

# KUSHAN THIWANKA JAYAKODY

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## PROFESSIONAL SUMMARY

Dynamic and results-driven banking professional with over 11 years of comprehensive experience in the financial industry, specializing in Customer Experience. As a seasoned Junior Executive, I have consistently demonstrated a commitment to elevating service standards, optimizing customer satisfaction, and driving operational excellence.

## KEY COMPETENCIES

- Negotiation Skills
- Customer Relationship Management
- Microsoft Office Suite
- CRM systems
- Recovery Management
- Financial Analysis
- Sales and Cross-Selling
- Compliance Knowledge
- Teamwork
- Interpersonal Skills
- Conflict Resolution
- Ethical Conduct
- Communication Skills
- Problem-Solving
- Adaptability
- Attention to Detail
- Time Management
- Empathy

## PROFESSIONAL EXPERIENCE

### Junior Executive, Customer Experience

DFCC Bank PLC, Colombo, Sri Lanka, March 2021 – April 2024

- Facilitated smooth customer interactions by promptly addressing inquiries and concerns via multiple channels including email, phone, and social media.
- Implemented customer feedback surveys to gauge satisfaction levels and identify areas for improvement, resulting in a 15% increase in overall customer satisfaction within six months.
- Collaborated cross-functionally with sales, marketing, and product teams to ensure consistent messaging and seamless customer experiences.
- Developed and maintained customer databases to track interactions, preferences, and feedback, enabling personalized service delivery and targeted marketing campaigns.
- Conducted regular training sessions for frontline staff to enhance communication skills and promote a customer-centric approach, resulting in a 20% decrease in customer escalations.
- Assisted in the development and implementation of customer loyalty programs, contributing to a 10% increase in customer retention rates.
- Managed Voice of Customer (VOC) handling and monitoring processes to gather and analyze customer feedback effectively.
- Oversaw and managed mystery shopper and mystery caller programs to assess and improve service quality and customer experience.

### Pawning Officer/Credit Assistant

DFCC Bank PLC, Colombo, Sri Lanka, September 2017 - March 2021

- Assess and evaluate collateral items offered by customers for pawn transactions, ensuring accurate valuation based on market trends and appraisal techniques.
- Negotiate loan terms and conditions with clients, including interest rates, repayment schedules, and collateral requirements, in compliance with bank policies and regulatory guidelines.
- Manage the entire pawn transaction process from initiation to closure, including documentation, collateral storage, and redemption procedures.
- Conduct regular audits of pawn inventory to maintain accurate records and minimize discrepancies, ensuring compliance with internal controls and regulatory standards.
- Assist in the evaluation of loan applications, analyzing financial documents and credit histories to assess applicants' creditworthiness and repayment capacity.
- Prepare loan documentation and assist clients in completing required forms and disclosures accurately and efficiently.

- Review and verify loan documentation for completeness and accuracy, ensuring compliance with regulatory standards and internal policies.
- Monitor loan portfolios and assist in the management of delinquent accounts, implementing strategies for collections and recovery in collaboration with relevant departments.
- Maintain confidentiality and integrity in handling sensitive customer information and financial transactions, adhering to bank policies and data protection regulations.

### **Officer In Charge**

DFCC Bank PLC, Colombo, Sri Lanka, September 2015 - Sep 2017

### **Business Development Officer**

DFCC Bank PLC, Colombo, Sri Lanka, January 2015 - September 2015

### **Front Office Assistant**

DFCC Bank PLC, Colombo, Sri Lanka, September 2012 - December 2014

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## **OTHER WORK EXPERIENCES**

### **Shop Manager / Cashier (Part Time)**

Peoples Bakers, Ingiriya, Sri Lanka, September 2017 – April 2024

- Efficiently manage daily operations, including inventory control, staff supervision, and customer service.
- Processed customer transactions accurately and efficiently, maintaining a high level of customer satisfaction.
- Managed cash drawer, performed end-of-day reconciliations, and reported any discrepancies promptly.

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## **EDUCATION & CERTIFICATIONS**

Executive MSc in Strategic Management

Asia University, Malaysia 2021

Certificate in Banking and Finance

The Institute of Bankers of Sri Lanka 2013

AAT Level II

Association of Accounting and Technicians of Sri Lanka 2016

General Certificate of Education Advanced Level

Mahanama College, Colombo 2010

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## **LANGUAGE SKILLS**

English - Fluent

Sinhala - Native

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## **PERSONAL DETAILS**

Full name : Kushan Thiwanka Jayakody

Gender : Male

Date of birth : September 4th, 1991

Civil Status : Married

Passport No : N7761738

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## **REFERENCES**

Available upon request