

Skills Gaps Questionnaire

Information for Participants

The University of Malta is conducting a study to map, assess, and forecast human capital supply and demand within the financial services industry. The study examines the current employment of Third Country Nationals (TCNs) and their distribution across functions, roles, and seniority; recruitment trends, barriers and retention strategies for TCNs; and the utilisation of immigration schemes such as the Blue Card, Key Employee Initiative, and Single Permit.

This questionnaire consists mainly of predefined response options. Providing the name of your organisation is optional, and all responses will be treated with strict confidentiality. The data collected will be stored solely for analysis purposes until the end of the project, after which all data will be permanently deleted. Please note that once the questionnaire is submitted, responses cannot be withdrawn.

We sincerely thank you for your valuable contribution. If you have any questions regarding this questionnaire, please feel free to contact:

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required

Organisational Information

1. Organisation Name

2. What is the legal structure of your organisation? *

- ☐ Sole trader
- ☐ Partnership
- ☐ Limited Liability Company (LTD)
- ☐ Public Limited Liability Company (PLC)
- ☐ Other

3. Which of the following industry sectors does your organisation operate in? *

- ☐ Financial service activities, except insurance and pension funding
- ☐ Activities auxiliary to financial services and insurance activities
- ☐ Insurance, reinsurance and pension funding, except social security
- ☐ Computer programming, consultancy and related activities
- ☐ Information service activities
- ☐ Legal and accounting activities
- ☐ Activities of head offices; management/consultancy activities
- ☐ Other

4. Your organisation operates in the financial service activities, except insurance and pension funding sector. More specifically, which of the following sub-sector does your organisation operate in? *

- ☐ Activities of holding companies
- ☐ Trusts, funds and similar financial entities
- ☐ Commercial banking
- ☐ Other

5. What proportion of your employee complement possess a tertiary-level qualification (e.g., diploma or degree)? *

- ☐ 0%
- ☐ 1%-25%
- ☐ 26% - 50%
- ☐ 51-75%
- ☐ 76-100%

6. What are the main fields of qualification of the graduates within your organisation? *

- ☐ Banking and Finance
- ☐ Accountancy and Auditing
- ☐ Economics
- ☐ Management
- ☐ Insurance
- ☐ Other

7. Based on the past financial year, approximately what proportion of the employees within your organisation worked in roles related to financial services? *

- ☐ 1-25%
- ☐ 25-50%
- ☐ 51-75%
- ☐ 76-100%

8. Based on the past financial year, approximately what percentage of total revenue came from clients in the Financial Services Sector (banking, insurance, investment funds, fund administration, capital markets, fintech)?

- ☐ 0%
- ☐ 1-10%
- ☐ 11-20%
- ☐ 21-30%
- ☐ 31-40%
- ☐ 41-50%
- ☐ 51-60%
- ☐ 61-70%
- ☐ 71-80%
- ☐ 81-90%
- ☐ 91-100%
- ☐ Prefer not to say

9. Over the next 12 months, do you expect increasing, maintaining or decreasing the share of revenue from financial services clients?

- ☐ Increasing
- ☐ Maintaining
- ☐ Decreasing
- ☐ Unsure

10. Which of the following best describes your organisation's interface with the industry? *

- ☐ Service Provider
- ☐ Operator
- ☐ Regulator
- ☐ Support function (e.g., logistics, administration)
- ☐ Other

Workforce Composition

11. Number of Full-Time Equivalent Employees *

12. What percentage of your workforce is Maltese, EU (non-Maltese) or TCNs? Please select the most appropriate percentage for each category. *

	0%	1%-25%	26%-50%	51%-75%	76%-100%
Maltese	☐	☐	☐	☐	☐
EU (except Maltese)	☐	☐	☐	☐	☐
TCNs	☐	☐	☐	☐	☐

Recruitment Practices

13. How are workers typically hired at your company? *

- ☐ Direct recruitment (locally)
- ☐ Direct recruitment (internationally)
- ☐ Through recruitment agencies
- ☐ Other

14. Where does your company advertise its vacancies? *

- ☐ Local job agencies
- ☐ Foreign job agencies
- ☐ Word of mouth
- ☐ Educational institutions
- ☐ Higher education institutions
- ☐ Social media platforms
- ☐ Company website
- ☐ Print and/or traditional media
- ☐ Online job portals
- ☐ Other

