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Exclusive Interview with:
Mubashir Hanif
Founder and CEO
TechMatter

techmatter

Mohammad Zohair Saif
Chief Digital Officer

alBaraka Bank

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CxGlobalFORUM

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Mohammad Zohair Saif

Chief Digital Officer

alBaraka Bank

Mohammad Zohair Saif is driving a bold digital transformation agenda as Chief Digital Officer at Al Baraka Bank Pakistan Ltd. With a clear vision to evolve the bank into a premium international Islamic financial institution, he is leading the shift from the "Digital Age" to the "Experience Age"—placing customer-centricity, innovation, and ecosystem thinking at the core.

Under his leadership, the bank has rapidly established a modern digital foundation, integrating capabilities across design thinking, data science, analytics, digital growth, channels, payments, and strategic partnerships.

Zohair has also spearheaded pioneering initiatives including Pakistan's first academia co-branded debit card, "NexGen," and the Baraka Deals Alliance Program—strengthening customer engagement and expanding merchant ecosystems nationwide. His leadership reflects a forward-looking approach to Islamic banking—where technology, experience, and value creation converge to redefine financial services in Pakistan.

M. Azam Mughal

Founder and CEO

COMPLYSEC

M. Azam Mughal is a seasoned cybersecurity and governance, risk, and compliance (GRC) professional with a strong focus on helping organizations navigate the evolving digital risk landscape. As the Co-Founder and CEO of ComplySec, he is driving innovation in intelligent, continuous, and scalable compliance solutions.

With a deep understanding of cybersecurity frameworks and regulatory environments, he has built a reputation as a thought leader and influencer in the domain, actively contributing to industry conversations around digital governance and risk management.

Throughout his career, he has remained committed to strengthening organizational resilience by aligning security strategies with business objectives, enabling enterprises to operate securely in an increasingly complex technological ecosystem.

Rabel Sadozai

Director Marketing & Sales

Fatima Group

Rabel Sadozai is a trailblazing leader transforming Pakistan's agriculture landscape as Director Marketing & Sales at Fatima Fertilizer Company Limited. As the first female to hold this role in the sector, she has redefined growth through purpose-driven marketing, innovation, and customer-centric strategies.

With over two decades of cross-industry experience, she leads nationwide marketing and sales operations, driving brand excellence and market expansion. Her leadership has positioned Sarsabz Fertilizers as a premium, impact-led brand while delivering strong commercial performance and farmer engagement at scale.

A strong advocate of sustainability and inclusion, Rabel has championed initiatives like National Farmers' Day and purpose-led campaigns such as "Salam Kissan," while aligning business strategy with global sustainability frameworks. Her work continues to bridge business success with meaningful national impact.

Shahqaan Qasim

VP of Engineering at Eon

eon

Shahqaan Qasim is an accomplished engineering leader with more than a decade of experience building and scaling high-performance technology teams and software products. As VP of Engineering at Eon, he leads engineering strategy, product architecture, and delivery execution, enabling organizations to develop reliable, AI-driven, full-stack digital solutions.

Throughout his career, Shahqaan has worked closely with global startups and enterprises to build scalable technology platforms and high-impact engineering teams. He previously served as CTO at OneByte and played a key role in helping companies such as TownSquared establish and grow their engineering capabilities. He holds a degree in Electrical Engineering and Computer Sciences from the National University of Sciences and Technology (NUST).

Farhan Qureshi

CEO & Co-Founder

Winston
Technology Zone

Farhan Qureshi is a visionary entrepreneur, Chartered Accountant, and dynamic business leader with over 15 years of global experience across finance, technology, and multi-sector investments. As Founder & CEO of Winston Technology Zone, he is driving the development of Pakistan's next-generation innovation ecosystem, backed by a strong professional foundation at KPMG.

He has evolved into a diversified investor and strategic advisor, leading ventures across technology, financial advisory, venture capital, FMCG, textiles, real estate, and facilities management. His cross-industry expertise highlights a strong ability to identify growth opportunities and scale businesses in complex markets.

At Winston Technology Zone, Farhan is building an STZA-approved hub focused on ICT, digital transformation, advanced computing, biotechnology, and sustainability. His vision centers on creating a collaborative ecosystem that integrates innovation, talent, and global investment—positioning Pakistan as a regional leader in technology-driven growth.

Shazia Hammad

CEO

Shazia Hammad is a technology leader driving digital transformation across the financial sector in the MENA, Europe, and APAC regions. As CEO of Xpert Digital, she partners with financial institutions to deliver end-to-end transformation programs, modernize banking ecosystems, and elevate digital experience strategies through innovation-led growth.

With a strong foundation in software development and business intelligence across the United States and the Middle East, she has led complex enterprise initiatives that combine deep technical expertise with strategic execution. Her approach ensures scalable, future-ready solutions tailored to evolving market demands.

Through her leadership, organizations are empowered to navigate rapidly changing digital landscapes with confidence, resilience, and clarity—unlocking new opportunities for growth, efficiency, and customer-centric innovation.

Ali Akhtar

Founder & CEO

DynaSys Networks

Ali Akhtar is a results-driven technology professional with a strong foundation in software engineering, data analytics, and AI-driven innovation. With experience spanning mobile development, cloud technologies, and intelligent systems, he brings a problem-solving mindset to building scalable, high-performance digital solutions.

A Gold Medalist from Bahria University, Ali has consistently demonstrated academic excellence alongside practical execution. His work includes developing AI-based systems such as game intelligence models using advanced algorithms like Minimax and Alpha-Beta pruning, as well as hands-on expertise in modern tools including Docker, data analytics platforms, and mobile testing frameworks.

Passionate about continuous learning and emerging technologies, Ali actively explores advancements in AI, software architecture, and developer ecosystems. His forward-looking approach positions him as a rising contributor to the evolving landscape of intelligent applications and digital innovation.

Alia Zafar

Director
Commonwealth Secretariat

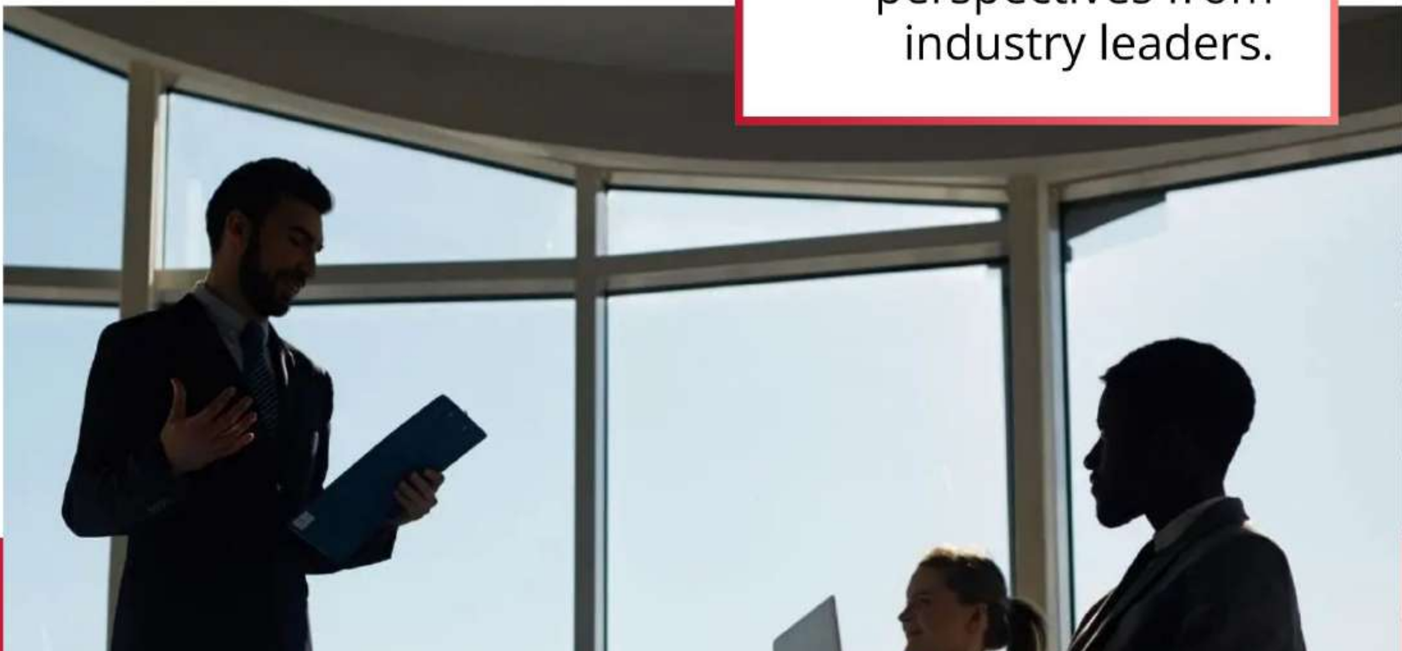
With over three decades of cross-sector leadership across public, corporate, and development domains, Alia Zafar has built a distinguished career at the intersection of policy design, performance management, AI governance, and organizational transformation. Her multidisciplinary expertise enables her to navigate complex institutional landscapes while delivering strategic impact that aligns people, processes, and technology with long-term objectives.

As Director at the Commonwealth Secretariat, she leads the development of forward-looking HR frameworks that integrate strategic workforce planning with digital transformation and cultural evolution. Her work focuses on aligning human capital strategies with organizational goals, fostering high-performance environments, and building agile, future-ready institutions capable of thriving in an increasingly dynamic global landscape.

A committed advocate for diversity and inclusion, Alia champions equitable and empowering workplaces as a cornerstone of sustainable growth. Through her deep expertise in HRM and HRD, she drives initiatives that elevate individual potential, strengthen organizational resilience, and embed inclusive practices across all dimensions of work—enabling innovation, collaboration, and enduring success.

Expert Insights

Strategic insights and forward-thinking perspectives from industry leaders.



Fix the Structure Before You Chase Performance.

Why 80% of digital transformations fail — and the stabilization discipline that changes the outcome

WRITTEN BY:
Zeeshan Sabri
Clarifier | Founder of Award-Winning ClarityOS™ | Stabilization Before Optimization

"Crisis forces a clarity that comfort never could."

The Journey to Clarity

In 1990, my family fled Kuwait during the Gulf War. I was six years old. We drove through Iraq, Iran, and Pakistan — ate kebabs at border checkpoints, lost possessions along the way, and watched our car get stripped down to the rims within a week of arriving in Lahore. No systems survived. No processes. No dashboards. What survived was clarity under pressure.

That experience taught me a principle I have spent 22 years validating across Fortune 500 and GCC boardrooms: Crisis forces a clarity that comfort never could.

The Investment Paradox

In a recent conversation on CxO Global TV, the host asked me: "What breaks inside an organization before the vendor even walks in?"

The answer is not strategy. Not budget. Not talent. It is clarity.

McKinsey puts the digital transformation failure rate at 70–80%. Harvard Business Review confirms that organizations continue to pour billions into programs that underperform. The diagnosis is not new. But the response still is.

We keep treating transformation as a technology adoption problem. We invest in platforms, hire consultants, redesign processes — and wonder why the same organization that approved the budget cannot execute the plan.

Over 22 years and across portfolios exceeding $95 million, I have seen this pattern repeat with mathematical consistency: We invest 80–90% of our capital on the System OS — ERP, governance frameworks, AI — and almost nothing on the Human OS that must operate them.

Two Operating Systems, One Rule

Every organization runs on two operating systems, and they must be built in the right sequence.

The System OS: SOPs, dashboards, governance frameworks, technology. Logical, structured, data-driven.

The Human OS: Professional identity, behavioral discipline, clarity of role, psychological readiness to absorb complexity.

Organizations today are under enormous pressure to scale, optimize, and adopt new technologies. But many of them try to optimize systems that were never structurally stable in the first place. You cannot install a stable System OS on a broken Human OS.

A broken Human OS does not mean incompetent people. It means unclear professional identity. Fear of blame when pressure rises. Escalation replacing ownership. Silos disguised as accountability.

