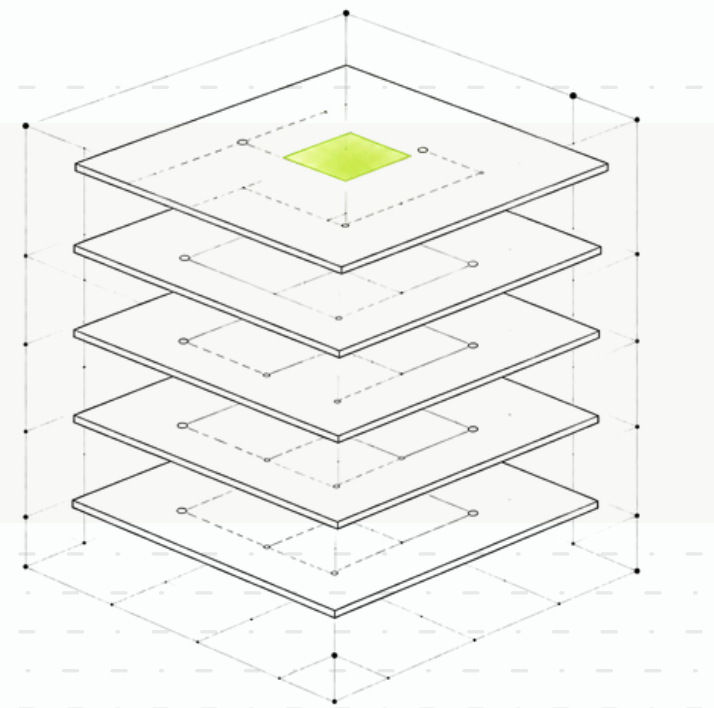


Co-Lab @

Banking Operations



As AI takes on more routine processing and transactional activities, Banking Operations are evolving towards greater focus on exception management, process optimisation, control and risk oversight, and assurance of AI-enabled workflows to drive greater operational and business value.

Table of Content	Pages:
Role evolution paths for Customer Service / Customer Experience Officer / Branch Service Analyst	2 – 6 
Role evolution paths for Transaction Banking Operations / Credit and Lending Operations / Account Operations / Market Operations Analyst	7 – 11 
Role evolution path for KYC Operations Officer	12 – 13 

Note: This Co-Lab pathway resource is being developed iteratively in partnership with IBF industry and ecosystem partners. Its content is not exhaustive and will continue to evolve.

Role evolution paths for

Customer Service / Customer Experience Officer / Branch Service Analyst

Customer Service, Customer Experience and Branch Service roles are moving beyond routine servicing towards AI-enabled engagement, service optimisation, specialised scam support and deeper client needs identification to enable stronger service and relationship outcomes.

Augmented roles: [→ View details](#)

Customer Service / Customer Experience Officer / Branch Service Analyst (Augmented)

Leverage AI to manage complex customer interactions and escalations, applying empathy and sound judgement to uncover customer needs and deliver personalised service across a broader range of products and client segments.

New/redesigned role: [→ View details](#)

AI Solutions Specialist

Leverage AI models to elevate customer service and achieve key performance indicators by playing an active role in improving and optimising AI-enabled services.

New/redesigned role: [→ View details](#)

Scam Support Specialist

Use AI-generated insights, alerts and patterns to identify anomalies relating to scams, fraud and customer vulnerabilities and apply human judgment to investigate and escalate cases.

New/redesigned role: [→ View details](#)

Assistant Relationship Manager

Provide dedicated support for wealth clients, handling more complex portfolios and client issues.

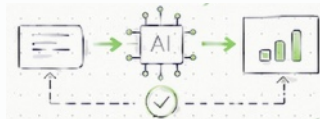
Customer Service / Customer Experience Officer / Branch Service Analyst (Augmented)

Customer Service / Customer Experience Officer / Branch Service Analyst roles could evolve from routine customer servicing to AI-augmented, higher-value engagement across products and client segments.

What the augmented roles could look like:

- Leverage AI tools to handle complex customer escalations complaints and exceptions.
- Exercise empathy, discretion and sound judgment to manage high-impact customer interactions.
- Provide enhanced customers’ needs discovery through effective conversation and balances automation with human empathy and escalation management.
- Provide support to a broader range of products and client segments through cross-training and role convergence.