15. How long, on average, does it take to recruit a Third Country National (TCN) from job offer to first day in case of each of the following categories? *

[illegible]

16. What are the main challenges your organisation faces when recruiting Third Country Nationals (TCNs)? *

- ☐ Employment residence permit applications
- ☐ Visa applications
- ☐ Lengthy pre-employment processing times by external parties
- ☐ Immediate family reunification requests
- ☐ Salary expectation misalignment
- ☐ Language barrier
- ☐ Qualification recognition
- ☐ Health screening requirements
- ☐ Challenges verifying prior work experience
- ☐ Workplace integration difficulties
- ☐ Random interviews held by the authorities with recruits at visa stage
- ☐ Not Applicable
- ☐ Other

17. Please indicate the extent to which your organisation has a structured HR support system for TCN employment matters: *

- ☐ No dedicated support
- ☐ Minimal support
- ☐ Moderate support, some structured procedures
- ☐ Well-structured HR support team for TCNs
- ☐ Fully dedicated HR support for all TCN matters

Skills and Qualifications

18. When recruiting staff, which skills or qualifications are most important to your organisation? *

Please select at most 3 options.

- ☐ Occupation-specific/technical skills
- ☐ Communication and teamwork
- ☐ Leadership and managerial skills
- ☐ Problem-solving and decision-making
- ☐ Digital and ICT skills
- ☐ Language proficiency
- ☐ Ability to adapt to emerging technologies
- ☐ Compliance and regulatory awareness
- ☐ Customer service skills
- ☐ Other

19. In your organisation's hiring decisions, which is given greater importance? *

- ☐ Prior work experience
- ☐ Formal education/qualifications
- ☐ Both equally
- ☐ Depends on role

20. Is your organisation currently facing any skills gaps within its workforce? *

- ☐ Yes
- ☐ No
- ☐ Unsure

21. Are sufficient training opportunities available in your sector to address existing skills gaps? *

- ☐ Yes
- ☐ No
- ☐ Partially
- ☐ I don't know

22. Which of the following programmes does your company currently offer? *

- ☐ Internships
- ☐ Graduate programmes
- ☐ Apprenticeships
- ☐ None of the above

23. Does your organisation offer training opportunities to help employees develop new skills? *

- ☐ Yes
- ☐ No

24. If so, what form of training is most commonly offered by your organisation?

- ☐ In-person training by external providers
- ☐ Online training by external providers
- ☐ In-house formal training
- ☐ In-house informal training (e.g., mentoring, job shadowing, peer learning)

25. Does your organisation hire TCNs? *

- ☐ Yes
- ☐ No

Employment of Third Country Nationals (TCNs)

26. Indicate the three most common nationalities among TCNs employed by your organisation. *

Please select at most 3 options.

- ☐ India
- ☐ Nepal
- ☐ Philippines
- ☐ Colombia
- ☐ China
- ☐ Serbia
- ☐ Albania
- ☐ Pakistan
- ☐ Other

27. Which factor most influences TCNs to select Malta as their place of employment? *

- ☐ Diverse career opportunities
- ☐ English-speaking environment
- ☐ Warm Mediterranean climate
- ☐ Good healthcare and education systems
- ☐ Accessible work permits
- ☐ Other

28. What is the most common level of seniority for TCNs when they join your organisation? *

- ☐ Entry level
- ☐ Mid-level
- ☐ Senior level
- ☐ Executive level

29. When TCNs leave your organisation, which level of seniority do they most commonly hold? *

- ☐ Entry level
- ☐ Mid-level
- ☐ Senior level
- ☐ Executive level

30. Which is the highest qualification level most commonly held by TCNs in your organisation? *

- ☐ Level 3 Education - A level Equivalent
- ☐ Professional qualification (e.g., vocational, technical, or professional certificates/licenses)
- ☐ Undergraduate level (Bachelor's degree or equivalent)
- ☐ Postgraduate level (Master's degree, PhD, or equivalent)

31. Which qualification areas are most common among TCNs in your organisation? *

- ☐ Accounting
- ☐ Auditing
- ☐ Insurance
- ☐ Financial services, except insurance
- ☐ Legal
- ☐ Tax
- ☐ Sustainability
- ☐ Digital
- ☐ Other

32. In which areas do you primarily require Third Country Nationals (TCNs) due to a shortage of suitable Maltese or EU nationals? *

