

## Justice Muhammad Taqi Usmani

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**From:** Abdul Rafey [amrafey@gmail.com]  
**Sent:** Monday, January 05, 2015 7:19 AM  
**To:** muhammad\_taqi@cyber.net.pk  
**Subject:** Assalaamu Alykum wr wb, Dear Mufti sahib, request for your advice on a job opportunity.  
**Attachments:** ES Role Profile - SAP Operations Specialist - CRM SAP Business Support.docx

Dear Mufti Taqi Uthmani sahib,

Assalaamu alykum wa rahmatullahi wa barakatuhu,

I hope you are doing well and are in the best of your health insha'Allah.

My name is Abdul Rafey, I live in Melbourne, Australia. I have got your contact details from Dr Hanif Kamal sahib.

As I trust and believe in your expertise on Islamic finance, so I would like to seek your advice and mashwara on a job opportunity I have received in Sydney.

I have gone through the third round of interview process and if Allah wills I am in the process of receiving a job opportunity with Commonwealth Bank of Australia (CBA).

Therefore, I would like to have your advice from Islamic shariah perspective whether it would be halal to work in this job role, as I believe you would be the best person to guide me in this matter.

The role is **SAP Operations Specialist - CRM, SAP Business Support** in the Enterprise Services IT department of Commonwealth Bank of Australia.

For your reference, I have attached in this email the detailed job role and responsibilities of this role.

I would really appreciate if you could please check the attached document and and advise me regarding this opportunity. Jazak Allahu khairan.

May Allah reward you and give barakah in your life and may the whole ummah continue to benefit from you and from the sea of your knowledge. Ameen, Ameen, thumma Ameen.

Please forgive me if I have made any errors in my writing.

Your's truly and ever grateful student in Islam.  
Abdul Rafey.





# OPEN TO OPPORTUNITIES

## ROLE PROFILE

SAP Operations Specialist -  
CRM, SAP Business Support

Location: Sydney Olympic Park

Level:

Position Number:



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# WHO WE ARE

At CommBank, we never lose sight of the role we play in other people's financial wellbeing. Our focus is to help people and businesses move forward, to progress. To make the right financial decisions and achieve their dreams, targets and aspirations. Each of us globally is dedicated to offering outstanding service, excellent advice and intuitive solutions to help our customers manage their finances in the ways they want to. Regardless of where you work within our organisation, your initiative, talent, ideas and energy all contribute to the impact that we can make with our work. Together we can achieve great things.

## Our vision

CBA Group is a leading financial services organisation globally, built around a simple purpose:

**TO EXCEL AT SECURING AND ENHANCING THE FINANCIAL WELLBEING OF PEOPLE, BUSINESSES AND COMMUNITIES.**

## Our strategy

### CUSTOMER FOCUS

We focus on our customers' financial goals to enhance their lives and businesses.



#### People

A vibrant, customer-focused and high integrity culture.



#### Technology

World-leading application of technology.



#### Strength

Sound financial and risk management.



#### Productivity

Continuously simplifying how we do things.

## Our values

Our values are how we treat each other and every person we interact with. They define our culture.

### INTEGRITY

Have the courage to do and say what's right.

### COLLABORATION

Listen and work as one inclusive team.

### ACCOUNTABILITY

Take ownership and follow up.

### EXCELLENCE

Do your best.

### SERVICE

Help others.



