

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP - HEAD OF CUSTOMER SERVICE			
Sector	Financial Services		
Track	Sales, After Sales, Distribution and Relationship Management		
Occupation	Customer Service Officer		
Job Role	Head of Customer Service		
Job Role Description	The Head of Customer Service sets the processes and procedures for handling customer requests and enquiries. He/She is responsible for finding ways to improve the efficiency and delivery of operations through improved processes and training of team members. He is analytical in how he investigates customer issues that arise and establishes relationships with other internal stakeholders to address and improve service level standards.		
	The Head of Customer Service duties may require him to be on call during weekends to handle escalated customer complaints. He is a strategic thinker while at the same time being able to effectively operationalise systems and processes. He is a leader and is innovative in handling new and changing demands on customer service requirements. He is able to train and coach others to adapt to the changing nature of the industry. He is able to lead multiple projects and initiatives simultaneously.		
Critical Work Functions and Key Tasks / Performance Expectations	Critical Work Functions	Key Tasks	Performance Expectations (For legislated / regulated occupations)
	Support customer requests and enquiries	Ensure teams are knowledgeable about product and service offerings and organisational procedures	If insurance role is scoped to provide advice directly to customers on life insurance products, Capital Markets and Financial Advisory Services (CMFAS) certification is required. Relevant modules include but are not limited to: 5, 9, 9A
		Ensure teams are able to achieve desired customer satisfaction levels	
		Establish organisation protocols to resolve issues quickly without compromising quality	
		Design policies for team members to follow for adherence to organisational guidelines	
	Specific to Retail Banking Support customer requests and enquiries	Provide resources and education for the team as digital advocates for customers to access self-service and automated channel services	
	Specific to Insurance Support customer requests and enquiries	Prioritise training for team members on self-service and automated channels	
		Ensure sufficient resources to provide assistance for online and automated services	
	Report on issues and provide feedback	Establish framework to address customer issue resolutions	
		Determine patterns in escalated issues or complaints to define mitigation strategies	
		Create organisational processes and channels to work cross-functionally to resolve customer grievances	
		Analyse customer trends to propose enhancements to sales and service management processes	
	Specific to Retail Banking Report on issues and provide feedback	Define sales and service priorities for the organisation within the customer journey	
	Support operational process excellence	Drive collaboration between relevant departments for increased communication on product or service offerings based on customer trends	
		Ensure team members are trained and in compliance with internal and external regulatory requirements	
Specific to Retail Banking Support operational process excellence	Prioritise customer segmentation strategies for the organisation		
	Outline routine risk assessment frameworks to detect fraud and/or irregular activities		
Specific to Insurance Support operational process excellence	Optimise processes for organisational efficiency in processing applications		
	Oversee integration of automated channels and determine plans for continuous improvements		
	Pre-empt changes in front-line servicing policies based on new and emerging market and industry trends		
Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
Business Performance Management	Level 5	Leadership	Advanced
Business Requirements Mapping	Level 5	Decision Making	Advanced
Change Management	Level 5	Service Orientation	Advanced
Continuous Improvement Management	Level 5	Communication	Advanced

Skills and Competencies	Customer Experience Management	Level 5	Resource Management	Advanced
	Ethical Culture	Level 5		
	Information Technology Application Support and Monitoring	Level 4		
	People Performance Management	Level 5		
	Specific to Insurance			
	Business Process Re-engineering	Level 5		
	Learning and Development	Level 5		
	Specific to Retail Banking			
	Account Management	Level 5		
	Business Risk Assessment	Level 4		
	Market Profiling	Level 5		
	Quality Assurance	Level 5		
	Regulatory Compliance	Level 4		
	Service Challenges	Level 5		
	Stakeholder Management	Level 5		
	Standard Operating Procedures Development	Level 5		
User Experience Design	Level 5			
Programme Listing	For a list of Training Programmes available for the Financial Services sector, please visit: www.skillsfuture.sg/skills-framework/financial-services			

The information contained in this document serves as a guide.