- ☐ Accounting
- ☐ Auditing
- ☐ Insurance
- ☐ Financial services, except insurance
- ☐ Legal
- ☐ Tax
- ☐ Sustainability
- ☐ Digital
- ☐ Other

33. What is the approximate percentage of employees required to be TCNs in the area/s selected in the previous Question? *

- ☐ 0%
- ☐ 1-25%
- ☐ 26-50%
- ☐ 51-75%
- ☐ 76-100%

34. What percentage of your TCN workforce is employed in each of the following roles? *

	0 - 20%	21 - 40%	41 - 60%	61 - 80%	81 - 100%
Management	☐	☐	☐	☐	☐
Technical roles	☐	☐	☐	☐	☐
Support roles	☐	☐	☐	☐	☐
Other	☐	☐	☐	☐	☐

35. What percentage of your employees are making use of the Highly Qualified Persons Rules? *

- ☐ 0%
- ☐ Less than 5%
- ☐ Between 5% and 15%
- ☐ Between 15% and 25%
- ☐ Between 25% and 50%
- ☐ More than 50%
- ☐ Other

36. Out of all TCNs employed in your organisation, what percentage were engaged under each of the following categories? *

	0%	less than 5%	less than 15%	less than 25%	between 25% and 50%	more than 50%
Highly Qualified Employment Regulations (Blue Card)	☐	☐	☐	☐	☐	☐
Key Employee Initiative (KEI)	☐	☐	☐	☐	☐	☐
Specialised Employee Initiative (SEI)	☐	☐	☐	☐	☐	☐

37. Were any TCNs eligible for a different route of employment for immigration purposes, but you chose to submit an application under Single Permit? *

- ☐ Yes
- ☐ No

38. If so, what percentage of TCNs employed were eligible under a different route?

- ☐ Less than 5%
- ☐ Between 5% and 15%
- ☐ Between 15% and 25%
- ☐ Between 25% and 50%
- ☐ More than 50%
- ☐ Other

39. What percentage of employees fall within each of the following categories for immigration purposes? *

	0%	less than 5%	between 5% and 15%	between 15% and 25%	between 25% and 50%	more than 50%
Blue Card/KEI/SEI/ Single Permit	☐	☐	☐	☐	☐	☐
Posted workers	☐	☐	☐	☐	☐	☐
Intra Corporate Transferees	☐	☐	☐	☐	☐	☐

40. Do you anticipate increasing, maintaining, or decreasing your employment of TCNs over the next 3 years? *

- ☐ Increasing
- ☐ Maintaining
- ☐ Decreasing

Career Progression and Retention

41. Based on internal feedback or surveys, how satisfied are TCN employees within your organisation?

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Somewhat dissatisfied
- ☐ Very dissatisfied

42. Are TCNs offered the same career development and promotion opportunities as EU nationals within your organisation? *

- ☐ Yes
- ☐ No

43. If no, please specify why.

44. What are the primary obstacles TCNs encounter when seeking career advancement within your organisation? *

- ☐ Language proficiency limitations
- ☐ Recognition of foreign qualifications
- ☐ Cultural misunderstandings or poor integration
- ☐ None - TCNs face no specific barriers
- ☐ Other

45. What is the typical length of employment for TCNs within your organisation? *

- ☐ Less than 1 year
- ☐ 1-3 years
- ☐ 3-5 years
- ☐ more than 5 years

46. Does your organisation have formal retention strategies specifically targeted toward TCN employees? *

- ☐ Yes
- ☐ No

47. If so, please describe the retention strategies implemented for TCN employees.

48. What are the top three improvements Malta should implement to better retain third-country nationals (TCNs)? *

Please select 3 options.

- ☐ Faster and more transparent visa/work permit processing
- ☐ Clearer pathways to long-term residency or citizenship
- ☐ Improved access to affordable housing
- ☐ Better recognition of foreign qualifications and experience
- ☐ More inclusive integration and cultural support programs
- ☐ Stronger protections against workplace discrimination or exploitation
- ☐ Better access to public services (e.g. healthcare, schooling)
- ☐ Higher or more competitive wages
- ☐ Support for family reunification and spouse employment
- ☐ Other

