

Relationship manager – Financial institutions and non-bank financial institutions

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	Relationship manager - financial institutions and non-bank financial institutions
Sub-sectors	Corporate banking	Expected augmentation by Gen AI	Do more: Gen AI can assist in drafting responses to queries from clients, monitor compliance with KYC and AML policies, and perform credit analyses. It can also synthesize vast amounts of market and client data to identify new business opportunities, and recommend personalized client outreach plans, which can enhance up and cross-selling effectiveness		

Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Acquire and manage clients	Develop and maintain ongoing relationships with clients to provide quality service
	Identify and prospect new clients and business opportunities, and manage attrition of existing clients
	Respond to clients' queries relating to credit, deposits, products, and operational issues
	Ensure compliance with Know Your Customer (KYC) documentation and Anti-Money Laundering (AML) policies and procedures in order to effectively mitigate and manage risk
Provide ongoing credit analysis and support	Collaborate with credit team on analysis, structuring, negotiation, and documentation of credit requests
	Review and monitor credit facilities to minimize operational, credit, and fraud risk
Advise clients on recommended products, services, and solutions	Develop and implement customized strategic plans for clients based on knowledge of client's industry, growth projections, funding strategies, and objectives
	Cross-sell products by leveraging FI relationships, including coordinating with other business units and product specialists to market the organization's products and services for customized solutions
	Provide ideas to ensure optimal client reach and product exposure for effective operations that optimize delivery to clients and enable the bank to differentiate itself

New Gen AI skills

Prompt design	3	Impact indicators, measurement, and reporting	4	Regulatory compliance	5	Customer acceptance checking and onboarding	4
Gen AI principles and applications	3	Sustainability risk management	3	Account management	5	Customer acquisition management	5
Ethical and responsible Gen AI adoption	3	Ethical culture	5	Business negotiation	6	Customer experience management	5
		Stakeholder management	6	Business opportunities development	6	Risk management	4
		Business environment analysis	6	Client investment suitability	5	Sales strategy	6
		Product advisory	5	Credit assessment	4	People performance management	5

Potential next-seniority level (Relationship management director - Financial institutions and non-bank financial institutions) skills to acquire¹

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