

The Living Skills Framework

Keep learning aligned with the work people need to do.

A practical approach to updating role requirements, supporting skills at work, and helping people reach a common standard from different starting points.

INSIDE

Three parts and a twelve-question audit

START WITH

One role, one priority skill

READING TIME

About 15 minutes

Keep the framework useful as the work changes

A new platform changes how an analyst prepares a report. An AI tool introduces another review step. A change in policy means a relationship manager needs to ask different questions.

Each can change what someone needs to know or do. If the skills framework hasn't caught up, people may complete the learning assigned to them and still need help with the work in front of them.

Keeping a framework current takes decisions about what has changed, how people will learn it, and who will check whether they can use it.

This guide gives you a way to work through those decisions. It covers three questions:

- **When should you update a role's skill requirements?**
- **How will you know whether learning has helped?**
- **How can people with different experience reach the same standard without repeating learning they don't need?**

You'll find examples, responsibilities to agree with managers, and a short audit to help you choose where to start.

IKN turns insights from our network and the wider industry into practical resources for financial-services learning leaders. We draw on Intuition's 40+ years as a learning partner to financial institutions.

The approach here is designed to start small. Choose one role where the work has changed, or one skill that managers are already asking for help with.

IN THIS GUIDE

PART ONE

Keep the framework current

Recognize changes that deserve a review and update the affected skills.

PART THREE

Make room for different starting points

Keep a common standard while giving people learning that fits their needs.

PART TWO

Help learning carry into the work

Agree what L&D, managers, and business leaders will each do.

THE AUDIT

Choose your next steps

Twelve questions to review with the people responsible for the work.

PART ONE: KEEP THE FRAMEWORK CURRENT

Review the skills when the work changes

An annual review gives you a regular opportunity to check the framework. You also need a way to respond to changes between reviews.

Start with the affected role. Ask what people will need to do differently, which skills that requires, and whether the existing framework still describes the work accurately.

Three situations deserve a closer look.

01 A tool or process changes

A platform rollout may change how people find information, check results, or record a decision.

Review those tasks before people are expected to use the new process. Identify what they need to learn, what they need to practise, and what their manager will check.

Learning to operate a tool may be only part of the requirement. People may also need to recognize when its output needs further investigation.

02 An expectation changes

A revised policy, control, or regulatory requirement may change what a person needs to explain, document, or escalate.

Work with the relevant subject expert to identify which roles are affected and what good performance now looks like. Be specific enough that someone could use the requirement to review a piece of work.

03 The same problem keeps appearing

Managers or quality reviewers may repeatedly return work for the same reason: an incomplete explanation, a missed check, or an unsupported recommendation.

Investigate before assigning more training. The cause could be a skill gap, unclear instructions, a system problem, or insufficient time to do the work properly.

A USEFUL REVIEW QUESTION

What are people being asked to do differently, and where are they having difficulty?

Agree who will raise these changes with L&D and who can approve an update to the framework.

Update the part that changed

A platform change doesn't necessarily require a new framework. You may need to update a few task requirements while keeping the broader expectations for the role.

Separating skills into two groups can make that work easier.

GROUP ONE

Core skills

These describe capabilities that apply across tools and processes.

For a relationship manager, they might include understanding a client's needs, explaining a product clearly, recognizing risk, and knowing when to seek another view.

Write these in terms of what someone should be able to demonstrate. "Sound judgment" becomes more useful when you explain the decisions it applies to and the evidence a reviewer should look for.

Core skills can change too. Revisit them when the purpose or responsibilities of the role change.

GROUP TWO

Skills tied to current work

These describe requirements associated with a particular system, process, product, or reporting task.

Examples include completing a check in a new platform or preparing a reporting pack using a revised process.

Give each requirement a named owner, a review date, and a reason to review it sooner.

Make each update manageable

For an affected skill, record:

01 What has changed in the work.

02 What people now need to demonstrate.

03 Which learning, practice, or assessment needs updating.

04 Who owns the change and when it will be reviewed.

Check any linked learning materials at the same time. A revised framework won't help if the course, job aid, and manager guidance still describe the old process.

Keep a short record of changes so managers can see what is different and why.

PART TWO: HELP LEARNING CARRY INTO THE WORK

Check what people can do after the learning

Completion tells you that someone finished an activity. An assessment can show whether they understood it or could apply it in a practice task.

To understand what happens next, you need input from the people who see the work.

These four questions help you decide what to measure and who should be involved.

