Future Talent Learning

Employer Guide (updated July 2026)

Levy-funded pathways for financial services management, AI, data and transformation capability

Practical pathways that build accredited capability through real financial services work.

All pathways include:

- **a nationally recognised apprenticeship qualification**
- **Microsoft-recognised AI certification**
- **Institute of Leadership accreditation**

Why financial services organisations need a different approach

Financial services organisations are facing rapid change.

AI adoption, digital transformation, changing customer expectations, regulatory demands and skills gaps mean firms need colleagues who can work across teams, use data well, improve productivity and help change land in practice.

Many firms are looking for practical ways to:

- build future-ready management capability
- develop AI, data and improvement skills
- support internal mobility and skills-based progression
- improve how work gets done across teams, products and services
- build confidence in responsible AI and digital adoption
- create clear progression routes for existing staff

FTL provides levy-funded pathways that help build this capability through real financial services work.

Why this matters for future skills

Financial services firms need to keep building the skills that support growth, productivity and customer outcomes.

The Financial Services Skills Commission highlights future skills that are central to the sector. Future skills are not only technical; AI and data capability need to be combined with judgement, communication, team and relationship skills.

These pathways help firms strengthen the capability colleagues need now and for the future:

- management confidence
- AI and digital confidence
- data-informed decision-making
- customer and stakeholder understanding
- productivity and process improvement
- communication, judgement and relationship skills

The aim is to build capability now — while helping colleagues stay confident, credible and ready for future opportunities.

Financial services customisation built in

FTL's financial services pathways are already tailored to financial services contexts.

Customisations across all programmes include:

- financial services examples, missions and study groups
- scenarios linked to customers, products, risk, regulation and service performance
- alignment to future skills priorities including AI, data, digital literacy, relationship management, adaptability and teamwork
- practical use of workplace tools such as Microsoft Copilot, Power BI, Excel, Teams and Power Automate where relevant
- tailored learner communications and launch materials

The customisation is informed by Financial Services Skills Commission research on future skills and the capabilities the sector needs for sustainable growth, productivity and future success.

The result: recognised qualifications that feel practical, relevant and highly contextualised to financial services work.

A connected suite, not one-off courses

FTL provides a connected set of pathways covering the capabilities financial services organisations increasingly rely on.

Management, transformation and improvement

For colleagues organising work, improving performance and helping change land.

AI-enabled management and digital capability

For colleagues using AI, automation and digital tools to improve workflows, customer journeys and ways of working.

Data and insight

For colleagues using information and evidence to support better decisions, performance and customer outcomes.

This makes it easier to build capability consistently across teams, functions and business areas.

Future-ready management pathways for financial services

As traditional Level 3 and Level 5 management apprenticeship routes change, financial services employers need credible ways to keep building management capability through levy-funded development.

FTL's pathways build management capability through the work colleagues already do every day.

FS Transformational Manager Programme

For colleagues building core management capability through organised delivery, project work, stakeholder communication and problem-solving.

FS Business Transformation Manager Programme

For colleagues supporting change, customer journeys, stakeholder engagement and better ways of working.

FS Improvement Manager Programme

For colleagues building Lean, project management, productivity and performance improvement capability.

The financial services capability menu

MANAGEMENT, TRANSFORMATION & IMPROVEMENT

- **FS Transformational Manager**
  Mapped to Junior Management Consultant L4
- **FS Business Transformation Manager**
  Mapped to Business Analyst L4
- **FS Improvement Manager**
  Mapped to Improvement Specialist L5

AI-ENABLED WORK & DIGITAL

- **FS AI for Smarter Work**
  Mapped to Digital Support Technician L3
- **FS AI & Automation Management**
  Mapped to AI & Automation Practitioner L4
- **FS AI & Digital Product**
  Mapped to Digital Product Manager L4

DATA & INSIGHT

- **FS Data for Smarter Work**
  Mapped to Data Technician L3
- **FS Data & Insight Management**
  Mapped to Data Analyst L4

Which pathway fits the need?

