

FLORIN MIHAI

ABOUT

Dedicated professional with extensive experience in finance and banking, specialized in data-driven decision making and client relationship management. I am passionate about enhancing customer experiences through robust data analysis and strategic feedback collection. Skilled in maintaining secure and efficient user architectures and databases, I excel in synthesizing comprehensive performance reports to drive business improvements. Committed to leveraging my technical and digital competencies to optimize customer feedback platforms and ensure actionable insights that align with corporate goals.

SKILLS

- **Data Analysis and Reporting** - Advanced skills in analyzing customer feedback, synthesizing data into actionable insights, and presenting findings in structured, impactful reports.
- **Technical Proficiency in Data Platforms** - Competent in the maintenance and efficient use of customer feedback platforms, ensuring data integrity and security.
- **Market Research** - Experienced in conducting market research and translating findings into strategic initiatives that enhance customer experience.
- **Performance Metrics Synthesis** - Proficient in developing and maintaining performance dashboards that aggregate critical customer experience indicators across the organization.
- **Stakeholder Engagement and Presentation** - Strong ability to engage with stakeholders at all levels, presenting information in a clear and persuasive manner to inform decision-making processes.

TOOLS & TECHNOLOGIES

- **Office & Collaboration:** Excel, Word, Outlook, PowerPoint, SharePoint
- **Development & Programming:** HTML, CSS, JavaScript, Rest API, Python
- **Project Management & CRM:** Jira, Oracle Flex Cube, Oracle Siebel, TS Charisma CRM
- **Business Intelligence:** Qlik BI
- **Content Management & Design:** WordPress, Canva, Figma

EDUCATION

2024 - Ongoing | *Web Developer JS, Programmer*, **Informal IT School Cluj Napoca**

2006 - 2008 | *Master of Business Administration*, **Bucharest Academy of Economic Studies**

2002 - 2006 | *Bachelor of Economics*, **Bucharest Academy of Economic Studies**

LICENSE & CERTIFICATIONS

- **The Complete Python Bootcamp – 2023 – Udemy** | *Learned to use the power of Python to solve tasks.*
- **IT Project Management –2022 – Skillab** | *Manage project scope and requirements. Manage agile projects.*
- **English 4 Business – 2021 – British Council** | *Obtained C1 at final verification.*
- **Microfinance Lending Expert Program - 2016 - BT Microfinantare IFN** | *Mitigate lending risk.*
- **Business Intelligence – 2015 - Romanian Banking Institute** | *Interpretation of data to provide actionable insights.*
- **Sales Performance Management - 2014 - Ascendis** | *Improve the ability to optimize sales outcomes.*
- **Communication, negotiation, customer-oriented activity - 2011 - Ascendis** | *Improve sales technique.*

EXPERIENCE

➤ Personal Projects | June 2023 – Present

- Planned, built, mobile-optimized, tested, and deployed <https://expertcontabilitate.ro>, <https://contabil-abc.ro>.
- Planned, implemented, and monitored a SEO strategy for these websites.
- Planned, built, tested, and deployed an offline Python module who can automatically calculate and send collaboration offers to those who need certain services from a company. Will be integrated into websites through an API.

➤ **Team Leader | January 2022 – present | Banca Transilvania**

Manage branch budgeting, revenue, and expenses while managing treasury operations to ensure efficiency and security. Tracks and enhances team performance through regular reviews, strategic task distribution, and execution of business objectives. Engages with clients and credit-seeking businesses, evaluating financial risks and facilitating interdepartmental communication to meet a high degree of customer satisfaction.

Achievements:

1. *Achieved a 20% increase in customer satisfaction.*
2. *Led the branch to an average annual growth of 10% in assets.*
3. *Constantly surpassing bank internal Kpi's.*

➤ **Commercial Manager | April 2011 – December 2021 | Banca Transilvania**

Managed small and medium enterprises department, aligning with bank strategies, implementing policy changes, and establishing efficient loan workflows to enhance customer satisfaction. Tracks team progress resolved interdepartmental issues through mediation and develops strategies to maximize customer satisfaction and business outcomes, while designing processes to improve operational efficiency. Engages daily with clients to tailor solutions, negotiates pricing, oversees complex lending projects, and supports credit risk mitigation, ensuring alignment with internal credit policies and strategic business goals.

Achievements:

1. *Evaluated by subordinates, on communication, support and personal development, general average >93%.*
2. *Doubled the credit balance from 2017 - 2022 and an increase by 400% compared to 2013.*
3. *Increased customers number by 174% and achieving the annual Kpi's 2013 - 2020.*
4. *Robust evolution of total companies' credit balances: +15.35% in 2021, +22.15% in 2020, +35% in 2019, -0.5% in 2018, +12.4% in 2017, +58% in 2016, +52% in 2015, -19% in 2014.*
5. *Results of internal and external carried out audits, min. grade Good, entire period.*

➤ **Corporate Relationship Manager | August 2010 – March 2011 | Banca Transilvania**

Prepared and negotiated business proposals, aligning with key departments to ensure successful deal closure. Structured loan applications to meet corporate client needs and minimize bank risk, while actively expanding the client portfolio. Additionally, resolved client banking issues efficiently, directing cases appropriately and facilitating timely solutions.

Achievements:

1. *In the first 6 months, I was twice in the top 5 results at the bank, completing a major transaction in a short time.*

➤ **B2B Relationship Manager | August 2007 – July 2010 | Banca Transilvania**

Managed form collection conducted credit analysis, and supported credit committee requests. Actively engaged in client prospecting and relationship building with entrepreneurs, promoting banking products and services to develop and sustain business connections.

Achievements:

1. *In charge of achieving monthly targets, being for 5 consecutive months in top 5 results/bank.*

➤ **Loan Approver (Part-Time) | February 2017 – December 2021 | BT Microfinantare IFN**

Evaluated and approved credit applications using detailed financial analysis of businesses, ensuring alignment with risk management policies. Maintained active communication with entrepreneurs, clarified risk analysis concerns, and attended meetings to assess their needs and recommend appropriate solutions. Managed branch budget for revenue and expenses, developed strategies to meet annual and quarterly objectives, and presented performance indicators to senior management.

Achievements:

1. *Facilitated over Eur500,000 in loans to small businesses, contributing to job creation.*
2. *Improved loan approval turnaround time by 30%, reducing the average processing time from 5 days to 3 days.*
3. *Reduced the loan default rate by 20% by improving the way we check and profile loan applicants.*

Personal Details

- Driving license: Yes
- Relocation: Not willing
- Business trips: occasional

Foreign Language

- Romanian | Native
- English | C1