

Job Title: Customer Relationship Officer

Location: Caabudwaaq

Reporting to: Branch Manager

Closing Date: 15/ 10/ 2019

Position Summary

Responsible for all sales related activities for existing and potential customers to achieve the assigned financial targets. This also includes cross selling of all bank products and services, handling customer enquiries and delivering excellent service through communication and team work.

Key Responsibilities

- Sell Islamic Financial products and services through direct selling, cross selling, up-selling and building and maintain relationships with key and potential customers.
- Provide a high level of professional and personalized customer service that is consistent with banks goals and policies.
- Assist in handling product launching, promotional programs, conducting customer satisfaction surveys, market research and comparative analysis for improving Bank's market share and market insight.
- Sell Amal Bank Products/ Services to the target segment and achieve/ exceed quarterly, monthly, weekly and daily targets.
- Generate new business through prospecting, outside calling, networking, and referrals.
- Provide leads and identify opportunities in the market.
- Follow up on the leads referred by Amal personnel / personal contacts or by doing cold calls.
- Convince customers by highlighting the benefit of Amal Bank's products v/s competition.
- Follow up and resolve customers' queries within agreed timeline.
- Ensure that customers are provided with complete and accurate product information and thorough buying advice.
- Deal with all customer requests/ complaints in a professional way to bring about a positive outcome.
- Ensure complete awareness of banks product features, policies and processes at all times.
- Comply with Sharia guidelines and banking procedures and standards.
- Ensure the banks charges/ terms and conditions are clearly communicated to all customers.
- Source applications by doing front-end customer due diligence and collect complete set of documents required by the bank.
- Ensure the documents are verified checked for completeness/ validity to avoid later rejections by Credit/ Operations.

- Adhere to administrative requirements of maintaining document checklist and submitting daily sales report and daily call report.
- Perform other occasional duties assigned.

Skills and Qualifications

- University degree with major in Business/Strategy/Marketing required
- Post Graduate in Islamic Banking and Finance required
- 4-6 years of experience in customer service or a similar role in a financial institution
- In-depth knowledge of Islamic financial products and services
- Ability to up-date and maintain basic knowledge of Islamic financial products and services, pricing, promotions, procedures, and other important issues.
- Ability to build and maintain good relationship with customers.
- Effective verbal and written communication on all levels and both internally and externally.
- Ability to handle multiple tasks and solve customer queries effectively and efficiently through selling and negotiation skills.
- Be an assertive and innovative team player, highly independent, committed, self-motivated, resourceful and result-oriented
- Strong analytical, technical and mathematical abilities
- Logical analytical thinking and problem resolution skills
- Prioritizes workload and meets deadlines for a variety of marketing "deliverables"
- Demonstrates initiative with a results orientation, while exhibiting strong drive and leadership skills
- Ability to network across a variety of functions at various levels and locations.
- Ability to multi-task, highly numerate with great attention to detail.

How to apply:

Interested and qualified candidates should send their applications and updated CV to **Applicant@amalbankso.so**, clearly indicating the role applied for on the subject bar not later than the date indicated above.