# Assistant relationship manager/Relationship associate

**Proficiency level**

- X New Gen AI skills
- X New skills
- X Transferrable skills at the same proficiency level
- X Transferrable skills at a higher proficiency level[1]

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|---|---|
| **Skills Framework track** | Sales, after sales, distribution and relationship management |
| **Job function** | Sales and marketing |
| **Job family** | Relationship manager – retail banking |
| **Sub-sectors** | Corporate banking |
| **Expected augmentation by Gen AI** | **Do more and do new:** Gen AI can assist in drafting and analyzing credit memos, and optimizing client onboarding and compliance checks through gathering client and market intelligence. Gen AI tools can also generate recommendations of up/cross-selling opportunities, based on analyzing clients' financials and qualitative data, such as call notes; output from Gen AI tools can also directly be used by the Relationship Manager |

## Key tasks that can benefit from Gen AI

| Critical work functions | Key tasks |
|---|---|
| Provide ongoing support to clients | Assist in credit memo preparation, including financial statement spreading and analysis |
| | Understand clients' credit and business models to identify opportunities and risks |
| | Prepare and handle credit applications |
| | Assist with the preparation of documents for periodic credit review applications |
| | Conduct credit reviews on existing corporate borrowers in diversified industries |
| Support client onboarding | Assist with client onboarding and compliance checks in adherence with local laws and regulations |
| | Perform client due diligence, coordinating with internal and external resources for additional assessments as required |
| Support client acquisition and management | Participate and assist in gathering market intelligence |
| | Complete and maintain account and relationship plans, files, and reports |
| | Evaluate client potential through assessment of credit, market/industry, asset, and structural risks |

## New Gen AI skills

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|---|---|
| Prompt design | 2 |
| Gen AI principles and applications | 2 |
| Ethical and responsible Gen AI adoption | 2 |

## Additional skills required for potential redesigned role

**Role 1: Compliance analyst (adj.[2] Score: 0.51)**

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|---|---|---|
| Ethical culture 3 | Sustainability risk management 3 | Risk and compliance reporting 3 |
| Stakeholder management 3 | Research and information synthesis 3 | Sustainability reporting 3 |
| Regulatory compliance 3 | Data collection and analysis 3 | Monitoring and surveillance 3 |
| Risk management 3 | Compliance mindset development 3 | |

**Role 2: KYC/Customer due diligence analyst (adj. Score: 0.42)**

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|---|---|---|
| Ethical culture 3 | Account management 3 | Taxonomy application 3 |
| Stakeholder management 3 | Data governance 3 | Service challenges 3 |
| Regulatory compliance 3 | Regulatory risk assessment 3 | Continuous improvement management 3 |
| Customer acceptance checking and onboarding 2 | Customer relationship management 3 | |

1. Transferrable skills with an increase in one level of proficiency is considered easier to acquire than transferable skills with multiple levels of increase in proficiency, followed by net new additional skills. Depending on job redesign for the financial institution, the financial institution will have to pick select skills to reskill employees on, via a combination of on-the-job training and existing courses.
2. Skills adjacency score.

Source: SkillsFuture Skills Framework