



# MUHAMMAD IRFAN

Critic

DISC Type : C

**Operational Risk Manager at Viva Wallet (vivawallet.com)**

Northampton, England, United Kingdom

## Overview

Muhammad has no verified overview

### 👤 Personality Overview

Critic

Objective Thinker

Negotiator

They don't appreciate bells and whistles unless backed by data. They like to do things independently and don't look for support from others. They are quite likely to negotiate on pricing or other key terms.

### 👤 Topics They Care About

Muhammad has no verified topics they care about

## Media Appearances

Muhammad has no verified media appearances

## Work History

- 7-2022  
Operational Risk Manager at Viva Wallet (vivawallet.com)
- 3-2022 - 7-2022  
Risk and Governance Analyst at Barclays
- 11-2015 - 2-2022  
Senior Fraud Analyst at Barclays
- 11-2014 - 10-2015  
Fraud Analyst at Barclays
- 9-2001 - 10-2004  
Financial Coordinator at WWF

## Education

- 2004 - 2006  
Master's degree from University of Northampton
- 2001 - 2004  
Bachelor of Laws (LLB) from University of the Punjab

## More Information

Social Presence :



Prographics :

Exp : **14** Location : **Northampton, England, United Kingdom** Job Level : **Middle**

Designation : **Operational Risk Manager at Viva Wallet (vivawallet.com)**

## Insights For Selling To Muhammad

### 👉 During A Call Or A Meeting

#### DO's

- If you can, show them industry reports or analyst comments instead of sharing anecdotal stories
- Leverage facts and figures wherever possible; use percentages, numbers etc.
- Be formal and objective, they will appreciate it more

#### DONT's

- Don't try too hard to build a relationship with them
- Make extra effort to not seem pushy or confrontational
- Do not use very emotional or colorful language

## 👉 When Cold Calling

### Insights

**Pattern Interrupt:** Speaking in a slightly hesitant manner, and seeking their permission at the start through a negation can get you a chance.

**Pace:** Speak slightly fast, especially if you tend to be calm and confident. Sound like a 'knows their domain' person.

**Tone:** Keep your tone slightly apprehensive, as if you are a little unsure about calling them.

**Tactics To Win:** Use of negations, giving full information

**Mistakes To Avoid:** Use of superlatives, overusing social proof

**Making The Ask:** Use negations, it is extra effective with them. It gives them a chance to say no, they like doing that.

**Subconscious Driver:** They believe they know a lot, so it needs to make sense as well as make them curious. They need to think that it is something worth investigation.

### Script

**Greeting:** Hi Muhammad, this is [user\_fname] at [user\_companynamewordstwowords].

**Opener:** You probably don't want to be on this cold call, would it be a problem if I asked for 30 seconds of your time?

**Introduction:** My company has leveraged 30+ years of research to build an AI that can predict anyone's personality, behavior and decision-making style before you even spend a minute with them.

**Ask:** Companies like [abc], [xyz] have been able to move [KPI1] by X% and [KPI2] by Y%. Would it be too much to put 15 minutes on your calendar to share why this could be high ROI for you?

**Close:** Can I suggest [time1] on [date1]? Or would you prefer any other slots? And [prospect\_email] would be the right email ID for you?

## 👉 When Writing An Email

**Subject:** Objective

*Example: Getting personalization right, '40% increase' etc.*

**Salutation:** Yes ( Something usual)

*Example: Use 'Hi' or only the first name*

**Greeting:** No

*Example: Skip lines like 'I hope you are doing well'*

**Emojis/GIFs:**

**Bullet Points:** Recommended

**Closing Line:** Logically summarize/ask

*Example: Something like 'If these points make sense, shall we speak tomorrow?'*

**Complimentary Close:** None or formal

*Example: Something simple like 'Thanks', or nothing at all.*

**Tone of Words:** Objective, informational

**Overall Messaging:** Focused on allaying doubts and ROI

**Length of Mail:** Short

*Example: Ideally upto 100-120 words*

## 👉 While Negotiating & Closing

The secret to closing fast with Muhammad is

- *Proven ROI, pricing and objective proof points are the factors that sway their decision.*

Will you ever get a clear answer from Muhammad

- *They are comfortable saying no if they are convinced that it is the correct decision.*

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## Insights For Deal Planning

How Fast (Or Slow) Will Muhammad Move?

- *They are neither the fastest nor the slowest decision makers, they are somewhere in the middle.*

Can Muhammad Take Some Risk Or Not?

- *They can bear some risk if their analysis backs the decision.*

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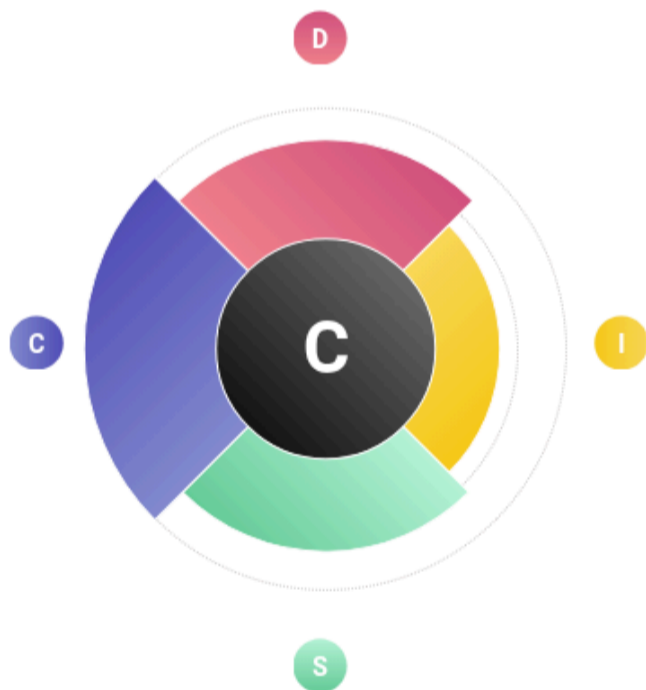
## You And Muhammad

### Personality Compatibility

Not enough data to show compatibility comparison

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## DISC Profile : Muhammad's Key Traits



### **CALCULATIVENESS**

Calculativeness(C) reflects the degree to which a person is likely to be cautious, systematic and analytical. Those scoring high tend to emphasise quality and accuracy, enjoy showing off their expertise or challenging assumptions but can sometimes overanalyze things and be overcritical.