QUESTION	WHAT TO LOOK AT	EXAMPLE	RESPONSIBILITY
Did the learning happen?	Participation and completion	The analyst completed the assigned learning.	L&D
Can the person demonstrate the skill?	A relevant assessment or practice task	The analyst identifies the risks in a sample credit case and explains their recommendation.	L&D and the relevant subject expert or manager
Are they using it at work?	Reviewed work and observed practice	Their manager checks whether a credit recommendation explains the decision and addresses the risks.	Line manager
Is the intended business result improving?	An agreed operational measure	Fewer recommendations are returned because required analysis is missing.	Business owner, with L&D supporting the review

You don't need a large reporting exercise for every skill. Start with one that matters to the business and choose evidence you can collect consistently.

Assess the starting point where practical. Without it, you may know how someone performed after learning but have little basis for judging their progress.

Keep the measures specific. Fewer escalations, for example, aren't automatically an improvement. The skill may be recognizing when escalation is necessary.

Agree what good looks like before you ask people to demonstrate it.

Agree who will follow through

Suppose training is intended to reduce errors when matching transactions to account records. Operations may already track those errors.

Work with the operations lead to agree which measure is relevant, record the starting point, and set a date to review it together. Where possible, compare equivalent work and account for differences in volume.

Check what else changed during the period. A new system, different staffing, or a lighter workload could affect the result.

Then agree the responsibilities around the learning.

01 L&D organizes learning and checks progress

Arrange the learning and assessment. Work with subject experts and managers to define the task people should be able to do.

Agree how feedback from the workplace will reach L&D and who will act on it. That feedback may point to a change in the learning, another opportunity to practise, or a problem outside the training.

02 Managers support practice and give feedback

Make time for people to use the skill. Review their work and explain where it meets the standard and where it needs attention.

Give managers something concrete to work with. If analysts are learning to write stronger credit recommendations, provide an example and explain what makes it effective.

Review a sample together so managers can apply the criteria consistently.

03 Business leaders track the result

Agree which business measure matters and make the relevant information available for review.

Help the team understand changes in the result, including factors beyond the learning itself.

Before the learning begins, write down the names, the responsibilities, and the date you'll compare notes.

PART THREE: MAKE ROOM FOR DIFFERENT STARTING POINTS

One standard can support different learning paths

An experienced relationship manager might know the products, the clients, and when a situation needs a second look, but need help with a new AI tool.

A new hire might be comfortable with that tool and still be learning what to question in its output.

These are possible starting points. Time in the job won't tell you enough about either person's skills.

Assign them the same learning path and one may repeat familiar material while the other misses context they need. Building separate programs around tenure can create more content to maintain without resolving the individual gaps.

Keep a common standard for each role and level. Use evidence to decide how each person reaches it.

01 Assess before assigning

Use a short assessment or realistic task to find out what the person can already do.

Match the assessment to the skill. A knowledge check may help with product understanding. Evaluating judgment may require a case, an explanation of a decision, and questions from a reviewer.

02 Give credit for demonstrated skills

Where your firm's requirements allow, let people move past learning they can show they don't need.

Apply this to everyone. Experienced staff may need foundations in an unfamiliar area; newer colleagues may bring relevant experience from elsewhere.

Record the evidence and assign learning for the remaining gaps.

03 Give people useful work to learn from together

Have the colleague who knows the tool explain how they used it. Ask the colleague with relevant product or client experience to explain what they would check before using the result.

Both should have room to question, explain, and learn. Check each person's progress individually afterwards.

Keep listening after you assign the learning

A person's needs can change during a program. Practice may reveal a gap the initial assessment missed, or a new process may change what they need to learn next.

Give learners and managers a clear way to report those changes. Use their feedback alongside information about what is coming.

Look at changes ahead

Speak with the teams responsible for systems, policies, products, and operational change.

Ask what is planned, which roles are affected, and when people will need to work differently.

Vendor roadmaps and relevant industry developments can help you identify questions to investigate. Confirm what applies to your firm before changing learning requirements.

Look at where people need help now

Useful information may include:

- Work that managers repeatedly return for revision.
- Questions raised during practice or coaching.
- Support requests about a particular task.
- Resources people search for or ask L&D to provide.

These signals need interpretation. Frequent support requests could point to unclear guidance or a difficult process as well as a learning need.

Bring the evidence together

Set a regular review with the relevant managers and subject experts. A quarterly check may suit some roles; a significant rollout may need more frequent attention.

Ask whether the role requirements are still accurate, whether people are receiving the right learning, and whether they have enough support to practise.

Use the answer to make a specific change, then check whether it helped.

