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What's Inside

The 4B model for workforce agility

Organizations worldwide are grappling with a skills gap that threatens innovation and growth. Without the right talent and skills, companies struggle to adapt to rapidly evolving technological and socio-economic trends.

According to the World Economic Forum 2025 Future of Jobs Report¹, 63% of employers identify skills gaps as a major barrier to business transformation over the next 5 years. Of those surveyed, 85% plan to upskill their existing workforce, 70% plan to hire new skills, and 50% plan to re-deploy existing talent to new roles.

The message is clear, workforce agility, the ability to rapidly evolve workforce capabilities to adapt to change, has transitioned from a "nice-to-have" to a strategic must-have. As a result, HR leaders grapple with skill shortages, rising competition for specialized talent, and demands for flexible career paths. At the same time, budget constraints can complicate the decision to hire externally or invest in large-scale training programs. This situation creates the need for a versatile framework to address these competing demands.



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World Economic Forum 2025 Future of Jobs Report¹



The **"Build, Buy, Borrow, or Bot" (4Bs)** approach is a holistic model that recognizes multiple paths to closing skill gaps. This helps organizations mitigate risks, balance costs, and respond faster to market shifts.

This framework offers four strategic levers for workforce agility:



Build Upskill and reskill existing employees



Buy Recruit and hire external talent



Borrow Leverage contingent workers, gig talent, or partnerships



Bot Use AI or automation to augment or replace certain work Furthermore, the 4Bs framework enables organizations to align workforce decisions with both strategic importance and time-to-competence—ensuring the right mix of talent acquisition, development, and technology.

Strategic importance	Time-to- competence	Recommend- ed approach	Description
High	Short	Buy	Acquire talent externally to quickly fill critical roles essential for strategic objectives.
High	Long	Build	Invest in developing existing employees or new hires over time to fulfill strategically important roles.
Low	Short	Borrow	Utilize temporary staff, contractors, or freelancers to meet immediate, non-core needs.
Low	Long	Bot	Implement automation or AI solutions for routine tasks that are not strategically critical.

This white paper further explores each of the 4Bs in detail, showing how they can be leveraged and balanced to enable workforce agility. It also provides practical guidance – grounded in real examples – on how HR leaders can apply these strategies (with help from AI-driven insights) to close skill gaps. The goal is a concise, actionable roadmap to build an agile, future-ready workforce.

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The 4B foundation: Skills and workforce intelligence

Balancing the 4Bs within your workforce strategy demands not only strategic planning but also better data and foresight. This is where skills intelligence and AI come into play - HR professionals now have powerful tools at their disposal to revolutionize talent management, eliminating much of the guesswork in identifying skill needs and matching talent to roles. AI-enabled skills intelligence can provide a bird's-eye view of skill gaps, future talent needs, and broader labor market skill supply and demand, enabling HR to make informed decisions on whether to build, buy, borrow, or bot.



Skills and workforce intelligence you need to effectively plan the 4Bs:

Internal skill supply and demand

A comprehensive workforce skills inventory provides visibility into the skills employees currently possess, while a skills-based job architecture defines the skills required for each role. Al-driven tools can help dynamically identify people's skills and maintain a skills-based job architecture – updating as newly emerging skills are needed to drive business growth. This ongoing approach ensures organizations stay agile, proactively identifying and addressing skill gaps and aligning your 4B strategies with future demands.

Labor market skill supply and demand

When planning you workforce strategy, it is critical to not only have internal skills intelligence but to understand the labor market at large as well. Real-time labor market data can reveal where critical skills are scarce or abundant, helping organizations prioritize recruiting efforts. By analyzing these insights, HR teams can anticipate hiring challenges for specialized roles and proactively address potential skill gaps. As companies expand into new regions or launch innovative product lines, data on regional skill availability can inform everything from real estate decisions to compensation benchmarks. Moreover, analyzing labor market skills demand can also help your organization identify newly emerging skills or skills your competitors are prioritizing, further informing you



