

**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	Analyse business intelligence to identify new business opportunities and threats
Code	109485L6
Range	Formulating new development ideas of enterprise banking and identifying new business opportunities in enterprise banking by analysing business intelligence. This applies to enterprise banking business of different products / customer segments and across 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 knowledge in enterprise banking business including common business models, typical structure of a bank, customer segmentation, products and services, etc.;</li> <li>• Possess market sensitivity and specialized knowledge in economic and social environmental changes regarding enterprise banking business in order to conduct research on the development trends in key factors which shape the banking business (e.g. regulation, macroeconomic environment, technology, customer profile) in order to anticipate the changing banking environment.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Evaluate and monitor the development trends in different industries in order to identify new demands on banking products / services;</li> <li>• Conduct comprehensive review on existing products / services in the market and identify unmet needs of clients;</li> <li>• Review the development trends in enterprise banking and anticipate new demand on banking products / services;</li> <li>• Evaluate new / unmet needs of clients and develop original solutions (in terms of products, services, processes, technology, etc.) in satisfying their needs;</li> <li>• Estimate the market size and forecast the profit margins of the new business opportunities identified to formulate a concrete business plan;</li> <li>• Outline capabilities required by individual business opportunity identified and evaluate against the bank's resources in each area.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Set targets for improving the effectiveness of business plans and marketing strategies for different market segments; divide the task into approachable chunks and apply sustained thinking and knowledge of best practice to close the gaps;</li> <li>• Create new demands by analysing client profile, consumer behaviour, lifestyle, social development and latest development in other areas, etc. to anticipate the latent need of clients.</li> </ul>
Assessment Criteria	The integral outcome requirements of this UoC are:

**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)

	<ul style="list-style-type: none"><li>• Development of new and original business ideas on enterprise banking. These should be based on original insight developed from critical analyses on findings from research across a wide range of areas such as banking development, strategic analysis of the bank, clients' needs, etc.</li></ul>
Remark	