**CURRICULUM VITAE.**

****

Caroline

United Emirates Arab

Email address: caroline.369794@2freemail.com

**Profile summary**

Business Operations and Customer relationship professional with over 13 years’ progressive work experience in customer service management, business operations and administration. My key areas of expertise include but not limited to; relationship management, complaint handling & resolution, retail operations management, customer satisfaction enhancement, formulation and implementation of customer retention policies among others. Currently, I’m seeking a job in relationship management, administration or any other related position where I can further develop my skills and use my acquired experience in accomplishing the ultimate goals and objectives of the organization

**Core competencies and skills**

* Ability to analyses services and operations for quality, efficiency and effectiveness and to make recommendations for improvements.
* Skills and experience in formulating and implementing customer retention strategies
* Good leadership, communication and interpersonal skills developed through working in diverse cultural backgrounds with an emphasis on courtesy as a major asset
* Strong work ethics with the ability to execute variety of projects simultaneously self-motivated person with high performance standards and strong emphasis on goals, deadlines and quality work.
* Ability to develop long term -relationship with current and potential customers / clients
* Experience in coaching, mentoring and skills in driving the performance of the customer service team to achieve key performance indicators
* Excellent knowledge of customer support tools, project management and organizational skills, operational and customer service management expertise.
* A solid reputation for building productive customer-focused teams enthusiastically committed to achieving outstanding customer service standards.
* Ability to identify and provide solutions to Clients’ financial needs, keeping records and trouble shooting on client relationships

**Work experience**.

**Service Delivery Officer – Sidian Bank Limited (Formally known as KREP Bank) .2014 -upto date**

My main duty is to ensure excellence service delivery whilst achieving operational efficiency in Customer service, cash services and Back Office. Other duties included;

* Conduct self-assessment in all Risk, Compliance and Audit areas in service delivery to ensure 100% compliance
* Floor management and ATM Lobby monitoring, Queue management at all service points to ensure adherence to SLAs
* Assisting clients in product applications such as account opening, receiving account opening documents from the Business Development teams, scanning the account opening documents to Head Office among others
* Preparing cash for repatriation, Balance currency, coin, and cheques in cash drawers and calculate daily transactions, Cash cheques and pay out money after verifying that signatures are correct, that written and numerical amounts agree, and that accounts have sufficient funds.
* Receive cheques and cash for deposit, verify amounts and authenticity of currency, and check accuracy of deposit slips. Examine cheques for endorsements and to verify other information such as dates, bank names, identification of the persons receiving payments and the legality of the documents.
* Work closely with risk and compliance units to ensure effective controls to mitigate against operational and business risks, ensure implementation and compliance with operational policies and procedures, AML/CFT Policy
* Resolving customer complaints in a timely manner and escalating where necessary, soliciting customer feedback and identifying problem trends for improvement actions
* Identify customer needs effectively and cross-sell products such as Internet Banking, Credit Cards and other Alternative Delivery Channels

**Acting Service Delivery Manager/ Senior Teller. Sidian Bank Limited (Formally known as KREP Bank). 2016.**

As Acting Service Delivery Manger I was Responsible for the day to day running of the branch and the provision of prompt and efficient banking services, including cash management, back office operations, resource optimization and customer service while ensuring that controls and procedures are being observed. Other duties included

* Supervised and monitored service delivery at the counter to ensure that customers were served promptly
* Provided guidance on issues/queries arising and advised staff appropriately on how to handle customer queries
* Supervised the provision of trade service including funds transfers, foreign currency and bills discounting, monitored cash levels to ensure cash limits were adhered to and have adequate insurance cover
* Ensured availability of operational manuals and that all staff understood the Bank operational policies and procedures, managed the testing and implementation of new operational projects within the branch.
* Evaluated all operations control with focus on efficient and effective customer service and Monitored implementation and compliance with audit recommendations relating to branch operations
* Ensured smooth people management functions for staff including training of staff, managing performance, employee relations etc
* Coordinated with Customer Service Advisors/Officers to oversee general bank cleanliness, to coordinate maintenance and repairs, management of costs and ensured branch records and registers were maintained as required; oversee archiving and/or destruction of branch records in line with the Bank policies and procedures.

**Customer Service Officer. Krep Bank Limited. Nyeri & Embu Branches. Jan 2007 – Dec 2013**

My main role was ensuring excellence service delivery whilst achieving operational efficiency as the middle office between customer service and operations to enhance customer delight with utmost level of consistency and quality. Other duties included;

* Supervised and monitored service delivery at all service points in the branch to include the ATM lobby and ensure that customers are served promptly
* Conducted self-assessment in all Risk, Compliance and Audit areas in service delivery to ensure 100% compliance
* Worked closely with risk and compliance units to ensure effective controls to mitigate against operational and business risks ,ensured implementation and compliance with operational policies and procedures, AML/CFT Policy
* Resolved customer complaints in a timely manner and escalated where necessary, solicited customer feedback and identifying problem trends for improvement actions
* Identified customer needs effectively and cross-sell products such as Internet Banking, Credit Cards and other Alternative Delivery Channels
* Identified customer needs effectively and cross-sell products such as E statements, ATMs and other Direct Channels

**Other relevant work experience**

**Bank clerk Krep Bank Limited, Bungoma Jan 2004– Dec. 2006**

I was assigned duties in the Customer Care Department, Back Office, Cashiering and Credit offices

**Data input /Account Clerk- Finance Department. Krep Bank Limited, Head Office. August 2002 – December 2003.** I was responsible for filling documents, processing loan applications, posting of receipts, reconciliations among other support duties.

**Educational background**

* Kenya institute of Management Studies Higher Diploma in Business Administration .October 2003 – September 2004
* Kenya Institute of Management Studies. Advanced Cert in Business Administration. January 2003– September 2003
* InfoTech Training Center. Training in Java ++ 6.0 .2002
* Institute of Management Information Systems. Diploma in Information Technology .January – December 2000
* Institute of Commercial Management. Diploma in Computing .1998 - 1999
* Grace Institute of Computing and Bureau Service. Certificate in Microsoft Office Applications (Ms Office) 1998 – June 1999.
* Kijabe Girls High School. Kenya Certificate in Secondary Education (KCSE). I scored a mean grade of C (plain) .1994 – 1997

**Short term training / Courses**

* Customer Service training KREP Nairobi .2007 – July
* Customer Care & selling Skills Training - Lan-x Afirca Limited .September .2009
* Service delivery Training KREP Bank Nairobi. September 2009
* Customer service Training putting the customer first. KREP Bank .2011
* Customer Relationship Management and Customer Care (AFC, ADG and European Investment Bank) February 2016
* sustainable finance initiative course (Kenya Bankers, Unep,Fmo And Sustainable Finance Initiative .August 2016