

Dr. Waddah Tibawi

PhD. MBA. Engr. CM. BRMP. IECF. CEC

Dr.tibawi@gmail.com - waddah@altibawi.com Mobile : +965 99376074

Professional Summary

Experienced business and Senior Business Relationship Manager with more than 30 years of experience in the field of Business Management. Innovative and committed business expert who has proven history of aiding and significantly improving the efficiency and success of numerous businesses. An individual who prioritizes working alongside clients to achieve the desired results in a quick and efficient manner. Familiar with all stages of business development project design and implementation.



Personal Profile

I have solid experience in number of disciplines, including Strategic Management, Marketing, Islamic Finance, and Digital Transformation beside my long time expertise in Information Technology (IT), My unique experience in planning from a strategic perspective, both from business and technical perspectives, combined with a good understanding of IT, Strategy, business and finance enables me to show the full spectrum.

I had academic works in measuring Kuwaiti banking performance an application of Balanced Scorecard. I had measured banks performance and compare it to the environmental STEPSEL framework. The balanced scorecard is a strategic planning and management system that is used extensively in business to align business activities to the vision and strategy of the organization, improve internal and external communications, and monitor organization performance against strategic goals.

My MBA thesis was “IS/IT Organizational Fit in Kuwaiti Banks utilizing the Strategically Resource Based Approach”. The resource-based view (RBV) is a business management tool used to determine the strategic resources available

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to a company. The fundamental principle of the RBV is that the basis for a competitive advantage of a firm lies primarily in the application of the bundle of valuable resources at the firm's disposal.

Achievements

- Certified E-Commerce Consultant - 2004
- Outstanding Performance award - 2001
- Ideal Employee award -1996

Skills overview

- Extensive experience with Business Management, Information Technology, e-business and related technologies focused heavily on IT applications, web application design, development, infrastructure design and integration for more than 30 years.
- Evaluate and appraise IT and businesses, overseeing execution to keep it on track.
- Identify areas of potential improvement and strategies for betterment.
- Business development skills and extensive experience in entrepreneurship
- Extensive experience in strategic management, leadership, Islamic Financial-Investment institute.
- Presented and taught many courses in business management and administration, Islamic Banking, and Islamic Finance (Details available upon request)
- Gathering requirements that include assessing customer readiness for the IT solutions, understanding the business drivers, proposing and conducting workshops.
- Possesses a keen professional interest in Islamic finance business and extensive knowledge of many of the banking disciplines.

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- Strong and professional team leading and managerial capabilities.
- Business Process Re-engineering & Analysis
- Change Management
- Develop dynamic business plans to reinvigorate operations.

Strengths

- Proven success track record with Islamic Banking processes and IT
- Islamic Banking & Treasury experience
- Product expertise with business users
- Strong organizational, analytical, and interpersonal skills
- Ease and comfort in presenting to different level audience.
- Clearly and effectively communicate in both English and Arabic
- Excellent research, analytic and redesign abilities,
- Strong problem solving and decision-making capabilities,
- Energetic and driven individual
- Strong ability to grasp concepts and processes
- Background in managing and motivating resources.

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Consultation

Carried out various assignments in different fields ranging from organizational re-structuring to business setup. The business setup included feasibility study, business plan, setting up, and implementation.

- **Business & IT Consultant** in Vending Network Company (listed in Kuwait stock exchange) since 2006
 - Government e-stamp project - Ministry of Finance and Knet (2014-2021)
 - Civil ID Delivery Project – Public Authority of Civil Information (2020)
 - Fuel Management Project – Public Transportation Company (2019)
- **Consultant** for Gulf Innova Company for Information Technology & Computer since 2017
- **Business and IT Consultant** for Orange Telecommunication (Previously-Korek Communication company) (2009 - 2016) in Arbil Iraq
- **Business and IT Consultant** for Zima International company (2007 - 2016) Coop Card with Kuwait Union Coop Societies.
- **IT Consultant & Project Manager** for IPE Educational holding company – listed in Kuwait Stock Exchange (2011-2013)

