

SENIOR DIGITAL PROJECT & PRODUCT MANAGEMENT PROFESSIONAL

“A distinguished track record of delivering transformational, large-scale digital initiatives that drive business growth, operational excellence, and a superior customer experience in the financial services industry.”

SIGNATURE SKILLS

Strategic Planning and Vision
Digital Transformation
Product Management
Project Management
Systems Integration
Retail/Consumer Lending
Customer Experience
Loan Origination
Risk Management
Sales Enablement
Business Analysis
Process Automation
Team Leadership
Change Management
Stakeholder Liaison
Regulatory Compliance

EXECUTIVE SUMMARY

A Seasoned Professional with 21+ years of proven experience in digital transformation, product development, and operational leadership in the banking and insurance sectors, including driving visionary digital initiatives that optimize business processes, enhance product offerings, and elevate customer engagement. Expertise in the digital project lifecycle, from core banking system migrations and loan origination implementations to mobile app development, ensuring alignment with organizational goals, technical requirements, and regulatory standards.

Proven track record of launching and scaling high-impact retail lending products, with a focus on enhancing operational workflows, streamlining credit decisioning, and improving customer journeys through the seamless integration of automation and cutting-edge technologies.

A skilled negotiator and strategic leader, adept at working with stakeholders, steering diverse teams, and ensuring successful project execution. Successful in driving automation to reduce operational costs, enhance service delivery, and improve overall performance.

A strategic partner in leading change management efforts, driving innovation, and leading cross-functional teams, with a deep focus on delivering substantial results that strengthen customer loyalty, increase market share, and ensure long-term sustainability.

EMPLOYMENT OUTLINE

Project Manager – Kuwait Insurance Company, Kuwait || Feb 2023 – Present

Accolade: Employee of the Quarter Award in 2024

Key Deliverables:

- Strategic Planning:** Direct the implementation of a digital transformation strategy, leading the automation and reducing manual efforts.
- Digital Transformation:** Drive a digital transformation, driving automation across policy and claims functions to enhance performance.
- System Modernization:** Orchestrate the transition from legacy systems to cloud platforms, improving system reliability and scalability.
- Project Management:** Define project timelines, ensuring all digital transformation initiatives are completed within budget and on schedule.
- Portfolio Management:** Manage a diverse portfolio of digital projects, right from inception to successful completion within time/scope.
- Solution Development:** Pioneer integrated solutions, including customer portals and mobile apps, enhancing the overall user experience.
- Customer-centricity:** Manage user-centric designs for customer-facing platforms, improving satisfaction with intuitive, responsive solutions.
- Portal Management:** Spearhead the design and rollout of a mobile app and customer portal, improving user experience and engagement.
- Workflow Optimization:** Actively optimize underwriting and claims workflows, reducing cycle times and enhancing efficiency and speed.
- Stakeholder Alignment:** Collaborate with IT, operations, and executives to align the project with business goals, achieve strategic objectives.
- Process Optimization:** Execute improvements by driving automation to reduce bottlenecks, boosting claims processing, and policy issuance.
- Team Management:** Develop, mentor, and coordinate diverse teams, ensuring the successful delivery of high-quality projects on time.
- Liaison & Coordination:** Collaboratively work with IT, operations, and executives to align and implement a cohesive digitization strategy.

Product Manager – Consumer Loans – National Bank of Kuwait (NBK), Kuwait || Dec 2011 – Nov 2022

Accolades: Employee of the Quarter Award in 2013; Most Collaborative Team Award in 2015 & 2022; Best Service Quality Program Award from 2015 to 2018

Key Deliverables:

- Devised and executed a forward-looking strategy for personal and auto loan products, achieving sustained double-digit growth.
- Pioneered innovative loan programs, including Loans for Expats and Retirees, addressing key unmet market needs.
- Led the successful implementation of the Loan Origination System, Core Banking migration, and Credit Bureau integration.
- Conducted thorough portfolio analysis, refined risk-based pricing, and revamped credit policies to drive continued growth.
- Trained 100+ sales professionals, building performance-driven incentive structures that enhanced overall team results.

Senior Loan Officer – National Bank of Kuwait, Kuwait || 2007 – 2011

Key Deliverables:

- Managed high-volume credit applications, using automated decisioning tools to streamline and expedite the overall customer experience.
- Played a pivotal role in system upgrades and process optimizations, contributing to improved operational efficiency and performance.

PRIOR WORK HISTORY

Relationship Officer – National Bank of Kuwait, Kuwait || 2005 – 2007

Cultivated long-term client relationships, consistently exceeding sales targets through cross-selling relevant banking products.

Relationship Officer – Gulf Bank, Kuwait || 2001 – 2005

Achieved top-tier performance in credit card and personal loan sales campaigns, consistently exceeding sales objectives.

ACADEMIC CREDENTIALS

- **Bachelor of Laws**, Beirut Arab University, Lebanon – 1999
- **PMP® – Project Management Professional**, PMI, USA – Valid through 2028
- **CII Level 3 Certificate in Insurance**, Chartered Insurance Institute, UK – 2024
- **DRI – Diploma in Risk and Insurance**, The Institutes, USA – 2024
- **Additional certifications in Risk Management**, Change Management, and AML (2009–2016)

TECHNICAL PURVIEW

- **Tools:** Proficient in Microsoft Office, Credit and Risk Systems, Core Banking Platforms, and Digital Portals

PERSONAL DOSSIER

- **Languages Known:** Native Arabic and Fluent in English.
- **Visa Status:** Valid transferable visa (Article 18).