



Subsector: Investment Banking

Job Family: Research

Impact Level

Today, the job holder in this role conducts fundamental analysis on companies or asset classes to provide institutional clients, retail clients and in-house Traders with in-depth research and analysis.

Medium Impact

Consolidated Activities

	Today	Future
Primary Research	Execution requires engaging with personal networks/relationships to gather information that is not publicly available.	In the longer-run, advanced AI technologies such as facial recognition may help to support the process of and generation of differentiated/alternative interpretations of information.
Secondary Research	Execution is repetitive and can be enabled by technology.	Advanced Analytics engines can mine unstructured data from non-traditional sources and combine the results with structured data (e.g., earnings data, company reports).
Financial Modelling and Analysis	Execution requires technical expertise/knowledge and can be enabled by technology. Machine learning is seen to develop complex financial models.	Automated quantitative capabilities will answer questions within minutes, where they once would have taken days to research.
Business Development and Report Generation	Execution is advisory in nature, but there are aspects that can undergo straight-through processing. RPA is used for the generation of research reports in standardised formats.	Communication via digital platforms enables targeted push-research. AI (natural language generation) also has the potential to generate reports and commentary.

In the next

3-5 years ...

As the repetitive data gathering tasks are replaced, this role will evolve to become more advisory. As such, the job holder will be able to focus on various industries or select a specialised area to provide differentiated and value-added ideas.

Skills Differentiators:

- ▶ **Advisory:** The ability to deliver high quality and value-added advice, based on an objective interpretation of clients' contexts as well as their specific needs will be critical.
- ▶ **Data Storytelling:** The job holder will need to be able to disseminate key messages/findings from research/analysis in a compelling, impactful, and easy-to-understand manner to audiences with varying levels of interest.
- ▶ **Lateral Thinking:** The job holder will be required to handle larger data sets and will therefore need to be able to 'connect-the-dots' whilst staying focused on the big picture.
- ▶ **Advanced Digital Acumen/Literacy:** As banks gradually move away from excel-based tools, job holders will need to become proficient in using advanced statistical analysis software or other tools.
- ▶ **Data Interpretation and Analysis:** The analysis and interpretation of both quantitative and qualitative data will be a critical.



RPA



Advanced Analytics



AI



Subsector: Private Banking

Job Family: Research

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