When uncertainty increases, people do not become irrational. They become protective. They bypass systems not because systems are bad — but because the systems feel unsafe.

This Is Biology, Not Philosophy

Under pressure, the amygdala — the brain's internal security guard — scans for ambiguity and triggers the alarm: a confusing email, unclear scope, conflicting priorities. When the alarm fires, the prefrontal cortex — the brain's CEO, responsible for logic and disciplined execution — steps back.

Protection is prioritized over performance. I call this the Amateur Concert: expensive instruments, no conductor. The result is noise.

Each function's alarm screams differently. Procurement fears supplier risk. Finance fears budget overrun. Operations fears delivery failure. Silos are not created by ego. Silos feel safe when clarity is missing.

Clarity is the only thing that quiets the alarm.

The Identity Shift No One Is Making

Most transformations fail at identity, not adoption. Teams remain stuck in their old operating identity — reactive, order-processing, firefighting — while being handed tools designed for a strategic, **proactive operating model.**

Old Identity: I process requests and negotiate price.
New Identity: I design the capability that secures the organization's future.

Without this shift, every tool becomes a more expensive way to do the same broken thing.
Governance Accelerates Whatever Already Exists
There is a dangerous assumption that governance equals control. It does not. Governance is an accelerator — and it accelerates whatever already exists.

If you have clarity, governance accelerates performance. If you have chaos, governance accelerates collapse.

Green dashboards are the most dangerous thing in transformation. They are lagging indicators. They show what already happened. By the time a dashboard turns red, the failure happened six months ago. The real signals are behavioral: firefighting becomes the culture. Shadow systems multiply. Silence replaces pushback.

When we integrated 913 service centers into cohesive operations, governance only worked because we built clarity first. Same tools. Different foundation.

The AI Trap

AI does not think. It predicts. And the more it predicts, the more dangerous it becomes — because it makes you feel like it is thinking.

Add AI to an organization with unclear identity, fragmented communication, and governance gaps, and you are not scaling intelligence — you are scaling instability at five to ten times the speed.

The sequence is non-negotiable:

1. Stabilize the Human OS — clarity, identity, decision boundaries.
2. Install governance — accountability, structure, decision architecture.
3. Then add AI as an accelerator on a stable foundation.

Skip steps one and two, and AI does not solve your problems. It automates them.

The 8C Architecture: From Crisis to Clarity

- This is the methodology behind ClarityOS™ — eight systematic disciplines forged across two decades of operational transformation:

- **Clarity:** Name reality without defensiveness.
- **Conditions:** Map the actual operating environment — regulatory, cultural, resource.
- **Control:** Build governance that enables speed, not bureaucracy.
- **Capability:** Verify the team can execute — build if not.
- **Calibration:** Test, measure, iterate before full-scale deployment.
- **Correction:** Build Plan B before Plan A fails.
- **Continuity:** Design for sustainability across 5–10 year arcs, not quarterly reactions.
- **Coaching:** Default to builder, not controller — develop independence.

The Uncomfortable Truth

If you are a CIO, COO, or CEO leading a major program, there is one uncomfortable truth worth confronting: You are probably the problem.

Most leaders delegate transformation but do not transform themselves. They approve the budget, hire the vendor, assign the team, and step back. They show up at steering committees but are not in the work.

Transformation is inside out, not outside in. If the leader's operating system has not been reset, the organization's will not be either.

The organizations that transform are not the ones with the biggest budgets. They are the ones with leaders willing to say: ***"I need to fix myself before I fix my organization."***

The Starting Point

I did not build ClarityOS™ to replace ERP systems, governance frameworks, or AI. I built it because I was tired of watching good strategies fail on weak foundations.

ClarityOS starts where most transformations do not: professional identity, behavioral discipline, thinking under pressure. Only then does it layer governance, systems, and technology.

When the structure is stable, organizations can scale faster, execute better, and adopt innovation without creating systemic confusion. Stability precedes performance.

Fix the structure before you chase performance. Everything else follows.

Pakistan's Islamic Banking Moment: Digitize or Become Irrelevant.

WRITTEN BY:
Zohair Saif
Chief Digital Officer
Al Baraka Bank Pakistan

Pakistan's Islamic banking industry is approaching an uncomfortable inflection point. It can either digitize with conviction and intelligence — or risk becoming a slower, more expensive version of the very system it was meant to improve.

For two decades, Islamic finance in Pakistan has enjoyed steady expansion. What began as a parallel system is now embedded within the country's financial core. By late 2024, Islamic banking assets had reached PKR 11.07 trillion, deposits PKR 7.9 trillion, and the industry commanded more than one-fifthof the country's banking market. Over 6,000 dedicated branches operate nationwide. Scale is no longer the issue. Relevance is.
The question facing industry leaders is stark: ***Will Islamic banking lead Pakistan's digital financial future — or be reshaped by it?***

For years, “digital transformation” in banking meant cosmetic upgrades: mobile apps, website portals, and online forms that digitized old processes without redesigning them. Customers were offered digital windows into analog institutions.

That era is over.

Pakistan’s consumers have already moved ahead of its banks. The country now has over 150 million broadband subscribers, smartphone penetration continues to climb, and instant digital payments have become mainstream. The national payment system Raast has processed nearly two billion transactions worth tens of trillions of rupees since its launch. Retail customers are transacting digitally at unprecedented scale. Behavior has shifted decisively toward immediacy, transparency and convenience.

Yet much of Islamic banking still operates as if trust is built through paperwork, branch visits and procedural friction.

That assumption is becoming dangerous.

Because the next generation of customers — young professionals, entrepreneurs, freelancers, women entering the formal economy — are not merely looking for Shariah-compliant products. They are looking for Shariah-compliant experiences that match the speed and intelligence of modern life. This is where the industry faces its most important strategic test.

Islamic finance was founded on principles of fairness, risk-sharing and ethical deployment of capital. But in a digital economy, principles must travel at the speed of platforms. A homebuyer comparing financing options on a smartphone will not tolerate week-long approval cycles. A small business seeking working capital cannot navigate processes designed for corporate borrowers. A depositor evaluating profit-sharing products expects clarity, not complexity.

If Islamic banking cannot meet customers where they live digitally, it risks losing them — not to conventional banks alone, but to fintech platforms that design around user needs rather than institutional habits.

The uncomfortable truth is this: technology is no longer a support function. It is the operating model.

Artificial intelligence is accelerating this shift.But much of the industry still misunderstands its role.
AI is not primarily about chatbots and automated greetings. Its real value lies in invisible intelligence: detecting fraud patterns, processing documentation in minutes instead of days, identifying creditworthy small businesses overlooked by traditional models, predicting customer needs, and reducing compliance bottlenecks. In Islamic banking, AI can strengthen Shariah governance by improving audit trails, flagging anomalies, and standardizing documentation review.

Used wisely, AI can make Islamic banking both more inclusive and more authentic. Used poorly, it becomes another layer of cost without meaningful change.

This distinction is critical in Pakistan, where financial inclusion remains unfinished work. National inclusion levels have improved markedly in recent years, and millions of women and low-income citizens are entering the formal financial system for the first time. Islamic banking is uniquely positioned to serve these segments because it carries moral credibility alongside commercial capability. But credibility without accessibility will not close the gap.

The institutions that thrive will be those that recognize a simple shift: inclusion is now a design challenge, not just a policy objective.

Digital onboarding, vernacular interfaces, alternative credit scoring, embedded finance for small merchants, and mobile-first savings tools are no longer optional innovations. They are the architecture of modern banking. Encouragingly, policymakers appear to understand the stakes. Pakistan's newly approved National AI Policy signals official intent to foster responsible and inclusive AI ecosystems. ***But national strategies do not implement themselves. Transformation happens inside institutions — in how budgets are allocated, how talent is recruited, how risk is measured, and how leadership defines competitive advantage.***

This is where Islamic banking must avoid its biggest strategic mistake: confusing growth with progress.

- Opening more branches is growth.
- Launching look-alike mobile apps is growth.
- Rebranding conventional products with Islamic terminology is growth.

But progress is harder. Progress...

- ... means rethinking underwriting models for gig workers.
- ... means explaining profit-sharing structures with radical transparency.
- ... means embedding Shariah compliance into real-time digital workflows.
- ... means boards that treat data governance with the same seriousness as capital adequacy.
- ... means CEOs who see AI not as experimentation, but as infrastructure.

Without that shift, Islamic banking risks drifting into a credibility gap — respected for its principles, but bypassed in practice.

Pakistan cannot afford that outcome.

The country stands at a demographic and technological crossroads. A young population is entering its most economically active years. Digital rails are in place. Smartphone access is widespread. Entrepreneurs are emerging beyond traditional commercial centers.

The financial system will expand — the only question is which institutions will shape that expansion. Islamic banking has a rare opportunity to define a distinctly Pakistani model of ethical, technology enabled finance. One that combines faith-based principles with intelligent systems. One that serves both the salaried professional in Karachi and the small retailer in interior Sindh. One that treats transparency as a product feature, not a regulatory obligation.

But that window will not remain open indefinitely.

History shows that financial systems do not transform gradually. They pivot when technology reshapes customer expectations faster than institutions can adapt.

That pivot is already underway.

Islamic banking in Pakistan must now decide whether it wants to lead the transition — or be carried by it.

Because in the digital economy, relevance is not inherited.
It is engineered.

Low Insurance Penetration in Pakistan and How to Overcome.

Pakistan's Protection Gap and its Solutions

WRITTEN BY:
Syed Rizwan Akhtar
Chief Executive Officer
Shaheen Insurance Company

Pakistan's insurance penetration is hovering around 0.8–1% of its GDP, which is very low for a country of its size. Insurance penetration in Pakistan is low because a bunch of structural, economic, and cultural factors all pile on top of each other. It's not just one problem — it's a system thing. Here are the big reasons, in plain terms:

1.Low income; survival mindset and less affordability.

Mainly due to country's large informal economy and low disposable income, insurance premiums are seen as "non-essential" and products are often designed for urban middle/upper classes. A large part of the population lives on fixed monthly income cycle. When people require choosing between food, education, and healthcare today, insurance (which pays off later) feels like a luxury, not a necessity.

How to overcome:

Microinsurance products (daily, weekly, mobile-wallet based premiums).
Bundling insurance with: Mobile SIMs, Utility bills, Bank accounts, Agri inputs and livestock loans and Flexible premium schedules aligned with cash flows (especially for farmers and SMEs).

2.Lack of Awareness & Trust Deficit

Delayed or denied claims are common stories in the under-developed economies. People hear one bad claim story and reject insurance entirely. Many people really don't understand what insurance is, how it works, is it really protects? —or they confuse it with savings or a "scam". Mis-selling in the past has also damaged trust.

How to overcome:

Prompt claims settlement within possible minimum timelines and public disclosure of claim settlements are necessary for awareness. Digitized claims (photo/video-based claims, mobile apps) settlement will also play a vital role for building trust on insurance.

3. Religious concerns Takaful vs conventional insurance (especially for life insurance)

A significant population views conventional insurance as non-Shariah compliant due to elements of interest (riba), uncertainty (gharar), and gambling (maisir). Even though Takaful exists, people don't clearly understand how it differs, it's still: Less understood, less accessible outside big cities and Poorly marketed compared to conventional insurance

How to overcome:

Expand family and general Takaful aggressively, especially micro-Takaful. A strong media campaign of the endorsements from credible Shariah scholars and councils. Transparency and clear communication on risk-sharing vs risk-transfer mechanism among masses. Building and development trust in the society that faith-based coverage is Islamic alternate of insurance and how it is necessary for them and is not a luxury.

4. Social Safety Net Substitutes

A sound social safety network exists in our society which is based on norms and traditions reduces the perceived need for formal insurance because families, relatives, and community support often act as informal coverage at times of needs. People rely on extended family help, Zakat and charity and Employer support

How to overcome:

Building and development trust in the society that insurance is their asset which will provide support and how it is necessary at times of needs rather looking for social support. Strong media campaign for building & development trust of insurance performance is necessary for society in general.

