

PHL jobs vulnerable to GenAI estimated at 28%

NEARLY 28% of jobs in the Philippines are now exposed to generative artificial intelligence (GenAI), placing the country at the upper end of the exposure scale across the Association of Southeast Asian Nations (ASEAN) region.

Research by the International Labour Organization (ILO), released this week, found that the Philippine ranking was due to its service-oriented economy and its established global leadership in the information technology and business process management industry.

The findings point to a transformation of work rather than a

total elimination of positions, the ILO said.

ILO employment specialists Phu Huynh and Felix Weidenkaff noted that only 3-4% of the total Philippine workforce falls into the highest exposure category, with an elevated risk of job displacement.

Clerical support roles are the most affected, with 93.7% of these jobs exposed to GenAI and 37.8% facing the highest automation risk. In the finance and insurance industries, nearly nine in 10 jobs are currently exposed, according to ILO.

"The vast majority face partial task automation, meaning work

will evolve rather than disappear," the ILO said.

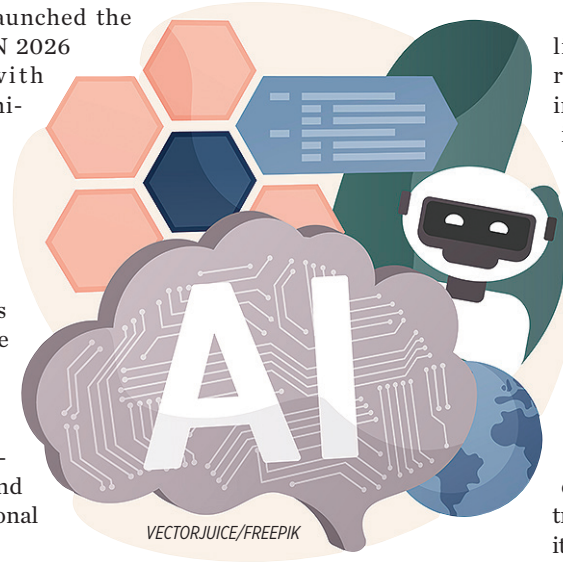
The ILO noted that women face substantially higher exposure due to their concentration in clerical and administrative roles, with 5.85% of female employment in the Philippines in the highest risk category compared to 2.15% for men.

Education levels also determine exposure, as 10.4% of tertiary-educated workers face the highest automation risk, yet the risk for those with basic education is less than 1%.

The ILO added that these findings align with the national agenda set by President Ferdinand R.

Marcos, Jr., who launched the Philippines' ASEAN 2026 Chairmanship with plans to use AI ethically and responsibly to support economic integration, digital transformation, and inclusive growth.

To manage this transition, the ILO recommends human-centered policies that ensure AI governance promotes better jobs and adheres to international labor standards.



"GenAI across ASEAN will likely transform occupational roles and tasks, critical measures including upskilling and reskilling initiatives, employment facilitation services, career development support, and the provision of timely, robust labor market intelligence are needed for targeted support," the ILO said.

"Finally, these transitions cannot be managed without tripartite cooperation. Social dialogue between governments, employers, and workers will be essential in shaping how GenAI transforms workplaces in ASEAN," it added. — Erika Mae P. Sinaking

OPINION

Old-school vs process-oriented hiring

I've been promoted to oversee recruiting after a major reorganization, even if I don't have the experience other than hearing oft-repeated interview questions. What's the first thing to do? — Northern Bridge.

IN THE WORKPLACE
REY ELBO

What are the "must-have" technical skills and the "nice-to-have" attributes? What are the key performance indicators? What important things should be done in the first 45 to 60 days?

Two, create a process map. Draw the simplest workflow of the screening process. Focus on digital review of every CV and do online interviews of candidates who passed it. Not every applicant deserves to be interviewed face-to-face.

Limit asking for a truckload of certificates only from shortlisted candidates. Then, define the general timeline when the "time-to-hire" is to be made.

Three, maximize the current manpower structure. When somebody resigns, becomes seriously ill or decides to retire, be the first one to look for an internal replacement. Spread the gospel of "promotion from within."

Without you knowing it, there could be high-potential people ready for promotion. If none, then that's the only time to tap outsiders.

