

SKILLS FRAMEWORK FOR FINANCIAL SERVICES SKILLS MAP- HEAD OF SEGMENTS				
Sector	Financial Services			
Track	Product Solutioning and Management			
Occupation	Segment Executive			
Job Role	Head of Segments			
Job Role Description	The Head of Segments is responsible for overseeing the identification and development of customer value propositions for various segments within the organisation's customer base. He/She is responsible for developing a deep understanding of customer needs and behaviours to build customer journeys which would enable maximisation of revenue growth, customer acquisition and retention, and provide customer satisfaction within the segment portfolio. He ensures appropriate sales and marketing strategies are defined and customised to meet the unique needs of each customer segment.			
	The Head of Segments is strategic and a key decision maker who is able to work across functions to foster interpersonal relationships with a range of stakeholders. He has strong judgment and good foresight within the financial services industry to identify and prepare for emerging trends. He possesses strong customer orientation and deep understanding of various aspects of the customer experience journey across different segments.			
Critical Work Functions and Key Tasks / Performance Expectations	Critical Work Functions	Manage customer segment strategies	Develop and maintain customer segment and market segment strategies based on evolving needs and heterogeneity of target segments	
			Conduct periodic reviews of customer acquisition and communications strategies to ensure continued relevance	
			Manage long-term feasibility of customer value proposition to evolving trends and products within and across segments	
			Align various promotional strategies across various customer segment	
			Leverage and incorporate data findings for customer segment strategy development	
			Deliver key selling points and segment growth activities on the communication channels	
	Maintain segment portfolio health	Establish key performance metrics to monitor performance management of segments against business goals		
		Set the overall direction for new activities to be developed to capture customer's emerging needs		
		Drive the overall marketing strategic initiatives for all segments through appropriate delivery channels		
		Launch marketing programmes and further strengthen partnership relationships to enhance revenue, segment growth and customer experiences		
	Oversee customer journey experiences	Ensure programmes and marketing strategies are tailored to meet all aspects of identified customer journey which can meet customer expectations		
		Lead and enhance the various segment propositions through segment privileges and customer journey experiences		
		Oversee the delivery and quality assurance of initiatives to enhance customer experiences		
		Lead the utilisation of data to understand and monitor customer satisfaction		
		Drive and oversee the initiatives to improve customer experiences across all touchpoints		
Develop strategies for digitalisation of customer experiences				
Skills and Competencies	Technical Skills and Competencies		Generic Skills and Competencies (Top 5)	
	Account Management	Level 5	Communication	Advanced
	Business Environment Analysis	Level 5	Leadership	Advanced
	Business Opportunities Development	Level 5	Interpersonal Skills	Advanced
	Business Risk Assessment	Level 4	Decision Making	Advanced
	Customer Acquisition Management	Level 5	Developing People	Advanced
	Customer Behaviour Analysis	Level 5		
	Customer Relationship Management	Level 5		
	Digital Marketing	Level 5		
	Ethical Culture	Level 5		

	Market Profiling	Level 5		
	Market Research and Analysis	Level 5		
	Partnership Management	Level 5		
	People Performance Management	Level 5		
	Product Advisory	Level 5		
	Stakeholder Management	Level 5		
	Sales Strategy	Level 4		
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.