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Experience

- **Senior Business & IT Consultant** in Kuwait Finance House since **1993- 2021**
 - **Business/IT consultant - The major objectives include:**
 - To manage the IT-Business Relationship bond by delegation of IT Business Consultants who serve as IT Relationship Managers.
 - To align the IT strategy with business strategy and participate in bridging the gap between IT and Business.
 - To act as an interface and a bidirectional communication channel between Business users and internal IT Departments.
 - To assess and carry out the IT requirements of the Business.
 - To react to changes and assess their business and technology impact.
 - To deal with senior management and business users at various levels.
 - To keep up with technology and business changes.
 - **Strategy Formulation**
 - **Managed the user expectations**
 - **Define IT strategy in alignment with business strategy**
 - **Bundle decision-making power for IT strategy, budgets and project authorization within IT Steering Committee**
 - **Design and implement a cost system for IT services, redefine IT investment and budgeting process**

- **Introduce clear responsibilities and roles between IT and Business Sectors as a basis for regulating service delivery. Adjust IT organization accordingly**
- **IT Marketing** - Increase KFH management and staff awareness of IT efforts.

➤ **Systems Manager, e-Channels Unit, Kuwait Finance House**

- Supervise & maintain KFH delivery channels such as
 - KFH web site
 - KFH online-web site
 - Call Center & IVR
 - SMS system
 - Fax on time system
 - International Call Center
 - WAP
- Identify the solution objectives and goals, identify possible business solution scenarios (ecommerce, Internet applications, messaging, and integration) propose and justify potential products and implement the solution.
- Regularly monitor business activities in the market such as: shifts in demands, competitive environments. New technology and so on Oversees IT job definition, hiring and evaluating of IT staff.
- Strong technical knowledge
- Plan e-Channels Unit projects.
- Annual Plan and Budget setup and execution
- Map current business process to provide a foundation for defining business activities.
- Prepare user documentation as required.

- Improve the quality of Process

➤ **Projects Planning & Process Group Leader, e-Channels Unit, Kuwait Finance House**

- Supervise & maintain KFH delivery channels
- Design a plan that addresses current requirements, allows future scaling, and integrates with existing infrastructure.
- Identify the critical design issues and devise trade-offs, choose proper IS platform and e-business framework components.
- Determine discrete tasks required to develop and implement the design and identify project milestones.
- Achievement oriented with strong initiatives, sense of urgency and capability for punctilious work.
- Prepare business case & Feasibility study of projects
- Map current business process to provide a foundation for defining business activities.
- Provide analysis of business function for optimum business design and workflow.
- Prepare user documentation as required.
- Provide feedback to management to identify problem areas.
- Improve the quality of reporting and data by working with the user community to identify reporting needs, defining report specifications and developing reports to meet user needs.

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➤ **Special Projects Manager**

1992-1993

International Guidelines Company, Kuwait

- Responsible for the development, deployment of Interactive Voice Response System (IVR)
- Understand, analyze and document user's requirements
- Analysis of user needs
- Ensure that project delivery objectives are met

➤ **Maintenance Manager**

1988-1992

Al-Baidaa Company- Electronic Systems Div., Kuwait

- Interactive Voice Response Systems Software & Hardware development
- Top Call communication Software & Hardware development
- Supervise Workshop Activities

Projects

- Customer Relationship Management (CRM) project
- Docuware Archiving system.
- E-Corporate Banking
- Sierra Project
- KFH Restructuring Project
- Enterprise Portal
- Process Modeling Project
- Integrating e-channels with core banking system (Phoenix)
- Mobile Telecom Co. (MTC) Project

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- Internet Banking
- Payment Gateway
- Credit Cards system FDR
- Kiosk Banking system
- WAP Banking
- SMS ONTIME (push & Pull)
- SMS Banking
- Y2K project
- Tele-banking system - Interactive Voice Response system (IVR)
- Various other projects

Committees

External Committees

- Member of IT Training and educational committee in the **Institute of Banking Studies IBS** representing KFH.