Four, reflect on every candidate's experience. Treat applicants like the company's valuable customers. In a competitive market, your function is as important as those of sales and marketing. Respect applicants by ensuring they receive a timely response, even if it's a rejection.

If you can't do it manually, include a disclaimer in your job ad or use a free version of applicant tracking systems like Dover, BreezyHR, and Giig Hire.

Five, be transparent about the salary range. This saves you and the applicants a lot of time. Not only that, be open about your company's background, its people, and the process. Include them in the job ad as well.

Clarity builds trust, filters mismatched expectations early, and attracts candidates who value honesty over guesswork and corporate mystery.

SOME OLD-SCHOOL INTERVIEW QUESTIONS

Now that we're done with the hiring process, be mindful of oft-repeated but are now considered ineffective or outdated interview questions and the reasons why modern HR professionals avoid them. Here are some:

One, "tell me something about yourself." This is too broad and vague. It invites candidates to talk about irrelevant life stories and creates imbalanced answers across all candidates. If you want to establish rapport, the best option is to talk about neutral topics like the weather, sports or traffic.

Two, "what is your greatest weakness?" Almost all applicants have already memorized their script on this. Besides, that question encourages exaggerated performance rather than the applicant's honesty. It's better to ask the applicant's recent mistakes, lessons learned, and how they overcame such adversity.

Three, "where do you see yourself in five years?" Nearly all people don't know their future plans and programs, except when you're interviewing executive applicants. One approach is to ask about skills they want to develop, problems they want to solve, or milestones they want to achieve.

Four, "why should we hire you?" It encourages scripted sales pitches. Even if you ask follow-up questions, some candidates may resort to strong self-promotion that could overshadow quiet but talented applicants. One solution is to ask for specific examples of results

achieved and the reward they got from their employers.

DYNAMIC HIRING PROCESS

Modern hiring processes focus on behavioral and evidence-based interviewing. Instead of asking hypothetical or self-promotional questions, companies these days ask candidates to describe actual past behavior, show measurable results, and demonstrate potential ability.

Look for past work behavior that could predict future performance better than scripted answers. Past behavior predicts future performance better than rehearsed answers.

To do this, dynamic hiring managers use the STAR (Situation, Task, Action, Result) model to measure the applicants' response. Ditch rehearsed brilliance; only proven behavior separates real performers from polished but empty interview talk.

Consult REY ELBO for his free insights on people management. Send your workplace questions to elbonomics@gmail.com or DM him on Facebook, LinkedIn, X or <https://reyelbo.com>.



BSP from S1/1

Clearer evidence of a sharp and prolonged oil price shock de-anchoring inflation expectations would warrant a bigger hike, he added.

The central bank now expects inflation to average 6.3% this year and 4.3% next year, both above its 4% ceiling, before returning to its tolerance range in 2028.

"It will remain above 5% for most of this year," BSP Deputy Governor Zeno Ronald R. Abenoja told the same briefing. "We don't think it will de-anchor, but if it's possible it will de-anchor, then we would have to change our strategy."

'TOLERANCE RANGE'

Mr. Remolona said the BSP would have to increase borrowing costs gradually to avoid slowing economic growth.

"The idea is not to bring it back to within the tolerance range right away," he said. "Because if we try to do that, then it's very costly for the economy. What we want is to bring it down to within the tolerance range within a reasonable period without hurting the economy too much."

In a separate statement, the central bank said the inflation outlook has worsened due to the war in the Middle East, which has driven up global oil and fertilizer prices.

These increases have begun feeding into domestic fuel and food costs, adding pressure on consumer prices.

At the same time, core inflation, which excludes volatile food and energy items, has continued to rise, indicating broader underlying price pressures across the economy.

The BSP said its latest projections show a higher inflation trajectory, with average headline inflation expected to exceed the 4% ceiling of its target range in both 2026 and 2027.

Inflation expectations have also increased, raising the risk that price pressures could become more entrenched if left unchecked.

"After considering its options, the Monetary Board deemed it necessary to take timely and preemptive policy action to safeguard price stability," the central bank said.

The BSP said the rate increase aims to anchor inflation expectations and prevent second-round effects, such as higher transport fares and wages, from further fueling price increases.

