

MUHAMMAD JAVAID

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Summary

Meticulous, task driven banking and finance professional with experience of more than 02 years, effective at maximizing customer service opportunities while exceeding individual performance goals. Community reputation for industry knowledge and high level of integrity in banking sector. Customer Service Representative bringing top-notch skills in oral and written communication, active listening and analytical problem-solving skills. Enhances customer experiences by employing service-oriented behaviors, understanding customer desires, and providing customized solutions to build loyalty.

Experience

Front Line Associate / Head Cashier Customer Service Officer Lulu International Exchange	03/2024 to Current Sharjah, United Arab Emirates
<ul style="list-style-type: none">• Addressed customer complaints and mitigated dissatisfaction by employing timely and on-point solutions• Promoted company brand and unique offerings through personalized customer service• Provided primary customer support to internal and external customers• Assisted call-in customers with questions and orders• Responded to customer calls and emails to answer questions about products and services• Processed customer service orders promptly to increase customer satisfaction• Counted cash drawers and deposits, checked supplies and completed any other required opening or closing task to facilitate smooth team operations• Maintained customer satisfaction with forward-thinking strategies focused on addressing customer needs and resolving concerns• Greeted customers warmly upon entry, answering queries and directing them to appropriate departments for enhanced shopping experience.	
Head Cashier Emirates India International Exchange	07/2022 to 03/2024 Dubai, United Arab Emirates
<ul style="list-style-type: none">• Verified register at beginning and end of work shifts to help with error-free money handling.• Facilitated the resolution of complex customer complaints, restoring confidence in store services and products.• Assessed customer needs through clear communication, anticipating and responding appropriately to queries.• Prepared detailed reports on daily, weekly, and monthly revenue, providing valuable insights for financial planning.• Implemented visual merchandising standards for engaging front-lane displays and endcaps.• Trained new staff on POS systems, customer service excellence, and company protocols, significantly reducing onboarding time.• Processed payments by cash, cheque, or card to complete transactions.	
Sales Officer Khushhali Microfinance Bank	02/2020 to 12/2021 Multan, Pakistan
<ul style="list-style-type: none">• Forecasted sales and established processes to achieve sales objectives and related metrics• Enhanced sales operations through development of new sales strategies, cold calling techniques and customer follow-up• Implemented use of Facebook, Twitter and Instagram platforms for product marketing and promotion• Evaluated costs against expected market price points and set structures to achieve profit targets	
Internship Student Habib Bank Limited	04/2019 to 10/2019 Jalalpur Pirwala, Multan, Pakistan
<ul style="list-style-type: none">• Provided clerical support, addressing routine, and special requirements• Delivered clerical support by handling range of routine and special requirements• Communicated effectively with faculty and staff and accepted critiques and suggestions for areas of improvement• Reported back to instructor to receive day-to-day tasks and responsibilities• Interacted with customers by phone, email, or in-person to provide information• Sorted, organized, and maintained files• Answered and transferred incoming telephone calls, taking messages for various staff members	

Skills

- Cash handling operation
- Service Recommendations
- Account Management
- Customer Support

Personal Information

Date of birth: 04/18/95

Education

Bachelor of Science: Mathematics **08/2015**
Bahauddin Zakariya University Multan

Languages

English:

C1

Advanced

Hindi:

C2

Proficient

Urdu:

C2

Proficient

Punjabi:

A1

Beginner

Nationality

- Pakistani