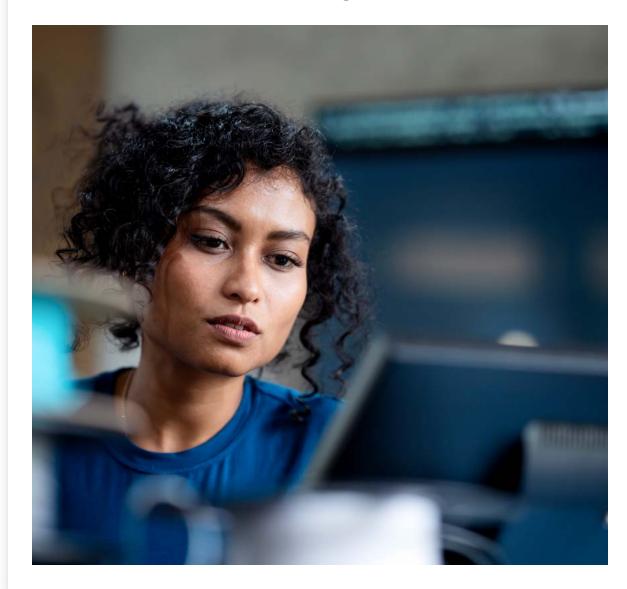
To successfully plan and balance Build, Buy, Borrow, and Bot strategies, organizations need more than just a static view of their workforce—they need real-time, Al-driven workforce intelligence that continuously aligns skills with business priorities. Solutions like Skyhive by Cornerstone enable this by integrating internal workforce data with external labor market insights², providing a dynamic system that keeps skills, roles, and career pathways in sync with evolving business needs.

翰 **Build:** Developing skills internally



"Build" means investing in your current employees to expand their skills through upskilling and reskilling. In a business environment where the halflife of skills is shrinking³ – some technology skills become half as relevant in just 2.5 years - build strategies are critical. Moreover, by developing talent from within, organizations not only address skill needs, but also boost employee engagement and retention. In other words, when employees see growth opportunities, they're more likely to stay and apply their new skills.

Considerations for build strategies



When considering a Build strategy, organizations should weigh the following:

Strategic investment with long-term payoff

Building skills internally can be highly cost-effective over time and delivers compounding value through increased engagement, stronger retention, and a more compelling employee value proposition. It also reinforces a learning culture that supports organizational agility and growth.

Delayed time-to-impact

Developing new capabilities—especially in complex or emerging areas like AI, leadership, or sustainability —can take 6 to 12 months or longer. Organizations must weigh the urgency of business needs against the lead time required to build skills effectively.

The right infrastructure vs. organizational context

Build strategies are most successful when organizations have the internal capacity to support them—this includes access to subject matter expertise, effective learning design, and technology - without adequate support, results may fall short. At the same time, internal development allows for better alignment with culture, systems, and strategy.

Making build work: Practical advice for CLOs

Building talent internally is most effective when it's intentional, targeted, and aligned with business priorities. It's not about offering more training it's about developing the right skills to meet future demands.

Build is best suited for businesscritical capabilities that are essential to long-term success, where alignment with company strategy and organizational context is key. Given the lead time required to develop new skills, organizations must rely on forward-looking workforce intelligence to identify where to invest—based not only on current skill gaps, but also on future market and industry shifts.

To make Build a strategic advantage, CLOs should:

Use skills intelligence to prioritize the right development areas Leverage internal skills data and labor market insights to identify businesscritical skills—both current and emerging—and help employees understand how development connects to business growth and their own careers. This drives stronger engagement and retention.

 Create a culture of continuous learning

> Go beyond course catalogs by shaping an environment that supports sustained learning.

This includes:

- A robust tech ecosystem that combines an LMS for structured training with an LXP for flexible, everyday learning.
- Self-directed and recommended learning options that align personal curiosity with organizational need.
- Learning communities and academies that foster collaboration and deep capability building in high-priority skill areas.

Reinforce and apply skills in context

Encourage skill application through real-world projects, stretch assignments, and coaching. Reinforcement from managers and peers increases knowledge retention and on-thejob performance.

Measure what matters

Move beyond completion rates to focus on metrics like skill proficiency, internal mobility, and role progression to track the actual impact of learning on workforce agility.