Internal Committees

- Member of Strategy Committee
- Member of Restructuring committee
- KFH Marketing Committee
- Sponsorship Committee
- Member of the e-corporate Banking committee
- Member of the Process Modeling committee
- Member of Investment sector GAP analysis
- Customers satisfactions comity
- Various KFH committees

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Education

- **Ph. D in Business Admin** (2012)
Dissertation title “Managing performance in Kuwaiti Financial Sector: A Balanced Scorecard application.
- **Master of Business Administrator - MBA** (2008)
Maastricht School of Management, MSM, in Netherland
MBA Thesis entitled “IS/IT Organizational Fit in Kuwaiti Banks utilizing the Strategy Resource Based Approach”
- **B.S. in Electrical Engineering** in May 1988 f
Texas A&M University, Texas – USA

Professional Certification

- Professional Business Relationship Manager (BRMP) – USA 2020
- Certified Professional Manager (CM) – USA 2016
- Islamic Economy Certification Program (IECP) December 2006 - Kuwait University
- Certified E-commerce Consultant (CEC) – USA 2004

Academic Experience

- Associate Lecturer - Arab Open University, Faculty of Business Administration and Economics, Kuwait (2006-2016) and (2021- now)

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- Lecturer – Atlanta University, Faculty of Business Administration and Economics, Kuwait Branch (Jan 2014-2017)
- Course Lecturer – Cambridge College (May 2008-2008)

Certified Lecturer

- **Petroleum Training Center (PTC)** - Kuwait Petroleum Corp and its subsidiaries (KOC, KNPC, KIC, etc.)
- **Kuwait Fund for Arab Economic Development (KFAED)**
- **Aramco** (Kingdom of Saudi Arabia)
- **EQUATE**
- **Chevron Arabia** - (Kingdom of Saudi Arabia)
- **Kuwait Fund for Development**
- **Australian College of Kuwait (ACK)**
- **Zain** - Kuwait
- **National Bank of Kuwait (NBK)**
- **Kuwait Finance House**
- **Ahli United Bank**
- **Kuwait University**
- **Kuwait Stock Exchange**
- **Qatar Ministries & Governmental** authorities such as
 - Ministry of Public Works
 - Ministry of Electricity & Water

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- **Kuwaiti Ministries & Governmental authorities** such as
 - Kuna
 - Ministry of Information
 - Public Authority of Social Security
 - Ministry of Finance
 - Ministry of Commerce & Industry
 - Kuwait Municipality
- Jordanians Engineers Association – Kuwait Chapter
- Kuwait Private Sector Companies.

Organizations

- **Institute of Banking Studies (Kuwait)** – Training committee member (representing KFH on the committee) since 2012 - 2015
- **Alumni President of Maastricht School of Management, MSM,** Kuwait Chapter (May 2010)
- **The Institute of Certified E-Commerce Consultants**
- **American Management Association (AMA)**
- **Kuwait Engineering Association**
- **Jordanian Engineering Association**
- Member of many Strategic committees.

Consultancy

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- **Kuwait Government E-Stamp Project**-Consultant and Project Manager of government e-stamps project – Knet and Kuwait Ministry of Finance (since 2012)
- **IPE** - Consultant & Project Manager for an Enterprise School Management system & ERP of an educational regional company listed in Kuwait Stock exchange (2011 – 2015).
- **Orange Communication** - Managing and implementing communication & financial system for in Northern Iraq (2009 - 2016).
- **Kuwait Coop Society** -Consultant & Management of Banking & Loyalty Card in Kuwait for a financial company listed in Kuwait Stock Exchange (2006 - 2012)
- Consultant for Al-Afassi Ready Mix company in Kuwait 2007
- Consultant for a food services company.

Feasibility Study

- Feasibility Study to establish a special needs Center in Kuwait 1010
- Feasibility Study to establish Communication company in Jordan as a joint venture between a Kuwaiti and Jordanian companies 2009

Speeches

- The 2008 Financial Crisis – Problems and Solution
Gulf University 2009 in Bahrain
- E-commerce in GCC (nominated by Kuwait Finance House to deliver the speech) Kuwait summit for e-commerce 2007

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Course Subjects that were taught in Universities & Collages

- Mini MBA
- Strategic Business Management
- Business Modeling and design
- Six Sigma
- Performance Management
- Balanced Scorecard
- E-Commerce
- Management of Information Systems
- Strategic Management
- International Management
- Marketing course
- Human Resources course
- Operations Course
- Managerial Accounting
- Project Management
- Risk Management

Future Plans

In the process of writing a book entitled “Islamic Banking: A solution to economic crisis” with Professor Dr. Mohammed Al-Azzawi and Dr. Abdul Salam Khamees