



Subsector: Corporate Banking

Job Family: Business Management

Impact Level

Today, this role is responsible for business process improvement, and other business related initiatives, and overseeing the first line governance issues, risk management and compliance matters.

Medium Impact

Consolidated Activities

	Today	Future
Business and Strategy Support	Execution requires close collaboration with key stakeholders.	While data analytics can help to guide the annual planning and forecasting, human intervention and judgment remain critical in the development and production of strategic plans for the business.
Business and Individual Scorecard Development	Execution requires close collaboration with key stakeholders.	Advanced Analytics may enhance the role by supporting the decision-making process in determining business metrics/targets.
Business and Regulatory Requirements Adherence	Execution requires close collaboration with other business units across risk, compliance, operations, finance etc. Execution can also be supported by technology to improve accuracy.	Digital platforms can provide real-time monitoring and tracking of internal controls, and predictive analytics can be used to predict potential gap or non-adherence to the controls.
Business Risk Management	Execution can be supported by technology and improve accuracy.	Predictive analytics can be leveraged to determine potential business risks. However, human judgment is key in deriving mitigating solutions to ensure all risks are managed effectively.

In the next

3-5 years ...

This role will leverage digital and Advanced Analytics tools to replace the routine tracking tasks, allowing them to spend more time on higher value tasks – i.e., extracting business-relevant insights from data to support robust recommendations and decision making.

Skills Differentiators:

- ▶ **Project Management:** The job holder will display the ability to apply the appropriate principles for the planning and managing of a wide variety of projects to ensure that project objectives are met.
- ▶ **Stakeholder Engagement:** The job holder will need to be able to coordinate and maintain productive working relationships with stakeholders, in order to deliver rollout of initiatives and projects.
- ▶ **Change Management:** The job holder needs to possess robust knowledge and skills to assist the bank in making successful transitions in new initiatives.
- ▶ **Lateral Thinking:** The job holder will demonstrate the ability to connect the dots using all the data available and analyse results, enabling the job holder to see the big picture of how different initiatives are brought together to improve the operations or grow the business.
- ▶ **Risk Awareness:** The job holder will possess in-depth knowledge of risk policies to maintain strict compliance of all initiatives and ensure the level of risk is communicated effectively to key stakeholders.





Subsector: Private Banking

Job Family: Business Management

Impact Level

Today, this role is responsible for managing all aspects of the business – including strategy and execution, growth and change initiatives, as well as cost and sales management.

Medium Impact

Consolidated Activities

	Today	Future
Organisation-wide Initiative Roll-out	Execution requires close collaboration with stakeholders across the business to design and implement initiatives – e.g., development of new products, deal pipelines, and sales improvement.	Close collaboration and partnership remain critical. However, AI-tools/digital platforms that enable real-time status update and risk analysis/response planning will be able to support the tedious implementation process.
Cost Management	Cost-transparency solutions are being leveraged to make costs more transparent to the business.	In addition to cost transparency solutions, banks will increasingly use predictive analytics to be cost efficient.
Business Resilience	Banks are gradually adopting cloud-based solutions – mainly to replace spreadsheets, emails and phone calls which are typically used to coordinate activities during critical periods, and real-time tracking of status during disruption.	Cloud-based solutions will continue to be leveraged. Advanced Analytics and predictive analytics can be used to detect early warning of issues that could severely affect the business – ranging from geo-political events to internal disruptions.
Management Reporting	Execution can be repetitive and time consuming – as it requires the job holder to conduct analysis, translate the data/results into narratives and recommendations.	With a major influx of data that needs to be evaluated, banks will gradually leverage AI and natural language generation (NLG) technology to automate routine analysis and generate data-rich insights.

In the next

3-5 years ...

This role will leverage AI-powered tools to replace the mundane tasks, allowing them to play a more strategic role and have more time to spend on higher value activities – e.g., extracting business-relevant insights from data to support robust recommendations and decision making.

Skills Differentiators:

- ▶ **Project Management:** The job holder will display the ability to apply the appropriate principles for planning and managing a wide variety of projects to ensure that the objectives are achieved.
- ▶ **Stakeholder Engagement:** The job holder will need to be able to coordinate and maintain productive working relationships with stakeholders, in order to deliver roll-out of initiatives and projects.
- ▶ **Change Management:** The job holder needs to possess robust knowledge and skill to assist the bank in making successful transitions.
- ▶ **Lateral Thinking:** The job holder will demonstrate the ability to connect the dots using all the data available, enabling the job holder to see the big picture of how different initiatives are brought together to improve the operations or grow the business.
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