New AI-related skills



- | | |
|---|--|
| AI-enabled Analysis (GenAI Principles and Applications) | AI Monitoring (Responsible AI Use) |
| AI Knowledge and Literacy (GenAI Principles and Applications) | AI Output Validation and Evaluation (GenAI Model Evaluation) |
| | Prompt Engineering |

New / higher order domain skills



- | | |
|-----------------------------------|---|
| Continuous Improvement Management | Regulatory Compliance |
| Customer Experience Management | Service Challenges |
| Data Collection and Analysis | Stakeholder Management |
| Quality Assurance | Standard Operating Procedures Development |

Human skills



- | | |
|-------------------|----------------------|
| Adaptability | Customer Orientation |
| Collaboration | Decision Making |
| Critical Thinking | Problem Solving |

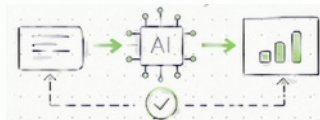
AI Solutions Specialist

Customer Service / Customer Experience Officer / Branch Service Analyst roles could evolve from customer service delivery to designing, optimising and monitoring AI solutions that translate customer needs and business requirements into improved service outcomes.

What this new / redesigned role could look like:

- Translate operational requirements and domain knowledge into prompts, instructions and AI workflows.
- Refine prompts, workflows and model configurations to improve output relevance, accuracy and consistency.
- Curate datasets and knowledge bases and evaluate AI-generated responses against business requirements.
- Monitor AI performance, identify gaps and work with technical teams to improve solutions and achieve desired business outcomes.

New AI-related skills



AI Output Validation and Evaluation (GenAI Model Evaluation)

GenAI Deployment (GenAI App Development and Deployment)

GenAI Performance Optimisation (GenAI Model Development and Fine Tuning)

Prompt Engineering

New / higher order domain skills



Data Governance

Quality Assurance

Technology Application

Data Collection and Analysis

Regulatory Compliance

Process Redesign

Continuous Improvement Management

Standard Operating Procedures Development

Human skills



Collaboration

Communication

Critical Thinking

Digital Fluency

Problem Solving

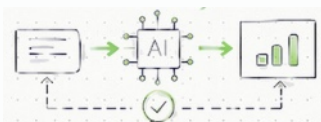
Scam Support Specialist

Customer Service / Customer Experience Officer / Branch Service Analyst roles could evolve from general customer servicing to specialised scam support, using AI-enabled insights to assess vulnerabilities, manage complex cases and coordinate customer recovery.

What this new / redesigned role could look like:

- Use AI-generated insights and alerts to identify scam, fraud and customer vulnerability indicators, and investigate and escalate cases requiring human judgement.
- Manage scam-related customer cases by probing circumstances, assessing financial and personal impact, and determining appropriate support or interventions.
- Coordinate post-scam support and recovery processes and follow-up with relevant stakeholders.

New AI-related skills



AI-enabled Analysis (GenAI Principles and Application)

AI Output Validation and Evaluation (GenAI Model Evaluation)

AI Knowledge and Literacy (GenAI Principles and Applications)

Prompt Engineering

New / higher order domain skills



Customer Experience Management

Stakeholder Management

Data Collection and Analysis

Regulatory Compliance

Ethical Culture

Risk Management

Standard Operating Procedure Developement

Human skills



Collaboration

Problem Solving

Communication

Self-management

Customer Orientation

Assistant Relationship Manager

Customer Service / Customer Experience Officer / Branch Service Analyst roles could evolve from handling routine customer needs to supporting client portfolios, identifying client needs and enabling higher-value relationship management.

What this new / redesigned role could look like:

- Provide dedicated support for wealth clients, handling more complex portfolios and client issues.
- Use AI to synthesise client information, account activity, interactions and relevant market and product information.
- Analyse AI-generated insights on client behaviour, portfolio activity patterns and relevant products to identify potential needs, opportunities or issues.

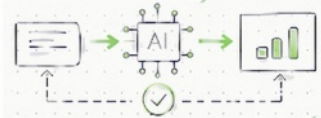
New AI-related skills

AI-enabled Analysis (GenAI Principles and Application)

AI Knowledge and Literacy (GenAI Principles and Applications)

AI Output Validation and Evaluation (GenAI Model Evaluation)

Prompt Engineering



New / higher order domain skills

Account Management

Customer Experience Management

Customer Relationship Management

Product Advisory

Regulatory Compliance

Risk Management

Service Challenges

Stakeholder Management



Human skills

Collaboration

Communication

Customer Orientation

Decision Making

Problem Solving



Role evolution paths for

**Transaction Banking
Operations / Credit
and Lending
Operations / Account
Operations / Market
Operations Analyst**

Transaction Banking, Credit and Lending, Account and Market Operations roles are increasingly focused on AI-enabled workflow oversight, exception management, process optimisation, and applying domain expertise to test, validate and improve operational solutions.

