



Al-Arafah Islami Bank PLC

Direct Sales Officer- La-Riba Islamic Credit Card (Contractual)

Application Deadline : 22 Jun 2026

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Vacancy: --	Location: Anywhere in Bangladesh	Salary: Negotiable
Published: 07 Jun 2026		

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Requirements

Education

- Graduation or Post-Graduation in Commerce/MBA/BBA from any UGC approved local or reputable foreign universities.

Additional Requirements

- Fresh graduates are encouraged to apply. Candidates with relevant experience will be given preference, particularly those with experience in retail banking products or credit card sales, customer engagement, customer service, retention, service quality, or customer experience management in banks or NBFIs.
- Excellent command of both written and spoken Bengali and English.
- Strong communication and interpersonal skills, with a proactive mindset and the ability to work under pressure and meet deadlines.
- Customer-centric approach: empathetic, solution-oriented, comfortable with technology and virtual communication channels.
- Computer skills (MS Office, chat/email platforms) and ability to learn banking/ contact-center systems quickly.
- Strong analytical, problem-solving, and communication skills.
- Analytical thinking with problem-solving ability and attention to detail.
- Strong analytical and documentation skills: ability to summarize customer feedback, identify trends, and report to management.
- High level of integrity, compliance awareness, and ability to maintain confidentiality of customer data.

Interpersonal Skills: excellent interpersonal skills, including clear and effective communication, active listening, empathy, patience, and professional courtesy. Able to build and maintain positive customer relationships, collaborate effectively with team members, handle conflicts tactfully, adapt to changing situations, and apply emotional intelligence to understand and resolve customer needs efficiently.

Responsibilities & Context

The **Direct Sales Officer** will be responsible for driving the bank's credit card acquisition targets. The incumbent will work on the front line to identify potential customers, promote Shariah-compliant card products, and ensure a seamless onboarding experience while maintaining the bank's asset quality standards.

Key Responsibilities:

- Proactively identify and reach out to potential customers in the salaried and secured investment segments to achieve monthly sales targets as well as annual targets.
- Introduce and explain the unique features of La-Riba Islamic Credit Cards, including benefits, Shariah compliance, and promotional campaigns.
- Build and maintain strong relationships with corporate clients and individual prospects to ensure a steady pipeline of applications.
- Assist customers in completing card applications and ensure all necessary KYC and financial documents are collected as per bank policy.
- Stay updated on competitor offerings and market trends to effectively communicate AIBPLC's value proposition.
- Ensure all sales activities adhere to Shariah principles, internal credit policies, and Bangladesh Bank regulations.
- Provide professional and prompt assistance to applicants, ensuring high levels of customer satisfaction during the sales process.
- Maintain accurate daily/weekly sales logs and report achievement progress to the Team Leader/Unit Head/Sales Manager/Sales In-charge.
- Collaborate with other departments to resolve complex customer issues and ensure seamless service delivery.
- Participate in training programs to continuously improve product knowledge, communication skills, and service techniques.
- Exercise extreme vigilance in verifying customer information and supporting documents to identify and prevent any fraudulent activities or identity theft during the application process.
- Contribute to process improvements, customer engagement strategies, and operational efficiency initiatives.
- Work as part of a team for sales team environment, share best practices, contribute to knowledge base.
- Meet performance targets (customer satisfaction, retention, cross-sell, service quality metrics).
- Achieve Key Performance Indicators (KPIs) related to customer engagement, service quality, satisfaction scores, productivity, and business growth targets as defined by management.
- Any other task assigned by competent authority.

Employment Status

Contractual

Job Location

Anywhere in Bangladesh

Company Information

Al-Arafah Islami Bank PLC

+ Follow

Address:

Head Office, Al-Arafah Tower, (Level-17), 63, Puraana Paltan, Dhaka-1000

Website:

<https://www.aibl.com.bd>

Business:

Al-Arafah Islami Bank PLC. (AIBPLC), a prominent Shariah-based Islamic bank in Bangladesh having a commendable reputation in the banking industry through consistent growth and the delivery of a diverse range of products and services to its customers. The Bank is committed to contribute significantly to the national economy. It has made a positive contribution towards the socio-economic development of the country with 226 branches and 76 sub branches throughout the country.