



Muhammad Farooq Zulfikar

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Born and Brought-up : Dubai, U.A.E.
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About Me

I am a dedicated and results-driven professional with a decade of expertise in Learning and Development, specializing in executing Performance Management, leading Emiratization training initiatives and spearheading the digitization of HR operations. Additionally, equipped with 15 years of distinguished experience in the banking industry, excelling in pivotal roles within Call Center & Operations and Cards Authorization & Fraud Unit.

My dual proficiency uniquely positions me as a valuable asset for organizations seeking to enhance employee performance and elevate customer service standards. Recognized for my contributions, I was honored with the "Excellence in Innovation in L&D Practices" award by Disprz, UAE, showcasing a commitment to driving positive change.

Work Experience



Al Fardan Exchange (Financial Services)

Jan 2014 — Present

Senior Manager Learning and Performance Management

- Developing and implementing learning and development strategies and programs that aligned with business objectives and improve employee performance.
- Conducting assessments to determine training and development needs for employees.
- Designing training sessions, workshops, and e-learning programs for employees at all levels, including leadership development programs.
- Managing performance management processes, including goal setting, performance reviews, and performance improvement plans.
- Coach managers and employees on performance management processes and provided guidance and support to ensure the alignment with organizational goals and set objectives.
- Analyze training and performance metrics to identify trends and areas for improvement.
- Drive continuous process improvements in HR operations, streamlining workflows, SOPs and introducing automation / digitalization solutions, resulting in increased accuracy, reduced turnaround times and cost savings for the organization.
- Optimizing HR operations, ensuring seamless execution of key functions such as employee onboarding, talent acquisition and contributing to enhanced organizational efficiency and employee satisfaction

Projects and Achievement:

- Talent Review and Succession Planning Implementation (Jan 2024)
- Awarded "Excellence in Innovation in L&D Practices" by Disprz (Oct 2023).
- Awarded Best Manager of UAE national team for 3rd Quarter 2022
- Launched "Just A Minute" educational platform towards business product knowledge (2022).
- Implemented "ALFA Academy" LMS to improve employee's talent & training qualities (2021).
- Projects executed associated to Customer Experience Surveys, Organization Designing & Branding User guide and Online Recruitment Assessments (2020).
- Established UAE Nationals Outbound Call Centre (15) in new tie-up with **MOHRE**. (2019)
- Designed PRO Management System for tracking and protect financial Frauds. (2018)



Commercial Bank of Dubai

Jul 2007 — Jan 2011

Senior Officer Card Operations, Authorizations, Frauds and Risk

- Monitoring and managing all card-related operations, including authorizations & risk assessments.
- Managing IARS/GARS, ensuring that card authorizations referrals are processed accurately.
- Investigating and resolving customer inquiries, complaints, and disputes related to card operations.
- Conducting periodic reviews of card operations and identifying areas for improvement.
- Analyzing data and trends to detect potential frauds and assessing associated risks.
- Coordinating with internal and external stakeholders to implement fraud prevention strategies.
- Developing and maintaining relationships with card issuers, processors and networks to ensure smooth card operations and timely issue resolution.



The National Bank of Dubai (ENBD)

Feb 1996 — Jul 2007

Senior Banking Associate

- Provide excellent customer service to branch customers, including assisting with account opening, deposits, withdrawals, and other transactions.
- Cross-sell banking products and services to customers, including credit cards, loans, and investment options, to meet customer needs and increase branch revenue.
- Always maintain the assigned customer satisfaction level (95%) and TATs (100%) by studying, evaluating and re-designing solutions as required.
- Assist with branch operations, including cash management, balancing, and opening/closing procedures, to ensure compliance with regulatory requirements and internal policies.
- Collaborate with branch staff and other departments, such as customer service, operations, and sales, to support the achievement of business objectives and provide seamless service delivery to customers.

Training Courses & Certificates

- AML & CTF, for Senior Manager by Crowe (Oct2023)
- Train the Trainer, Certified by Disprz (2022)
- CPD Certificate - HRSE 2022 HR Summit and Expo (2022)
- Webinar -Creative Problem Solving and Decision Making [May 2020]
- Become an Ambassador - Let's Break the Chain of Covid 19 Infection (MBRU Community) [2020]
- Advance AML – Allied Compliance Consultant [2019]
- Dedication and Contribution in establishing UAE Nationals Call Center [2019]
- Sense of Security, Cyber Attacks and Frauds (**FERG and Dubai Police, UAE**) [2017]
- The Skills Leadership – Ron Kaufman (March 2016)
- Business Continuity Awareness Program (**CBD**) [2010]
- Managerial & Supervisory Skills (**ENSYAB**) [2010]
- VISA International - Authorization Skills Experts (**VISA INT'L**) [2009]
- MasterCard Int'l Fraud Forum "Trust way"(**MASTERCARD INT'L**) [2008]
- Anti-Money Laundering & Compliances (**CBD**) [2007 & 2010]
- Handling Hatred / Frustrated Customers (**ENBD**) [2002]

Personal Characteristics

- Leadership and Motivation, Problem Solving, Critical & Strategical Thinking, Time Management, Decision Making and Relationship Management

Education

1991 – BBA (Hons) GPA 3.0, American Int'l College / Preston University - 2002, Kohat, Pakistan

1989 – H.S.S.C (Pre-Engineering) Pakistan Islamia Secondary School & College, Dubai, UAE.