5. Limited distribution and rural access

Insurance companies focus mostly on urban, salaried customers. Rural areas and the informal economy (which is huge in Pakistan) are largely untouched because premium collection from rural areas is hard, documentation & AML compliance is weak while distribution costs are high. Generally, insurance is agent-heavy and urban-focused who often focus on commissions, not customer needs while rural areas & small cities lack access points.

How to overcome:

Bancassurance expansion (especially through Islamic banks). Use fintechs, telcos, and branchless banking networks. Train agri-input dealers, MFIs, and NGOs as insurance touchpoints. Shift incentives from sales volume to persistency and claim quality are the major focus points for insurance penetration growth.

6. Regulatory and industry issues

Historically slow approvals for new products and enforcement of compulsory insurance (health, crop, motor) is weak. The overall perception in the society is that insurance products are complex, not customer-friendly and claims processes are slow. On top of that almost zero tax incentives for policyholder rather heavy taxes are imposed is also a reason for low insurance penetration.

How to overcome:

Fortunately, Pakistan's authorities taking all necessary steps for increasing insurance penetration in the economy includes fast-track approval for microinsurance and Takaful products. Enforcing on compulsory insurance (motor, property financing, public assets) and Tax deductions on life and individual health premiums are being implemented. Government as anchor client (mass health & crop insurance schemes).

7. Low financial literacy overall

A big reason penetration is low isn't affordability—it's financial illiteracy. Insurance is a "push product which is directly linked with the development of economy." Without financial education, people don't naturally seek it out. Savings and insurance planning are rarely taught or discussed in general.

How to overcome:

Invest in literacy programs to help people, especially women and low-income citizens, use financial products safely and effectively. Educate customers on why insurance matters (not just what it is). Reach SMEs, self-employed, and informal-sector workers who insurers often ignore. In the developing economies like Pakistan, women often remain under-banked, so education and targeted outreach are crucial. Nationwide financial literacy campaigns (via TV, Urdu/regional languages, mosques, community leaders). Educate insurance agents may play vital role because in most cases, the agent/broker is the first insurance educator a customer ever meets.

8. Macroeconomic Instability

The insurers struggle with investment returns because inflation erodes real value of policies and currency volatility scares long-term saving. High inflation and currency depreciation make long- term commitments unattractive. People avoid locking money into policies when tomorrow's value is uncertain.

How to overcome:

Introduction of inflation-indexed benefits in life and health products and better asset-liability management rules and reinsurance support and sovereign-backed risk pools will overcome the macroeconomic difficulties at large.

The Crux of the story for increased Insurance Penetration:

The big picture: what actually moves the needle. Insurance in Pakistan will not expand just by selling harder.

To support insurance market growth while ensuring stability and customer protection, authorities can take a balanced, multi-pronged regulatory approach that combines modern policy design, strong oversight, and inclusive frameworks.

It grows when:

- Trust improves
- Products fit income patterns
- Distribution goes digital
- Takaful becomes mainstream
- Government uses insurance as a social protection tool
- Product innovation & outreach to underdeveloped areas
- Parametric insurance (weather-indexed crop insurance).
- SME-specific covers (fire, business interruption, cyber).
- Health microinsurance for outpatient care (not just hospitalization).
- Continuous strong media campaign and Simple, benefit-focused messaging: "What happens to your family if you or your business are gone?"
- Clear, standardized product disclosures (no fine-print traps) and Introduce insurance basics in school and college curricula.

The Critical Role of a Team Lead in IT Support

WRITTEN BY:
Faisal Zain
IT Team Lead Support
JCM Power Pakistan (SMC-Private) Limited

In the modern workplace, technology is the backbone of business operations. From seamless collaboration to secure data management, organizations rely on IT systems to maintain productivity and efficiency. Yet, behind every smooth-running IT environment is a team of dedicated professionals, guided by a capable leader: the IT Support Team Lead.

This role is more than managing tickets or troubleshooting systems—it is about bridging technology and business operations, fostering team development, and ensuring that every user experiences reliable, responsive support. Drawing from my experience in IT support,cparticularly within Microsoft 365 environments and enterprise helpdesk operations, I've witnessed first-hand the impact of strong leadership in this domain.

Understanding the IT Support Team Lead Role

The IT Support Team Lead oversees the day-to-day operations of the support team, ensuring that technical issues are resolved eUiciently and within agreed service levels. Unlike a frontline support engineer, the team lead also handles supervision, coordination, and strategic oversight, acting as the bridge between technical staff and management.

A key responsibility is incident and service request management. Team leaders monitor support tickets, assign tasks based on urgency, and ensure compliance with Service Level Agreements (SLAs). By doing so, they maintain smooth workflows and reduce system downtime—a critical factor in sustaining business productivity.

In my experience, proper coordination between helpdesk teams and other IT departments, such as infrastructure, network, and security, is essential. A well-led team not only solves immediate issues but also anticipates potential problems and implements proactive solutions.

Leadership Beyond Technical Expertise

Effective IT support leadership is not solely about technical knowledge. A team leader must inspire, guide, and nurture their team. Mentoring junior staff, fostering knowledge sharing, and promoting continuous learning are central to building a high-performing support team.

Within enterprise environments, I have guided teams on tasks ranging from user account management and access permissions to configuring devices and troubleshooting Microsoft 365 services. Each interaction is an opportunity to train, improve processes, and encourage collaborative problem-solving.

Moreover, a positive team culture enhances efficiency. When team members feel supported, communication flows seamlessly, and complex issues are resolved faster. Encouraging open dialogue also allows the team lead to identify gaps in knowledge or system weaknesses before they escalate into larger problems.

Supporting Modern Workplace Technology

The modern IT landscape is dominated by cloud-based platforms and digital collaboration tools. Microsoft 365, SharePoint, Teams, and similar systems have become the backbone of organizational productivity.

In my role, I have seen firsthand the importance of guiding users through these technologies. Many employees require not just troubleshooting but strategic guidance on optimizing digital tools for daily workflows. A team leader ensures that support engineers are well-equipped to provide this guidance, often by coordinating internal training, sharing updates on new features, or creating documentation that empowers end-users.

Proactive support reduces repetitive issues and minimizes downtime, ensuring employees can focus on their core tasks rather than IT challenges.

Communication and Stakeholder Coordination

Strong communication is vital for IT support leadership. Team leaders must liaise with employees, department heads, vendors, and senior management. When critical incidents arise—such as network outages or system failures, the team lead to coordinate resolution efforts while keeping all stakeholders informed.

In my experience, clear, timely communication prevents misunderstandings, builds trust, and ensures transparency. Additionally, effective collaboration with cross-functional IT teams guarantees a faster and more sustainable resolution of technical issues.

Driving Continuous Improvement

A standout IT Support Team Lead doesn't just react—they innovate. Continuous improvement involves analyzing recurring issues, implementing process enhancements, and introducing tools that streamline support operations.

For example, introducing automation in ticket management, updating internal knowledge bases, or conducting IT awareness sessions can dramatically improve team efficiency and user satisfaction. Over time, these improvements create a culture of reliability and trust in IT support, strengthening the organization.

Challenges in IT Support Leadership

Despite its rewards, leading an IT support team comes with challenges. Managing high ticket volumes, balancing technical duties with leadership responsibilities, and staying up-to- updated with rapidly evolving technologies require dedication and adaptability.

Additionally, fostering team morale while meeting stringent SLAs demands a careful balance of empathy, discipline, and strategic planning. These challenges, however, also provide an opportunity for growth and innovation within the IT function.

The Organizational Impact

The effectiveness of an IT Support Team Lead has a direct impact on organizational success. Efficient IT support ensures minimal disruption to workflows, enhanced employee productivity, and smoother adoption of technology initiatives.

A well-led support team contributes to business continuity, risk mitigation, and overall operational efficiency. The team leader's strategic oversight and guidance are pivotal in translating technical expertise into tangible business value.

Conclusion

The role of Team Lead in IT Support is both demanding and rewarding. Combining technical proficiency, leadership, and communication skills, the team lead ensures that IT operations run smoothly, teams are empowered, and employees receive the support they need to excel.

As businesses continue to embrace digital transformation, the role of IT support leadership will only grow in importance. Organizations that invest in skilled IT Support Team Leads position themselves for greater efficiency, resilience, and long-term success.

Beyond the Black Box: The Physics-Driven Shift in Medical AI.

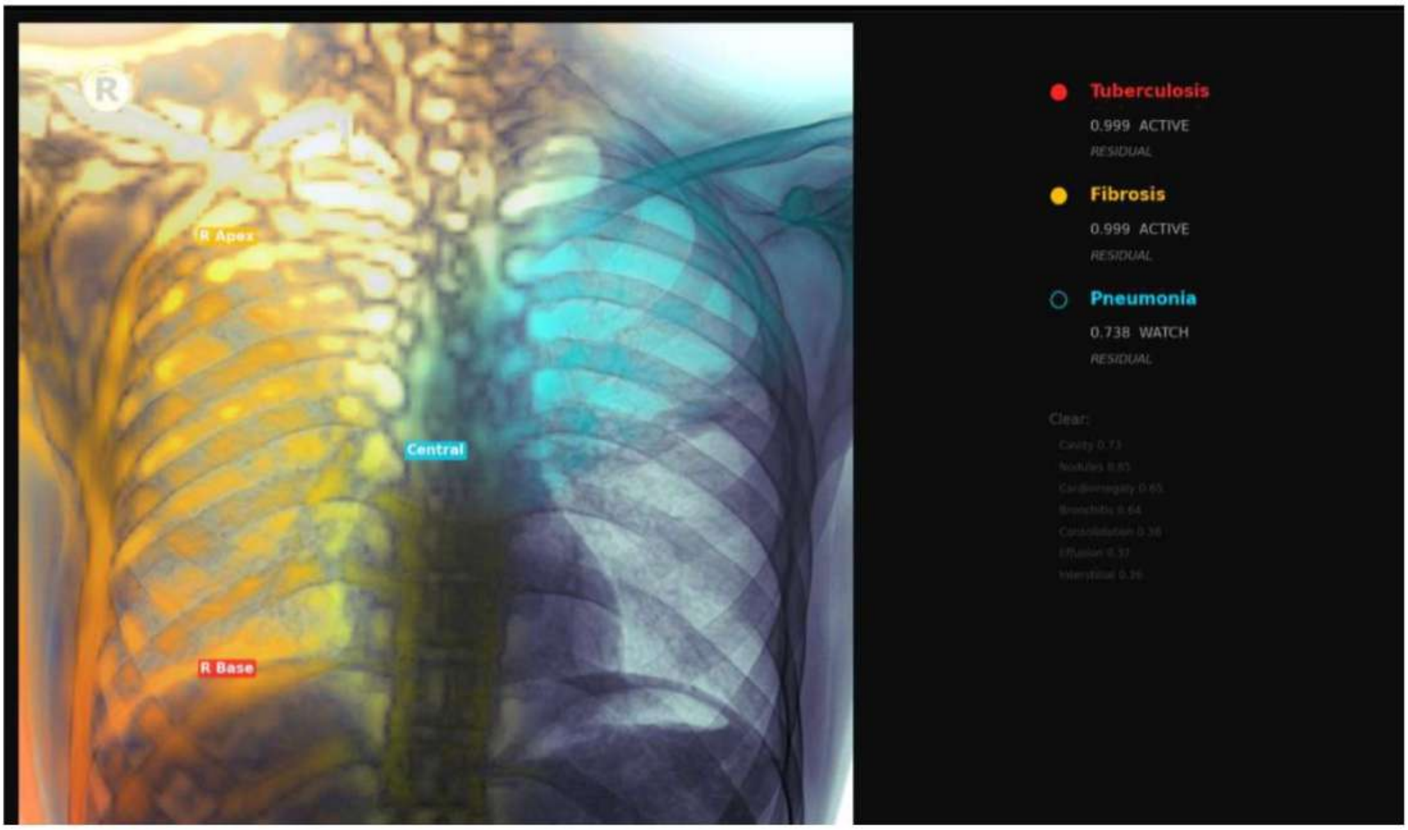
Why the next breakthrough in healthcare diagnostics may come from mathematics and physics, not bigger datasets.

