

CTO / CIO · COO · CISO



Technology operator with 35+ years in banking, insurance, fintech and the public sector, across the Levant, Europe, North America and the GCC. As CTO and COO of a GCC digital bank, governed delivery across 200+ engineers and cut cycle times by 50%. As CIO of a national postal operator, replaced the legacy ERP across 100+ outlets. Led a SOC 2 certification and an insurer's core-systems consolidation.

EXPERIENCE	AT EXECUTIVE LEVEL	LARGEST TEAM	LARGEST ANNUAL BUDGET
35+ years	15–20 years	200–1,000 people	\$1–10M

KEY EXPERTISE

Growth & commercial

Growth strategy

Customer

Customer experience & journey design

Retention, loyalty & lifetime value

Service & contact center operations

Operations

Operating model design

Process & cost redesign

KPIs & performance management system

Finance & capital

Financial reporting & controls

Audit, tax & compliance readiness

Finance systems (ERP) implementation

Technology

Technology strategy & roadmap

Legacy modernization / core platform replacement

Cloud migration & infrastructure

Cybersecurity & data protection

IT governance, vendors & cost

Technology due diligence & integration

Stalled program recovery

Data & AI

Data foundation & governance

Analytics & BI capability

AI from pilot to production

AI strategy & roadmap

AI governance & policy

People & governance

Organization design & restructuring

Leadership

Leadership gap cover

Generational handover

Crisis management

SELECTED MISSIONS

CTO & COO

Digital banking · GCC

Embedded CTO/COO for one of the GCC's most strategically significant fintech initiatives. Governed end-to-end SDLC across 200+ engineers, enforcing quality controls and predictable release management. Established a structured governance model with clear RACI and executive reporting.

Drove automation and AI-driven enhancements across the delivery pipeline, cutting cycle times by 50% and strengthening cloud-ready, resilient technology foundations.

HAS OPERATED IN

Industries

Banking
Fintech & payments
Insurance
Logistics, postal & transport
Professional services
Public sector & government
Retail & e-commerce
Technology & software

Company stages

Corporate / listed
Family business
Own venture
Public sector / state-owned
Scale-up
SME

Company size

Up to 5,000 people

Company revenue

Up to \$250M

Markets

Europe
GCC
Levant
North America

ENGAGEMENT

Formats

Fractional, Interim, Project,
Advisory

Pricing

Day rate, Monthly retainer,
Project fee, Equity component
accepted

Works

Remote, on-site, open to travel

Based in

Beirut, Lebanon

Languages

Arabic, English, French

Digital Transformation Consultant (Board Advisory)

Fintech & payments

Short-term board advisory engagement for a fintech company. Conducted a comprehensive IT assessment covering technological capabilities, operational processes, and digital maturity. Delivered a Board-level Digital Transformation Roadmap outlining prioritized initiatives to modernize infrastructure, strengthen competitiveness, and position the company as a fintech market leader.

The roadmap was adopted by the Board and moved into execution by the internal team.

Founder & CEO

Cybersecurity services · own venture

Founded and launched a cybersecurity venture delivering GRC advisory, security controls implementation with Data Breach Financial Warranty, and SOC-as-a-Service offerings. Built the organizational framework, partner ecosystem, and service delivery model from the ground up, positioning the company for market entry alongside concurrent advisory mandates.

Chief Transformation Officer, CISO

Technology services · North America

Led information security and compliance strategy for a Canadian technology company, spanning internal transformation and client-facing advisory. Guided multiple clients through Quebec's Bill 25 data privacy program, developing security controls and governance frameworks, while leading cross-functional teams to drive executive alignment.

Directed and achieved SOC 2 certification, a critical milestone for enterprise client acquisition.

Chief Information & Transformation Officer

Insurance · Middle East

Defined and executed IT strategy for the Middle East subsidiary of a global insurer, aligning with international standards for governance, project management, and information security.

Led a major core systems transformation, consolidating fragmented insurance platforms into a single unified solution across 5 business lines, enabling a 360-degree customer view and improved data management through people engagement and process optimization.

CIO

National postal operator

Held full CIO ownership for a national postal and financial services operator with 100+ post offices, 450+ carriers, and 1,000+ employees under a Build-Operate-Transfer contract with the Ministry of Telecom. Architected a governmental services platform, later adopted as a reference model for e-government. Led a full legacy-to-modern ERP replacement (Microsoft Dynamics NAV) across 100+ retail outlets, and restructured IT infrastructure onto a virtualized Hyper-V platform for business continuity and disaster recovery.

Expanded the range of products and services the organization could deliver by 300% with the same team, while lowering costs and strengthening service reliability nationwide.

EDUCATION

Degree

Bachelor's in Information Management; Postgraduate University Diploma in Marketing & Sales

Certification

Cybersecurity Certified, ISC2 — 2023

COBIT 5 Implementation, Formatech Beirut — 2014

COBIT 5 Foundation, Formatech Beirut — 2013