



Subsector: Corporate Banking

Job Family: Middle Office

Impact Level

Today, this role serves as the primary contact person for clients and is responsible for operational enquiries and maintenance activities through the full client lifecycle with the bank.

Medium Impact

Consolidated Activities

	Today	Future
Enquiry, Complaint and Service Related Communications	Execution is hands-on and typically involves handling a high volume of calls.	Digital channels may be used as the initial contact point for clients to reach out for assistance. Leveraging the data collected through digital platforms, AI and Advanced Analytics will help to identify trends and trigger proactive alerts to prevent client complaints.
Due Diligence and Conformity Check	Execution is high volume and the procedure can be cumbersome and time-consuming with job holders relying heavily on spreadsheets and manual processes.	Self-service digital channels, centralised storage of client documents and rule-based workflow engines can help to assess whether regulatory changes will impact clients and shorten the turnaround time of the process.

In the next

3-5 years ...

Digital platforms will enable a “self-service” feature to enhance the client experience. Job holders will focus on providing oversight, managing escalated cases, and proactively managing the client experience through the analysis of collected data.

Skills Differentiators:

- ▶ **Data Interpretation and Analysis:** The job holder will display the ability to interpret data and extract key insights for decisions, recommendations or actions.
- ▶ **Advanced Digital Acumen/Literacy:** The job holder will upskill to be proficient in using advanced digital tools and gain a strong understanding of how advanced technology solutions can be used including understanding the features available to be leveraged/enhanced to support the business.
- ▶ **Customer Mindset:** The job holder will need to be closer to the customer to better understand their concerns, and put together solutions to resolve their queries.
- ▶ **Technology Troubleshooting:** The job holder will need to display the ability to assist clients in resolving basic technical issues on self-service platforms.
- ▶ **Process Excellence:** With good understanding of the existing operations, the job holder can help to highlight the root cause of process inefficiencies and identify the right processes that require automation.