WRITTEN BY:
Muhammad Arshad
Head of Engineering
BITLOGIX

The Problem with the "Black Box"

For more than a decade, deep learning has dominated the field of medical artificial intelligence. From radiology to pathology, neural networks have demonstrated remarkable capabilities in pattern recognition and predictive diagnostics. However, as healthcare enters a new era defined by advanced computing and data-driven clinical insights, these systems come with a critical limitation: they operate as black boxes.

When a deep learning model identifies a disease in an X-ray or MRI scan, it can be difficult, sometimes impossible, to understand precisely why it reached that conclusion. Traditional neural networks typically explain their predictions using visualization techniques such as heatmaps. While these tools highlight regions of interest, they provide only probabilistic approximations rather than deterministic explanations. In clinical environments where accuracy is non-negotiable and decisions affect patient lives, this lack of transparency poses serious challenges. Furthermore, conventional deep learning carries heavy enterprise burdens, including a dependence on massive datasets, risks of class confusion in multi-disease scenarios, and high computational requirements like GPUs.



A New Paradigm: Quantum Holographic Computing

Instead of relying on statistical learning and gradient optimization, a new paradigm is emerging: Deterministic AI. At the forefront of this shift is Quantum Vector Symbolic Architecture (QVSA). Because this architecture relies on computation in superposition and embeds information in thousands of dimensions in a distributed manner, it operates as a first-of-its-kind Quantum Holographic Computing model applied to medical diagnostics.

This marks a transition from probabilistic inference to absolute mathematical measurement. For example, tissue abnormalities can be explicitly analyzed through physical measurements such as Laplacian curvature ($\nabla^2\psi$), which captures structural irregularities in biological tissues. Diagnostic insights emerge directly from measurable structural properties, replacing neural guesswork with mathematical certainty.

Bridging the Gap: From Textbook Pathology to Real-World Patients

Deep learning models typically require millions of training images to achieve reliable performance, limiting adoption where high-quality labeled datasets are scarce. Deterministic frameworks challenge this assumption by eliminating traditional machine learning training processes, ensuring zero gradient descent, no backpropagation, and no overfitting risks.

However, "zero trainable parameters" does not mean the system is rigid. Rather than guessing at patterns, the architecture relies on structural algebra and deterministic embeddings. Medical images are embedded directly into a high-dimensional mathematical space—sometimes represented as a Hilbert space containing thousands of dimensions. For instance, a chest radiograph can be encoded into a 14,464-dimensional representation.

By detecting disease signatures through case-based reasoning, each patient effectively becomes their own diagnostic baseline. The quantum holographic nature of the system intrinsically bridges the gap between textbook disease definitions and the natural variance of human biology, adapting to real patient tendencies through exact geometric resonance.

The CMO Perspective: Eliminating Clinical Risk

For a Chief Medical Officer, AI adoption is weighed heavily against clinical liability. The black-box nature of deep learning provides limited explainability for clinicians. Deterministic AI fundamentally mitigates this risk. Because the insights are generated through deterministic reasoning and explicit mathematical transformations, the results are fully interpretable. It empowers clinicians with a transparent diagnostic partner that reduces the risk of multi-disease class confusion and provides clear, measurable justifications for every output.

The CFO Perspective: Rethinking Infrastructure and Enterprise Scale

From a financial and operational standpoint, deterministic architectures rethink the computational requirements of medical AI. Unlike deep learning systems that require extensive training infrastructure, these models operate with extremely small computational footprints. The engineering advantages translate directly to enterprise ROI:

Hardware Independence: No GPUs or high-performance clusters are required.
Ultra-Fast Inference: Diagnostic processing can occur within microseconds.
Minimal Model Size: Implementations can operate with payloads as small as tens of kilobytes.
Efficient Computation: Multiple pieces of information exist in a single vector representation, allowing complex reasoning without large computational resources.

Clinical Performance at Scale

This deterministic approach allows systems to achieve high diagnostic performance even with relatively small datasets. In an early evaluation using 5,904 chest radiographs from clinical datasets, the system demonstrated strong performance across multiple conditions:

Tuberculosis: 97.2% accuracy (with sensitivity reaching 100% in screening mode, ideal for high-risk detection and early triage)
Cardiomegaly: 99.2% accuracy
Pleural Effusion: 95.7% accuracy
Pneumonia: 94.6% accuracy

These results are particularly notable because they were achieved without traditional machine learning training processes.

The Future of Healthcare IT

The emergence of deterministic architectures challenges the assumption that larger neural networks and larger datasets automatically produce better medical AI. By prioritizing smarter mathematical representations, deterministic reasoning, and efficient computation, we are building systems capable of learning, reasoning, and collaborating with human experts. As the only quantum holographic computing model of its kind tailored for clinical environments, QVSA proves that the future of medical wellbeing lies not in black boxes, but at the intersection of advanced computational physics and transparent, data-driven medicine.

Author Bio:

Muhammad Arshad
Executive Vice President (EVP) of Engineering

Muhammad Arshad is an engineering executive and veteran systems architect with almost two decades of experience designing complex, high-availability, and distributed-scale platforms. Specializing in the intersection of advanced computational frameworks and healthcare IT, he is pioneering the application of deterministic AI and Quantum Vector Symbolic Architectures (QVSA) to eliminate the "black box" problem in clinical diagnostics. His work focuses on replacing probabilistic machine learning with explicit mathematical models, driving the shift toward transparent, highly efficient, and enterprise-ready cognitive healthcare systems.

Why Digital Assets Need Quantum-Proof Security.

Quantum is coming for trust. Digital assets must adapt.

WRITTEN BY:
Muhammad Irfan Sheikh
Director Information & Cyber Security
BISP

The asset has changed

Digital assets are no longer a niche idea limited to cryptocurrency enthusiasts; in the broad sense, they include any valuable item that exists in digital form, from software, data, websites, and smart contracts to tokenized financial instruments, while in finance the term increasingly refers to blockchain-based assets such as cryptocurrencies, stablecoins, NFTs (Non-Fungible Token), CBDCs (Central Bank Digital Currency), tokenized deposits, and tokenized securities.

What makes this category so consequential is not just novelty but utility: digital assets can be owned, transferred, and managed electronically, and blockchain-based forms promise faster settlement, round-the-clock accessibility, and greater transparency than many legacy systems.

That shift means value is migrating from vaults, paper certificates, and siloed databases into wallets, ledgers, tokens, APIs, and identity-linked digital records, turning cybersecurity from a back-office technical issue into a frontline economic priority.

Why security matters now

Security matters because digital assets are not merely information; they are claims on value, ownership, access, rights, and in some cases legal entitlement, which means a successful compromise can lead not only to data loss but to stolen funds, fraudulent transfers, reputational damage, disrupted services, and a collapse of trust across entire platforms.
The threat landscape is already familiar from digital payments: attackers exploit data breaches, malware, phishing, social engineering, and account takeovers, while financial platforms respond with layered controls such as encryption, tokenization, AI-driven fraud monitoring, multi-factor authentication, and biometric verification.

In other words, the digital-asset economy is inheriting the same core lesson that reshaped modern payments security cannot be a single feature added at the end, but a continuous architecture spanning identity, devices, applications, transaction flows, storage, monitoring, and compliance.

The pressure on current defenses

Today's defenses are strong enough to support large-scale digital finance, but they were designed for a world in which traditional cryptographic assumptions remain durable, key lifecycles are manageable, and compromise can often be contained through rotation, patching, segmentation, and layered monitoring.

The quantum era changes that conversation because digital assets rely on cryptography not only to conceal data in transit and at rest, but also to prove ownership, authenticate users, authorize transactions, secure wallets, validate infrastructure, and preserve trust across distributed systems; if future quantum capabilities weaken the public-key foundations behind those functions, the result will be deeper than a typical software vulnerability.

The real danger is strategic rather than theatrical: long-lived keys, persistent digital identities, tokenized ownership records, and high-value custody arrangements may face a "harvest now, break later" style risk, where data or signatures captured today could become more exploitable tomorrow if organizations delay migration to quantum-safe designs.

What quantum-proof security should mean

Quantum-proof security should not be treated as a single product purchase or a marketing label; it should mean redesigning the digital-asset stack so that cryptographic agility becomes normal, sensitive systems can transition to stronger schemes without service collapse, and critical operations are protected by defense in depth rather than blind faith in one algorithm.

For fintech's and exchanges, that means rethinking wallet architecture, custody design, key management, transaction authorization, fraud detection, and recovery processes; for banks, it means protecting tokenized deposits, digital custody platforms, secure APIs, and customer identity rails; and for governments or public agencies exploring digital records, it means ensuring that registries, citizen-linked credentials, and digital entitlement systems can remain trustworthy over very long time horizons.

The sectors most likely to feel this first are those where digital assets intersect with mass identity and transaction volume fintech, banking, telecom, and national registries because each depends on secure onboarding, high-assurance authentication, auditable transfers, and resilient data integrity at scale.

Where adoption is headed

The market direction already points toward wider institutional engagement with digital assets, stronger policy attention, and a growing focus on tokenization, custody, and infrastructure readiness, which makes security maturity a competitive differentiator rather than just a compliance obligation.

In fintech, quantum-ready security will likely become part of platform trust and investor confidence; in banking, it will shape how tokenized money and tokenized assets are issued and safeguarded; in telecom, it may support secure digital identity, SIM-linked financial services, and trusted device ecosystems; and in national citizen registries, it may become essential wherever identity records, benefits, credentials, and ownership claims are digitized and increasingly interconnected.

The institutions that move early will treat quantum resilience the way leading firms once treated cloud security or zero-trust architecture not as an abstract future problem, but as a design principle for the next decade of digital value, where the winners will be those able to prove that their assets, identities, and records remain trustworthy even as the mathematics of trust itself begins to change.

The new security mandate

The central question is no longer whether digital assets are real assets; markets, institutions, and regulators have already answered that by building systems around them.

The question now is whether the security models protecting those assets are evolving as quickly as the assets themselves, because an economy built on digital ownership will only scale if users, enterprises, banks, and states believe that what is recorded digitally can also be defended durably. That is why quantum-proof security is not a futuristic luxury for the digital-asset world; it is the next baseline for trust.

Insurance as Infrastructure for Resilience.

WRITTEN BY:
Mirela Dimofte
Co-founder and CEO
FinsurtechAI

WRITTEN BY:
Rehan Butt
Principal
Instaful Solutions

Financial inclusion is often discussed in terms of access to accounts, credit, or digital tools. Far less attention is paid to whether people are protected when a shock occurs. Without insurance that works when life breaks down, inclusion remains incomplete, and resilience remains theoretical.

Despite technological advancements and economic growth, only a portion of the Earth's population can access the financial system. 1.3 billion people - nearly one-fifth of the global population - still lacked access to formal banking services in 2025.

Globally, there is no single metric for "uninsured" comparable to the unbanked population, but available estimates point to a vast protection gap. Studies on insurance and microinsurance access suggest that up to 90% of people in low-income countries have no access to any formal insurance, leaving households fully exposed to health, climate, and income shocks.

This gap is visible across sectors: more than half of the world's population lacks effective health protection, and close to 60% of economic losses from natural disasters remain uninsured.

Why Financial Inclusion Matters

The World Bank has identified financial inclusion as an enabler for 7 of the 17 Sustainable Development Goals.

Financial inclusion is a moral imperative and a driver of economic growth. Communities become stronger and happier in prosperous times. On the contrary, we see a sharp increase in violence and conflict in difficult times. I came across several reports that show a clear link between poverty and violence. This is true for both developed countries and emerging economies.

According to the 2023 World Insurance Data published by Swiss Re, per capita insurance premiums in emerging markets (excluding China) stood at just US$114, which is circa 1/47th of the level seen in advanced markets. This single statistic goes a long way in explaining the persistently low insurance penetration across much of the developing world.

