

Customer service officer/Bank teller

Proficiency level

- X New Gen AI skills
- X Transferrable skills at the same proficiency level
- X New skills
- X Transferrable skills at a higher proficiency level¹

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|-------------------------------|--|--|---|-------------------|----------------------------|
| Skills Framework track | Sales, after sales, distribution and relationship management | Job function | Customer operations | Job family | Tellers / customer service |
| Sub-sectors | Retail banking, insurance | Expected augmentation by Gen AI | Do more: Gen AI can automate the identification of processes which might comprise service quality, enhance tracking of customer satisfaction levels, and streamline the escalation of suspicious transactions. Gen AI tools can also optimize the tracking and reporting of customer issues and recommend proactive measures for improved customer servicing | | |

Key tasks that can benefit from Gen AI

| Critical work functions | Key tasks |
|---|---|
| Support customer requests and inquiries | Identify processes that compromise on service quality Apply product and service knowledge to support customers Track information on customer satisfaction levels |
| Specific to Retail Banking, Facilitate banking transactions | Identify and escalate suspicious transactions for further risk reviews Offer advice on routine products and market simple products and services to customers to support achievement of financial targets |
| Specific to Retail Banking, Support customer requests and inquiries | Act as a digital advocate for customers to access self-service and automated channel services |
| Report on issues and provide feedback | Raise issues or complaints for follow-up Track and report on number of customer issues raised |
| Support operational process excellence | Communicate with other relevant departments |
| Specific to Insurance, Support operational process excellence | Track status of customer applications for products and services |

New Gen AI skills

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

Potential next-seniority level (Customer service manager) skills to acquire

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|---|---|---|---|-----------------------------------|---|
| Information technology application support and monitoring | 3 | Business risk assessment | 4 | Business requirements mapping | 4 |
| Ethical culture | 4 | Customer experience management | 4 | Change management | 4 |
| Market profiling | 4 | Quality assurance | 4 | Continuous improvement management | 4 |
| Stakeholder management | 4 | Service challenges | 4 | Business performance management | 4 |
| Regulatory compliance | 4 | Standard operating procedures development | 4 | People performance management | 4 |
| Account management | 4 | User experience design | 4 | | |

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.

Source: SkillsFuture Skills Framework