When executed effectively, a Build strategy strengthens institutional knowledge, boosts engagement, and ensures your workforce is equipped to meet the challenges of tomorrow.

Metrics that matter

Organizations have long relied on training completion rates or learning hours to gauge learning outcomes. However, these older metrics primarily measure L&D efficiency, offering limited insight into genuine skill application or workforce adaptability. Today's skill-centric landscape calls for more actionable KPIs that highlight both the quality and impact of upskilling and reskilling.

Some technology skills become half as relevant in just

2.5 years

Metric	What it measures	Why it matters
Skills proficiency levels	How well employees have mastered key skills, moving beyond theoretical knowledge to practical day-to-day application.	Demonstrates whether training is translating into real capability gains that drive performance.
Skills velocity & workforce mobility	The speed at which employees acquire and use new skills, plus the rate of internal movements—lateral or vertical—within the organization.	Reflects organizational agility and readiness to adapt to shifting demands.
Skills adjacency	How closely related an employee's existing skills are to emerging needs, helping HR identify reskilling or upskilling pathways.	Pinpoints where development efforts will yield the highest returns, minimizing time-to-competency.
Skill mastery half-life	How long a newly acquired skill remains relevant before it needs refreshing.	Highlights domains requiring ongoing learning cycles, especially in fast- moving fields like AI and cybersecurity.
Skills gap forecasting	Imminent shortages or surpluses of specific skills based on predictive analytics.	Enables proactive planning to train or hire for future business demands, reducing last-minute talent scrambles.
Total Economic Impact (TEI)	Beyond traditional ROI on training, TEI also factors in Return on Value (ROV), including employee engagement, reduced turnover, and employer brand.	Captures the comprehensive value of skill-building, including intangibles like brand equity. Forrester's 2024 TEI study of Cornerstone ⁴ found a 443% average ROI over three years when factoring improved skill readiness.

[™] Buy: Hiring external talent



Organizations often face timesensitive and highly specialized talent needs that internal development alone cannot fulfill. In these situations, hiring externally ("Buy") becomes a key strategy to quickly acquire critical skills, fresh perspectives, and domain expertise that enable companies to stay competitive and adapt to changing market demands.

"Buy" refers to recruiting new talent from outside the organization to obtain skills that are lacking internally. This could mean direct hiring, luring top talent from competitors, or even acquiring entire companies primarily for their skilled teams.

Considerations for buy strategies



When considering a Buy strategy, organizations should weigh the following:

Speed & market competitiveness

Hiring externally provides the fastest access to specialized or emerging skills, enabling companies to stay ahead of industry shifts and execute on emerging opportunities. External hiring also brings outside perspectives and innovation to drive business transformation.

Balancing cost & long-term fit

Hiring high-demand specialists is expensive, often exceeding market norms. As an example, in the tech sector, about 70% of technical workers had multiple job offers when they took their most recent role³. Workforce planning should weigh the cost of external hiring against internal development or contingent labor to ensure sustainability.

Retention & cultural integration

Bringing in new talent is only half the equation ensuring successful onboarding and long-term engagement is crucial to preventing turnover and maintaining organizational stability.

Making buy work: Practical advice for CHROs and talent leaders

Buy is best suited for business-critical roles that require immediate expertise, specialized knowledge, or external perspectives that cannot be developed quickly enough internally. Whether it's hiring AI talent to accelerate transformation or bringing in experienced leaders to steer growth, the value of Buy lies in its speed, precision, and ability to inject fresh capabilities into the organization.

To make Buy a strategic advantage, CHROs and talent leaders should:

Leverage skills intelligence and market data

Use real-time labor market insights alongside internal workforce analytics to identify true skill gaps, forecast talent availability, and prioritize which roles are best filled externally versus built from within.

Prioritize high-impact roles for external hiring

Focus on roles where immediate expertise is essential, such as emerging technologies, leadership positions, or business-critical functions that internal talent pipelines can't supply in time.

Strengthen employer brand and talent attraction

A differentiated employee value proposition—grounded in purpose, culture, and career opportunity—can significantly reduce cost-per-hire, time-to-fill, and improve longterm retention, especially in a competitive hiring market.