If colleagues need to build management confidence, organise work, support projects and communicate with stakeholders
→FS Transformational Manager Programme

If colleagues need to support change, customer journeys or stakeholder-heavy work
→ FS Business Transformation Manager Programme

If colleagues need to lead improvement, productivity or performance change
→ FS Improvement Manager Programme

If a wide range of colleagues need to use AI and digital tools more confidently
→ FS AI for Smarter Work Programme

If colleagues need to identify AI and automation opportunities in workflows or services
→ FS AI & Automation Management Programme

If colleagues need to shape digital products, services or customer journeys
→ FS AI & Digital Product Management Programme

If colleagues need stronger everyday data confidence
→ FS Data for Smarter Work Programme

If colleagues need to turn data into insight for decisions
→ FS Data & Insight Management Programme

Human and practical capability embedded throughout

Alongside programme-specific learning, colleagues build the human and practical capability needed to use new skills effectively with customers, colleagues, teams, functions and stakeholders.

This includes practical learning to develop:

- communication and active listening
- collaboration and stakeholder engagement
- working across boundaries
- feedback and coaching conversations
- influence and managing upwards
- prioritisation and decision-making
- resilience and building trust
- problem-solving and leading change
- facilitation, storytelling and presenting with impact
- using AI responsibly at work

These are part of how FTL helps colleagues turn AI, data, management, improvement and transformation capability into better performance.

The learning events from FTL are a real highlight. Short, sharp and directly useful. It was a real privilege to learn from such a diverse group of experts.

Programme participant
Apple

Professional qualifications & accreditation included

All programmes are fully funded through the apprenticeship levy and include recognised qualifications, accreditations and certifications that support colleagues in current roles and future progression, internal mobility and career confidence.

- a nationally recognised apprenticeship qualification
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

FTL's award-winning programmes have strong learner outcomes, including a 100% pass rate and 85% distinction rate.

Microsoft Azure AI Fundamentals included

Institute of Leadership – Most Innovative Training Provider 2024

FTL provides top-tier, highly engaging, effective and innovative methods of teaching and learning leading to high success rates.

Ofsted

Financial sector management, business transformation and improvement programmes

Practical new routes for building management capability as traditional management apprenticeship routes change — tailored to the work financial services organisations need most.

Financial Sector Transformational Manager Programme

Delivered through the Level 4 Junior Management Consultant Apprenticeship

Core management confidence and first-line management development
(a direct replacement for both L3 Team Leader and L5 Operations Manager)

Application & fit

For colleagues building core management capability through organised delivery, project work, stakeholder communication and problem-solving in financial services roles.

What colleagues build

- organisation, delivery, prioritisation and planning skills
- communication and stakeholder confidence
- project support and problem-solving capability
- confidence contributing to improvement and change activity

Management capability developed

The human skills needed for effective management in financial services: judgement, communication, collaboration, accountability, professionalism, relationship-building and confidence working with others.

Qualifications and credentials

- Level 4 Junior Management Consultant Apprenticeship
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

Duration: 12 months + Assessment
Levy funding band: £9,000

Financial Sector Business Transformation Manager Programme

Delivered through the Level 4 Business Analyst Apprenticeship

Management through business change, transformation and stakeholder-heavy improvement (a practical replacement for the Level 5 Operations Manager pathway)

Application & fit

For colleagues supporting business change, customer journeys, operational improvement, stakeholder engagement or evidence-based recommendations.

What colleagues build

- business improvement and transformation delivery
- customer journey and process improvement
- stakeholder engagement, requirements gathering and prioritisation
- evidence-led recommendations and change delivery

Human and management capability developed:

The human skills needed to lead change effectively in financial services settings – judgement, confidence, communication, collaboration, facilitation and constructive challenge.

Qualifications and credentials

- Level 4 Business Analyst Apprenticeship
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

Duration: 14 months + Assessment

Levy funding band: £18,000

Financial Sector Improvement Manager Programme

Delivered through the Level 5 Improvement Specialist Apprenticeship

Management through Lean, productivity, project discipline and performance improvement

Application & fit:

For colleagues improving processes, reducing friction, strengthening productivity, managing improvement activity or improving consistency across teams and workflows.