Insurance penetration, measured as total annual premium written in a country divided by its GDP, remains strikingly low in many large emerging economies: for example, 0.4% in Nigeria, 0.6% in Egypt, 0.7% in Pakistan and 1.3% each in Indonesia and Romania, despite the presence of dozens of insurance companies and hundreds of products on offer.

What makes this even more puzzling is that many of these countries have large populations with a significant share belonging to middle- and low-income segments or groups that are often most exposed to insurable risks.

Systemic flaws in insurance system design

The problem cited above is not a coincidence but an outcome of systemic flaws in how the insurance business is carried out in its current form.

We, the authors, who originate from and work across emerging markets in insurance, have observed that the industry remains trapped in a mindset where insurance is sold as a product to those who can already afford to absorb financial shocks rather than as a tool of resilience for everyone who faces risk.

It is precisely this mindset that limits insurance's potential as a protective infrastructure. To achieve genuine financial inclusion beyond access, we must shift our understanding of insurance from optional retail coverage to indispensable societal and, at times, social infrastructure.

The dilemma of financial inclusion

There is hardly any country in the world that does not work on financial inclusion for its people. This is encouraging as long as inclusion programs go beyond numbers and statistics.

Financial inclusion efforts, which, in their broader sense, also include insurance inclusion, often focus on metrics that do not necessarily reflect impact: the number of bank or mobile accounts opened, the number of products launched, or the number of insurance policies sold. These milestones are important, but do not equate to true inclusion.

A bank account or an app does not mean much to a family if a sudden job loss, health emergency or climate shock wipes out their savings. Likewise, simply buying an insurance policy does not guarantee inclusion if, when the risk event strikes, the system fails to deliver timely and reliable support.

The stabilising power of insurance

When insurance functions as intended, it stabilises real lives before it stabilises balance sheets! Its true value lies not in policy documents or premium volumes but in certainty and speed; the assurance that support will arrive when the shock happens, not months later or not at all.

- **First**, it reduces volatility. Reliable insurance shields families from life-altering losses, preventing distress sales of assets, sudden depletion of savings and dependence on high-cost borrowing to meet basic needs.
- **Second**, it prevents forced decisions. When coverage pays quickly and predictably, households can avoid desperate coping strategies.
- **Third**, it supports long-term planning. When people know that a shock will not wipe out years of progress, they are more likely to invest in better tools, education, health and income-generating opportunities.

A necessary shift in insurance solutions design

If you talk to an insurer in an emerging country about reaching the untapped market, the conversation will quickly shift to demand-side challenges. Indeed, low financial literacy rates make some communities hard to access for insurance.

Inclusive Digital Insurance only works when insurers stop designing for products and start designing for people. In low-literacy and first-time buyer contexts, this means communicating in simple, concrete terms anchored in real-life events, showing clearly what support and services are provided if a claim happens, rather than explaining how insurance works.

Trust is built through visible behaviour - clear, reliable services and fast execution in moments of loss work better than marketing promises. Effective models rely on change agents drawn from within the community's own leadership structures, who explain insurance through lived experience rather than sales scripts. Digitalisation must be deliberately simple, using intuitive interfaces, assisted journeys, and payment options aligned with irregular incomes, while preserving customer control. Claims-related services need to sit at the centre of the design, from notification to evidence, processing and payment.For first-time buyers, the real value of insurance is revealed only when something goes wrong.

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Mirela Dimofte is a digital transformation and insurance executive with over 25 years of experience in financial services, having held leadership roles at companies such as Allianz and Swiss Re. She focuses on the intersection of technology, governance, and insurance innovation, advocating for human-centric digital transformation and responsible use of emerging technologies. She can be reached at *https://www.linkedin.com/in/mirela-dimofte/*.

Rehan Butt is an insurance and InsurTech executive focused on expanding digital, micro, and inclusive insurance in emerging markets. He has held senior leadership roles across global insurers and startups, and currently works on building scalable insurance models that reach underserved populations through digital distribution and partnerships. He can be contacted at *https://www.linkedin.com/in/rehanbuttinsurance/*.

CxO GlobalFORUM

Future of Trade Finance Digitization.

Global Trends Trade-Based AI / Blockchain Adoption

WRITTEN BY:
Nofal Javaid Awan
General Manager - Banking Technology Unit
Infotech Group

Trade Finance Digitization Whitepaper

EXECUTIVE SUMMARY—
the Productivity Imperative for Modern Banking

Trade finance remains the foundation of global commerce, enabling trillions of dollars of cross—border transactions annually. Yet, its operational backbone has barely evolved over the past several decades. It still relies on manual processes, physical documentation, fragmented systems, and human-driven validation. These outdated practices persist even as global supply chains expand in speed and complexity, regulatory burdens intensify, and customer expectations shih toward fully digital and real—time financial interactions.

As a result, banks and other FIs are facing unprecedented pressure to transform. In fact, the digitization of trade finance has moved beyond being a competitive differentiator. It has become a strategic requirement for survival. This reliance on analog processes contributes significantly to the widening

Global trade finance gap stands at approximately	Document discrepancy rates for Letters of Credit (LCs) can be as high as
$2.5 Trillion	70% leading to costly delays and rejections.

The combined emergence of digital document frameworks, trade—based Artificial Intelligence, and Blockchain/DLT is redefining how trade transactions are originated, validated, financed, and settled. These technologies are not standalone innovations. Together, they form a new operational architecture that delivers exponential value: increasing efficiency by automating up to 80% of document checking, reducing risk through tamper-proof ledgers, enhancing compliance, and unlocking new financial products and markets.

This white paper presents an in—depth analysis of the current challenges, the global trends pushing transformation, and the modern technologies that are reshaping trade finance. It also outlines a comprehensive vision for how banks can redesign their operating models to achieve sustainable competitive advantages, productivity improvements, and regulatory alignment in the digital age.

1. THE STATE OF TRADE FINANCE TODAY

For decades, trade finance has been characterized by physical paper flows, manual verifications, repetitive administrative activities, and complex multi- party interactions. These ine0iciencies stem from the fundamental reliance on documents that must be physically presented, inspected, couriered, endorsed, and archived. The operational processes built around these documents are slow, error—prone, and dependent on the institutional knowledge of experienced staff.

A single trade transaction can involve dozens of pages of documents, multiple financial institutions, customs authorities, shipping lines, inspection agencies, and regulators across several jurisdictions. Each interaction introduces the possibility of delay, misunderstanding, or error.

The process is further complicated by the high degree of interpretation required in document examination. Every certificate.transport document, invoice, and LC clause must be carefully analyzed to ensure authenticity and compliance. This manual inspection process extends trade cycle times by 5 to 10 days, directly impacting working capital for corporates.

Manual and outdated inspections prolong trade cycle times by

5-10 days

AFFECTING CORPORATE WORKING CAPITAL

These inefficiencies are amplified by the fragmentation of systems within banks. Many institutions operate trade platforms that were built decades ago and remain isolated from their core banking systems, compliance engines, customer channels, and data layers. Employees then rely on email threads, shared folders, paper files, and spreadsheets to bridge the gaps between systems. This lack of integration slows decision-making, creates inconsistencies, and limits visibility into ongoing trade transactions.

Compliance functions add another layer of complexity. Trade—Based Money Laundering (TBML) is one of the most sophisticated forms of financial crime. Since it hides illicit financial flows within legitimate commercial activity, detection requires deep analysis of documentation, pricing patterns, shipping routes, and counterparty behavior. Compliance teams frequently struggle with limited data, unstructured information, and time—intensive investigations, resulting in high false-positive rates and escalating regulatory scrutiny.

On top of that, the manual nature of trade finance makes it economically difficult for banks to serve small and mid-sized businesses (SMEs). The cost—to—serve is high, and the operational burden prevents banks from scaling without proportionate increases in human resources. These structural inefficiencies contribute to the widening global trade finance gap, a persistent obstacle estimated at $2.5trillion annually, leaving SMEs underserved despite their critical role in economic growth.

2.ACCELERATING TRADE FINANCE DIGITIZATION

The accelerating pace of global trade, combined with regulatory modernization and technological innovation, is pushing the industry toward digitization at a speed never seen before. A key driver of this shift has been the global recognition of electronic trade documents.

The adoption of legal frameworks such as the UNCITRAL Model Law on Electronic Transferable Records (MLETR) is removing long—standing regulatory barriers that historically mandated the use of paper "originals" for title documents. As countries incorporate MLETR into their legal systems, banks can finally rely on digital documents that offer the same enforceability and authenticity as paper.

UNCITRAL Model Law on Electronic Transferable Records and ICC Digital Standards Initiative are removing long—standing regulatory barriers andharmonizing cross—border data structures.

In parallel, international institutions such as the ICC Digital Standards Initiative (DSI) are working to harmonize data structures across borders. Trade documents have traditionally been created without consistent templates or formats, making automation di0icult. By standardizing data elements for documents like bills of lading, invoices, and certificates, the industry is laying the foundation for structured, machine—readable data that AI and automation systems require. This standardization supports seamless interoperability between banks, carriers, customs authorities, and corporates.

Another major trend is the rise of API-based connectivity. Corporates are increasingly integrating their ERP, accounting, and treasury systems directly with banks, enabling real—time submission of trade instructions, automated population of LC fields, and digital upload of supporting documents. This marks a shih away from branch-centric service models toward fully digital interaction.

Additionally, the advancement of Intelligent Document Processing (IDP) and natural language AI models is enabling banks to interpret, validate, and analyze documents at a scale never possible before. These systems replace traditional OCR tools by understanding both the structure and meaning of trade documents, allowing for unprecedented automation, speed, and accuracy levels.

3.TRADE—BASED AI: BRINGING INTELLIGENCE TO THE HEART OF TRADE FINANCE

The introduction of AI into trade finance represents a transformational leap beyond digitization. Where digitization removes paper and creates digital workflows, AI brings the intelligence needed to automate judgment—heavy tasks traditionally performed by highly trained staff. AI-powered document examination allows systems to read and understand every clause in an LC, every condition in an insurance document, and every element of a bill of lading. The AI extracts data, recognizes inconsistencies, identifies missing fields, compares values across different documents, and determines whether a document meets the conditions set out in the LC. This reduces human involvement in first line checking and significantly lowers the risk of oversight.

AI also revolutionizes compliance by detecting TBML risks that humans cannot realistically identify. By analyzing patterns in commodity prices, shipping lane behaviors, counterparty relationships, and transaction histories, AI uncovers anomalies that indicate potential fraud or money laundering. These insights empower compliance teams to focus on high—risk cases rather than being overwhelmed by false positives.

AI signficantly reduces:

- Oversight Risks
- Revolutionizes Compliance
- Helps Detect Potential Fraud And Money Laundering, And Optimizes Workflows

Beyond document checking and compliance, AI optimizes workflows by predicting peak volumes, identifying potential SLA breaches, and prioritizing tasks according to complexity and risk level. Over time, AI models learn from operational data and become more accurate, enabling trade finance operations to evolve from reactive process handling to proactive performance management.

4.BLOCKCHAIN/DLT: ESTABLISHING TRUST IN A DIGITAL TRADE ECOSYSTEM

Where AI introduces intelligence, Blockchain introduces trust. Trade transactions involve numerous parties across borders, many of whom hove no prior relationship or shared systems. This makes verification di0icult and fraud a persistent threat. Blockchain addresses this problem by creating a tamper—proof ledger that all authorized participants can rely on as a single source of truth.
One of the most impactful use cases of Blockchain is the electronic Bill of Lading (eBL). Traditionally, physical BLs are vulnerable to loss, forgery, and delays, and banks must physically authenticate them. Blockchain— based eBLs eliminate all these risks by enabling instantaneous digital title transfer with cryptographically verifiable authenticity. This alone can compress trade cycle times by several days

Blockchain—based eBLs eliminate the risk of loss, forgery, and delays caused by time—consuming physical authentications

Similarly, small contracts further augment trade finance by automating the enforcement of LC conditions. Rather than manually verifying whether conditions have been met, smart contracts release payment or trigger actions automatically when predefined criteria are satisfied. This reduces operational friction and accelerates settlement.