Ensure integration and retention from day one

Hiring talent is only half the equation. Structured onboarding, early mentorship, and clear development pathways are critical to ensure new hires become long-term contributors and cultural fits.

When executed strategically, Buy accelerates access to critical capabilities, enables transformation at speed, and strengthens overall workforce agility.
Combined with strong data, onboarding, and branding strategies, external hiring becomes a vital force in building a resilient, future-ready organization.

Metrics that matter

Time-to-fill and cost-per-hire still play a role—but they're not enough. In a skills-first strategy, the true value of external hiring lies in how well new talent closes priority gaps, accelerates business outcomes, and integrates into the long-term workforce plan. Metrics must go beyond efficiency to measure impact, fit, and retention.

About 70[%]

of technical workers had multiple job offers when they took their most recent role³

Metric	What it measures	Why it matters
Time-to-Fill	The speed of hiring for critical roles.	Delays in filling high-priority positions can extend project timelines and increase costs.
Quality-of-Hire	The effectiveness of new hires, based on performance reviews, productivity metrics, and retention rates.	Ensures that external hires deliver the intended value. Some organizations use a "new hire success score" or measure the time it takes for employees to reach full productivity.
Cost-per-Hire	Total expenses incurred—such as recruiter fees, advertising, and relocation—when bringing external candidates on board.	Provides visibility into sourcing efficiency. High costs may indicate process inefficiencies or misalignment with labor market conditions.
External Skills Availability	The relative scarcity or abundance of key skill sets in the labor marke	When certain skills are in short supply, time-to-fill and cost-per-Hire can soar. Real-time data can guide HR on where to recruit or whether to invest more heavily in internal upskilling.
Labor Market Pay Benchmark	The gap between current compensation packages and prevailing market rates for in-demand skills.	Overpaying inflates budgets, while underpaying risks vacancy or quick turnover. Keeping a pulse on pay benchmarks ensures competitive offers aligned with business objectives.

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Borrow: Leveraging flexible talent



Borrowing talent involves engaging flexible resources-such as contractors, consultants, gig workers, or internal employees on loan-to meet specific business needs without committing to permanent hires. In today's project-driven, rapidly shifting environment, borrowing provides organizations with scalability, specialized expertise, and speed-making it an essential tool for workforce agility. This approach has become mainstream: 84% of organizations report using contingent workers, and nearly 40% of the U.S. workforce now operates in non-permanent roles⁵. Borrow is particularly effective for filling temporary skill gaps, meeting surge demands, or accessing niche expertise, whether from external partners or through internal talent redeployment.

However, to maximize value, borrowing must be more than a short-term fix. Without careful integration, organizations risk knowledge loss, inconsistent performance, or poor return on investment. When woven into strategic workforce planning, borrow strategies can deliver capability, cost control, and employee development—without adding headcount.

Considerations for borrow strategies



Speed and flexibility for short-term needs

Borrowing is ideal for project-based work, urgent capacity gaps, or specialized expertise that isn't required long-term. It enables rapid response without the overhead of permanent hiring.

Balance cost efficiency with continuity risks

While contingent talent can offer lower upfront costs, over-reliance may lead to knowledge drain, cultural disconnect, or missed opportunities for internal development.

Assess organizational readiness for talent sharing

Borrow strategies depend on a culture that supports cross-functional collaboration, internal mobility, and flexible deployment of talent. If managers are reluctant to "share" their top performers or employees are discouraged from taking on short-term assignments, internal borrowing efforts may stall—regardless of the systems in place.

Making borrow work: Practical advice for CHROs and talent leaders

Borrow strategies work best when they are proactive, intentional, and integrated into broader workforce planning. Rather than viewing borrowed talent as a temporary patch, leading organizations use this approach to test skills, develop internal mobility, and access expertise on demand.

To make Borrow a strategic advantage, CHROs and talent leaders should:

Leverage internal and external talent marketplaces

Use AI-enabled platforms to match internal talent to short-term opportunities and maintain a bench of external experts for just-in-time deployments.

Ensure rapid integration and knowledge transfer

Build structured onboarding and offboarding processes that accelerate productivity and capture insights before contingent workers exit the organization.

