



Unit title	Provide Customer Service in the Financial Service Sector
SQA code	J5VE 45
SCQF level	5
SCQF credit points	5

History of changes

Publication date: November 2021

Version: 1

Version number	Date	Description

© Scottish Qualifications Authority 2021

This publication may be reproduced in whole or in part for educational purposes provided that no profit is derived from reproduction and that, if reproduced in part, the source is acknowledged.

Unit template: October 2021

SSC code:	CSFSS1	
Learning outcomes	Assessment criteria	
Unit purpose (aims)		
<p>The aim of this unit is for learners to demonstrate they can provide excellent and reliable customer service within a business environment. Learners will meet the needs of internal and/or external customers in line with organisational requirements using communication techniques and methods appropriate to customers' needs.</p> <p>Learners should also identify opportunities to promote digital services to customers.</p>		
The learner will	The learner can	
1 Provide customer service in line with organisational procedures	1.1	Comply with organisational procedures and systems in place for delivering customer service.
	1.2	Explain the range of products and services offered by the organisation.
	1.3	Process different types of queries customers may have and, within their level of authority, suggest solutions.
	1.4	Forward queries to others in line with the organisations escalation process.
	1.5	Communicate with customers in line with organisational guidelines.
	1.6	Comply with procedures to record, store and retrieve customer information in line with organisational and regulatory procedures.
	1.7	Explain the benefits of providing excellent customer service for both the customer and the organisation.
2 Use communication techniques appropriate to customers' needs	2.1	Plan and prepare to meet the needs of different types of customers.
	2.2	Identify customers' needs and where additional support is required.
	2.3	Align customers to the appropriate product or service.
	2.4	Use different questioning techniques and language to support individual customer requirements.
	2.5	Keep customers informed of actions being taken to address their needs or queries including timescales.
	2.6	Communicate with different customers both internal and external to the organisation in a professional manner.
3 Promote digital services to customers	3.1	Match additional services and products with customer interests and needs.
	3.2	Introduce additional services or products to customers by outlining their benefits.
	3.3	Agree the terms and conditions of use and check a customer's understanding of additional services or products provided.
	3.4	Explain how the use of additional services or products will benefit the customer and organisation.

	3.5	Support and encourage customers to self-serve.
	3.6	Recognise and escalate customers technology issues in line with organisational procedures.
4 Plan to develop the skills, including meta-skills, to be effective in providing a customer service role in the financial services sector	4.1	Identify the skills required/utilised when providing customer service in the financial services sector.
	4.2	Explain how these skills support effective performance in providing customer service in the financial services sector.
	4.3	Identify activities that can support further development of these skills.
	4.4	Plan future practice to support skills development.

Meta-skills

Across this unit there are opportunities to develop and apply a range of meta-skills. An indicative range of these skills are highlighted in the following table:

Self-management	focusing	integrity*	adapting	initiative*
Social intelligence	communicating*	feeling*	collaborating*	leading
Innovation	curiosity*	creativity	sense-making*	critical thinking*

Assessment (evidence) requirements

This unit is designed to recognise competence in aspects of delivery of customer service in the Financial Services sector. It therefore requires that the learner is engaged in a customer service role within the Financial Services sector and that assessment evidence is generated in the workplace.

Simulation may be undertaken only when the learner is unable to provide sufficient evidence of workplace performance to complete the unit and/or where there is a potential risk to the learner or others. This may arise from considerations of safety, legislation, regulation, contingency or cost. Any use of simulation to provide performance evidence (and support assessment) should be agreed in advance by the assessor and learner at the assessment planning stage. Those involved in the assessment process must be satisfied that the use of simulation does not compromise the rigour and integrity of assessment. Where simulation is used to generate evidence of competence, this should not be used as the sole source of evidence for the unit. Other sources and types of evidence will need to be generated to corroborate the evidence derived from simulation. In all cases, simulation must take place in a Realistic Work Environment (RWE) which re-creates the environment, equipment and time pressures found in a typical work environment.

Guidance on instruments of assessment

This unit forms part of the **Customer Service in the Financial Services Sector at SCQF level 6** qualification. It is recommended that learners undertaking this qualification develop a portfolio of work to evidence their competence that includes:

- ◆ direct observation.
- ◆ expert witness testimony.
- ◆ product evidence.

- ◆ regular reflective practice supported by professional discussion.

A key aspect of this qualification is the expectation that learners develop meta-skills and that they become aware of the importance of these skills – both in the provision of effective customer service, and for their personal and career development.

To support this, each unit in this qualification signposts meta-skills that are likely to be required or demonstrated in order to meet the outcomes, and each unit also requires that learners reflect on the skills, including meta-skills, that they have developed or demonstrated through achieving the unit.

Holistic approaches to assessment are encouraged so that larger pieces of work are used to evidence a number of learning outcomes rather than a piecemeal process of finding separate evidence for each outcome or assessment criteria. As an example, the “Support Continuous Improvement in the Financial Services Sector” (unit J5VJ 46) is an activity which is often undertaken by cross team project groups and which is likely to provide assessment evidence both for other units (eg unit J5VH 46 — “Develop Professional Relationships Through Collaboration to meet Customer Needs and Business Objectives” and for meta-skills as skills such as collaboration, leadership, communication, sense-making and creativity are all likely to contribute to effective improvement.

It is unlikely however that performance evidence alone will provide complete evidence of competence in this unit. In particular, where the learner’s knowledge and understanding is not apparent from performance evidence, it must be assessed by other methods and be supported by suitable evidence. Knowledge and understanding can be demonstrated in a number of different ways, but it is suggested that the most appropriate methods for this unit are oral questioning, professional discussion and reflective accounts. Assessors should ask enough questions to be able to determine that the learner has an appropriate level of knowledge and understanding as required by the unit(s).

SQA’s Guide to Assessment is designed to provide support for everyone who assesses for SQA qualifications. It looks at the principles of assessment, and brings together information on assessment in general as well as on best practice in assessment. The Guide to Assessment can be downloaded free from SQA’s website.

Details of the relationship between the unit and relevant national occupational standards (if appropriate)

This unit is based on the occupation profile developed for the Scottish Apprenticeship in Providing Financial Services at SCQF level 6 and aligns to the NOS INSCS002, INSCS007, INSCS008, INSCS009, INSCS019 and INSCS022 developed by Instructus