49. Would expanding national-level support services help improve the retention of third-country nationals (TCNs)? *

☐ Yes

☐ No

50. If yes, what specific national-level support services would be most beneficial in enhancing the retention of TCNs?

☐ Faster processing of residence and work permits

☐ Clearer and more transparent immigration procedures

☐ Dedicated government support centres or helpdesks for TCNs

☐ Recognition and equivalency of foreign qualifications

☐ Free or subsidized language courses

☐ Other

Employee Experience and Mobility

51. What initiatives does your organisation offer to support the integration of TCNs? *

- ☐ Relocation assistance
- ☐ Language support
- ☐ Cultural training
- ☐ Other

52. Upon leaving your organisation, what percentage of Third-Country Nationals (TCNs) typically continue residing in Malta? *

- ☐ 0-25%
- ☐ 26-50%
- ☐ 51-75%
- ☐ 76-100%

53. For those who continue residing in Malta, what key factors influence their decision to remain? *

- ☐ Cost of living is proportionate with wages
- ☐ Good prospects of career growth
- ☐ Integrated into Maltese society
- ☐ Good weather throughout the year
- ☐ Good education and healthcare systems
- ☐ Family members are happy in Malta
- ☐ Other

54. For those who continue residing in Malta, what are the main reasons they choose to leave your organisation? *

- ☐ Offered higher salary
- ☐ Change in career
- ☐ Offered faster career progression
- ☐ Offered more senior position
- ☐ Other

55. In your opinion, which of the factors listed below contribute to third-country nationals (TCNs) leaving Malta? *

- ☐ Competitive salaries
- ☐ Career advancement opportunities
- ☐ Quality of life
- ☐ Educational opportunities
- ☐ Healthcare services
- ☐ Procedures for obtaining residence comparable to other countries
- ☐ Other

56. For those who leave Malta, which countries are the most common destinations for relocation? *

Please select at most 3 options.

- ☐ UK
- ☐ Italy
- ☐ Netherlands
- ☐ Belgium
- ☐ Luxembourg
- ☐ Other

Skills Gaps and Labour Market Needs

57. Over the next 3 years, how do you expect your organisation's total employment in financial services-related roles to change? *

- ☐ Increase significantly (by more than 10%)
- ☐ Increase moderately (by up to 10%)
- ☐ Remain broadly stable
- ☐ Decrease moderately (by up to 10%)
- ☐ Decrease significantly (by more than 10%)
- ☐ Difficult to say

58. Approximately, what proportion of your workforce leaves your organisation each year, excluding internal promotions, for the following occupational groups? *

	Less than 5%	5 - 10%	10 - 15%	more than 15%	Difficult to say
Management	☐	☐	☐	☐	☐
Technical Roles	☐	☐	☐	☐	☐
Support Roles	☐	☐	☐	☐	☐
Other	☐	☐	☐	☐	☐

59. In your experience, which roles pose the greatest recruitment challenges? *

- ☐ Management
- ☐ Technical roles
- ☐ Support roles
- ☐ Other

60. Are there particular technical skills or areas of expertise that your organisation is looking for but finding difficult to source in the labour market? *

61. Which of the challenges listed below are the most significant when it comes to hiring or retaining employees? *

- ☐ Inadequate technical skills
- ☐ Low availability of specialized workers
- ☐ High salary expectations
- ☐ Limited career progression opportunities
- ☐ Lack of transversal skills
- ☐ Poor retention (high turnover)
- ☐ Other

62. Which of the challenges listed below are the most significant when it comes to hiring or retaining local talent? *

- ☐ Higher salary expectations
- ☐ Scarcity in the local talent pool
- ☐ A relative lack of specialised technical skills
- ☐ Other

63. For newly hired employees in financial services-related roles, how would you rate the job-readiness of available candidates at the point of recruitment? *

- ☐ Largely job-ready (minimal training required)
- ☐ Moderately job-ready (3-6 months training required)
- ☐ Limited job-readiness (6-12 months training required)
- ☐ Not job-ready (significant training/certification required)
- ☐ Difficult to tell

64. Does your response to the previous question vary across different occupations? *

- ☐ Yes
- ☐ No

65. How do industry standards, laws, and regulations impact skill requirements within your workforce? *

- ☐ Drive the need for continuous training/upskilling
- ☐ Create compliance obligations that affect recruitment
- ☐ Enhance service quality and safety
- ☐ Restrict adaptability or innovation
- ☐ Influence job descriptions and qualifications required
- ☐ Other

Additional Comments

66. Do you have any additional comments or suggestions regarding the employment of TCNs, skills gaps, or workforce needs in Malta?

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