Use skills-based matching to broaden the talent pool

Focusing on transferable skills over job titles—especially for internal gigs—helps tap underutilized employee capabilities, promotes internal mobility, and strengthens future pipelines.

When well-executed, borrow expands organizational capacity, increases internal mobility, and accelerates execution without long-term cost. By embedding borrow into workforce planning, HR leaders can create a more agile, adaptive, and future-ready workforce.

Metrics that matter

Borrowing talent is often seen as a fast, flexible solution—but that promise can fall short if bogged down by internal barriers. Traditional metrics like headcount or spend are incomplete without capturing operational efficiency, time-toproductivity, and knowledge transfer. The real measure of success is how well flex talent accelerates outcomes without creating friction.

84[%] of organizations

report using contingent workers, and nearly 40% of the U.S. workforce now operates in nonpermanent roles⁵.

Metric	What it measures	Why it matters
Time-to-onboard (Internal & external)	How quickly borrowed talent (contractors or internal "gig" workers) becomes fully productive in a project.	Speed is a primary benefit of borrowing. Prolonged onboarding erodes that advantage.
Project success rate	The percentage of contingent or internal "gig" projects meeting timelines, budgets, or quality goals.	Demonstrates operational efficiency and whether borrowed talent—be it external or internal—consistently adds value.
Internal mobility & skill adjacency	The frequency at which employees move into short-term projects or secondments that develop adjacent skills.	Tracks how effectively you're using internal talent marketplaces for flexible resource allocation and employee growth.
Re-engagement rate	How often external contractors are re-hired—or internal employees volunteer again—for subsequent projects.	Reflects satisfaction on both sides. A strong rate indicates mutual trust, high quality, and consistent cultural alignment.
Knowledge transfer & lessons learned	Whether critical learnings from contingent engagements (internal or external) are documented and shared.	Prevents knowledge drain once a project ends. A robust transfer process ensures the organization retains insights gained from borrowed talent.
Total Economic Impact (TEI)	Beyond cost, TEI examines productivity gains, faster time-to-market, and intangible benefits (e.g., new capabilities discovered).	Offers a comprehensive look at how contingent or internal borrow strategies drive innovation, reduce bottlenecks, and boost engagement.

Summary: Practical advice for CHROs & talent leaders

Borrowing talent offers flexibility, speed, and specialized expertise, but it must be managed strategically to ensure smooth integration, knowledge retention, and compliance. Organizations that embed internal and external borrowing into workforce planning will gain a more agile, cost-effective workforce that adapts to shifting demands.

To make Borrow a strategic advantage, talent leaders should:

• Use Talent Intelligence to Optimize Borrowing

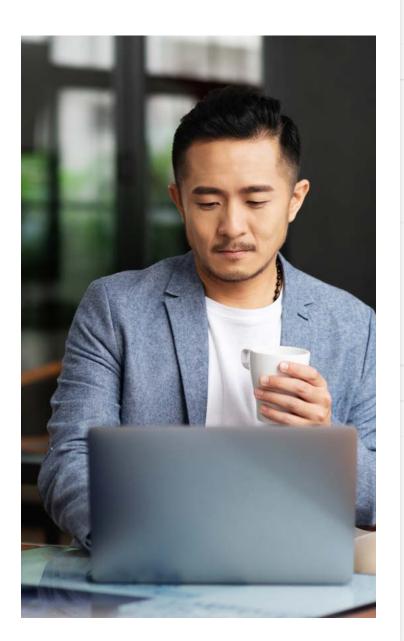
Implement AI-driven skills platforms to match employees to internal projects and maintain an external network of vetted contingent workers.

Craft Clear Onboarding & Offboarding Protocols

Ensure borrowed talent integrates quickly and knowledge is transferred effectively to avoid skill drain after assignments end.

