

Level of Impact

High Impact

Job Expectations within the next 3 years

Critical Work Functions	Today	Within 3 Years
Drive credit analysis processes	<ul style="list-style-type: none"> Perform periodic credit reviews and evaluate credit exposure across different credit portfolios' segment to develop possible restructuring options and credit opportunities Adhere and analyse the impact of changing market conditions on credit policies, procedures, guidelines and regulatory requirements 	<ul style="list-style-type: none"> [NEW] Leverage AI to gather customers' credit footprint, assess customers' creditworthiness, payment track records, and suggest decisions on credit restructuring Adhere to counterparty risk management programmes to assess and mitigate risk [AUGMENTED] Integrate data collected through AI to analyse the impacts of market outlook, industry disruption and sustainability-linked credit factors on credit policies and guidelines. Identify and predict defaults, and reduce credit risks
Initiate buyers' credit assessments	<ul style="list-style-type: none"> Analyse buyer's credit data, financial and non-financial records and historical data to assess repayment ability Escalate credit applications that exceed available credit limits and deviate from predetermined standards Monitor buyer's financial information or records to decide on the next course of action 	<ul style="list-style-type: none"> [AUGMENTED] Support the automation of credit application forms to enable digital signatures, reducing human error, improving customer onboarding process and mitigating risk [AUGMENTED] Use information gathered via AI and predictive analytics alerts to monitor and review potential delinquencies or payment delays and follow up on payments [NEW] Leverage data analytics to check and analyse credit histories, verifying information and assessing buyer's repayment ability accurately to reduce the cost of debt recovery, as well as escalating exceptional credit scenarios
Monitor credit risks performance	<ul style="list-style-type: none"> Monitor portfolios for adherence to credit risk management framework and its credit exposure levels Advise buyers of necessary actions and strategies for debt repayment and arrange for repayment schedule based on buyers' financial situations 	<ul style="list-style-type: none"> [AUGMENTED] Analyse dashboard reports to monitor credit exposure levels against credit risk management framework, enabling early detection of risks [NEW] Extract, consolidate and reconcile data from multiple sources to analyse customers' creditworthiness better and calculate maximum credit limit and ability to pay back debt promptly [AUGMENTED] Leverage AI and web crawling technologies to predict defaults and highlight cases that may potentially require credit restructuring, enabling early mitigation of potential issues

Job Expectations within the next 3 years		
Critical Work Functions	Today	Within 3 Years
Support application initiatives	<ul style="list-style-type: none"> Assist in the review of work processes and procedures to plan for continuous work improvement activities Contribute to technology implementation projects to facilitate the use of technologies, electronic tools and devices 	<ul style="list-style-type: none"> Assist in the review of work processes and procedures using data analytics to provide data-driven insights for the planning of continuous work improvement activities Identify areas of improvement through the application of technology and support technology implementation projects

Job Adjacency					
WITHIN WHOLESALE TRADE			OUTSIDE WHOLESALE TRADE		
Audit Analyst	Portfolio Analyst	Risk Analyst	Business Risk Analyst	FP&A Analyst	Risk & Compliance Analyst

SKILL DIFFERENTIATORS

Roles Specific

SKILL	DESCRIPTIONS
Counterparty Risk Management	Assess counterparty risks following defined risk criteria and follow mitigation approaches for managing risks.
Pilot Programme Management	Conduct small-scale, short-term experiments before deciding how and whether to deploy full-scale projects.
Structured Financing	Understand the mechanics and impact of structured financing instruments in managing cashflows.

IN THE NEXT
3-5 YEARS...

The role will support the ongoing technology enablement for credit management. Technologies such as AI will significantly augment the expectations of the role by automating routine work processes. This will enable the role to focus more on leveraging data analytics to develop credit management insights and recommendations.

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