"A measured increase in the policy rate will still accommodate economic recovery over the medium term," it added.



PHILIPPINE STAR/WALTER BOLLOZOS
A WIDE variety of fish at the Marikina Public Market.

The BSP reiterated that future policy decisions would be guided by incoming data, particularly developments in inflation and global conditions.

It added that it stands ready to take further monetary action as needed to bring inflation back to its 3% target, consistent with its mandate of maintaining price stability.

Reyes Tacandong & Co. Senior Adviser Jonathan L. Ravelas in a Viber message said the BSP's tightening move would support market sentiment and the peso.

Some analysts said the increase could be a "one-and-done" rate hike, citing growth risks, easing global crude oil price volatility and a ceasefire between the US and Iran.

"Risks are tilted towards further hikes if inflation expectations show strong signs of de-anchoring," Oxford Economics Assistant Economist Jun Hao Ng said in a note.

Pantheon Macroeconomics Chief Emerging Asia Economist Miguel Chanco said the medium-term outlook for global oil prices has softened, while local pump prices have also rolled back.

"The Board's next move is likely to be a rate cut at some point this time next year, when this external price shock starts to drop out of the year-on-year inflation picture," he added. — with Norman P. Aquino

ALLIED COMMERCIAL BANK XIAMEN, CHINA 新联商业银行

NOTICE TO ALL SHAREHOLDERS 告全体股东书

Notice is hereby given that pursuant to Art. 7 Par. 20 of the Articles of Association and By Laws of Allied Commercial Bank (February 2023 Revision), the annual meeting of the shareholders of Allied Commercial Bank shall be convened at 10:00 A.M. on 9 May 2026 via Microsoft Teams as resolved in the Board Meeting on 31 January 2026 to consider the following matters, among others:

根据新联商业银行章程（2023年2月修订版）第七章第二十条的规定，兹通知：经2026年1月31日董事会会议决议，银行年度股东大会会议将于2026年5月9日上午10:00以视频会议方式召开，审议以下事项：

1. Call to Order.
会议召集。
2. Proof of Notice of Meeting/Certification of Quorum.
会议通知证实/法定人数认证。
3. Approval of the Minutes of the Annual Shareholders' Meeting on 14 June 2025.
审批于2025年6月14日召开的年度股东会会议纪要。
4. Annual Report to Shareholders, including related party transactions and the proposed budget for 2026.
向股东作年度报告，包括关联交易，以及2026年的拟议预算。
5. Approval of the External Auditor's Report and Audited Financial Statements for the year 2025.
审批2025年度外部审计报告。
6. Ratification of all Acts, Transactions and Resolutions of the Board of Directors, Executive Committee, Board Committees and Management for the year 2025.
批准2025年银行董事会、执行委员会、董事会下设的专业委员会及管理层的切行为、事务处理及决议。
7. Revision of the Articles of Association and By-Laws of Allied Commercial Bank.
新联商业银行章程之修订。
8. Report of the Board Supervisor.
监事报告。
9. Appointment of External Auditor for calendar year 2026.
聘请2026年度外部审计机构。
10. Confirmation of Board appraisal of ACB's major shareholder for Year 2025.
通报对新联商业银行主要股东/大股东2025年各项情况的评估结果。
11. Other matters.
其他事项。

All shareholders are cordially invited to attend the meeting in person. However, if you cannot personally attend the meeting and you wish to be represented thereat, you may designate your authorized representative by submitting a proxy instrument to the Office of the Chairman at Allied Bank Center, 6754 Ayala Avenue corner Legaspi Street, Makati City, not later than the close of business on 30 April 2026.

诚邀邀请全体股东出席本次会议。然而，如果您无法亲自出席，但有委托他人代理表决的意愿，请不迟于2026年4月30日向董事长办公室，Allied Bank Centre, 6754 Ayala Avenue corner Legaspi Street, Makati, City, Philippines, 送达书面委托。

For and on behalf of
ALLIED COMMERCIAL BANK
BOARD OF DIRECTORS
新联商业银行董事会

William T. Lim, Vice Chairman
黄华林，副董事长

17 April 2026
2026年4月17日