What colleagues build:

- Lean improvement, structured problem-solving and project delivery
- productivity, performance and operational improvement capability
- stakeholder communication and sustainable improvement practice
- confidence helping better ways of working stick

Human and management capability developed:

The management and human skills needed to lead improvement confidently – prioritisation, judgement, collaboration, accountability, influencing and delivery discipline.

Qualifications and credentials

- Level 5 Improvement Specialist Apprenticeship
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

Duration: 12 months + Assessment

Levy funding band: £9,000

Financial Sector AI-enabled management and digital programmes

Helping colleagues and managers use AI, automation and digital tools confidently, responsibly and productively in financial services settings.

Colleagues build practical AI and digital confidence alongside the human skills needed to apply it well: communication, collaboration, stakeholder engagement, user support, judgement and responsible adoption.

Financial Sector AI for Smarter Work Programme

Delivered through the Level 3 Digital Support Technician Apprenticeship

For colleagues using AI and digital tools to improve everyday productivity, support services and strengthen smarter ways of working across financial services organisations.

Application & fit:

For staff who use digital systems or tools and want greater confidence using AI and technology to save time, improve workflows and support colleagues or customers.

What colleagues build:

- practical AI confidence using approved workplace tools
- stronger use of Microsoft tools such as Copilot, Power BI, Excel, Teams and Power Automate
- smarter, more efficient ways of working and problem-solving
- confidence supporting users, services, colleagues and operational teams

Human and practical capability developed:

Staff develop the judgement, communication and confidence needed to use AI responsibly, support others and make technology useful in real financial services work.

Qualifications and credentials

- Level 3 Digital Support Technician Apprenticeship
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

Duration: 12 months + Assessment

Levy funding band: £13,000

Financial Sector AI & Automation Management Programme

Delivered through the Level 4 AI & Automation Practitioner Apprenticeship

For colleagues leading workflow improvement, AI adoption and automation to improve service performance and operational delivery.

Application & fit:
A strong fit for colleagues improving customer, operational, reporting or internal service workflows through AI and automation.

What colleagues build:

- AI and automation capability applied to real workflows
- workflow redesign, productivity and operational improvement
- use-case selection, adoption support and stakeholder communication
- confident decision-making around responsible AI use

Human and practical capability developed:
The human skills needed to lead adoption successfully – judgement, facilitation, communication across technical and non-technical audiences and confidence helping new tools land in practice.

Qualifications and credentials

- Level 4 AI & Automation Practitioner Apprenticeship
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

Duration: 12 months + Assessment
Levy funding band: £18,000

Financial Sector AI & Digital Product Management Programme

Delivered through the Level 4 Digital Product Manager Apprenticeship

For colleagues shaping better digital products, customer journeys, services or user experiences.

Application & fit:

For staff in digital, product, service design, delivery, transformation or operational roles who help shape, improve or manage digital products, customer journeys or colleague-facing tools.

What colleagues build:

- product thinking and user-centred improvement
- stakeholder engagement, prioritisation and digital delivery
- confidence improving digital services that colleagues, customers or partners rely on

Human and practical capability developed:

The human skills needed to make product and service decisions well – communication, user empathy, prioritisation, collaboration, judgement and stakeholder confidence.

Qualifications and credentials

- Level 4 Digital Product Manager Apprenticeship
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

Duration: 14 months + Assessment

Levy funding band: £18,000

Applied learning scenarios: AI and digital capability in financial services

Learners apply the programme to real workflow opportunities in the organisation.
Examples could include:

Everyday productivity and Microsoft tools
Using Copilot, Power BI, Excel, Teams and Power Automate more effectively to support reporting, analysis, communication, collaboration and workflow improvement.

Customer and service workflows
Customer triage, service requests, onboarding journeys, customer communications, complaints, case routing and knowledge support.

Operational workflows
Reporting, approvals, internal service requests, quality checks, risk controls, workflow hand-offs and productivity bottlenecks.

Typical benefits
Reduced manual effort, faster turnaround, better consistency, clearer reporting, stronger adoption and more time for higher-value work.

All projects are grounded in responsible AI use, human oversight and sound judgement.

Financial sector data and insight programmes

Practical pathways that help colleagues use data confidently to support decisions, performance and improvement across financial services organisations.

