

CTO / CIO

Technology operator with 35+ years in healthcare, banking, insurance and humanitarian operations, in North America and internationally. Has run technology as CTO, fractional CIO/CTO and senior vice president: launched a nationwide digital health platform, revived a stalled mobile banking program, cut policy costs by 40% for a global insurer and ran a \$190M infrastructure budget.

EXPERIENCE	AT EXECUTIVE LEVEL	LARGEST TEAM	LARGEST ANNUAL BUDGET
35+ years	25+ years	200–1,000 people	\$50–250M

KEY EXPERTISE

Product	Product strategy & roadmap	New product introduction
Operations	Process & cost redesign	KPIs & performance management system
Finance & capital	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 strategy & roadmap	AI governance & policy
Leadership	Build the function from zero	Leadership gap cover
	AI in the function's workflow	Turnaround

SELECTED MISSIONS

Chief Technology Officer

Specialty pharmacy · North America

Led a specialty-pharmacy technology transformation that unified divisions under a \$3.5M realignment, launched a nationwide digital health platform, and deployed robotics, RFID routing, and cold-chain automation to strengthen accuracy, inventory integrity, and operational risk performance.

Drove triple-digit revenue and margin growth (120%).

Vice President, Digital Transformation

Commercial banking · North America

Took over a stalled \$25M mobile banking program at a North American commercial bank, recovered \$2.5M in runaway costs and brought it to an on-time launch as the bank's first native mobile app.

Moved infrastructure to Azure AKS and omnichannel customer identity, raising service uptime by 15%, and realigned vendors and processes to cut operating costs by \$5M.

HAS OPERATED IN

Industries

Banking
Healthcare & health-tech
Insurance
NGO, development & multilateral
Technology & software
Telecom

Company stages

Corporate / listed
NGO / multilateral
Own venture
Scale-up
SME
Startup

Company size

All sizes

Company revenue

All revenue levels

Markets

Levant
North America

ENGAGEMENT

Formats

Fractional, Project, Advisory

Pricing

Hourly, Monthly retainer,
Project fee, Equity component
accepted

Works

Remote, on-site, open to travel

Based in

Jacksonville, Florida, United States

Languages

Arabic, English, French

Board advisor, digital transformation

Insurance · global

Advised the board of a global insurer on cutting cost through new business models. Built the business case for a new insurance platform with value-stream mapping and process modeling, and won board approval on the ROI analysis.

The analytics-based redesign cut policy costs by 40% and the policy lifecycle by 85%.

Fractional CIO / CTO

Humanitarian · Levant

Served as fractional CIO/CTO of a national humanitarian organization and set its technology strategy for emergency response. Led a \$12M modernization that digitized dispatch, fleet and blood-bank operations, including a GIS-based predictive dispatch system. The program helped secure multimillion-dollar donor funding.

Emergency response times fell by 25% and responders deployed 20% faster.

Senior Vice President, IT infrastructure

Retail banking · North America

Ran enterprise IT infrastructure for a large North American retail bank as a member of its senior executive team: more than 65,000 users and a \$190M budget. Directed a national IT refresh of hardware, software, omnichannel engagement and cybersecurity for regulatory compliance.

Renegotiated provisioning and supplier contracts, cutting those costs by up to 55%.

EDUCATION

Degree

Doctorate of Business Administration (DBA) in Business Innovation and Emerging Technology; MS in Electrical Engineering; Bachelor's in Electrical Engineering

Certification

CRISC, Certified in Risk and Information Systems Control
CPHIMS, Certified Professional in Healthcare Information and Management Systems
PMP, Project Management Professional
CSPO, Certified Scrum Product Owner
Organizational Development
Certified Consultant (ODCC / ODCCP)
TypeCoach Certified Coach
Lean Six Sigma