PROVIDING SOLUTIONS THAT MODERNISE WITHOUT COMPLEXITY



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As a technology solutions provider, summarise the business model and your job role in the business?
SunTec Business Solutions enables financial institutions to modernise how they price, bill, monetise, and manage revenue in an increasingly digital and regulated environment. Our composable and modular products help banks simplify complexity, respond faster to market changes, and deliver differentiated customer experiences while improving commercial performance.

As President of SunTec Banking, I am responsible for shaping the business strategy, expanding our global market presence, and strengthening partnerships with customers and the broader banking ecosystem. My focus is on helping banks transform technology investments into measurable business value by enabling greater agility, resilience, and sustainable growth.

Describe the technology solution and services stacks of your business that are of relevance to your end customers?
Our technology stack is built around the principles of composability, cloud readiness, API-first integration, and intelligent automation, enabling banks to modernise at their own pace without disrupting core operations. We provide enterprise solutions for pricing, billing, revenue management, account analysis, deal management, indirect taxation, and e-invoicing, all designed to work seamlessly within complex banking ecosystems.

By combining a unified commercial platform with real-time data, AI-enabled insights, and open architecture, we help financial institutions simplify operations, accelerate innovation, improve decision-making, and adapt quickly to evolving customer expectations and regulatory requirements.

What are the expectations of your end customers today and what are their principal challenges and pain points?
Today, banks expect technology to do more than improve efficiency. They want it to enable faster innovation, support new business



models, and deliver measurable commercial outcomes. At the same time, they are grappling with legacy systems, fragmented data, increasing regulatory demands, and rising customer expectations for seamless, personalised experiences.

Many also struggle to monetise new products quickly while maintaining operational resilience and controlling costs. The challenge is finding solutions that modernise without adding complexity. Increasingly, banks are looking for flexible, interoperable platforms that help them innovate continuously, while protecting existing investments and accelerating time to value.

How does your solution and service stack help to drive automation or transformation in end customer enterprises?

Our products help banks transform the way they make commercial decisions and execute revenue operations by replacing fragmented, manual processes with intelligent, automated workflows. By unifying pricing, billing, revenue management, taxation, and e-invoicing on a single platform, we enable greater operational efficiency, faster product launches, and improved commercial control.

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Open APIs, composable architecture, and AI-enabled insights allow banks to integrate seamlessly with existing technology landscapes while modernising incrementally. The result is a more agile enterprise that can respond faster to market opportunities, adapt to regulatory changes, and deliver better customer experiences at scale.

How is the relationship between business and technology heads changing inside end-user enterprises?

The relationship has evolved from collaboration to co-ownership. Today, technology leaders are expected to shape business strategy, while business leaders are increasingly involved in technology decisions because digital capabilities directly influence growth, customer experience, and competitiveness.

Success is no longer measured by delivering projects on time but by delivering measurable business outcomes. This shift is encouraging cross-functional teams to work with shared goals, whether it is launching products faster or responding to regulatory change. The most successful organisations are those where business and technology leaders innovate

together rather than operate in silos.

In your opinion, what are the principal drivers of disruption in regional enterprises today?
The biggest disruptors today include AI, regulatory transformation, and rising customer expectations. Across the MENA region, governments are accelerating digital initiatives from e-invoicing and real-time tax reporting to open finance and digital identity. This requires enterprises to rethink legacy technology landscapes.

Further, the Middle East's banking sector is becoming increasingly competitive, with banks looking to differentiate through more personalised customer experiences, innovative offers, and tailored product bundles rather than competing on price or products alone. Customers expect seamless digital experiences, while businesses are under pressure to innovate faster without increasing complexity.

This combination is forcing enterprises to rethink not just their technology investments, but also how they innovate, collaborate, and compete in an increasingly digital economy.

Which aspects of your job role drive high levels of job satisfaction for you, and which aspects of your job role are challenging for you?
The most rewarding aspect of my role is working with customers to solve complex business challenges and seeing technology create tangible business impact. Every engagement is an opportunity to help banks innovate, adapt to change, and unlock new growth opportunities. I also enjoy collaborating with diverse teams, partners, and customers across global markets, each bringing unique perspectives.

The biggest challenge is keeping pace with the speed of change. Customer expectations, regulations, and technologies are evolving simultaneously, so the key is balancing long-term strategic thinking with the agility needed to respond to immediate business priorities and emerging opportunities.

What are the skills required for your job role currently and how is this likely to change for you in the near term?
The role demands a combination of strategic thinking, customer engagement, and commercial acumen. Understanding the evolving priorities of banks, building trusted relationships, and translating business challenges into technology-led solutions are central to what I do. Equally important is leading diverse teams and fostering strong collaboration across customers, partners, and internal functions.

Looking ahead, these skills will remain essential, but leaders will also need a stronger understanding of AI, data, and emerging technologies—not to become technologists, but to have more informed conversations, identify new opportunities, and help customers navigate an increasingly dynamic business environment.

How do you see yourself in your career road map five years from now?
Five years from now, I hope to be contributing to a banking industry that is more agile, intelligent, and customer-centric than it is today. Personally, I see myself continuing to work closely with customers, partners, and industry leaders to help shape the next phase of banking transformation.

I also want to play a larger role in mentoring future leaders and fostering a culture of innovation, collaboration, and continuous learning. For me, career progression has always been about creating meaningful impact for customers, the industry, and the people I have the privilege to lead. ■

