Anto Jose Padikkal

Area Manager/ Branch Manager

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As a seasoned professional with nearly a decade of managerial and customer service experience, I am committed to achieving the pinnacle of operational excellence and sustainable business growth. Transitioning from a Customer Service Executive to a Branch Manager, I've continuously transformed challenges into milestones of professional development. Leading teams at Joyalukkas Exchange LLC, I've signiﬁcantly improved branch proﬁtability by streamlining cost management and optimizing revenue channels. I am passionate about employee development and have instituted a culture of excellence that has become the cornerstone of the organization. Armed with a balanced skill set combining rigorous ﬁnancial management and an astute understanding of market dynamics, I am actively seeking a challenging managerial role to further leverage my skills and contribute signiﬁcantly to organizational success.

# SKILLS

Branch Management

Operations Management

Customer Service

Client Relations

Account Management

Administration

Financial Analysis

Marketing Strategies

Budget Management

Regulatory Compliance

Data Analytics

Communications

Problem Resolution

Staﬀ Training

Records Management

Risk Management

Strategic Planning

Performance Reviews

Time Management

Workﬂow Management

Team Leadership

# WORK EXPERIENCE

## Area Manager


### Joyalukkas Exchange LLC, Oman

*10/12/2019 - 10/12/2022*

*Achievements/Tasks*

Oversaw the strategic vision and operational initiatives across multiple branches, ensuring alignment with corporate goals. Leveraged data analytics to assess and optimize key performance indicators, driving overall branch eﬃciency.

Instituted an employee development program, enhancing team capabilities and fostering a culture of excellence. Collaborated with ﬁnancial auditors, fortifying compliance with both company and regulatory ﬁnancial standards. Orchestrated multi-channel marketing campaigns, eﬀectively converting casual inquiries into long-term brand advocates. Pioneered innovative risk management protocols, mitigating operational vulnerabilities and enhancing business resilience.

Synthesized stakeholder feedback with market intelligence, recalibrating business models for sustained competitive advantage; implemented data-driven performance reviews, identifying and nurturing high-potential talent.

Established rigorous cost-management strategies, balancing revenue maximization with ﬁscal responsibility. Developed and maintained robust client relationships, resulting in an industry-leading customer retention rate.

## Branch Manager

### Joyalukkas Exchange LLC, Oman

*01/02/2017 - 31/01/2019*

*Achievements/Tasks*

Managed daily branch operations, aligning tactical activities with broader organizational objectives for maximum impact. Spearheaded customer service initiatives, achieving superior client satisfaction through proactive issue resolution.

Conducted ﬁnancial audits in conjunction with external auditors, solidifying the company's regulatory compliance. Deployed resource allocation strategies, optimizing both human and capital resources for peak performance.

Designed and implemented sales and marketing strategies, increasing branch revenue through targeted engagement. Led team-building exercises and training programs, cultivating a highly competent and motivated workforce.

Administered budgeting and ﬁnancial planning, steering the branch towards consistent proﬁtability. Enhanced operational workﬂows, streamlining processes to achieve signiﬁcant gains in eﬃciency.

Built enduring relationships with key business partners, fortifying the branch's market position.

## Customer Service Executive


### Joyalukkas Exchange LLC, Oman

*01/01/2016 - 31/01/2017*

*Achievements/Tasks*

Managed customer queries with diligence, ensuring timely and accurate solutions, thereby fortifying brand reputation. Conducted in-depth analysis of customer feedback, identifying key areas for service enhancement and training.

Liaised with internal departments to streamline service workﬂows, achieving a marked reduction in issue resolution time. Provided comprehensive training to new hires, elevating the team's overall customer service competency.

Executed targeted up-selling strategies during customer interactions, contributing to incremental revenue gains.

## Customer Service Executive

### Joyalukkas Exchange LLC, UAE

*25/02/2014 - 31/12/2015*

*Achievements/Tasks*

Demonstrated mastery in managing high-volume customer inquiries during peak business hours.

Engaged in proactive customer communication, preempting issues and oﬀering solutions before escalation. Employed advanced CRM tools for customer segmentation, personalizing service delivery for diverse clientele. Participated in weekly team reviews, sharing best practices for handling complex customer service scenarios. Coordinated with the marketing department to disseminate promotional oﬀers to targeted customer segments.

