pay and genuine career development, by contrast, strengthen retention and bring a steadiness to financial performance that is hard to achieve any other way.

2.5 Employee Engagement and Organizational Culture

Employees' engagement is a kind of barometer of employees' perception on how good are the HR processes of an organizations as a system. When the mai processes like selection & recruitment, people development, performance management and reward are set correctly and

function well together, employees; engagement usually follows easily. When one of them breaks down, engagement is often the first thing to slip, with the financial consequences arriving later.
Gallup's 2024 research highlights just how much engagement affects the bottom line, showing clear differences in profitability, productivity, and staff turnover between teams with the highest and lowest engagement levels. McKinsey's 2023 work builds on this, noting that organizations with strong cultures that everyone genuinely understands navigate disruption and change more successfully. That's especially relevant for banks tackling digital transformation and stricter regulation at the same time.

In banking area, employees' engagement shapes the customer experience in ways that process and technology simply can't replace. When we have a disengaged employee handling a credit request or a complaint, the result is something no amount of process redesign will fix. Culture is what people do when no one is watching them, and in a bank, getting it wrong can result in NPL ratios, conduct fines, and reputational damage just as easily as in a staff survey.

Employees' engagement is about their emotional commitment, motivation, and the willingness to go the extra mile and beyond their job descriptions. Engaged employees are more productive, take less time off, and stay focused on the customer. In banking, that engagement flows straight through to service quality, compliance, and reputation—and ultimately into the numbers. People are not a soft input to financial performance; they are how it gets made.

2.6 HRM and Financial Performance in Commercial Banks

Banking is one of the clearest settings in which to examine how HRM connects to financial performance, because here the workforce *is* the product. Employees acquire customers, deliver service, assess risk, manage compliance, and build the business. Every financial result a bank reports has someone's capability, judgment, and engagement behind it.

Effective HRM practices drive financial performance through a few concrete levers. Recruitment quality determines the productivity and service delivered from day one—hire well and half the downstream problems never appear. Learning and development build the capabilities that keep a bank competitive and able to innovate. Performance management gives people a clear line of sight from strategy to their own KPIs, which is where real accountability and alignment come from. And engagement is the multiplier across all of it, lifting productivity, customer satisfaction, and retention together.

These same workforce decisions land directly in the risk profile. Employee competence, ethical conduct, and compliance awareness shape loan quality, operational risk, and regulatory adherence—and in a regulated environment, the cost of getting people management wrong shows up fast and is fully measurable.

Read this way, indicators such as ROA, ROE, Cost-to-Income Ratio, and the Non-Performing Loan Ratio are not purely financial outcomes. They carry the fingerprints of how a bank recruits, develops, manages, and engages its people. Making that visible is exactly why HR and finance need a shared, integrated performance framework—one that puts workforce and financial indicators in the same view, so people decisions are understood as the business decisions they actually are.

3. Methodology

This study adopts a conceptual and exploratory research design aimed at developing an integrated framework linking Human Resource Management (HRM) indicators with financial performance indicators in commercial banks.

I built this framework the way I'd approach any decision that has to hold up in front of both the CEO and the board: ground it in the evidence, then pressure-test it against how the bank actually runs. That meant a structured review across four connected fields, strategic HRM, human capital theory, workforce analytics, and banking performance, read against one another rather than as separate bodies of work. That cross-reading is where the value sat: it surfaced the exact points where people management and financial outcomes intersect. The academic side gave the framework its rigor; the industry sources kept it honest, anchored in current banking practice rather than theory alone. The literature drew on foundational work by Becker (1993), Barney (1991), Huselid (1995), Wright and McMahan (1992), Becker and Huselid (2006), Armstrong and Taylor (2023), and Ulrich (1997), complemented by recent reports from Deloitte (2024), PwC (2023), OECD (2023), CIPD (2023), and SHRM (2023).

I held every indicator to three tests. It had to represent a core HRM or financial process that genuinely matters in commercial banking. It had to show a documented link to organizational performance, in the research and in practice, not just sound plausible. And it had to be measurable with data a bank actually has, sitting in HR information systems, employee surveys, and financial reporting. If an indicator failed any of these, it didn't make the cut; a metric you can't populate or defend is no use to anyone running a function.

On that basis, fourteen HRM KPIs were selected and grouped into five dimensions: recruitment and onboarding, learning and development, performance and talent management, employee engagement and culture, and HR operational efficiency. Alongside them sit seven financial KPIs across three dimensions: profitability, operational efficiency, and risk and loan quality.