In the same way, tokenization of trade assets opens entirely new financial opportunities. By converting trade exposures or receivables into digital tokens, banks can distribute risk to investors, accelerate liquidity, and expand financing to smaller businesses. Tokenization modernizes trade finance by bringing capital markets' efficiency into banking operations.
Blockchain also enables real—time supply chain visibility by recording events such as production, shipment, customs clearance, and delivery.

This visibility significantly reduces the risk of duplicate financing, fraudulent documents, or misrepresentation of goods.

5.STAKEHOLDER PRIORITIES IN A DIGITIZED TRADE LANDSCAPE

The modernization of trade finance must balance the expectations of three major stakeholder groups: banks, corporates, and regulators. Banks are under pressure to reduce cost—to-serve while improving accuracy and speed. They require systems that reduce operational dependency on human expertise, offer real—time intelligence, and enable scalability without proportionate staff increases. At the same time, banks must strengthen compliance functions and provide superior customer experiences.

Trade finance modernization must balance the expectations of banks, corporates, and regulators

On the other hand, corporate clients expect seamless, digital-first trade processes. They want instantaneous visibility into transaction status, reduced discrepancies, predictable processing times, and automated integration with their ERP systems. Corporations increasingly demand the same level of transparency and convenience in trade finance that they experience in consumer digital services.
Lastly, regulators require clearer audit trails, structured data, and automated controls to ensure compliance with AML, CFT, and TBML frameworks. They expect financial institutions to demonstrate the ability to monitor complex trade flows and detect suspicious patterns. Digital systems deliver the visibility and reporting capabilities regulators increasingly mandate.

6. DESIGNING THE FUTURE DIGITAL ARCHITECTURE OF TRADE FINANCE

A modern trade finance ecosystem consists of several integrated layers. At the customer interface level, digital po1als and API gateways allow corporates to initiate and monitor trade transactions from anywhere.

Beneath this lies a robust processing layer where trade engines, workflow systems, and document repositories formalize the operational lifecycle of each transaction.

The intelligence layer, powered by AI, transforms raw documents and data into actionable insights. It acts as the analytical brain of the platform, performing compliance checks, document analysis, and predictive assessments. The trust layer, powered by Blockchain, ensures that all stakeholders can rely on the authenticity, timestamp, and integrity of documents and trade events.

Finally, the integration layer allows banks to connect with customs agencies, shipping platforms, insurance companies, inspection firms, and other stakeholders. Modern trade finance is no longer an isolated financial service. It is a connected ecosystem where data flows across industries and borders to accelerate commerce.

Modern trade finance is a connected ecosystem that enables free—flowing data across industries and borders

7. PRODUCTIVITY IMPROVEMENTS THROUGH DIGITIZATION AI, AND BLOCKCHAIN

Digitization alone can significantly reduce processing times by removing paper, manual rekeying, and branch—level dependencies. AI accelerates this further by automating document examination and extracting risk insights.

Blockchain removes reconciliation needs, courier delays, and document fraud.

Together, these technologies create exponential productivity gains. Banks experience faster turnaround times, lower operating costs, reduced error rates, improved compliance accuracy, and higher customer satisfaction. More importantly, banks gain the ability to scale trade finance operations without proportional increases in staffing, unlocking new growth potential.

8. A STRATEGIC ROADMAP FOR DIGITAL TRADE TRANSFORMATION

The modernization journey requires deliberate sequencing. Banks typically begin with digitization, shifting from paper to digital workflows, document upload portals, and basic automation. The second phase introduces intelligence, enabling AI—driven document analysis and compliance. The third phase integrates Blockchain to establish trust and reduce friction. The final phase expands the bank's reach into digital trade ecosystems, enabling interoperability with pols, customs, and cross—border trade networks.

Each phase builds on the previous, allowing banks to gradually modernize their operations while minimizing risk and maximizing ROI (Return on Investment).

CONCLUSION

The manual, paper—dependent era of trade finance has reached its breaking point. Confronted by a persistent $2.5trillion trade finance gap, unacceptable document discrepancy rates reaching 70%, and a rapidly evolving regulatory environment, financial institutions can no longer afford incremental change. The choice is clear: embrace fundamental digital transformation or risk losing relevance in the core business of global commerce.

This whitepaper demonstrates that the future architecture of trade finance is already here. It is a unified, layered ecosystem built on Blockchain/DLT for unassailable trust and data integrity, powered by Trade—Based AI for high- speed, 80% automated intelligence, and connected by APIs for seamless, real —time interoperability. This integrated model is the only path toward the productivity imperative, delivering cost reductions, mitigating fraud risks, and allowing institutions to finally serve the lucrative SME segment efficiently.

However, realizing this vision requires more than just purchasing technology it requires deep expertise in systems integration, regulatory alignment across complex jurisdictions, and a proven track record of execution in key global trade hubs.

The time for strategic alignment is now. Delay only widens the gap between the digital leaders and the analog majority.

CITED SOURCES
UNCITRAL — Model Law on Electronic Transferable Records (MLETR)
Legal framework enabling electronic bills of lading and other transferable trade documents

World Trade Organization (WTO) — Trade Facilitation Agreement (TFA)
Global framework promoting streamlined and digital cross—border trade processes

OECD & UN ESCAP — Digital Trade & Paperless Trade Frameworks
Policy guidance on reducing trade costs through digitalization and cross- border interoperability

InternationalChamber of Commerce (ICC) Banking Commission:
Technical Advisory Briefing No. 3 on Reducing discrepancy rates under Documentary Credits
https/./www.iccgermany.de/wp-contented uploodsf2022/lof20220627_to_6riefing_no3_reducing discrepancy._rotes.pdf

Financial Action Task Force (FATF) — Trade—Based Money Laundering (TBML) Authoritative guidance on TBML risks, typologies, and mitigation controls htt[:›s://acesw.com/solutions/trade-finance
Asian Development Bank (ADB) — Trade Finance Gap Reports
Research on the global trade finance gap and SME financing challenges
https:f/www.gtreview.com/newsfgoibcil/trade-finance-gap-stabilises-at-us2-5tn/_

World Economic Forum (WEF) — Blockchain and Trade Finance Toolkits Practical guidance on blockchain adoption in global trade

International Trade and Forfeiting Association (ITFA) — Digital Negotiable Instruments Initiative (DNI)
Industry standards for digital trade assets and tokenization

SWIFT & DCSA — Digital Trade & Shipping Standards
Interoperability standards for digital trade and shipping documentation

Consulting & Research Firms (McKinsey, BCG, PwC, DeloiRe, Gainer, Celent, Lloyds Bank)
Industry research on trade finance digitization, AI adoption, and operating— model transformation
http›s:¿fwww.investment6ankingcouncil.org/6log/the-role-of-ai-and-automation-in- modern-trade-lifecycle

Finastra — Trade Innovation & Digital Trade Finance Publications Market and technology insights on modern trade finance platforms

Voices & Vision

Voices of visionary leaders redefining the future of business, technology, and society.

Mubashir Hanif

Founder and CEO
TechMatter

techmatter

Leadership

Leadership emerges as a discipline rooted in stability—driven by clarity, execution, and transparency amid constant volatility.

techmatter

Mubashir Hanif

Founder and CEO
TechMatter

How do you lead teams in an environment of constant economic volatility?

In global markets, volatility is constant. My focus is building stability within the organization through clear priorities, disciplined execution, and transparent communication. When teams stay focused on service quality, efficiency, and improvement, external uncertainty becomes far easier to manage

What's your approach to grooming the next generation of Pakistani leaders?

Exposure is key. Young professionals grow fastest when given real responsibility and insight into global standards. We empower emerging leaders to manage projects, interact with clients, and make decisions—learning leadership through experience, ownership, and meaningful challenges.

How important is national impact in your leadership vision?

Beyond philanthropy, companies can drive national impact by creating jobs, developing skills, and setting global standards. Professionals grow, start businesses, and raise industry benchmarks, creating a ripple effect that strengthens the country's business ecosystem.

Ilyas Haider Baig

Chairman
Arthur Lawrence

Finance

arthur lawrence

Pakistani CFOs are evolving into strategic leaders—balancing disciplined cost control with targeted digital investments in AI, RPA, and cloud.

Ilyas Haider Baig

Chairman
Arthur Lawrence

How are Pakistani CFOs balancing cost-cutting with digital investment?

As Pakistan faces 2026–27 fiscal pressures, inflation, and ~3.2% global growth, CFOs are shifting from 'slash-and-burn' cuts to selective austerity. Savings are redirected into RPA, AI, and cloud, driving efficiency, agility, and redefining CFOs as strategic leaders.

How can financial literacy be scaled across Pakistan's youth population?

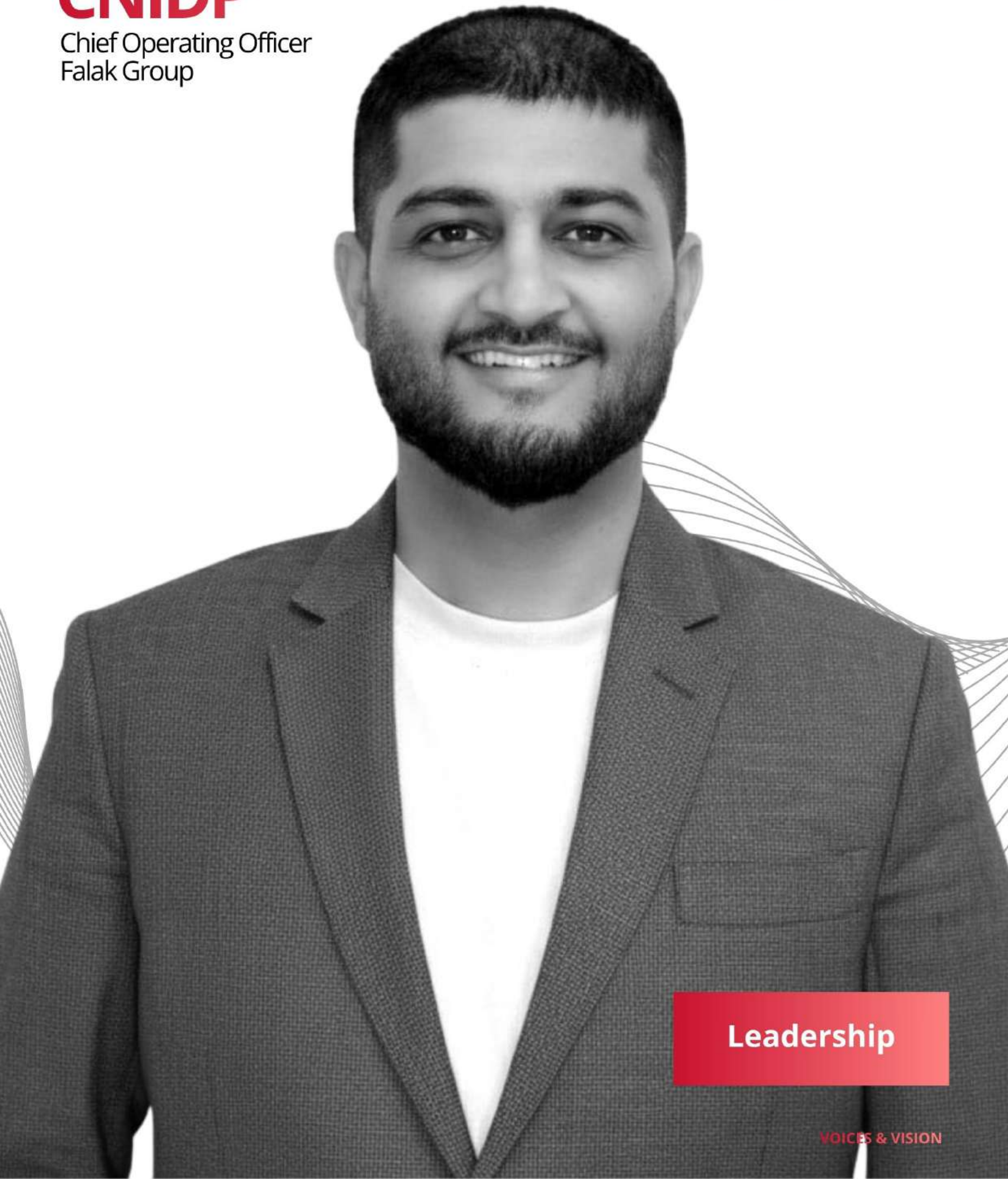
With a median age of ~21.8 and 67% under 30, Pakistan's youth is a major asset but underutilized without financial literacy. Leveraging 200+ universities, institutional collaboration, and tech tools can embed practical skills, turning this demographic into a financially empowered workforce.