## Customer Service Executive

### Joyalukkas Exchange LLC, Kuwait

*01/02/2014 - 25/02/2014*

*Achievements/Tasks*

Delivered exemplary customer service in a new market, quickly adapting to local consumer preferences. Conducted real-time problem-solving during customer interactions, achieving immediate issue resolution. Compiled daily service reports, providing essential data for operational assessment and strategy formulation. Liaised with branch management to implement customer service guidelines, ensuring uniform service quality.

Collaborated with the training department to develop role-speciﬁc training modules for new customer service recruits.

## Customer Service Executive

### Joyalukkas Exchange LLC, UAE

*01/01/2014 - 31/01/2014*

*Achievements/Tasks*

Spearheaded the onboarding of new customers, guiding them through product features and account setup. Maintained meticulous records of customer interactions, aiding in future service customization and dispute resolution. Conducted outbound calls to inform customers of new services, enhancing customer engagement and loyalty.

Actively participated in customer service training programs, consistently exceeding performance benchmarks. Ensured strict compliance with regulatory guidelines during customer interactions, mitigating legal risks.

## Business Developer and Computer Accountant

### P.T Chakkunny & Associates, India

*09/2012 - 09/2013*,

*Achievements/Tasks*

Navigated complex ﬁnancial landscapes to generate ﬁscal reports that were more than just numbers—they were strategic assets; decoded the unique business needs of diverse clients, delivering not just solutions but also satisfaction.

Cultivated a compliance-ﬁrst culture within the ﬁnance department, minimizing audit risks and administering client accounts where attention to detail wasn't just a skill but an ethos, ensuring ﬂawless ﬁnancial documentation.

Transformed client relationships from mere interactions to strategic partnerships, providing bespoke ﬁnancial advisories. Bridged the gap between sales ambitions and market realities through data-backed contributions to acquisition strategies.

Innovated business development paradigms that persuaded even the most skeptical stakeholders and reshaped executive viewpoints; harnessed cutting-edge accounting software to transmute raw data into actionable insights.

Commandeered contract negotiations with a blend of diplomacy and assertiveness, safeguarding organizational interests. Plotted the company's ﬁscal trajectory with predictive budgeting, enabling preemptive adjustments to ﬁnancial strategies.

##  Customer Service Executive

### Serco BPO (Pvt) Ltd, BPO Services (Pvt) Ltd, India

*09/2010 - 09/2012*,

*Achievements/Tasks*

Commanded inbound and outbound communication channels, setting the gold standard for client service in the industry. Troubleshot customer issues with a ﬂair for diplomacy and tact, elevating customer satisfaction to an art form.

Overachieved performance metrics not as targets but as benchmarks for personal excellence, winning multiple accolades.

Orchestrated account management with a 360-degree approach, fostering relationships that transcended contractual obligations.

Delivered eloquent product pitches, turning features into beneﬁts and beneﬁts into customer commitments. Unearthed the root causes of billing discrepancies, not just ﬁxing errors but also fortifying system integrity. Designed and installed service quality metrics, morphing abstract customer satisfaction into quantiﬁable KPIs.

Liaised with IT teams to immunize the customer experience against technical glitches, minimizing service interruptions. Conducted customer feedback loops not as a procedural necessity but as a strategic tool for service innovation.

Mentored new team members, not just teaching company policies but instilling a culture of customer-centric excellence.

# EDUCATION

## Advanced Certiﬁed Professional in Indian & Foreign Accounting (Proﬁciency in Inventory Management and Taxation)


### Accounting and Finance Institute of Professional Accountants

*01/2012 - 06/2012*, *India*

## Bachelor of Science in Science Education

### Garden City College

*01/2005 - 01/2009*, *India*

# TECHNICAL SKILLS

Microsoft Oﬃce (Word, Excel, PowerPoint & Outlook)

Tally ERP 9

Peachtree

QuickBooks

**PERSONAL DETAILS**

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| --- | --- | --- | --- |
| **Date of Birth Nationality** | 12/ 09/ 1987Indian | **Gender****Driving License** | MaleUAE & India |
| **Visa Status** | Visit Visa (Valid till 05/12/2023) |  |  |
| **LANGUAG** | **ES** |  |  |
| English Tamil |          | Malayalam Hindi |          |
| **REFERENCES** |  |  |
| Available upon | request. |  |  |