What results is meant to be a working tool, not a wall chart. It can support future empirical study of the relationship between HRM processes and financial performance—through correlation analysis, regression models, and people analytics—and it can sit on a leadership table as a way of making the people-to-performance link visible. To keep it operationally usable, every KPI comes with a measurement formula already in common use across HR analytics and banking performance management, so the framework can be picked up and applied rather than reinterpreted from scratch.

4. The Integrated HRM–Financial KPI Framework

The framework rests on a conviction most experienced HR leaders hold instinctively but rarely get to evidence properly: HRM processes shape financial outcomes through workforce capability, employee behaviour, organizational effectiveness, and operational performance. Financial indicators tell you what the organization achieved. HRM indicators help explain the workforce factors that produced it—the part of the story the financials alone never tell.

That is precisely why the two belong in one model rather than two separate reports. The framework brings HRM and financial indicators together into a single analytical view, built to serve managerial decision-making and future empirical research at the same time—so people decisions can be understood and defended as the business decisions they have always been.

4.1 HRM KPIs

Table 1. HRM KPI Definitions and Measurement Methods

KPI	Formula / Measurement Method
Time-to-Hire	Total days to fill vacancies ÷ Number of positions filled
Quality of Hire	(Performance Rating + Hiring Manager Satisfaction + Retention Score) ÷ 3
First-Year Attrition Rate	Employees leaving within first year ÷ Employees hired × 100
Training Hours per Employee	Total training hours ÷ Average number of employees
Training ROI	(Training Benefits − Training Costs) ÷ Training Costs × 100
Internal Promotion Rate	Internal promotions ÷ Total filled positions × 100
High Performer Retention Rate	High performers retained ÷ Total identified high performers × 100
Performance Appraisal Completion Rate	Completed appraisals ÷ Planned appraisals × 100
Succession Coverage Ratio	Critical positions with identified successors ÷ Total critical positions × 100
Employee Engagement Score	Average engagement survey score
Absenteeism Rate	Days absent ÷ Available workdays × 100
Employee Net Promoter Score (eNPS)	% Promoters − % Detractors
HR Cost per Employee	Total HR operating costs ÷ Average number of employees
HR-to-Employee Ratio	Number of HR FTEs ÷ Total employees × 100

Source: Developed by the author based on Armstrong and Taylor (2023), CIPD (2023), SHRM (2023), and Deloitte (2024).

4.1.1 Recruitment and Onboarding KPIs

Time-to-Hire (TTH). In all the companies the more a position is vacant the more pressure it puts to the the existing teams, thus delaying customer-facing activities, and it may affect service quality. This indicator calculates the average time required to move from vacancy approval to candidate acceptance and reflects at the same time the responsiveness and effectiveness of recruitment processes. In commercial banks, where more specialized skills are often required, maintaining an efficient hiring process helps reduce productivity losses and supports business continuity.

Quality of Hire (QoH). Of all the recruitment indicators, this is the one that tells you whether hiring is actually working. It captures the extent to which new hires meet performance expectations, integrate into the organization, and stay productive over time. Get this right and the effects compound: better customer service, lower training costs, and a more stable workforce. In my experience, QoH is also the indicator that forces recruitment to own its outcomes rather than stopping at the offer letter.

First-Year Attrition Rate. When people leave inside the first year, it is rarely random. It signals something upstream—a gap in recruitment quality, weak onboarding, misaligned role expectations, or poor integration into the team. Tracking it tells you whether the investment in hiring and onboarding is producing employment that lasts. Lower first-year turnover means greater stability and materially lower replacement costs, and it is one of the fastest ways to see whether the front end of the process is healthy.

4.1.2 Learning and Development KPIs

Training Hours per Employee. Read beyond the raw activity, this indicator shows how seriously an organization invests in growing its people. In commercial banking—where regulatory compliance, digital transformation, and risk management demand continuous upskilling—sustained learning investment is not a nice-to-have; it underpins operational effectiveness and long-term performance.

Training ROI. Demonstrating the value of development remains one of the harder challenges for HR leaders, and one worth tackling head-on. This measure asks whether learning investment produces real business benefit—higher productivity, stronger service, better compliance, fewer operational errors. It is the bridge between workforce development and organizational performance, and the evidence that turns the training budget from a cost line into an investment case.

