



Subsector: Retail Banking

Job Family: Sales and Distribution

Impact Level

Today, this role is responsible for managing branch service delivery, and the effective design of the role's workflow to drive teller efficiency, and deploy new technologies to improve branch efficiency.

High Impact

Consolidated Activities

	Today	Future
Process Efficiency and Improvements	Execution requires human judgment to ensure optimisation of resources.	RPA can be leveraged to help collect data at different stages of the workflow process for further analysis to provide insights or suggestions for areas of improvement.
ATM/VTM Network Tracking	Execution requires frequent checks to ensure adherence to uptime and availability standards. Banks are using automated monitoring systems with real time dashboards to oversee the availability of bank's ATM network to its customers.	The role will continue to leverage automated monitoring systems with real time dashboards to effectively monitor large groups of ATMs/VTMs, and automatically prioritise maintenance during downtime.
Customer Feedback Management	Execution is supported by technology, such as video banking/chat bots replicating the experience of interacting with a physical personnel while increasing convenience.	Advanced Analytics can provide insight on future customer needs, and allow more automated banking channels to be offered to customers.
Self-service or Automated Banking Channels Improvement	N/A	Contribute to innovation and new service opportunities in the ATM/VTM space, and drive the delivery of enhanced functionality for customers.

In the next

3-5 years ...

As banks are determining how best to change their branch footprint, this role will see a transition in responsibilities with an increasing shift towards digital banking platforms and management of customer experiences for improved services over competitors.

Skills Differentiators:

- ▶ **User Experience Design:** The job holder will need to be able to display understanding of the omni-channel banking interactions and help to deliver an experience that is aligned to customers' expectations.
- ▶ **Data Interpretation and Analysis:** Being able to make sense of data analytics and determine how it fits into existing business processes will be necessary to ensure that established business operational processes are not compromised with the infusion of Advanced Analytics.
- ▶ **Process Excellence:** Using enhanced monitoring systems, the job holder will bring new information to achieve new levels of efficiency and drive implementation of improvements.
- ▶ **Customer Mindset:** Advanced Analytics will offer insights on customer preferences and needs, allowing the job holder to tailor processes and experience that are aligned to customers' expectations.
- ▶ **Change Management:** The job holder will have the mindset and ability to adapt to and drive effective change – to ensure the successful adoption of digital solutions across organisation and customer segments.