# YOUR ROLE

Your business	Your team
<p>Enterprise Services (ES) is responsible for the world leading application of technology and operations across every aspect of CommBank, from innovative product platforms for our customers to essential tools within our business. We also use technology to drive efficient and timely processing, an essential component of great customer service.</p> <p>CommBank is recognised as leading the industry in IT and operations with its world-class platforms and processes, agile IT infrastructure, and innovation in everything from payments to internet banking and mobile apps.</p> <p>Our teams utilise process excellence principles to drive timely, error free processing which is an essential component of the value proposition we offer our customers. Each of us puts the customer at the centre of everything we do and we measure our performance against the Group's external customer satisfaction measures.</p>	<p>As part of the ITSMO Central Operations Delivery team, the Core Operations team manages the RUN function for the Banks' SAP portfolio of functionality, technology, infrastructure, and applications as well management of the ASP and Vendor services supporting them. These provide the foundation for Retail and Commercial transaction/lending accounts, Source of truth for customer information, Group-wide data, reporting and analytics, Insurance Products, and CRM.</p> <p>The SAP Operations SAP Business Support Operations team manages and operates the Functional and technical aspects of the Bank's production SAP ecosystem. This includes SAP's financial services products Banking Services, ERP and Bank Analyser (Commercial Lending), ERP for Insurance Products, CRM, Convergent Charging (Merchant Billing) and their supporting systems; Central Process Scheduler, Solution Manager, Process Integrator, and Business Intelligence.</p>
Your impact & contribution	Your reporting lines
<p>The purpose of this role is to manage the outcomes of the operational delivery of SAP Business User Experience within the Bank. The role is accountable for ensuring operational standards and processes are met by our service providers – regardless of their sourcing (internal/external).</p> <p>The role is the primary conduit for operational delivery governance for SAP in the Problem and Data Management space and the SAP Operations team interface to internal business users.</p> <p>Accountabilities are operational delivery and analysis of SAP CRM, and the associated products, CRM related Problem management, service improvement, business user experience improvement and prioritization analysis of business priority for Incidents and Problems managed by the SAP Operations team which are related to SAP CRM.</p>	<p>The position reports to the Operational Delivery Manager, SAP Business Support within the SAP Operations CoE team</p> <p>This position is a CRM SME within the team focused specifically on business user experience. SAP systems and areas of expertise required include:</p> <p>SAP CRM</p> <ul style="list-style-type: none"> <li>• Leads and Sales</li> <li>• *any other CRM related expansion</li> </ul> <p>This role may also be considered as backup for some/any of the following SAP services on an as needed basis:</p> <p>SAP Banking Services            SAP ERP (Loans)            SAP Bank Analyser            SAP ERP2 (Insurance Products)            SAP PI            SAP CPS            SAP Solution Manager            SAP Convergent Charging (Merchant Billing)</p>



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SAP: Systems Applications and Products in Data Processing.  
 ASP: Application Service Provider: a business providing computer-based services to customers over a network.

# YOUR ROLE

## Your responsibilities

The objectives of the role are:

1. Responsible for Problem management & corrective actions for SAP CRM
- \* 2. Contribute to the creation of Business Support related processes and standards for operations
3. Work with the Data Management team to help define SAP archiving for CRM
- \* 4. Participate with the management of operational delivery (including life-cycle activities) such that the services are provided in a consistent and reliable manner to the Bank and its customers within agreed service levels
5. Contribute to the establishment and improvement of Problem Management related processes and standards for SAP CRM working in a Continuous Improvement capacity
6. Track and manage delivery of operational services to agreed Service Levels
7. Receive and review operational reports (e.g. daily, monthly) associated with the SAP CRM services as input to Problem Management (including analysing trends and issues with the services such as incident reports and the like)
8. Work with our Application and infrastructure service providers to continuously improve their SAP services operational delivery through Problem Management, and being engaged with the SAP Operations Service Transition Support Team to provide operational requirements and input
9. Assist in the development, implementation and maintenance of SAP services roadmaps for the Bank
10. Provide SME assistance to the SAP Transitions Services team in developing the appropriate operating design for CRM
11. Provide SME assistance to the SAP Operations team in developing the appropriate operating design for CRM
- \* 12. Provide advice and support to Service Managers and IT Commercial Managers to ensure SLAs, SLOs and financial targets and results (Service Delivery Components) are achievable and adequate
13. Support for audits of the services within your control; managing any subsequent follow-up activities.
14. Assist in the definition of operational standards for future application development.
- \* 15. Drive implementation of SAP Service improvements and support CBA's continuous improvement methodologies
16. Identify any critical service delivery vulnerabilities or risks where CBA's internal or external customers may be impacted
17. From time to time will need to be available to support Releases and other operational tasks outside of business hours.
18. Undertake any other tasks as required that you have the capability to perform safely
- \* 19. Work as part of a team in a workplace that operates 24 hours a day, 7 days a week.
- \* 20. Provide 24/7 escalation point for service interruptions (when required)



- (1) SLA: Service Level Agreement : the minimum level of service that a carrier will deliver to you per your agreement.
- (2) SLO : Service Level Objectives : specific objectives that are contained within the SLA.

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## Your experience

- Experience in CRM products and usage with a focus on SAP
- Experience in a SAP Operations environment
- Experience participating in day-to-day technology operations
- Familiarity with some or all of SAP Business products: Banking, BI, PI, Insurance, etc
- Understanding of dependencies between SAP and other services
- Experience in working with partners with on-shore/off-shore models
- Knowledge of SAP archiving concepts
- Knowledge of SAP Functional and technical infrastructure
- A strong understanding of operational disciplines ITIL

## Your qualifications

IT qualification or relevant work experience in the following areas:

- Problem Management in CRM environments, SAP Preferred
- Working knowledge of SAP Solutions specifically CRM
- Financial Service Industry products and services
- Analysis of business needs and problem solving
- Functional related processes and standards for infrastructure & SAP integrated architecture
- Familiarity with SAP HANA concepts
- ITIL processes Incident/Problem/Change Management
- Project management concepts, implementation tools and methodologies
- Infrastructure concepts and technologies

## Your development

If you live the values and demonstrate the people capabilities we can offer great opportunities. Whether you want to move across the organisation or up into a leadership role, the ways you live the values and demonstrate the people capabilities are key to progressing.