Financial Sector Data for Smarter Work Programme

Delivered through the Level 3 Data Technician Apprenticeship

For colleagues who work with data, reports or business information and want greater confidence using data to support everyday decisions.

Application & fit:

For staff who regularly use reports, service data, operational information, customer insight or performance data and want to improve data quality, reporting and everyday decision-support.

What colleagues build:

- everyday data handling, reporting and data quality capability
- confidence using data to support routine decisions and coordination
- communication skills to explain information clearly to others

Human and practical capability developed:

The judgement, communication and responsibility needed to use data well in practice – including attention to detail, confidence explaining information and collaboration with colleagues who use evidence to make decisions.

Qualifications and credentials

- Level 3 Data Technician Apprenticeship
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

Duration: 14 months + Assessment

Levy funding band: £13,000

Financial Sector Data & Insight Management Programme

Delivered through the Level 4 Data Analyst Apprenticeship

For colleagues responsible for analysis, insight and evidence that supports decisions, performance and improvement.

Application & fit:
A strong fit for colleagues who work with datasets, reporting or analytical activity and need to turn data into insight that informs decisions and performance improvement.

What colleagues build:
- data analysis, insight generation and dashboard creation
- data storytelling that influences decisions and priorities
- confidence communicating insight to stakeholders
- evidence-led recommendations for performance and improvement

Human and practical capability developed:
The human skills needed to turn insight into action – judgement, influencing, problem-solving, confident communication and the ability to support others to act on evidence.

Qualifications and credentials
- Level 4 Data Analyst Apprenticeship
- Microsoft-recognised AI certification
- Institute of Leadership accreditation

Duration: 14 months + Assessment
Levy funding band: £15,000

Mentarri: AI learning support when colleagues need it

Mentarri is FTL's AI learning platform.

It helps colleagues:

- find relevant learning resources quickly
- practise workplace scenarios and conversations
- reflect between coaching sessions
- prepare for workshops, study groups and assessment
- apply learning to real work

For employers, Mentarri helps make development more personal, accessible and scalable – without replacing human coaching.

It gives colleagues support at the point they need it – helping them apply learning to real team, customer, product, service and transformation challenges.

Weekly delivery model designed for busy roles

Approx. 4 hours of protected learning time per week — one of the most time-efficient in the sector.

50% structured learning
Self-paced learning, interactive workshops, guided exploration using AI learning tools, peer study groups and coaching support. These sessions introduce practical frameworks, tools and approaches that can be applied immediately at work.

50% applied learning
Colleagues apply learning directly to real team, customer, product, service or workplace challenges through monthly missions and work-based tasks. This keeps development immediately relevant and can create visible value while colleagues build capability.

Learning is designed to strengthen performance and productivity, not compete with it.

Mon	Resources 1 - 2 hrs
Tues	Coach Meeting 1 hr
Wed	Applied Learning 2 hrs
Thu	Applied Learning 2 hrs
Fri	Study Group 1 hr

Progression routes for future skills and internal mobility

Colleagues can start where their role fits now, then build deeper capability as responsibilities grow and skills needs change.

FS Transformational Manager can lead to:

→ FS Business Transformation Manager
→ FS Improvement Manager
→ FS AI for Smarter Work
→ FS AI & Automation Management
→ FS Data for Smarter Work

FS Business Transformation Manager can lead to:

→ FS AI & Automation Management
→ FS AI & Digital Product Management
→ FS Data & Insight Management

FS Improvement Manager can lead to:

→ FS AI & Automation Management
→ FS Data & Insight Management

FS AI and data progression routes include:

FS AI for Smarter Work → FS AI & Automation Management
FS AI for Smarter Work → FS AI & Digital Product Management
FS Data for Smarter Work → FS Data & Insight Management

How financial services organisations can use the pathways

These pathways can be used flexibly across a firm.

Firms can use them to:

- build future-ready management capability
- support internal mobility and skills-based progression
- strengthen AI, data and digital confidence
- improve productivity and ways of working
- support business change and transformation
- develop cohorts aligned to functions, business areas or priority groups

FTL can help firms map roles to the right pathways and shape cohorts around workforce and business priorities.

Support colleagues can rely on

Applied learning missions
Real work challenges drive learning.

