



Subsector: Corporate Banking

Job Family: Sales

Impact Level

Today, this role is responsible for generating new business opportunities, working closely with Relationship Managers (RMs) to deliver services and products that are most suitable for clients.

SME: High Impact

Commercial/Corporate: Medium Impact

MNC/FI/NBFI: Low Impact

Consolidated Activities

| | Today | Future |
|--|---|--|
| Product Portfolio Management | Execution requires regular competitor benchmarking and market research. | For SME banking, banks will use Advanced Analytics to move towards the next level of customisation by bundling products and services based on client's preferences, and improve their advice with additional data points e.g., industry/global economic data. |
| Product Advisory and Recommendation | Execution is advisory-based, product sales teams will work closely with RMs to recommend commoditised products that are most suitable for clients. | AI-tools will be used to carry out analyses of corporates' transaction flows, payables/receivables, assets and liabilities. This information can enable banks to provide personalised advice on bill payment, hedging strategies, financial balance sheet management, and other investment advice. However, the products demanded by MNC Regional HQ/Treasury Centres/NBFI are more complex and bespoke. Hence, product advisory will remain high touch. |
| Cross Selling Strategies | Execution is driven by the rudimentary understanding of the current relationship. It involves basic data analytics, but many fail to paint a full picture due to the fragmented data sources across business silos. | Obtaining a full view of the client – including account level and behavioural attributes such as fees, revenues, profitability, channel usage etc., coupled with sophisticated data modelling, can result in a better understanding for relationship expansion. |

In the next

3-5 years ...

Digital portals will continue to drive the sales and advice for products that are high volume and lower risk. This role will leverage rich insights gathered through analyses to develop proactive sale strategies and improve their advice – tailoring to the unique needs of their clients.

Skills Differentiators:

- ▶ **Advisory:** The job holder will continue to display the ability to apply the right advisory strategies to engage with clients in different situations.
- ▶ **Stakeholder Engagement:** The job holder will be highly skilled to liaise with internal and external stakeholders; effectively eliciting stakeholders' views and developing consensus.
- ▶ **Influencing and Negotiation:** The job holder will display confidence in presenting and justifying the rationale for design recommendations, and gain buy-in from relevant stakeholders.
- ▶ **Data Interpretation and Analysis:** The job holder will analyse and interpret quantitative and qualitative data to extract key insights for recommendations, decisions or actions.
- ▶ **Data Storytelling:** The job holder will demonstrate the ability to disseminate key messages/findings in a compelling, impactful, and easy-to-understand manner to audiences with varying levels of subject matter knowledge.

