

Recruiting and training in three languages

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The labour market of the financial centre reflects this situation. Job advertisements from Geneva banks, trading houses and law firms almost always require French and English, and list German as an asset, sometimes as a requirement for positions that deal with head office or the authorities. Cross-border commuters, numbering 107,200 at the beginning of 2026, bring French; expatriates bring English and the languages of the clientele; the relatively small number of German-speaking Swiss settled in Geneva bring German.¹ The scarcity of trilingual profiles translates into a salary premium and into recruitment difficulties for compliance, legal and institutional relations functions, where German is necessary.

Institutions respond with training. Employer-funded language courses, secondments to German-speaking branches, exchange programmes between Geneva and Zurich and bilingual banking training form part of the human resources policies of the large houses. Geneva's schools also play a role: compulsory education in Geneva introduces German before English, a choice contested by some parents but consistent with the federal policy of cohesion. The international schools, for their part, offer bilingual French-English curricula that train part of the next generation of the financial centre.²

Worked example. A Geneva trading house with 250 employees takes stock of the languages spoken by its staff. French is mastered by 92 per cent of employees, English by 95 per cent, German by 18 per cent, Spanish by 22 per cent, Portuguese by 12 per cent, Russian by 9 per cent and Arabic by 6 per cent. The trading and logistics functions operate in English with counterparties and in French among colleagues. Compliance and legal need German for their dealings with the federal authorities and the Zurich banks, while the Africa and Latin America teams use French, Portuguese and Spanish with their partners. The company decides to fund German

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courses for its control functions and to give priority to recruiting Portuguese-speaking profiles for its Africa office.

1 Notes

1. “Statistiques frontaliers 2026”, lesfrontaliers.ch, 27 April 2026, citing OCSTAT. ↩
2. HarmoS Concordat: the first foreign language, German in French-speaking Switzerland, is taught from the 5th school year at the latest, and the second foreign language, English, from the 7th year at the latest; HarmoS brochure of the espace romand de la formation, portail.rpn.ch (accessed September 2026). ↩

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