Extensive 1:1 coaching
Frequent support builds confidence and momentum.

Personalised AI learning support
FTL’s AI learning platform helps colleagues practise scenarios and build confidence.

Peer learning and workshops
Shared learning helps ideas land in practice.

Neuro-inclusive design
Flexible formats and structured support help more learners engage, progress and succeed.

Neurodiversity Smart Accreditation

They are joining structured, supported development that helps improve how work gets done now — while preparing for future opportunities.

Peer study groups and financial services learning

Monthly coach-facilitated study groups give colleagues space to test ideas, discuss real challenges and learn with peers.

FTL has shaped facilitation notes and study group prompts so they feel accessible, relatable and specific to financial services contexts.

They are designed to help colleagues:

- apply learning to real workplace situations
- explore trade-offs around customers, risk, regulation, resources and priorities
- learn from different perspectives across functions, firms and sectors
- build networks with peers beyond their immediate team
- collaborate on practical, real-world challenges

Example questions:

- How do we improve customer outcomes without increasing risk?
- Where could AI or automation improve productivity – and where could it create risk?
- How do we support colleagues through change when workloads are already high?

Start with role mapping and future skills priorities

A practical next step is to identify:

- which roles need stronger management, AI, data or improvement capability
- where levy-funded pathways can support future skills priorities
- which colleagues or teams would benefit most
- how pathways could support internal mobility and progression
- where a first cohort could create visible value

FTL can then support pathway selection, cohort planning, learner engagement and launch communications.

Build capability colleagues can use immediately

FTL pathways help financial services organisations develop practical, future-ready capability through recognised qualifications, AI-enabled learning support and real workplace application.

To explore the right pathway mix for your organisation, speak with the Future Talent Learning team.

www.futuretalentlearning.com

Future Talent Learning

Appendix: How employers can see value from applied learning

FTL does not ask learners to complete abstract assignments.

Learning is applied to real work, so projects can create visible value while colleagues develop capability.

Value may show up as:

- time saved in routine workflows
- fewer hand-offs between teams
- better process consistency
- clearer reporting and dashboards
- stronger customer responsiveness
- improved use of AI and digital tools
- better adoption of new ways of working
- reduced duplication or rework
- more confident decisions
- stronger risk-aware use of AI and data

FTL helps learners shape applied projects that are practical, responsible and relevant to the organisation.

Appendix: Example applied projects across the portfolio

FS Transformational Manager - Workload visibility, hand-offs, meeting rhythms, project tracking, stakeholder coordination and team communication.

FS Business Transformation Manager - Customer journey improvement, process mapping, stakeholder insight, requirements gathering, change planning and process redesign.

FS Improvement Manager - Operational bottlenecks, quality checks, risk controls, service requests, reporting and process consistency.

FS AI for Smarter Work - Copilot use cases, prompt libraries, Power BI dashboards, Excel workflow improvements, Teams collaboration, Power Automate flows and responsible AI guidance.

FS AI & Automation Management - Customer triage, workflow automation, operational alerts, case routing, reporting, approvals and service updates.

FS AI & Digital Product Management - Customer portals, colleague-facing tools, self-service journeys, digital products and adoption roadmaps.

FS Data for Smarter Work - Data quality, reporting dashboards, status tracking, customer reporting and repeatable data processes.

FS Data & Insight Management - Customer trends, risk indicators, pricing, productivity, operational performance and insight-led recommendations.

Appendix FAQ: How apprenticeship funding works

Can apprenticeships be used for existing staff?
Yes. They can develop existing colleagues where the programme builds new knowledge, skills and behaviours relevant to their role.

Can managers, specialists and business services colleagues take part?
Yes. The programmes are designed for existing staff across management, operations, transformation, digital, data, customer, product and business services roles.

How does levy funding work?
Large employers with an annual pay bill over £3m pay the apprenticeship levy at 0.5% of their pay bill. Levy funds can be used to pay for eligible apprenticeship training and assessment.

What time commitment is required?
Colleagues need protected learning time. FTL's model is designed around approx. 4 hours per week, with learning applied through real work.

For financial services organisations, this creates a practical way to build AI, data, management and transformation capability across existing teams without taking colleagues away from work for long periods.