Internal Promotion Rate. Filling roles from within is a direct reflection of how well succession planning and development are working. Strong internal mobility reduces recruitment cost, but its real value runs deeper: it strengthens engagement, signals that growth is possible, and preserves the institutional knowledge that is so easily lost when roles are filled externally.

4.1.3 Performance and Talent Management KPIs

High Performer Retention Rate. In a knowledge-intensive industry like banking, holding on to top talent is non-negotiable. This indicator reflects the organization's ability to keep the people who consistently deliver. Retaining high performers protects productivity, innovation, customer relationships, and continuity—and the cost of losing them is almost always understated, because what walks out the door is capability, not just a headcount.

Performance Appraisal Completion Rate. A disciplined performance process depends on reviews and feedback actually happening, consistently, across the whole organization. This indicator shows whether that discipline holds. High completion rates usually point to stronger managerial accountability and tighter alignment between individual and organizational goals—and low ones are an early warning that the process exists on paper but not in practice.

Succession Coverage Ratio. Leadership continuity carries particular weight in a heavily regulated sector. This measure assesses how prepared the organization is for transitions by asking whether qualified successors are identified for the critical roles. Effective succession planning reduces operational and regulatory risk and is one of the clearest markers of organizational resilience.

4.1.4 Engagement and Culture KPIs

Employee Engagement Score. Of all the workforce indicators, engagement gives one of the clearest reads on how committed people are to where the organization is going. Higher engagement consistently tracks with stronger productivity, better customer service, lower turnover, and improved performance overall—which is why it deserves to be treated as a leading indicator of business health, not a once-a-year survey result.

Absenteeism Rate. Patterns of employee absence often provide valuable insight into workforce well-being and organizational health. Elevated absenteeism may indicate stress, burnout, low morale, or engagement challenges. Monitoring this indicator helps organizations identify potential workforce issues before they affect operational performance.

Employee Net Promoter Score (eNPS). Employee willingness to recommend their employer reflects broader perceptions of the employee experience. A positive score typically indicates strong organizational culture, effective leadership, and a compelling employment proposition.

4.1.5 HR Efficiency KPIs

HR Cost per Employee. This indicator evaluates the efficiency with which HR services are delivered across the organization. While cost management remains important, the objective is not simply to reduce HR spending but to ensure that investments in people management generate business value.

HR-to-Employee Ratio. The effectiveness of HR function in a company is influenced by the availability of resources and support capacity for the organization employees. This indicator provides insight in terms of how HR teams are positioned to deliver recruitment, learning, talent management, and employee experience initiatives effectively.

4.2 Financial KPIs

Table 2. Financial KPI Definitions and Measurement Methods

KPI	Formula
Return on Assets (ROA)	Net Income ÷ Average Total Assets × 100
Return on Equity (ROE)	Net Income ÷ Shareholders' Equity × 100
Net Profit Margin	Net Profit ÷ Total Revenue × 100
Cost-to-Income Ratio (CIR)	Operating Expenses ÷ Operating Income × 100
Personnel Expense Ratio	Personnel Expenses ÷ Operating Expenses × 100
Non-Performing Loan Ratio (NPL)	Non-Performing Loans ÷ Gross Loan Portfolio × 100
Loan Loss Provisions Ratio	Loan Loss Provisions ÷ Gross Loan Portfolio × 100

Source: Developed by the author based on OECD (2023), World Bank (2021), and banking performance reporting standards.

4.2.1 Profitability KPIs

Return on Assets (ROA). This indicator measures how effectively the bank turns its assets into profit—and people sit closer to that number than most assume. Stronger workforce productivity, better customer relationship management, and tighter operational execution feed directly into how well the asset base is utilized, and ultimately into profitability. ROA may read as a purely financial measure, but the performance behind it is delivered by people.

Return on Equity (ROE). Creating shareholder value is one of the core objectives of any commercial bank, and ROE is where that ambition gets measured. It captures how well the organization generates returns on invested capital—but it is never the product of capital alone. ROE reflects the combined effect of strategic leadership, workforce effectiveness, and operational performance working together. Behind a strong return on equity is almost always a strong organization: the right people, led well, executing consistently.

Net Profit Margin. Profitability ultimately depends on an organization's ability to generate revenue while controlling costs. Workforce productivity, employee competence, and efficient people management practices can influence both revenue generation and cost efficiency.

4.2.2 Efficiency KPIs

Cost-to-Income Ratio (CIR). Widely used across the banking sector, this indicator measures the relationship between operating expenses and operating income. Improvements in workforce productivity, process efficiency, and organizational effectiveness contribute directly to better cost management and improved operational performance.