How are you navigating inflation and economic instability in strategic planning?

Amid inflation, currency volatility, and global slowdown, resilience must be built into the strategy. Shifting from static plans to rolling forecasts, supported by AI, ML, and RPA, enables real-time decisions. The focus: tech-driven efficiency and discipline to stay agile and seize opportunities.

Engr.Kaleemullah CNIDP

Chief Operating Officer
Falak Group



Leadership

Engr.Kaleemullah CNIDP

Chief Operating Officer
Falak Group

Future Pakistani leaders must be shaped through strong character, merit-driven growth, and real-world experience—balancing tradition with thoughtful innovation to build capable nation builders.

How do you lead teams in an environment of constant economic volatility?

Be honest, stay calm, and communicate often. Set clear goals but adapt plans quickly. Protect your team's trust — it's your biggest asset in uncertain times.

How do you balance tradition with innovation in decision-making?

Balance tradition and innovation by asking: does this tradition still serve its purpose? If yes, preserve it. If not, evolve it. Change the method, not the principle — and test new ideas in small, low-risk ways before fully committing.

What's your approach to grooming the next generation of Pakistani leaders?

My approach is to groom the next generation of Pakistani leaders by focusing on character, merit-based education, practical leadership experience, and mentorship from credible professionals to build competent nation builders.

Muhammad Nadeem

CEO
NETS- International Group

Leadership

Muhammad Nadeem

CEO

nets

Empowering The Future

How do you lead teams in an environment of constant economic volatility?

Leading in volatile environments requires shifting from static planning to adaptive execution models. Muhammad Nadeem's leadership approach is anchored in building resilient, high-performance teams that operate with agility and accountability. By embedding a culture of delivery excellence and continuous alignment with global standards, he ensures teams are equipped to respond dynamically to market fluctuations rather than reactively.

A key lever is diversification of capability—teams are not narrowly specialized but multi-skilled, enabling rapid redeployment across projects and geographies. Coupled with a strong governance framework and disciplined execution, this creates operational stability even when external conditions are uncertain. Importantly, transparency and open communication channels reinforce trust within teams, allowing faster decision cycles and collective ownership of outcomes

What does authentic leadership look like in Pakistan's business culture?

Authentic leadership, in the Pakistani context, is defined by a balance of humility, credibility, and accountability. For Nadeem, it is less about positional authority and more about leading through example—demonstrating consistency between vision, decisions, and actions.

It also involves fostering an open, inclusive culture where diverse perspectives are encouraged and individuals feel valued. His emphasis on mentorship, accessibility, and recognition of contributions reflects a leadership style that resonates strongly in Pakistan's relationship-driven business environment. At the same time, authenticity is reinforced through ethical governance, transparency, and adherence to global compliance standards—ensuring trust is built not only internally but across clients and stakeholders.

How do you balance tradition with innovation in decision-making?

Balancing tradition with innovation requires a dual-lens approach—respecting established practices while continuously evolving toward future-ready models. Nadeem's strategy is to anchor decisions in proven operational fundamentals such as governance, reliability, and stakeholder trust, while layering innovation through technology adoption and new business models.

For example, while infrastructure and telecom projects demand disciplined execution rooted in traditional engineering principles, they are increasingly augmented with AI-driven analytics, cloud platforms, and smart systems. This ensures that innovation is not disruptive for its own sake but is aligned with business value and long-term sustainability. The focus is on integration rather than replacement—evolving legacy systems into intelligent ecosystems.

What's your approach to grooming the next generation of Pakistani leaders?

The development of future leaders is approached as a strategic investment rather than a peripheral activity. Nadeem emphasizes structured talent development, combining technical upskilling with leadership exposure and global best practices.
This includes creating environments where young professionals are empowered to take ownership, make decisions, and learn through real-world project execution. Continuous learning frameworks—covering digital technologies, problem-solving, and critical thinking—are central to this model.
Equally important is mentorship. By fostering a culture of knowledge transfer and collaboration, he ensures that emerging leaders are not only technically competent but also aligned with values such as accountability, innovation, and national contribution. This approach directly supports Pakistan's transition toward a knowledge-driven economy.

How important is national impact in your leadership vision?

National impact is a core pillar of Nadeem's leadership philosophy, not an adjunct objective. His strategic vision positions technology as a catalyst for socio-economic transformation—driving digital inclusion, enabling public sector modernization, and enhancing national competitiveness.
Through initiatives in smart infrastructure, cybersecurity, and digital governance, his focus extends beyond organizational success to ecosystem development. The emphasis is on creating scalable, future-ready infrastructure that supports economic growth, attracts investment, and improves access to services across urban and rural communities.
In this context, leadership is measured not only by business outcomes but by the ability to contribute to Pakistan's long-term digital evolution and global positioning.

Numair Zaheer

SILICON ENTERPRISE SOLUTIONS (PVT) LTD.
Transforming Technologies Together
Formerly, SILICON TECHNOLOGIES

Chief Business Officer
Silicon Enterprise Solutions

Business Development

Transforming Pakistan's IT Industry: Insights from Numair Zaheer on Global Best Practices and Future

How Can Global Best Practices Adoption Improve the Technology Landscape for Pakistan's IT Industry?

Authentic leadership, in the Pakistani context, is defined by a balance of humility, credibility, and accountability. For Nadeem, it is less about positional authority and more about leading through example—demonstrating consistency between vision, decisions, and actions.
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Firstly, the implementation of global best practices helps standardize processes across the industry, reducing variability and ensuring that IT services are delivered with the highest level of professionalism and quality.
Secondly, these best practices encourage continuous improvement and innovation. By benchmarking against global standards. Pakistani IT companies can identify areas for enhancement and adopt new technologies and methodologies that drive growth and efficiency. This not only improves service delivery but also positions the industry as a competitive player in the global market and stays agile in a rapidly changing technology environment.

Lastly, the adoption of these practices builds trust with international clients and partners, as they recognize that Pakistani IT firms adhere to the same high standards as their global counterparts. This can open up new opportunities for collaboration, investment, and expansion into international markets.

2. What are the new dynamics of Customer Experience?

Customer experience (CX) has become a critical differentiator in today's competitive landscape. The new dynamics of CX are shaped by several factors:
Speed and Convenience: In the digital age, customers value speed and convenience. Whether it's quick responses to inquiries or fast delivery times, businesses must prioritize efficiency to meet customer demands.
Omnichannel Engagement: Customers interact with brands across multiple channels-online, mobile, in-store-and expect a seamless experience across all touchpoints. Consistency and integration are essential.
Personalization: Customers now expect personalized experiences that cater to their individual preferences and needs. Leveraging data and AI to tailor interactions is key to meeting these expectations.
Proactive Support: Rather than waiting for customers to reach out with problems, businesses are increasingly using predictive analytics to anticipate issues and offer proactive solutions.
Trust and Transparency: In an era of data breaches and privacy concerns, customers value trust and transparency. Businesses must be clear about how they use customer data and ensure it is protected.

> *The implementation of global best practices helps standardize processes across the industry.*

Chief Business Officer
Silicon Enterprise Solutions

SILICON ENTERPRISE SOLUTIONS (PVT) LTD.
Transforming Technologies Together
Formerly, SILICON TECHNOLOGIES

What are the best 5 things you think we as Pakistanis are better at than other countries?

Youth Potential: With a large youth population, Pakistan has immense potential. Our young people are increasingly becoming more tech-savy, entrepreneurial, and globally aware, which bodes well for the future.

Resilience: Pakistanis have shown remarkable resilience in the face of challenges, whether it's economic hardships, natural disasters, or political instability. This resilience has enabled us to overcome adversity and continue moving forward.

Hospitality: Pakistani culture is known for its hospitality. Our warmth and generosity towards guests are deeply ingrained and set us apart on the global stage.

Entrepreneurial Spirit: Despite challenges, Pakistan has a vibrant entrepreneurial culture. Many Pakistanis are turning to entrepreneurship. launching successful businesses, and creating opportunities for others.

Cultural Diversity: Pakistan's rich cultural diversity is a strength. From our languages to our traditions, this diversity fosters creativity and innovation, making our society dynamic and multifaceted.

Muhammad Irfan Sheikh

Director Information & Cyber Security
BISP

Cyber Security

Muhammad Irfan Sheikh

Director Information & Cyber Security BISP

How prepared is Pakistan's corporate sector for large-scale cyberattacks?

Pakistan's corporate sector is more aware of cyber risks than fully prepared. Banking and telecom are improving, but readiness remains uneven. Overall, Pakistan is making progress, yet it is still only partly prepared for a large, coordinated cyberattack.

What's the state of cybersecurity compliance in regulated sectors in Pakistan?

Cybersecurity compliance in Pakistan's regulated sectors is improving, especially in banking and telecom. But many organizations are still moving toward full implementation, so the overall picture is one of progress rather than full maturity. Cybersecurity compliance in Pakistan's regulated sectors is improving, especially in banking and telecom. But many organizations are still moving toward full implementation, so the overall picture is one of progress rather than full maturity.

Should cybersecurity be a board-level agenda in Pakistani companies?

Yes. Cybersecurity should be a board-level issue in Pakistani companies because it affects business continuity, compliance, customer trust, reputation, and financial stability. It is no longer just an IT issue. It is a strategic risk that requires leadership attention.

Syed Mughees Uddin

Founder & CEO
Step Tech

While access to funding and mentorship remains a core challenge for first-time founders, resilience is being built through lean operations, revenue focus, and global market orientation.

Syed Mughees Uddin

Founder & CEO
Step Tech

What's the biggest challenge for first-time founders in Pakistan?

One of the biggest challenges for first-time founders in Pakistan is limited access to funding and mentorship. Many entrepreneurs have strong ideas but struggle to find investors and guidance to scale. However, the rise of technology and digital opportunities is creating new pathways for growth.

How are you building resilience in a tough funding environment?

I focus on building sustainable growth by prioritizing revenue, maintaining lean operations, and continuously adapting to market needs. By strengthening client relationships, delivering real value, and exploring global opportunities, we stay resilient even in a challenging funding environment.

How is the rise of angel networks changing early-stage investments?

The rise of angel networks is making early-stage funding more accessible for startups. They provide not only capital but also mentorship, industry connections, and strategic guidance, helping founders validate ideas, scale faster, and build stronger, more sustainable businesses.

How can Pakistani entrepreneurs compete globally from a local base?

Pakistani entrepreneurs can compete globally by using digital platforms, delivering high-quality services, and building strong remote teams. By targeting international markets, adopting global standards, and continuously upgrading skills, startups can scale beyond geographical limitations.

What ecosystems or cities in Pakistan are becoming startup hotspots?

Pakistan's key startup hotspots are Karachi, Lahore, and Islamabad, where most tech hubs, incubators, and venture-backed startups operate. Emerging ecosystems are also developing in cities like Peshawar and Faisalabad, driven by innovation programs and growing entrepreneurial communities.

G. Habib Uddin Khan

Head of Products eCommerce & Aggregator
HBL

Fintech

HBL

Fintech is turning access into inclusion —bridging the gap between cash economies and a digitally empowered Pakistan.

