

Investment Platform > Product Development and Launching

Title	Develop profitability projection for new products
Code	106805L6
Range	Developing business financial projection to forecast new products potential return.
Level	6
Credit	5 (for reference only)
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Develop approach in ROI analysis <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Conduct comparison on different methods of calculating ROI and select a suitable approach • Formulate suitable performance indicators for the products after analyzing the business objectives, product features, target customers and development process, etc. 2. Develop business case <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Develop business assumptions and assess the financial impacts (e.g. cost, yield, ROI, profitability over time, cash flow projection and etc.) • Identify factors affecting the ROI and construct various scenario based on research findings on the banking environment and customers preference • Evaluate different business case scenarios and make recommendations to management 3. Evaluate profitability forecast <ul style="list-style-type: none"> Be able to: <ul style="list-style-type: none"> • Evaluate critically the figures on ROI analysis and provide suggestion to management about the projected risk and profitability of the products • Provide recommendation on the resources allocation for development, launching, marketing, etc. • Construct a pricing model to determine products in accordance with the project objectives, product strategies and estimated financial impacts, etc.
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of profitability forecast of the new products to anticipate the ROI and possible risks to the banks. Justifications of the model and figures employed in the forecasting should be based on critical analyses in ROI calculation, development of the banking industry and customers preference, etc.
Remark	