***Personnel Expense Ratio*.** Human capital is one of the largest operating expenses a commercial bank carries, which makes this ratio worth watching closely. It tells you whether labor-related investment is proportionate to the performance and value the organization is creating. The point is not to minimize the spend but to understand its return—a low ratio achieved by under-investing in capability is a false economy, while a higher ratio that produces productivity, service, and growth is money well placed.

4.2.3 Risk and Loan Quality KPIs

***Non-Performing Loan Ratio (NPL*).** The quality of the loan portfolio is one of the truest indicators of a bank's financial stability. NPL captures the share of loans no longer generating expected repayments, giving a direct read on how well credit risk is being managed.

Loan performance is shaped by economic conditions and market factors, but it is also shaped by people. Credit analysts, relationship managers, risk specialists, and lending officers make the origination and monitoring decisions that determine portfolio quality every day. That is why investment in employee capability, compliance awareness, and risk training is not separate from credit risk—it is part of managing it. Build the competence and the risk culture, and stronger portfolio quality tends to follow.

Loan Loss Provisions Ratio. This indicator reflects the reserves set aside to cover expected credit losses. Higher provisions generally signal greater risk exposure; lower levels can point to stronger loan quality and more effective risk management.

Here too, the workforce lens matters. Lending quality rests on employee expertise, the accuracy of day-to-day decisions, and consistent adherence to risk procedures. Banks that invest in developing capability and embedding a genuine risk culture are better positioned to hold healthier portfolios and limit future losses. Provisions are a financial figure, but the discipline that keeps them low is built by people.

These relationships show that financial performance isn't simply a function of financial capital, it's deeply rooted in how well the organization manages its people. Table 1 sets out the expected relationships between HRM KPIs and financial KPIs.

Table 1. Expected Relationships Between HRM KPIs and Financial KPIs

HRM KPI	Expected Financial KPI Impact
Time-to-Hire	Lower CIR through reduced vacancy drag; improved productivity.
Quality of Hire	Higher ROA and ROE via stronger individual performance and fewer errors.
First-Year Attrition	Lower recruitment costs improve Net Profit Margin; workforce stability supports CIR.
Training Hours per Employee	Lower NPL Ratio through stronger credit and compliance competence; improved ROA.
Training ROI	Higher productivity and measurable profitability improvements in targeted business areas.
Internal Promotion Rate	Reduced external recruitment spend; improved retention and organizational stability.
High Performer Retention	Higher ROA and ROE sustained over time; preserved institutional knowledge.
Appraisal Completion Rate	Improved productivity and efficiency from clear objectives and aligned effort.
Succession Coverage Ratio	Reduced operational risk; leadership continuity supports stable ROE.
Employee Engagement Score	Higher customer satisfaction and profitability; lower CIR in high-engagement units.
Absenteeism Rate	Lower operational cost and disruption when reduced; improved CIR.
Employee Net Promoter Score (eNPS)	Stronger employer brand reduces recruitment cost; improved retention.
HR Cost per Employee	Improved cost optimization supports Personnel Expense Ratio.
HR-to-Employee Ratio	Optimal HR capacity improves service effectiveness and manager support quality.

Source: Developed by the author

4. Conclusions

The argument of this article is straightforward, even if acting on it is not. Commercial banks cannot sustain financial performance without managing their people in a systematic way, and they cannot manage their people systematically without measuring the things that actually matter.

The KPI framework set out here is an attempt to bridge a gap that has lasted too long, the gap between how HR is measured and how financial performance is managed. By mapping fourteen HRM indicators across five workforce dimensions onto seven financial KPIs, it gives a structured basis for connecting people decisions to business outcomes in a way that is practical, measurable and grounded in the specific pressures of commercial banking.

It does not pretend to solve every problem in HR analytics. Establishing genuine causation, as opposed to correlation, needs longitudinal data, careful controls and a level of analytical rigour that a descriptive framework cannot supply on its own. What the framework offers instead is a map and a measurement discipline that make that empirical work possible. Future research drawing on banking panel data could test how strong the proposed relationships really are, refine the weightings between KPIs, and see how the framework holds up across different regulatory settings and business models.

For anyone reading this inside a bank right now, the starting point is modest enough. Put HR and Finance around the same table, look at the same data, and begin asking the questions that neither side can answer alone. The connections are already there. They mostly just need to be made visible.

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