
Arwa Hammad

Contact Number: +971-50-4944711

E-mail Address: arwa_hammad@hotmail.com

Professional Objective:

To obtain a challenging position in a professional well-established and reputed organization, where I can contribute to the organization's success and achieve the company tasks and goals using my knowledge, skills, and experience.

Personal Data:

Nationality: Canadian - Palestinian
Gender, Marital status & Age: Female , Divorced - 40 years old
Visa Status: Holds UAE visa

Skills:

Language skills:

Ability to communicate effectively in Arabic and English

Computer Skills:

Excellent knowledge of computer (Microsoft Office, Windows...), and excellent internet & pc skills

General Skills:

Excellent interpersonal, communication, customer-services, and organizational skills
Ability to work under pressure and in busy environments.
Extrovert and capable of working in teams. Very good team member & excellent team leader
Enthusiastic, ambitious, self - motivated, and goal - directed

Professional Skills:

Excellent understanding of all bank & financial products, procedures, and policies
Excellent understanding of Insurance products and claim processes
Excellent understanding of WFM, RTA, Lucent, UWS, RCC, ECCMS, GRB, Oracle PWC, & I Flex systems
Have good experience in reviewing credit card and personal installment loan applications for credit approval.
Strong business acumen & negotiation skills.
Strong strategic business focus
Excellent research, analytical, and problem-solving skills, and decision making skills

Interests and hobbies:

Reading, writing poems, and listening to classic music.

Professional Experience:

Freelancer Trainer & Business Development Consultant (2013 _ Current)

BeKind Group (Jan - Oct 2021) Dubai, U.A.E
Operation and Business Development Executive – Temporary project

On Time Group (Feb - Sept 2013) Dubai, U.A.E
Business Development Executive – Temporary project

- Plans and directs all aspects of three department's business development policies, objectives, and initiatives.
- Responsible for developing new market initiatives, assessing new markets, and analyzing business opportunities. Conducts financial feasibility studies and develops proposals for new business opportunities.
- Accountable for licensing initiatives and programs; duties include negotiating contracts, initiating proposals, and closing deals.

Continued; Professional Experience:

Dubai Islamic Bank (April 2007 – Oct 2010)

Dubai, U.A.E

Service Manager – E-Channels & Phone Banking Department

- Was responsible for; or played a major role in:
- Assist to form the Audit unit to control and observe all activities done, and assisted in conducting the periodical RSCA's reports
- Assist in establishing the HR unit to take care of all HR related activities for our 200+ employees and coordinate with the main HR department of the organization with regards to the same
- Helped the new formed MIS unit with reviewing MIS reports and submit suggestions for improving KPI's, schedules, Targets, and other activities handled by the MIS team
- Assist in developing the training unit, and assisted in implementing training courses and conducting specialized sales workshops for new recruits; as well helped identifying the market needs of training programs through different means such as, but not limited to, research, surveys, etc., and make recommendations accordingly
- Assist in developing the Quality unit, and played a major role in working hand-by-hand with all employees to achieve above-standard results in terms of quality measurements; which had resulted in excellent results in the Mystery shopper and Benchmarking studies
- Prepare and submit a business development plan in liaison with the concerned parties to penetrate the market and generate profit
- Was responsible for handling finance related issues
- Continued to perform all job tasks I've done with my previous employer, and had developed my skills to achieve better results

Achievements:

Achieved Taqdeer awards for an outstanding performance, and was part of the management team who worked smartly hard to bring up the ranking in the UAE Bank Benchmarking study from 26 in 2006 to become at first rank for two years in a row (2007 & 2008) and had won several awards for being " Best Call Center " in UAE

Citibank

(January 2005 – 2007)

Dubai, U.A.E

Senior Supervisor - E-Channels & Phone Banking Department

- Manage the performance of the officers, manage the motivation and morale of the officers, manage the training and growth of them, and ensure that the department meets its service and sales objectives by motivation & coaching officers.
- Give feedback on performance and ensure that inputs are used for development, to give feedback to the Centre Manager about the performance of the officers and the unit in whole.
- Lead the efforts to improve operational efficiency and customer satisfaction through technology such as Telephony (IVR), Web-based and CRM systems
- Accomplish Call Centre human resource objectives by recruiting, selecting, orienting, training, assigning, coaching, counseling, and disciplining employees; administering scheduling systems; communicating job expectations; planning, monitoring, appraising, and reviewing job contributions; planning and reviewing compensation actions; enforcing policies and procedures.
- Maintain quality control/satisfaction records, constantly seeking new ways to improve customer service
- Demonstrate best finance practice; guarding the organizational efficiency and effectiveness. Initiating and drive change programs when needed.
- Responsible for revamping, designing, developing, re-developing, and enriching the contents of the different training programs at the Call-Centre to fulfill customers' needs and requirements
- Evaluate and monitor the effectiveness and quality of incoming service calls to the inbound telephone banking through the observation of Phone-Banking Officers. Perform customer satisfaction survey, drastically reduce potential problems. Monitor the effectiveness of training received on products, services, system applications. Developing service agents through coaching on procedures, products, services and operations to maximize agent's efficiency in handling calls.

Continued; Professional Experience:**(Citibank - Senior Contact Centre Supervisor)**Achievements:

Achieved “Best Team Leader” Award in the call center for the months of February, March, April, May, and June 2005.
 Achieved “The Top Performer Award” in the “State of Business of CitiBank 2005”, for playing an excellent role in accomplishing tremendous success in year 2005 at Citiphones (CitiBank Call Centre)-successful peer review, ARR& internal audit, excellent service indicators & over-achievement of sales/revenue goals.
 Won the “Regional Dream Trip Contest” for being selected as the best supervisor in the call center for 2005

CitiBank (April 2002 – January 2005)

Dubai, U.A.E

Senior CitiPhone Officer – (Phone Banking Officer)

Handling all banking inquiries and customer queries related to HNW accounts, credit cards, bank accounts, loans, investments, as well as perform financial transactions to all customers calling in the call center

Commitment to provide extraordinary & memorable customer service exceeding customer expectations to obtain their maximum satisfaction.

Achieve established standards, policies, and procedures for call handling quality, productivity, and availability

Issue reports to immediate supervisors and actively participate in office projects

Researching customer issues and responding via all possible correspondence; recommending changes and preparing reports for senior management. Affirming policy compliance.

Establishing care program for each client that organize and manage a bouquet of products from all areas of The Bank to provide customized and integrated solutions to the client's depositary, credit, loans, investment, trust asset administration & planning needs, depending on his financial situation, objectives, preferences, risk tolerances & implications.

Achievements:

Achieved “Achievement of Targets” & “Top Performer” certificates

Previous Professional Experience:

Algonquin College;	Computer Technician (Software)	(Feb00–Dec01)	Ottawa, Canada
International News;	Assistant Manager	(Jun99-Sep00)	Ottawa, Canada
H.Charles Hulse School;	Teacher's Assistant & Registrar's Assistant	(Sep97-Jun99)	Ottawa, Canada

Education:

Current	Cambridge University	UK
International Post Graduate Diploma in Management –Higher Professional Level		
BBA – Banking & Finance	Concordia C University	USA
High School Diploma	St. Patrick's High School	Canada

Certificates:

Earned more than 15 certificates in the fields of Auditing, AML & compliance, HR, Training, MIS, Customer service, and Sales from reputed financial and training institutes. Details of certificates obtained are available upon request

References: Available upon request