From this role, you could transition into other operational management roles to broaden your technology coverage as part of developing yourself for more senior role.

Use the people and enterprise services capabilities required for this role as a guide to the critical skills and behaviours you need for your next move.



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# YOUR CAPABILITY

## People capabilities

Our people capabilities are reflective of our culture and, regardless of level, are capabilities we expect to see demonstrated by all CBA Group employees. For more information, visit CommNet or [www.commbank.com.au/careers](http://www.commbank.com.au/careers)

<b>Customer Focus</b>	Creating value in each customer interaction and focusing on the total customer experience.
<b>Team and Culture</b>	Inspires others to demonstrate CBA Group's values and works together to create a passionate, high performing culture.
<b>Continuous Improvement</b>	Continuously improving and innovating what we do to make things simple and easy for our customers and each other.
<b>Effective Communication</b>	Communicating clearly and with impact to ensure understanding, engagement and commitment to action.
<b>Judgement</b>	Understanding and using CBA knowledge, industry information and financial drivers in decisions and actions.
<b>Drive Results</b>	Initiating action and committing to achieving business outcomes by taking accountability for goals.

## Enterprise Services capabilities

<b>Application Development</b>	Creates and documents new and amended technology components from supplied specifications in accordance with agreed standards.	Basic
<b>Business Analysis</b>	Investigates, analyses, reviews and documents business processes in order to improve or enhance sustainability to produce business benefits and meet business goals	Advanced
<b>Consultancy</b>	Provides advice and recommendations to address customer needs or strategic business issues; supporting implementation of any agreed designs	Advanced
<b>Critical Analysis &amp; Insight Generation</b>	Collects, evaluates and interprets data/information (quantitative and qualitative) in order to identify business issues and propose solutions	Advanced
<b>IT Risk Assessment &amp; Management</b>	Develops and/or manages specific controls, approaches, and strategies to maintain the integrity, availability, and confidentiality of IT systems	Sound
<b>Negotiation</b>	Effectively explores alternatives and positions to reach outcomes that gain the support and acceptance of all parties	Sound
<b>Service Partner Management</b>	Manages and controls arrangements with service partners (vendors, suppliers) to ensure successful delivery of products and services	Sound
<b>Systems Management</b>	Governs, analyses and changes the infrastructure and resources required to plan for, develop, deliver and support IT services and products to meet business needs	Sound
<b>Systems Operations</b>	Operates and controls the IT infrastructure required to deliver and support IT services and products to meet the needs of the organisation	Advanced
<b>Technology Acumen</b>	Develops and exploits expertise in any specific area of technology, technique, method, product or application area	Advanced
<b>Testing</b>	Plans, designs, manages, executes and reports of tests to ensure systems, configurations, packages or services perform as specified	Basic

**WE ARE COMMBANK.**

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بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

ادارے کا نام: Commonwealth Bank of Australia

عہدے کا نام: SAP Software Operations Specialist- CRM, SAP  
in the Enterprise Services IT Business Support  
Department

اس عہدے میں بنیادی طور پر پورے بینک میں IT خدمات کی عملی فراہمی کی دیکھ بھال اور بینک کے اندرونی یا بیرونی Service Providers کے طے شدہ معیار پر اترنے کی مسؤلیت شامل ہے۔ جس میں Service Managers اور IT Commercial Managers کو یہ مشورہ بھی دینا شامل ہے کہ تمویلی اہداف کس حد تک قابل حصول، اور نتائج کس قدر معقول ہیں؟ نیز ضرورت پڑنے پر SAP Software کی دیگر شاخوں کیلئے بھی مدد لی جاسکے گی، جن میں درج ذیل شاخیں شامل ہیں:

- SAP Banking Services
- SAP ERP (Loans)
- SAP Bank Analyser
- SAP ERP2 (Insurance Products)



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بسم الله الرحمن الرحيم  
الجواب حامدا ومصليا

As per the details you have provided, the fundamental task of the job you are being offered is to ensure the proper operational delivery of IT services throughout the Commonwealth Bank of Australia. If this is true and a permanent role of this job entails directly providing IT services for effecting interest-based transactions, it is not permissible to accept and work in this position.

Allah ta'ala Knows Best

Shahid Siddiq Jakhna

Darul Ifta Darul Uloom Karachi  
25/3/1436 AH

Answer is correct-

Muhammad Jafar  
25/3/1436 AH



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