

Specification of Competency Standards
for the Banking Industry
Unit of Competency

Functional Area - 8. Quality Management
(Key Function – 8.4 Customer Experience Management)

Title	Conduct research on digital and non-digital customer experience
Code	109475L5
Range	Evaluating service quality and customer satisfaction level of both digital and non-digital customer experience at the bank and recommending ways of improving service quality to management.
Level	5
Credit	4 (For Reference Only)
Competency	<p>Performance Requirements</p> <p>1. Knowledge in the Subject Area</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Possess comprehensive knowledge in designing digital customer experience research and apply it to assess the digital banking environment in the industry; • Understand the concepts and theories of customer feedback analysis and use it to set research objectives and define clearly the customer experience problem statements; • Utilize the knowledge in research methodologies to construct a research plan to help align the bank's service delivery models and technology investment with customers pressing needs; • Possess marketing techniques and apply it to examine how the bank goes about the marketing of its services and determine how customer service influence customer retention rates. <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Develop improved measures and educate customers to use mobile functionality to strengthen product origination process; • Analyse the needs and behaviours of customers at different service channels and fill in the experience gaps identified by offering solutions to tie in with customer needs in a disciplined manner; • Develop strategies in responding to customers and tailor the customer experience to individual needs through an integrated channel experience and real time processing; • Lead financial technology experts to develop improved measures which allow real time processing in different channels to ensure that customers are instantly able to view account updates and use digital banking functions online more effectively; and bank staff can tailor product offerings to customer needs in real time in order to bring about significant improvements in customer experience. <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> • Develop strategies, road map, and practice for improving the customer digital and non-digital experiences based on research findings; • Update reports and reviews periodically for continued relevance and accuracy; • Manage customer data in a scientific and objective manner professionally; maintain security and confidentiality and based on that to formulate long term strategies and road map for customer experience enhancement.

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Assessment Criteria	The integral outcome requirements of this UoC are: <ul style="list-style-type: none">• Conducting research on customer experience periodically including branch, phone banking, ATM, internet, mobile and other digital channels; and based on the findings to develop strategies, road map, and practices for improvement;• Updating and reviewing with continuous effort to ensure relevance and accuracy from time to time.
Remark	