

**SKILLS FRAMEWORK FOR FINANCIAL SERVICES  
TECHNICAL SKILLS AND COMPETENCIES (TSC) REFERENCE DOCUMENT**

<b>TSC Category</b>	Customer Relationship and Stakeholder Management					
<b>TSC</b>	Customer Behaviour Analysis					
<b>TSC Description</b>	Devise customer behaviour analysis tools and approaches, to perform analysis on information pertaining to customer behaviours, leading to improved customer recommendations					
<b>TSC Proficiency Description</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b> <b>FSE-MKI-3002-1.1-1</b>	<b>Level 4</b> <b>FSE-MKI-4002-1.1-1</b>	<b>Level 5</b> <b>FSE-MKI-5002-1.1-1</b>	<b>Level 6</b>
			Analyse data to develop insights pertaining to customer behaviour to drive an increase in customer base	Manage activities to carry out customer behaviour analysis and present findings and recommendations	Establish customer behaviour analysis models and frameworks and devise parameters to identify types of customer characteristics essential to make informed decisions pertaining to changes in marketing activities	
<b>Knowledge</b>			<ul style="list-style-type: none"> <li>• Key facts and profiles of target customers</li> <li>• Types of applied behaviour analysis</li> <li>• Types of behavioural biases</li> <li>• Customer segmentation criteria</li> </ul>	<ul style="list-style-type: none"> <li>• Concepts of the customer purchasing journey</li> <li>• Cultural aspects of the target customers</li> <li>• Characteristics of the target customers' personas</li> <li>• Variables that influence purchasing and/or investing behaviour</li> <li>• Customer identity management theory and techniques</li> </ul>	<ul style="list-style-type: none"> <li>• Research standards of excellence and best practices</li> <li>• Laws and regulations related to customer privacy</li> <li>• Techniques for customer behaviour insight generation from predictive analytics</li> <li>• Implementation strategies for execution of changes derived from customer behaviour research</li> </ul>	
<b>Abilities</b>			<ul style="list-style-type: none"> <li>• Analyse information pertaining to target customers in accordance with the research frameworks</li> <li>• Prepare graphical representation of data patterns</li> <li>• Draw inferences pertaining to customer</li> </ul>	<ul style="list-style-type: none"> <li>• Recommend approaches for mitigating behavioural biases</li> <li>• Develop frameworks for classifying customer types</li> <li>• Assess quantitative and qualitative customer data to understand opportunities for</li> </ul>	<ul style="list-style-type: none"> <li>• Review research methodologies for determining customer behaviours</li> <li>• Predict outcomes and strategies to leverage the voice of the customer in driving marketing activities</li> </ul>	

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			<p>behaviours based on research outcomes</p> <ul style="list-style-type: none"> <li>• Identify areas of business operations that may be impacted, using insights derived from customer behaviour analyses</li> <li>• Identify common behavioural biases in decision-making</li> <li>• Communicate categorised customer types</li> </ul>	<p>integration into decision making</p> <ul style="list-style-type: none"> <li>• Roll out guidelines on customer data privacy</li> <li>• Determine data necessary for customer behaviour analysis</li> <li>• Analyse the impact of individual, social and lifestyle influences on customer behaviour for products and/or services</li> <li>• Propose insights based on research outcomes</li> <li>• Articulate how changes in customer behaviours will impact business strategies</li> </ul>	<ul style="list-style-type: none"> <li>• Drive the development of frameworks for data collection</li> <li>• Provide key customer behaviour insights based on research outcomes</li> <li>• Ensure effective planning, execution, utilisation and budgeting for customer behaviour research efforts</li> <li>• Review improvements and/or changes to business strategies in alignment with customer behaviour changes</li> <li>• Develop organisational guidelines on customer data privacy according to laws and regulations</li> </ul>	
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