

Saher Arar

Operation Transformation Advisor

A highly experienced Information Technology & Operation executive with over 24 years of experience in delivering business differentiation, cost optimization, service excellence, and cultural change in the Financial Services and Energy Sectors.

Well versed in competitive business strategies, process improvements, and cost optimization using a wide array of technologies, including Business Analytics/Intelligence, Core Banking Systems, Digital Channels, and Business Process Management/Integration.

Deployed an advanced customer-centric Banking Technology Architecture combining Core Banking System's customer, loan, deposit, trade and payment functions with a myriad of digital channels and process integration technologies to achieve \$25m in cost savings, 40% reduction in service turn-around-times, 30% reduction in operational risk profiles and 25% competitive improvements in market offerings. The transformation efforts impacted 800+ staff and 3 million financial transactions per annum.

Adopts a strong "IT-Operation-Business" alignment framework to improve the bank's profitability through revenue enhancement (e.g. net interest margin analytics, cross-channel rich customer experience, XSell/UPSell automated marketing), cost optimization (e.g. transaction cost to budget, cost to competition and cost to income) and effective risk management (e.g. credit, market, operation and liquidity analytics and forecasts).

Successfully, established and led a Group-wide Transformation Governance Team (Program Management Office) through the delivery of 120+ business transformation initiatives and \$500m in investments over 5 years for National Bank Of Abu Dhabi.