- Augmented role:

Operations Officer (Augmented)

Leverage AI to analyse operational information, automate routine workflows and oversee processing activities, validating outputs and managing exceptions where human judgement is required.

[View details](#)
- New/redesigned role:

AI UAT Tester

Validate AI-generated information and recommendations, investigate anomalies and exceptions, and apply human judgement to complex cases.

[View details](#)
- New/redesigned role:

AI Solutions Specialist

Translate operational requirements and domain knowledge into effective AI instructions, develop and refine prompt templates and optimise AI workflows to improve the relevance, accuracy and consistency of outputs.

[View details](#)
- New/redesigned role:

AI Monitoring Specialist

Test and review AI responses against expected outcomes, monitor accuracy and performance and evaluate AI-flagged anomalies and handle exceptions.

[View details](#)

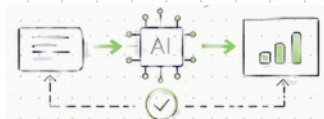
Operations Officer (Augmented)

Transaction Banking Operations / Credit and Lending Operations / Account Operations / Market Operations Analyst roles could evolve from executing routine processes to using AI for operational insights, workflow oversight and continuous process improvement.

What this augmented role could look like:

- Leverage AI tools to analyse operational information.
- Oversee processing activities, validating outputs and managing exceptions where human judgement is required.
- Redesign and continuously improve operational processes and workflows to integrate AI effectively, balancing efficiency, controls and human oversight.

New AI-related skills



AI-enabled Analysis (GenAI Principles and Applications)

GenAI Solution Design (GenAI Strategy)

AI Knowledge and Literacy (GenAI Principles and Applications)

Prompt Engineering

AI Risk Management (GenAI Regulatory, Legal and Risk Management Compliance)

Workflow and Process Automation (GenAI-enabled Transformation)

New / higher order domain skills



Continuous Improvement Management

Data Governance

Customer Acceptance Checking and Onboarding

Ethical Culture

Regulatory Compliance

Data Collection and Analysis

Technology Application

Human skills



Collaboration

Problem Solving

Communication

Sense Making

Digital Fluency

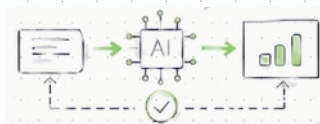
AI UAT Tester

Transaction Banking Operations / Credit and Lending Operations / Account Operations / Market Operations Analyst roles could shift from executing operational processes to leveraging domain expertise to test, validate and improve AI-enabled solutions.

What this new / redesigned role could look like:

- Validate AI-generated information and recommendations, investigate anomalies and exceptions, and apply human judgement to complex cases.
- Conduct prompt and scenario testing to assess whether AI-generated outputs meet expected business outcomes.
- Conduct ongoing testing to identify errors, inconsistencies and performance gaps, and provide feedback for improvement.

New AI-related skills



AI Knowledge and Literacy (GenAI Principles and Applications)

GenAI Solution Design (GenAI Strategy)

AI Risk Management (GenAI Regulatory, Legal and Risk Management Compliance)

Workflow and Process Automation (GenAI-enabled Transformation)

Prompt Engineering

New / higher order domain skills



Data Collection and Analysis

Regulatory Compliance

Data Governance

Risk Management

Financial Transactions

Standard Operating Procedures Development

Quality Assurance

Technology Application

Human skills



Collaboration

Problem Solving

Communication

Sense Making

Digital Fluency

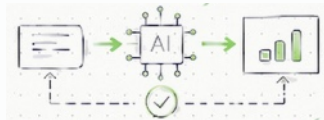
AI Solutions Specialist

Transaction Banking Operations / Credit and Lending Operations / Account Operations / Market Operations Analyst roles could evolve from executing operational processes to translating business needs into AI solutions, optimising workflows and driving continuous improvement.

What this new / redesigned role could look like:

- Translate operational requirements and domain knowledge into prompts, instructions and AI workflows.
- Refine prompts, workflows and model configurations to improve output relevance, accuracy and consistency.
- Curate datasets and knowledge bases and evaluate AI-generated responses against business requirements.
- Monitor AI performance, identify gaps and work with technical teams to improve solutions and achieve desired business outcomes.

