

Product specialist/Product sales specialist

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

Skills Framework track	Sales, after sales, distribution and relationship management	Job function	Sales and marketing	Job family	Product sales
Sub-sectors	Retail banking, corporate banking, investment banking	Expected augmentation by Gen AI	Do more: Gen AI can propose sales strategies, develop marketing content, and streamline the maintenance of financial product databases. It can also suggest optimizations to pricing and revenue strategies and support timely communication of product information to client-facing teams		

Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Manage the organization's products	Draft sales strategies for financial products
	Stay up-to-date with repackaged or restructured financial products
	Support marketing content development in alignment with sales strategies
	Stay up-to-date with new financial products offered by the organization
	Develop pricing and revenue strategies for financial products
	Maintain a database of financial products for easy access and referrals
Provide product advisory services	Provide product-focused financial advisory services to clients referred by client-facing teams
	Communicate relevant and timely product-related information to client networks
	Provide portfolio construction services to clients referred by client-facing teams

New Gen AI skills

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

Potential next-seniority level (Head of product desk / Head of product sales) skills to acquire¹

Sustainable lending instrument structuring	3	Business environment analysis	5	Business opportunities development	5
Climate change management	3	Pricing strategy	5	Business performance management	5
Business needs analysis	5	Product advisory	5	Product design and development	5
Ethical culture	5	Product management	5	Sustainable lending instrument structuring	5
Channel management	5	Product performance management	5	People performance management	5
Stakeholder management	5	Taxonomy application	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