THE AUDIT

Twelve questions to choose your next steps

Choose one role or team. Review these questions with someone who understands its day-to-day work.

SCORE EACH ANSWER

0 Not in place

1 Partly in place or used
inconsistently2 In place, with evidence
that it is being used

Add the scores for each section. Use the lowest section to guide your discussion, then consider which gaps matter most for the work.

PART ONE: IS THE FRAMEWORK CURRENT?

- | | | |
|---|--|----------------------|
| 1 | Do you have agreed reasons to review skill requirements between scheduled reviews, such as a system change or a recurring problem? | <input type="text"/> |
| 2 | Can you distinguish the role's core skills from requirements tied to particular tools and processes? | <input type="text"/> |
| 3 | Do requirements tied to current tools and processes have an owner, a review date, and a route for making updates? | <input type="text"/> |
| 4 | Do managers, reviewers, and change owners regularly share what is changing and where people need help? | <input type="text"/> |

PART ONE TOTAL ____ / 8

PART TWO: DOES LEARNING CARRY INTO THE WORK?

- | | | |
|---|---|----------------------|
| 5 | For a priority skill, have you agreed what people should be able to demonstrate beyond completing the learning? | <input type="text"/> |
| 6 | Do you assess the starting point and review progress against the same relevant criteria? | <input type="text"/> |
| 7 | Have you agreed a business measure, its starting point, and a review date with the person who owns it? | <input type="text"/> |
| 8 | Are named people responsible for arranging learning, supporting practice, reviewing work, and feeding the findings back to L&D? | <input type="text"/> |

PART TWO TOTAL ____ / 8

PART THREE: DOES THE APPROACH ACCOUNT FOR DIFFERENT STARTING POINTS?

9 Do people's demonstrated skills help determine their learning path, alongside the requirements of their role? ☐

10 Where firm requirements allow, can people demonstrate an existing skill and move past learning they don't need? ☐

11 Do people have structured opportunities to learn from colleagues with different strengths through relevant work? ☐

12 Do you use individual assessment results and manager feedback to adjust learning and practice as needs become clearer? ☐

PART THREE TOTAL ____ / **8**

OVERALL TOTAL ____ / **24**

Use the score to start a conversation

This is a planning tool, not an industry benchmark. The individual answers matter more than the total.

0 to 8 Put the basics in place

Choose one role and one important skill. Agree the standard, how you'll assess it, and who will support practice.

9 to 16 Address the gaps between steps

Look for places where responsibilities or information don't connect. Learning may be assigned without a baseline, or managers may review work without feeding the findings back to L&D.

17 to 24 Check how consistently it works

Review examples from recent learning. Confirm that people received appropriate paths, managers had time to support practice, and the findings led to useful decisions.

Choose up to three actions based on the gaps and their importance to the work.

ACTION	OWNER	DATE TO REVIEW PROGRESS
1.		
2.		
3.		

Start with one skill people need to use

Choose a role where you have a clear reason to act. Perhaps a process is changing, managers are seeing a recurring error, or staff are asking for help with a task.

Bring together the person responsible for learning, a manager who can support practice, and the business owner who understands the intended result.

Use this short brief to agree the work.

THE ROLE AND SKILL

Who needs to do what?

THE STANDARD

What would a good example look like? What should a reviewer check?

THE STARTING POINT

How will people show what they can already do?

THE LEARNING AND PRACTICE

What support will address the gaps, and when will people have time to use it?

THE RESPONSIBILITIES

Who will arrange the learning, review the work, provide feedback, and track the result?

THE REVIEW

What evidence will you compare, and on what date?

Keep the first version manageable enough to use. You can learn from one well-supported task before extending the approach to more roles.

At the review, ask what improved, where people still need help, and what else affected the result. Update the learning or the working conditions accordingly.

A useful framework gives people a clear standard and helps the firm support them in reaching it. Keeping it useful requires time for practice, feedback from the work, and someone responsible for acting on what you learn.

Build on what your people already know

A skills framework becomes useful when it helps you make better decisions about learning: where someone should start, what they need to practise, and how you'll know they are ready.

If you're reviewing that approach across your institution, Intuition can help you connect role requirements, financial-services learning, and support for applying skills at work.

Know-How and Intuition's wider learning services can form part of that approach. Start with the roles and capabilities you need to develop, then explore the content and support that fit.

Assess the starting point

Give people credit for what they can demonstrate.

Focus the learning

Address the gaps that matter for their role.

Support practice

Make room for feedback and application at work.

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