

MASOOMA JAVED

Customer Service Management and Expert

I am a dedicated and tactful Customer Experience Manager with more than 10+ years of Customer Service Experience in the Banking Sector and 1+ year in the Airline Industry with significant practical knowledge and experience in solving customer problems.



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EDUCATION

2003 - 2005

University of Hawaii, Dubai Branch, UAE

BBA, Management

EXPERIENCE

02.2020 - 04.2020

Emirates Islamic Bank, Dubai

UAT Analyst - EI Project Control & Business Support

- Worked with the Banks Project Team for testing the Finnacle Core Banking System in the 2nd phase ie Finnacle 11x version, and listed down all the Errors while testing and ensured a smooth and seamless transition before going Live.

01.2018 - 12.2019

Emirates Islamic Bank, Dubai

Lobby Manager - Service Ambassador - Retail

I am responsible for producing high quality service by facilitating Bank customers visiting branches, assisting them in the transition process from conventional banking to digital banking in order to improve the overall customer experience.

Key responsibilities : • Efficiently direct and manage branch traffic by ensuring that all customers are served within the defined timelines. This includes complete customer complaint management as per defined guidelines • Develop new prospects and interact with existing customers to increase sales of the banks' products and / or services by being as a focal point for all customers walking in the branch • Ensure all walk-ins are acknowledged and provided basic products' features and services information and effectively managed • Proactively assist customers in opening bank accounts, cross sell and promoting retail banking products • Educate walk-in customers about Digital Banking channels.

06.2013 - 12.2017

Emirates Islamic Bank, Dubai

Customer Service Executive - Retail Sector

- **Customer Interaction / Guidance:** Interact courteously and guide customers to the appropriate service points, where relevant.
- **Service Provision:** Provide information and advice relevant to the specific customer needs and deliver appropriate services.
- **Customer Problems:** Attend to customer problems and complaints referring issues beyond the role limit to appropriate points of reference.
- **Customer Suggestions:** Receive customer suggestions to ensure follow-up and submit relevant reports as required.
- **Compliance & Control:** Comply with relevant procedures and controls to meet the unit's requirements while providing quality service to customers.
- **Security:** Maintain strict control of confidential documents / secured negotiable items to prevent loss or misuse.
- **Sales Targets:** Achieve assigned sales targets in order to contribute to the sales volumes / revenues.
- **New Markets / Customers:** Develop new markets and customers within the assigned territory to enhance sales volumes / revenues.
- **Cross Selling:** Cross sell non-assigned products and services to contribute to the revenues and market presence.
- **Customer Service:** Provide quality customer service to ensure customer satisfaction and retention.
- **Market Intelligence:** Provide market intelligence to superiors on regular basis or use in formulating strategies and plans

05.2012 - 05.2013

Emirates Islamic Bank, Dubai

Operation Team Member - Retail Banking

- Apply up-to-date knowledge of all relevant procedures in order to perform processing related tasks as per laid down guidelines and norms.
- Input / update of all Account Opening & Closing Data of retail clients manually as well in systems by using "Quaestor", CIF "Customer Information File" and requesting for ATM card and check book at the end.
- Verify and / or process transactions / information in a timely, efficient and accurate manner in order to deliver service within stipulated turnaround period.
- Process all transactions / information as per the procedures in order to deliver error-free results.
- Address internal and external customer queries in a timely, courteous and effective manner to ensure customer satisfaction.
- Update databases regularly to ensure availability of updated data or information needed for accurate processing / reporting.

09.2007 - 12.2011

Emirates Islamic Bank, Dubai

Department Coordinator - Corporate Banking

- In need attending to special tasks (like Processing of Letter of credits and LC amendment).
- Input / update of all Account Opening & Closing Data of corporate clients with interaction of operation staff and processing Internet Banking Applications of corporate customers.
- Asking Bank Credit Status Reports for the existing and new corporate clients.
- Operational and coordinating of credit administrative activities including Completion of Security docs and other related activities. Collecting all documents in order to request for the Marketing Clearance for the new clients as an initiative step to include the client in the bank portfolio within a short span of time.
- At the end of the year arranging Balance Confirmation Report for the no of existing clients and follow up with the credit division to issue the same on the basis of client recommendations.
- Timely follow-up with the backup staff for the Updation of Project Control Sheets for the no of projects financed by EIB (restricted to our department) and is reported to management and filed in respective customer project file for record purpose and future reference.
- Timely corresponding with the client through email and phone calls and reminding them for their future upcoming Repayments (Murabaha and Ijarah) in order to avoid any overdue or past due in the respective accounts.
- Monitoring of irregular advances (Irregular in the range 30 - 90 days) and follow up with the management and staff to take corrective actions to regularize them.
- Maintaining CBU Register And Control and was updated on daily basis including the various sheets as: -
 - 1) No of LC's and Guarantees issuance on daily and monthly basis record.
 - 2) Internal and External Mails record
 - 3) Security Documentation including record of corporate customers facility renewal letters, amendment letters etc.
 - 4) Monthly Record of no of proposals (including new, extension and enhancement of existing facilities).
 - 5) Maintaining no of corporate clients expired documents record includes expired trade license, chamber of commerce, passport copies of owners, insurance details and follow up with them prior to the date of expiry in order to have renewed documents for filing and audit purpose.

07.2006 - 07.2007

Airblue Airlines, Dubai

Customer Service Executive - Dxb International Airport

- Assisting HR Manager for Recruitment and selection Procedures, and arrangement of interviews.
- Maintaining Salary Records and Supervising Staff Rota & Attendance
- Handling passengers at the Dubai International Airport, Terminal 2 incl. Check in counter, boarding and Closing Flight.
- Arranging meeting Sessions for management.
- Liaising with Courier Companies and Maintaining Necessary Filing System for administration.
- Respond to customer inquiries and resolve customer complaints.

06.2004 - 06.2006

IML Group, Sharjah

Sales Executive - Canon & Nokia Products

- Demonstrated and presented different Nokia and Canon Line products like Cameras, Printers etc. to the Customers in different locations in the UAE.
- Attended trade exhibitions, conferences and meetings in presenting and promoting Canon and Nokia Products.
- Successfully achieved monthly and annual sales targets meeting all the key Sales Performance KPIs.

IN-HOUSE JOB TRAININGS

Emirates Islamic Bank Trainings:

- Introduction to Islamic Banking
- Service Ambassador Bridge Training
- Various Training on Multiple Banking Software used in the Bank.
- Principle of Business Writing - Global Training Center
- Introduction and Principle of Islamic Banking - Global Training Center

Airblue:

- Airport Process and On-boarding Management, CRM & Ticketing.

Miscellaneous:

- **Social Selling Mastery** (product knowledge training included in it). Upon completion with 95% achievement Certificate of Appreciation by **Grant Employment** was granted

SOFTWARE SKILLS

- Finnacle
★ ★ ★ ★ ★ ★
- AS400
★ ★ ★ ★ ★ ★
- Quaestor
★ ★ ★ ★ ★ ★
- CRM
★ ★ ★ ★ ★ ★
- BPM
★ ★ ★ ★ ★ ★
- Finnone
★ ★ ★ ★ ★ ★