

CTO / CIO

Chief information officer and advisor to CEOs and general managers, with 35+ years of international experience across banking, consulting and technology in the Levant, the GCC and North America. Sixteen years running the full IT function of a top-ten commercial bank, after heading IT at another bank and consulting on IT strategy, CRM and business process re-engineering with global firms.

EXPERIENCE	AT EXECUTIVE LEVEL	LARGEST TEAM	LARGEST ANNUAL BUDGET
35+ years	20–25 years	10–50 people	\$1–10M

KEY EXPERTISE

Customer

Customer experience & journey design

Operations

Operating model design

Process & cost redesign

Technology

Technology strategy & roadmap

Legacy modernization / core platform replacement

Cloud migration & infrastructure

Cybersecurity & data protection

IT governance, vendors & cost

Technology due diligence & integration

Data & AI

Analytics & BI capability

People & governance

Culture, engagement & change management

HAS OPERATED IN

Industries

Banking
Insurance
Professional services
Public sector & government
Telecom

Company stages

Corporate / listed

Company size

Over 250 people

Company revenue

Over \$50M

Markets

Europe
GCC
Levant
North America

SELECTED MISSIONS

Chief Information Officer

Commercial banking · Levant

Ran the full IT function of a top-ten commercial bank in the Levant with more than 40 branches for sixteen years: infrastructure, applications, software development and support, a team of 35+ and an annual budget of \$3.5M. Partnered with the executive committee to align technology investment with the bank's strategy and regulatory requirements across core banking, CRM, digital channels, infrastructure modernization and business continuity.

Delivered 70 major systems replacements/upgrades, maintained 99.95%+ availability across critical banking services.

Senior Manager, Business Advisory

Business advisory · GCC

Seven months in the business advisory practice of a global firm in the GCC, delivering IT strategy, enterprise transformation and human capital advisory to regional clients. Advised the leadership of two major industrial cities on program and project management, strengthening governance, execution, and delivery practices.

Head of IT

Commercial banking · Levant

Headed IT operations, systems and infrastructure of a Levant bank for three years, with a \$3M budget and a 24-member team. Delivered 20 major systems replacements/upgrades.

ENGAGEMENT

Formats

Fractional, Interim, Project, Advisory

Pricing

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

Works

Remote, on-site, open to travel

Based in

Beirut, Lebanon

Languages

Arabic, English, French

EDUCATION

Degree

Engineering diploma (Master's level) in Electrical Engineering, Computer Science / IT

IT Consultant

Commercial banking · Levant

Led strategic IT projects for a Levant bank, including a data warehouse and SMS-based services. Led the implementation of two major data warehouse initiatives supporting CRM and insurance operations.

Independent Consultant / Associate Consultant

Financial services & telecom · MENA

Independent and associate consultant for financial-services and telecom clients in the Levant and MENA on business process re-engineering, CRM and project management.

Led the design and implementation of a 50+ agent call center for a telecom operator.

Manager, CRM Practice

Business advisory · Levant & GCC

Four years in the business advisory practice of a global firm. Led CRM transformation projects and business development for government and financial-services clients across the Levant and the Gulf. Led the implementation of Bancassurance businesses for two local banks, covering end-to-end delivery including system implementation, product design, policies and procedures, operating model, and change management. Supported the firm's European offices in business development and sales activities, contributing to client engagement and opportunity development.

Team Leader

Business advisory · North America

Four years in the business advisory practice of a global firm in North America. Delivered BPR and IT projects for large-scale organizations. Led the development of a software factory platform for automated program generation, which was used to develop and deploy an ERP system for a large food manufacturing organization.