



Subsector: Retail Banking

Job Family: Customer Service

Impact Level

Today, this role is responsible for interacting with customers and handling inquiries for all product and service-related issues via various channels, including complaint resolution.

High Impact

Consolidated Activities

	Today	Future
Customer inquiries support	Tasks are high volume and repetitive. Many banks have started to leverage chatbots to support responses to basic or frequently asked queries. Moving away from phone calls, banks are also using live chat to support more complicated queries.	Cognitive computing will further enable chatbots to have a certain level of intelligence in communication, providing a seamless interaction between customers and digital platforms, including a shorter time to resolve inquiries.
Product, service or account knowledge	Simple account information is already automated today. However, human intervention may be needed as customers seek clarifications on products and services.	Advanced Analytics along with AI can help to synthesise client profiles to provide more targeted opportunities for potential cross sales and up-sales. This will allow for more tailored conversations to particular customer needs.
Issue and feedback reporting	Execution of task is repetitive and time consuming.	Advanced Analytics will allow for more frequent reporting to identify issues and pain points earlier, helping to improve the customer experience.
Administrative activities (customer data collection)	Execution of tasks is high volume and repetitive. RPA helps to streamline processes around data collection and input.	This can be further facilitated by APIs which will lead to more inter-connectivity between systems and reduce repetitive tasks.

In the next

3-5 years ...

This role will be part of an omni-channel approach to providing a positive customer experience across multiple platforms. Given that simple queries will be resolved via digital channels, this role will focus on more complex cases, as well as provide more sales and product advice to customers.

Skills Differentiators:

- **Complex Problem Solving:** The job holder will display the ability to respond to complex customer cases and understand underlying issues, in addition to being empowered to deliver solutions to enable continuity of service for customers.
- **Technology Troubleshooting:** The job holder will handle basic troubleshooting to assist customers with digital application support.
- **Data Interpretation and Analysis:** The skills to make sense of quantitative and qualitative data to improve customer experience will be essential.
- **Customer Mindset:** Being able to understand clients needs, objectives, and to resolve complex customer-centric problems is vital.
- **Product Awareness:** The job holder will possess in-depth product knowledge to be able to explain the features of different products and services and how are they applicable to client's needs.