New AI-related skills



- | | |
|--|--|
| AI Output Validation and Evaluation (GenAI Model Evaluation) | GenAI Performance Optimisation (GenAI Model Development and Fine Tuning) |
| GenAI Deployment (GenAI App Development and Deployment) | Prompt Engineering |

New / higher order domain skills



- | | |
|-----------------------------------|---|
| Continuous Improvement Management | Regulatory Compliance |
| Data Collection and Analysis | Standard Operating Procedures Development |
| Data Governance | Technology Application |
| Process Redesign | Workflow Automation |
| Quality Assurance | |

Human skills



- | | |
|-------------------|-----------------|
| Collaboration | Digital Fluency |
| Communication | Problem Solving |
| Critical Thinking | |

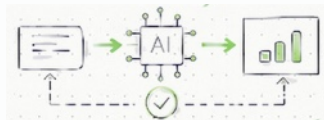
AI Monitoring Specialist

Transaction Banking Operations / Credit and Lending Operations / Account Operations / Market Operations Analyst roles could evolve from executing processes to monitoring AI outputs and managing exceptions.

What this new / redesigned role could look like:

- Test and evaluate AI outputs against expected outcomes, monitoring accuracy, consistency and overall performance.
- Review AI-flagged anomalies and manage exceptions, applying operational judgement to determine appropriate action or escalation.
- Validate complex documentation and AI outputs for accuracy, completeness and alignment with operational requirements.

New AI-related skills



AI Knowledge and Literacy (GenAI Principles and Applications)

AI Output Validation and Evaluation (GenAI Model Evaluation)

Prompt Engineering

New / higher order domain skills



Continuous Improvement Management

Regulatory Compliance

Data Collection and Analysis

Risk Management

Data Governance

Standard Operating Procedures Development

Quality Assurance

Technology Application

Human skills



Collaboration

Problem Solving

Communication

Sense Making

Critical Thinking

Role evolution path for

KYC Operations Officer

The KYC Operations Officer role will evolve from manual KYC processing to leveraging AI for risk insights, workflow optimisation and complex case judgement.



Augmented role:

KYC Operations Officer (Augmented)

Leverages AI to extract, validate and assess customer information, applying operational and regulatory judgement to exceptions and complex cases while strengthening KYC risk detection, workflow oversight and continuous process improvement.

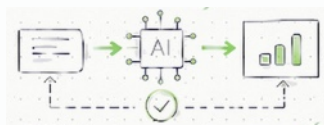
[→ View details](#)

KYC Operations Officer (Augmented)

What this augmented role could look like:

- Leverage AI to extract, validate and check customer information and documentation.
- Validate AI outputs and applies operational judgment towards exceptions and discrepancies.
- Identify KYC risk patterns and process issues using AI-generated insights and recommend appropriate interventions or improvements.
- Monitor and validate AI-assisted KYC workflows, intervening in exceptions and cases requiring human judgement.
- Improve and redesign KYC processes by leveraging on AI.
- Review AI-generated risk indicators and manage complex cases, applying appropriate governance, controls and regulatory judgement.

New AI-related skills



AI-enabled Analysis (GenAI Principles and Applications)

AI Output Validation and Evaluation (GenAI Model Evaluation)

AI Monitoring (Responsible AI Use)

Workflow and Process Automation (GenAI-enabled Transformation)

Prompt Engineering

New / higher order domain skills



Continuous Improvement Management

Regulatory Compliance

Customer Relationship Management

Regulatory Risk Assessment

Data Governance

Service Challenges

Ethical Culture

Stakeholder Management

Human skills



Collaboration

Problem Solving

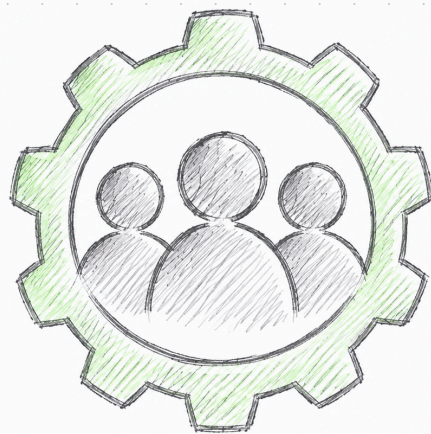
Communication

Sense Making

Digital Fluency

TAKE THE NEXT STEP

Find relevant courses and support for career transitions and workforce transformation.



IBF Programme Finder

Find relevant courses to acquire new skills or hone existing capabilities for your current or evolving role



Career Conversion Programme (CCP)

Explore structured training and support to reskill mid-career hires and existing employees for new, redesigned or augmented roles



Join the Co-Lab ecosystem

[Click here](#) to learn more about Co-Lab. Connect with us at info@ibf.org.sg to find out how Financial Institutions can partner us.