



Subsector: Investment Banking

Job Family: Sales/Distribution

Impact Level

Today, this role is responsible for the development of bespoke financial instruments for clients, which include structuring new products by combining various underlying types of assets to create tailored products with different risk and return rates.

High Impact

Consolidated Activities

	Today	Future
Transaction Execution/Reporting	Execution is repetitive and rule-based in nature and has been taken over by technology. Digital applications can handle the entire process with fully integrated systems, regardless of the time of day. Clients can also have access to all their information instantaneously.	Advanced Analytics can be applied on past transactions to determine the insights that allow for customisation of client interactions.
Financial Advisory and Relationship Management	Execution requires human judgment, interaction, frequent networking and deep technical, subject matter knowledge.	Digital platforms could allow this service to be provided more comprehensively. Such as providing financial advice in an easy-to-understand manner, exchanging market views, and using data to tailor advice to specific clients.

In the next

3-5 years ...

The traditional Remisier role will likely cease to exist. This role will transform from an agent of stockbroking and share trading, who carries out trade execution for clients, to a trusted advisor and expert in recommending investment decision to their clients.

Skills Differentiators:

- ▶ **Advisory:** In order to play a bigger role in offering personalised advice, other than the provision of "execution-related advice", the job holder in this role will need to understand the structure of the advisory process and choose the right strategy for different situations.
- ▶ **Data Interpretation and Analysis:** With more and more information being made available, the Remisier will need to understand how to use this information to help with their objectives.
- ▶ **Research:** The job holder will be expected to conduct more in-depth research to keep up-to-date on the market landscape.
- ▶ **Influencing and Negotiation:** The job holder will need to be proactive in influencing potential customers, by leveraging various platforms to showcase their expertise, and deepen connections with clients.
- ▶ **Risk Awareness:** The job holder will need to possess strong risk management skills to understand associated risks present in products, and judge whether an investment is suitable for the client.

