



**Subsector:** Insurance

**Job Family:** Customer Service

## Impact Level

Today, the job holder is responsible for handling enquiries, issues, and customer service related requests.

High Impact

## Consolidated Activities

	Today	Future
<b>Enquiry Resolution</b>	Execution is repetitive and simple in nature. However, communication and stakeholder engagement skills are still required.	Advanced Analytics and AI will support digital self-service platforms, possibly incorporating Chatbots (with natural language processing capabilities) which will respond to customers' needs in the same way that representatives currently do. Contact Centre Representatives can then focus on handling more complex enquiries, or even carry out sales related activities.
<b>Data Entry and Issue Log Tracking</b>	Execution is administrative in nature and demands much cognitive thinking or human judgment. It is also very rule-based and high in volume.	RPA will assist to consolidate information gathered from various digital sources to simplify the interpretation of data and trends, reducing time needed for manual completion.
<b>Customer Issues/Inquiries Reporting (Specific to product/service)</b>	Execution generally follows a standard operating escalation procedure.	Chatbots can assist to resolve simple enquiries which will allow the job holder to focus on more complex queries. IoT connected devices along with APIs could help to track pain points for more proactive approaches to deriving solutions rather than reacting to customer inquiries.
<b>Cross-selling and Upselling</b>	Execution requires an understanding of the customer profile to identify products to upsell. This task also calls for excellent communication and influencing skills that persuade and entice customers to purchase these products.	By leveraging Advanced Analytics, useful customer data can be obtained to provide Contact Centre Representatives with visibility of the customer's profile. They will be better positioned to recommend a bespoke range of products for cross-selling/upselling.

In the next

**3-5** years ...

This role will evolve to assist customers with more technical services related issues as customers continue to adopt digital applications. In addition, this role can shift to include more sales related activities due to improved customer data analytics.

## Skills Differentiators:

- ▶ **Data Interpretation and Analysis:** The job holder will display ability to make sense of data that is provided in various formats to create improved cross and up-selling opportunities.
- ▶ **Technology Troubleshooting:** The job holder will handle basic troubleshooting to assist customers with digital application support.
- ▶ **Automation Management:** The ability to help train chatbots and provide recommendations will help to improve capabilities in servicing customers.
- ▶ **Target Technical Sales:** Given enhanced customer profiles, the job holder will be able to have more targeted customer conversations, which can lead to potential for higher sales conversions.
- ▶ **User Experience Design:** The ability to advise customers and provide suggestions around design improvements will help the job holder to ensure that customer preferences are captured in the design of new features.



RPA



Advanced Analytics



AI