

**Specification of Competency Standards**  
**for the Banking Industry**  
**Unit of Competency**

Functional Area - 9. Sales and Relationship Management  
(Key Function – 9.1 Sales Strategies and Implementation Plan Formulation)

Title	Formulate overall sales strategies for enterprise banking
Code	109484L6
Range	Formulating sales strategies for the enterprise banking business. This applies to development of both short and long term sales strategies and across diverse business areas in different geographical locations.
Level	6
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"> <li>• Demonstrate specialized understanding on business operations across different disciplines of the banking industry (e.g. common business models, typical structure of a bank, customer segmentation, products and services) in order to identify new developments in the industry;</li> <li>• Possess knowledge in data analysis to conduct research on the development trends in key factors shaping the banking industry (e.g. regulation, macroeconomic environment, technology, customer profile) in order to anticipate the changing banking environment;</li> <li>• Demonstrate thorough understanding of the banking business acumen and evaluate the latest development in corporate and commercial banking, especially the development in China or other new potential / high growth market.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Conduct strategic analysis (e.g. SWOT) to evaluate the strengths and weaknesses of the bank in order to identify the bank's capability and competitive advantage;</li> <li>• Carry out critical analysis on microeconomic environment and evaluate its impacts on the bank's operations;</li> <li>• Conduct research to find out the financial needs of different customer segments of the bank and the corresponding strategies for mapping the appropriate products and services to meet client needs;</li> <li>• Develop a structured sales processes and performance measures based on business analyses.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Think strategically to consider both short to medium term sales targets and long term business development goals of the bank;</li> <li>• Evaluate each of the strategic options against the internal resources and relative strengths of the bank in order to maximize sales;</li> <li>• Establish corporate objectives, formulate guidelines and procedures and set sales target / KPI in accordance with well tested forecasting mechanism.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Formulation of overall sales strategies for enterprise banking. These should be based on consolidated findings from research across a wide range of areas such as banking development, strategic analysis of the bank, customer needs, etc.</li> </ul>

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Remark	
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