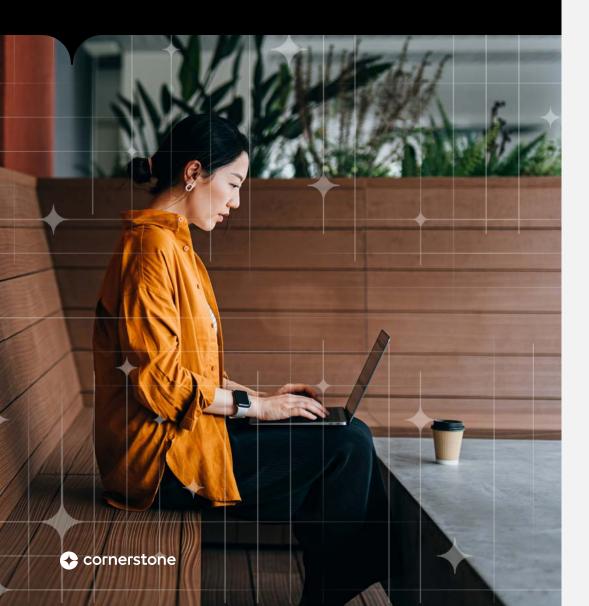
• Balance External vs. Internal Borrowing

Use external talent for specialized expertise but leverage internal gig opportunities to retain institutional knowledge and engage employees.





Bot: Augmenting work with AI and automation



Bot refers to the use of automation, artificial intelligence (AI), and digital tools to perform or augment work traditionally done by humans. This includes robotic process automation (RPA) for routine tasks, generative AI for content creation or personalization, and predictive AI for insights and decision support. Increasingly, these technologies are being used not just to improve efficiency, but to redesign work, enhance quality, and unlock new ways of delivering value.

Bot is best applied when technology can take on repetitive, rules-based, or high-volume tasks—freeing up human talent for more analytical, creative, or customer-facing work. Examples span across functions: AI can automate routine financial reporting, reduce billing errors in healthcare, and predict outages to cut downtime in manufacturing. In customer service, chatbots can manage common inquiries, allowing agents to focus on complex cases. In operations and finance, automation tools streamline processes like invoicing, reconciliation, and data entry—improving both speed and accuracy.

However, implementing a Bot strategy requires more than just deploying tools. It changes how work gets done, what skills are needed, and how organizations plan for the future. Leaders must prepare both the technology infrastructure and the workforce mindset to embrace human– machine collaboration.

Considerations for bot strategies



Use Bot when work is high-volume, repetitive, or rules-based

Bot is ideal for automating standardized tasks such as data entry, report generation, customer inquiries, and scheduling—where speed, accuracy, and scalability are critical, and human input adds limited value.

Choose Bot when talent supply is constrained or speed to execution matters

When hiring or upskilling would take too long—or the required skills are prohibitively expensive—automation can be a faster, more scalable alternative. It helps maintain performance without adding headcount.

Deploy Bot when automation can unlock human capacity for higher-value workt

Bot is especially effective when it allows your workforce to shift focus from low-value activities to more strategic, creative, or customer-facing roles—enhancing both productivity and employee engagement.

Making bot work: Practical advice for CHROs and CIOs

Bot strategies offer the opportunity to amplify workforce potential, accelerate transformation, and improve outcomes across the employee lifecycle. But they must be implemented thoughtfully, with an emphasis on alignment, adoption, and workforce impact—not just efficiency.

To make Bot a strategic advantage, leaders should:

+ Start with work, not technology

Bot strategies are most effective when they begin with a clear understanding of the work to be improved—not just a desire to deploy new tools. Ideal use cases include repeatable processes, predictable decisions, and high-volume tasks where speed or scale is critical.

Avoid automation where human judgment is essential

Tasks that require creativity, empathy, or complex decision-making are better suited for augmentation than replacement. In these cases, Bot should support—not substitute —human expertise.

Ensure organizational readiness for change

Successful Bot strategies depend on more than technical capability. Leaders must assess whether the organization has the skills, culture, and change infrastructure to support new ways of working and avoid resistance or misuse.

Develop workforce fluency in Al and automation

Equip leaders and employees with the skills to identify automation opportunities, use AI responsibly, and collaborate effectively with digital tools. This includes training, change support, and upskilling for adjacent roles.

When done right, Bot is not just a cost-saving tool—it's a strategic accelerator that helps organizations become faster, smarter, and more adaptive. By blending technology with human capability, leaders can unlock new forms of value while preparing the workforce for what's next.

