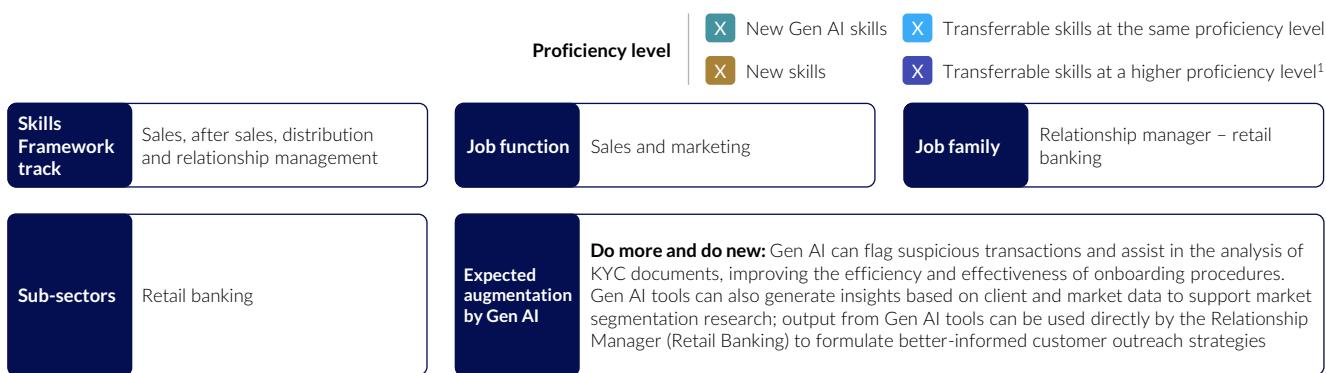


Assistant relationship manager – Retail banking/Personal banking executive



Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Manage customer lifecycle end-to-end	<p>Identify and flag suspicious transactions under account portfolio for further review</p> <p>Gather customers' documents for KYC and onboarding procedures</p> <p>Respond to inquiries in a timely fashion to help support a positive customer experiences</p>
Advise customers on products, services, and investment strategies	<p>Demonstrate an understanding of internal and external compliance and regulatory guidelines</p> <p>Collate documents for team members to present financial solutions to customers</p>
Acquire and manage the portfolio of customers	<p>Support strategies to identify new customers through market segmentation research</p> <p>Communicate with product specialists and other stakeholders to support customer relationships</p>

New Gen AI skills

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: KYC/Customer due diligence analyst (adj.² Score: 0.69)

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

Role 2: Business development executive/Distribution executive/Channel executive/Partnerships and affinity management executive (adj. Score: 0.66)

Ethical culture	3	Business negotiation	3	Channel management	3
Networking	3	Business opportunities development	3	Sustainable insurance and re-insurance solutions and applications	3
Stakeholder management	3	Business risk assessment	3	Business environment analysis	3
Market research and analysis	3	Customer acquisition management	3	Partnership management	3
Product advisory	3	Customer relationship management	3		
Account management	3	Budgeting	3		

DO MORE AND DO NEW

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