





## Relationship management director – SMEs

		Proficiency level	
		 New Gen AI skills	 Transferrable skills at the same proficiency level
		 New skills	 Transferrable skills at a higher proficiency level <sup>1</sup>
<b>Skills Framework track</b>	Sales, after sales, distribution and relationship management	<b>Job function</b>	Sales and marketing
<b>Sub-sectors</b>	Corporate banking	<b>Job family</b>	Relationship manager – SMEs
<b>Expected augmentation by Gen AI</b>	<b>Do more:</b> Gen AI can analyze market and client data to conduct advanced market segmentation and recommend channel and outreach strategies to increase upselling and cross-selling opportunities. Gen AI tools can also generate personalized coaching feedback and actionable developmental areas based on sales interactions and data (i.e., for Relationship Managers and Assistant Relationship Managers)		

### Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Provide ongoing support to clients	Articulate guidelines and policies for team members to adhere to for a portfolio-based credit approach
	Review escalated credit exception cases and redirect to relevant business units for further evaluation and action if required
Facilitate client onboarding processes	Review and advise when necessary on due diligence, compliance and AML checks for SME clients
	Outline acceptance and onboarding criteria of SME clients for the organization
Manage team's performance targets	Provide feedback, coaching, and mentoring to the team
	Ensure team members are trained and comply with internal and external regulatory requirements
Perform mass sales acquisition	Oversee client reach approach, product exposure, and operational processes to enhance delivery to clients with a focus on closing sales
	Define channel priorities for mass sales opportunity development
	Develop strategies for team members to enhance cross-selling capabilities on bank products, services, and solutions for SME clients

### New Gen AI skills

Gen AI strategy	5	Gen AI innovation, R&D, and innovation management	5	Prompt design	3
Leading Gen AI-enabled transformations	5	Ethical frameworks for Gen AI	5	Gen AI principles and applications	3
Gen AI data governance	5	Regulatory, legal, and risk management compliance in AI and Gen AI	5		

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