



Subsector: Private Banking

Job Family: Product Management

Impact Level

Today, this role is responsible for structuring complex financing, and works closely with RMs, credit risk, and legal teams, to ensure credit related issues are addressed and credit solutions are tailored to the needs of clients.

Medium Impact

Consolidated Activities

	Today	Future
Credit Requests Analysis	Execution involves analysis and structuring of credit requests which are typically high volume and time consuming.	AI and advanced analytical tools will be leveraged to accelerate the processing of credit requests.
Credit Product Advisory/Sales Support	With strong understanding of various product features, job holders will work with RMs to deliver creative and innovative credit solutions to satisfy clients' requirements and promote different credit products. Execution of tasks can be enabled by technology.	Robo-advisors will be able to facilitate the product sales and advisory process – e.g., overview of credit products, high level recommendations based on client's need requirements. As a follow up, job holder will continue to partner/collaborate with RMs to follow-up and offer personalised credit solutions based on customised needs.
Credit Product Development	Execution requires job holder to provide technical input into development, scoping and implementation of new credit products.	With the availability of robo-advisors, more data will be collected and banks can further understand their clients' needs by applying Advanced Analytics to evaluate the actions and behaviours, and subsequently, refining credit products to ensure attractiveness.

In the next

3-5 years ...

This role will leverage AI-powered and Advanced Analytics tools to accelerate the credit structuring process. Nonetheless, close partnership with different stakeholders will remain important throughout the process.

Skills Differentiators:

- ▶ **Lateral Thinking:** The job holder must possess sound understanding of market, product, and regulatory policies etc., the ability to 'connect-the-dots' and stay focused on big picture will be critical.
- ▶ **Advanced Digital Acumen/Literacy:** As banks gradually move away from Excel-based tools, the job holders will need to upskill to be proficient in using advanced statistical analysis software or other tools.
- ▶ **Data Interpretation and Analysis:** The skills to analyse and interpret quantitative and qualitative data and subsequently translate insights into recommendation, will be essential.
- ▶ **Stakeholder Engagement:** The job holder will maintain productive working relationships with internal and external stakeholders to facilitate the growth of the bank's credit business.
- ▶ **Risk Awareness:** It is crucial for the job holder to support the growth of the credit business across the bank to enable achievements of credit income generation in a risk conscious manner.

