



Subsector: Retail Banking

Job Family: Sales and Distribution

Impact Level

Today, this role is responsible for accurately processing routine bank transactions at a bank. These transactions include cashing cheques, depositing money, and collecting loan payments.

High Impact

Consolidated Activities

	Today	Future
Frontline Counter Transactions Support	Execution of task is tedious and repetitive. Despite handling some transactions for non-digital users today, most daily transactions are already handled digitally. Automated tellers as well as online/mobile platforms are already facilitating the completion of payment services, complex transactions and money management functions.	Transaction support at branch will likely cease to exist as bank branches become transformed. This task is likely to become automated, and in future, this technology may allow more complicated transactions to be addressed and supported.
Customer Assistance and Feedback Management	Execution is supported by technology. Video banking/chat bots replicate the experience of interacting with a physical personnel while increasing convenience.	Advanced Analytics can provide insight on future customer needs and allow more tailored services to be offered to customers.
Digital Assistance	Execution has already been incorporated with technology. Tellers are increasingly providing non-traditional support to customers – including familiarising customers with the new apps and/or new features within online banking.	This role will continue to provide assistance to new or existing digital users.
Product Advisory	Execution of task is advisory-driven and requires deep product knowledge and expertise.	This role will be able to respond to queries from walk-in customers with regards to all products or services offered by the bank.

In the next
3-5 years ...

Due to the transformation of the branch footprint, Branch Tellers roles will continue to shift significantly in the coming years. There will be an opportunity for digital ambassadors to assist with some branch related items as well as the opportunity to see a shift of tellers to more product and sales related roles as they expand their knowledge and experience.

Skills Differentiators:

- ▶ **Customer Mindset:** Advanced Analytics will offer insights on customer preferences and expectations, allowing the job holder to tailor recommendations to customer needs.
- ▶ **Advanced Digital Acumen/Literacy:** In order to transition into digital ambassador roles, the job holder will need to be proficient in using technology in a business capacity to help others.
- ▶ **Targeted Technical Sales:** In order to take on a sales-focused role in the future, the job holder will need to be able to leverage insights to customise services that address unique customer needs and finalise sales.
- ▶ **Advisory:** With the shift in activities for this role, the job holder will need to be able to communicate efficiently and provide advisory services to customers beyond the scope of basic transactions.
- ▶ **Change Management:** The job holder will have the mindset and ability to drive effective change, and quickly adapt to and become comfortable with new tools and systems will help to ensure continuity of service.



RPA



Advanced Analytics



AI