Metrics that matter

Automation metrics have long focused on cost savings and process volume—but that's only part of the story. In a modern workforce strategy, Bot should also be measured by how it enhances productivity, frees up capacity for higher-value work, and supports workforce adaptability. Efficiency still matters—but agility, adoption, and human impact matter more.

Leaders must prepare both the technology infrastructure and the workforce mindset to embrace human-machine collaboration.

Metric	What it measures	Why it matters
Process completion times	The speed at which tasks are completed before and after automation.	Often the initial business case for automation. However, true value emerges when these savings are reinvested in upskilling or strategic projects.
Cost savings	Reduction in labor or overhead costs following automation.	Often the initial business case for automation. However, true value emerges when these savings are reinvested in upskilling or strategic projects.
Employee satisfaction	Morale and engagement among employees post-automation.	High satisfaction signals acceptance and can indicate that freed-up capacity is channeling employees into more meaningful work.
Automation adoption rate	The percentage of employees actively using automation tools in day-to-day tasks.	Reflects organizational buy-in and the effectiveness of change management. High adoption rates suggest successful integration.
Skills reallocation & development	How many employees transition into new or enhanced roles requiring upskilled competencies (e.g., Al oversight, analytics).	Emphasizes the talent-focused benefits of automation. If employees are merely displaced rather than redeployed, the full potential of automation is lost.
ROI vs. Total Economic Impact (TEI)	Beyond traditional ROI (e.g., cost savings), TEI evaluates broader factors like employee engagement, customer experience, and revenue growth from automation-led innovation.	Highlights the long-term, strategic value of automation, ensuring organizations don't overlook intangible benefits or skill-based outcomes.

Determining the right balance for your business

Each of the 4Bs—build, buy, borrow, and bot—offers distinct advantages. But their true value lies in how well they work together. The right mix depends on your business model, workforce composition, speed of change, and strategic goals. There is no universal formula—only a tailored approach based on your organization's needs.

That tailoring starts with a shift in mindset: from filling jobs to solving for skills. Business leaders must assess not just what roles are needed, but which capabilities drive competitive advantage, which are in short supply, and which can be delivered more efficiently through technology or flexible talent. These decisions require real-time skills intelligence — Insights into what skills you have, what's emerging, and what's needed next.





Build for long-term, business-critical capabilities — such as developing AI literacy across your analyst teams, training future plant managers in sustainability, or preparing high-potential talent for leadership succession.



Buy when you need immediate impact or scarce expertise—like hiring a cybersecurity lead during a breach, a senior data scientist for an AI rollout, or bringing in commercial talent to lead a new market entry.



Borrow for flexibility—such as contracting a UX team for a product launch, rotating internal talent for a cross-functional initiative, or engaging consultants to support M&A integration.



Bot to automate repetitive tasks and free up human capacity—like deploying RPA for invoice processing, using AI to generate first-draft proposals, or automating scheduling in customer service. Modern organizations increasingly use AI-enabled workforce planning tools to guide these decisions testing scenarios, mapping skill adjacencies, and identifying where to invest. But even with data, integration is key. A bot strategy without a plan to redeploy talent, or contingent hiring without knowledge transfer, can undermine long-term agility.

The right balance is dynamic. As markets shift and technologies evolve, what starts as a buy decision may transition to build. A borrowed skill may become central to your future—and worth investing in. What matters most is that these decisions are intentional, insight-driven, and aligned with business priorities.





Workforce strategy is business strategy

Workforce agility is no longer a nice-to-have — it's a competitive advantage. The ability to rapidly mobilize skills, adapt to change, and deploy the right mix of talent and technology is now central to business growth, resilience, and innovation.

The 4Bs—build, buy, borrow, and bot—offer a powerful model to meet this challenge. But they only deliver full value when used strategically, not as isolated tactics. That means investing in the data, systems, and leadership mindset needed to manage talent like a portfolio—continuously optimized, scenario-tested, and aligned to where the business is headed next.

This isn't just about HR. It's about how you scale new capabilities, respond to emerging markets, and outpace competitors. The organizations that thrive will be those that treat workforce strategy as core business strategy—driven by skills, powered by intelligence, and built for change.

Appendix

Sources

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