

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

Functional Area - 10. General Management  
(Key Function – 10.6 Financial Technology Management)

Title	Lead business related operational analysis for financial technology and digital banking initiatives
Code	109576L6
Range	Sponsorship and development of holistic approaches and methodologies on operational analysis for enterprise banking functions. This refers to different spectrum of analysis ranging from strategic levels.
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>• Possess the knowledge in financial technology development trend and apply it to analyse the latest development of technology utilization in financial services industry;</li> <li>• Possess the skills of carrying out suitability tests for new operational initiatives and is able to specify the pros and cons of using different digital platforms or devices of the bank.</li> </ul> <p>2. Applications</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Evaluate, analyse, and report on existing and potential new digital banking functions, cash management products, e-payments, and digital channels, etc.;</li> <li>• Utilize data and analytics to identify opportunities to introduce efficiencies and new prospects to the services;</li> <li>• Develop KPIs (key performance indicators) together with digital product managers to better manage performance and create business opportunities for new initiatives and enhancement;</li> <li>• Develop standard reporting related to customer activity, model and analyze pricing changes and potential impacts to the existing client base.</li> </ul> <p>3. Professional Behaviour and Attitude</p> <p>Be able to:</p> <ul style="list-style-type: none"> <li>• Take steps to ensure the analysis is carried out in compliance with banking industry practices and relevant standards; validate the results to confirm data obtained are accurate and precise;</li> <li>• Ensure all reports and documents are created in the format conformed to the organization standards and policies.</li> </ul>
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> <li>• Developing concise analytics reporting on current and prospective products and services with an insight to specify the impacts on customer base, behaviour and segmentation, pricing models and cost effective.</li> </ul>
Remark	