G. Habib - Uddin Khan

Head of Products eCommerce & Aggregator
HBL

How is Pakistan's fintech ecosystem addressing financial inclusion in unbanked regions?

Fintech is boosting inclusion by moving beyond simple payments to build real financial health. By using national tools like Raast, biometric onboarding, and a trusted "phygital" agent network, the industry is bridging the digital divide and making formal finance accessible in rural Pakistan.

How are Pakistani fintech startups competing with global payment players?

Local startups win by prioritizing hyper-localization, solving unique ground-level issues that global platforms often miss. Rather than direct competition, local firms act as the critical bridge, helping global players navigate Pakistan's complex regulatory and cultural landscape to succeed.

How can fintech contribute to Pakistan's documentation and taxation goals?

Fintech helps formalize the economy by turning cash into traceable digital records. By making digital payments easy for small merchants and linking them to credit, it encourages businesses to step out of the shadows, making tax collection more transparent, fair, and efficient for everyone.

CxO Press Release

Leadership Moves,
Strategic Milestones,
Industry Impact.

/cxoforum.global/

PayFast Taps ComplySec GRC Tool to Strengthen Technology and Risk Management Framework by State Bank of Pakistan.

Karachi, Pakistan — In a significant move to bolster its regulatory posture, PayFast has officially signed a strategic contract with ComplySec Private Limited to overhaul and automate its Cybersecurity Governance, Risk, and Compliance (GRC) framework.

The partnership was solidified by Mr. Yasir and his specialized cybersecurity team, marking a transition toward AI-driven compliance management. Under this agreement, PayFast will be onboarded onto the ComplySec AI-powered GRC platform, specifically to streamline the rollout of the Technology & Risk Management (TRM) compliance mandates issued by the State Bank of Pakistan (SBP).

PayFast
COMPLYSEC

Zain Omantel International and Zong Partner to Expand Middle East–Pakistan Interconnect and Roaming Corridor.

ZOI will provide mobility services that simplify cross-border voice and roaming operations as traffic volumes grow.

Dubai, UAE, 18 March 2026 – Zain Omantel International (ZOI) and Zong, a subsidiary of China Mobile Pakistan, have partnered to expand voice interconnect and roaming services between the Middle East and Pakistan. The partnership builds on an existing interconnect relationship where ZOI carries Zain Group and Omantel retail Pakistan traffic for Zong. The two companies will grow their cooperation across voice and mobility services and move toward consolidating roaming under a single group framework to simplify operations and strengthen commercial alignment across the corridor.

ZONG

ZOI

A Zain & Omantel Company

Pakistan is one of South Asia's largest telecommunications markets, with more than 200 million mobile subscribers nationwide. Zong serves over 53 million subscribers and operates one of Pakistan's most extensive 4G networks. Its parent company, China Mobile, is the world's largest mobile operator by subscriber base, serving over one billion customers globally and operating one of the industry's most expansive international network infrastructures.

"This partnership reflects our focus on quality mobility services and enabling customers growth," said Sohail Qadir, Chief Executive Officer at ZOI. "Pakistan is a strategically important market for the Gulf region. By aligning with Zong and the wider China Mobile ecosystem, we are strengthening service quality, simplifying governance and creating a scalable model for voice and mobility services across one of the region's highest volume routes."
ZOI is an international carrier that provides unified, AI-ready digital infrastructure in MENA and across the world. It provides international voice, roaming, IP and capacity services to carriers, hyperscalers, mobile network operators, neoscalers and a range of network-centric businesses. ZOI carries more than 10 billion international voice minutes across 200 roaming countries. It has the number one ranked ASN IP network in the Middle East and investments in more than 22 subsea cable systems globally.

"ZOI is a trusted partner that understands our operational and commercial priorities," said Mr Khurram Ishaq, Head of International Business at Zong. *"It delivers consistent, high quality mobility services across the Middle East and provides the reliability and responsiveness we need to support our international growth. This partnership gives us confidence that our customers benefit from stable interconnect performance and a framework built for scale."*

Traffic between the Middle East and Pakistan continues to grow, driven by retail demand and cross-border mobility. ZOI and Zong will standardize how they manage voice and roaming traffic across the Middle East–Pakistan route. They will simplify interconnect processes, align roaming governance, and improve service stability as volumes continue to grow.

About Zain Omantel International (ZOI)

ZOI is an international carrier that delivers a unified, AI-ready network across the Middle East and beyond. Its international network gives hyperscalers, cloud providers, and carriers reliable, high-capacity connectivity through one partner, one network, and one commercial model.

Formed as a joint venture between Zain and Omantel, ZOI is ranked number one in IP networking in the Middle East and among the top 100 globally (CAIDA ASN ranking). Its infrastructure spans 20+ subsea cables, carrier-neutral data centers, and dual international network operations centers (iNOCs).
For updates on ZOI, follow us on LinkedIn and or visit https://zainomantel.com

About Zong

Zong (CMPak Limited) is a leading mobile network operator in Pakistan, providing voice, data, and digital services through 2G, 3G, and 4G technologies. Headquartered in Islamabad, Zong is a wholly owned subsidiary of China Mobile and represents the company's first international venture. Since launching in Pakistan in 2008, Zong has grown into one of the country's major telecom providers, serving millions of individual and business customers with reliable and affordable connectivity. With extensive network coverage and a strong focus on innovation, Zong continues to drive digital transformation by delivering high-speed internet, modern communication solutions, and customer-centric services across the nation.
https://www.zong.com.pk

PSEB & RedMarker Systems Join Forces to Empower Pakistani IT Firms for High-Value U.S. SLED Contracts.

The Pakistan Software Export Board (PSEB) formally signed a contract with RedMarker Systems (Private) Limited , marking the launch of the "U.S. State, Local, and Education (SLED) Procurement Training Program."

The agreement was signed by Faisal Jeddy, Chief Executive Officer, PSEB, and Gull Zeba, Founder & Chief Investment Officer, RedMarker Systems (Private) Limited. The ceremony was witnessed by Dr. Henna Karamat Durrani, Chief Skills Development Officer, PSEB; Amir Anzur, Chief Marketing Officer, PSEB; Farhan Esar Shah, Chief Executive Officer, Collab P Inc; and Asad Altaf, Shareholder & Director, Collab P Inc.

REDMARKER SYSTEMS

PAKISTAN PSEB SOFTWARE EXPORT BOARD

TECH destiNATION PAKISTAN

This initiative aligns with the vision of the Prime Minister of Pakistan, Shehbaz Sharif, to strengthen Pakistan's digital economy by enabling IT firms to access the world's largest decentralized public procurement ecosystem. It focuses on building capacity in compliance, pre-sales, and bid readiness, positioning Pakistani companies to compete effectively in the U.S. State, Local, and Education (SLED) market and drive export-led growth.

The program is designed to equip Pakistani IT firms with the skills and capabilities required to access and compete in the U.S. SLED procurement market—an estimated **USD 1.5–2 trillion annual opportunity spanning over 90,000 government entities**.

This marks a significant step toward enabling Pakistan's IT industry to expand its footprint in global public sector markets.

DCODE by Centegy Technologies Goes Live in Thailand, Advancing Execution-Focused Distribution Across FMCG Markets.

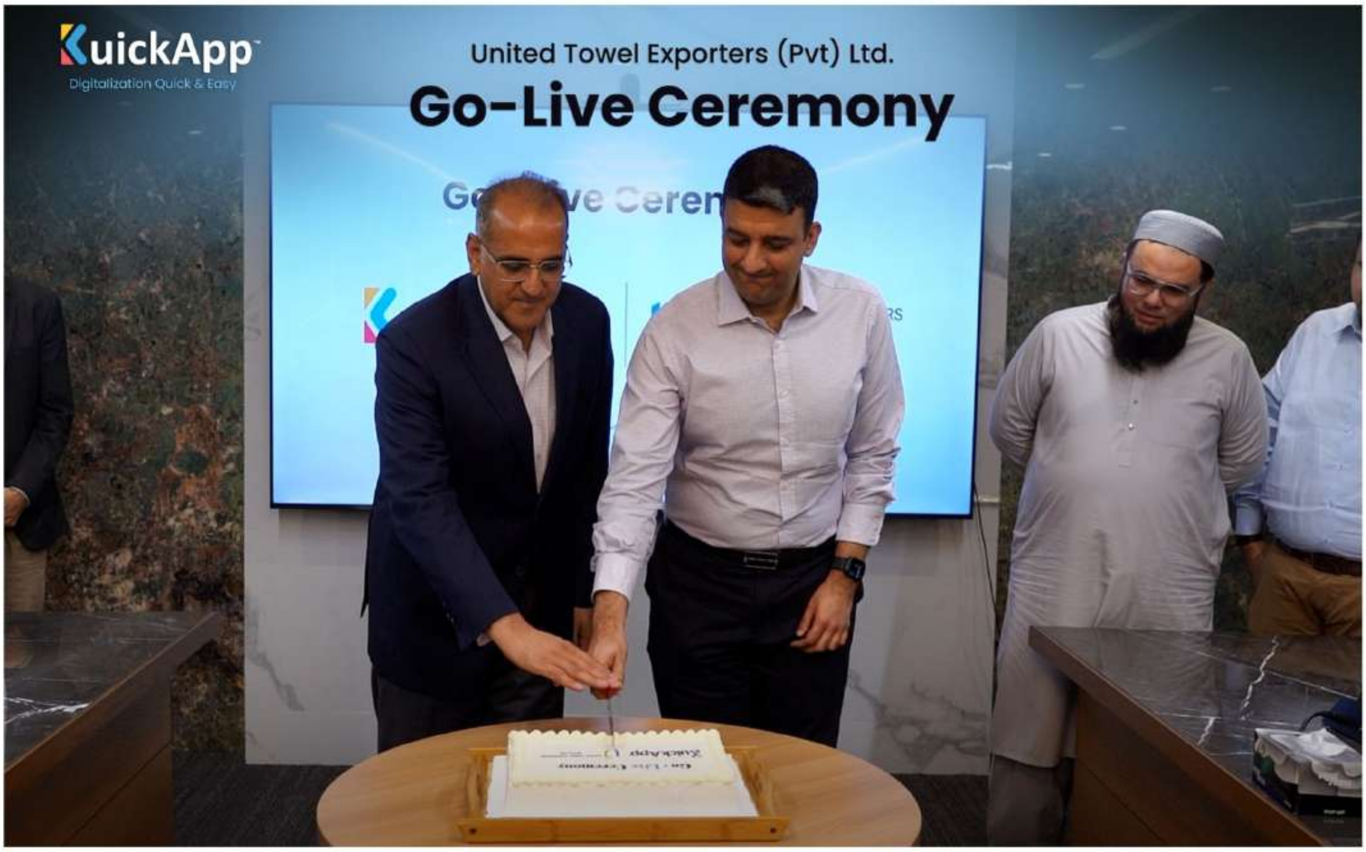
Centegy Technologies Expands Global Footprint with DCODE Go-Live in Thailand.

Their next-gen Distribution Management System, **DCODE**, is now live in **Thailand**, marking another step in expanding execution-focused route-to-market platforms across global FMCG markets. With this rollout, distribution workflows across warehouse operations, field teams, and delivery networks are now connected through a unified system designed to bring greater visibility, coordination, and operational discipline to everyday execution. Thailand's fast-evolving retail landscape demands structured and technology-enabled distribution, and they are proud to see DCODE supporting that transformation on the ground.

A strong appreciation is extended to the teams whose precision, coordination, and commitment made this go-live possible.

Source https://https://www.linkedin.com/company/moitt/.com

Successful Go-Live of KuickApp with UNITED TOWEL EXPORTERS (PVT) LTD.



United Towel Exporters has partnered with KuickApp to digitize and automate its key internal business processes, transitioning from manual operations to a more efficient, technology-driven approach.

Through this collaboration, United Towel will leverage KuickApp's low-code/no-code platform to streamline workflows, automate approvals, and enhance visibility across departments. The initiative aims to reduce manual effort, improve process efficiency, and bring greater control and transparency to daily operations.

By digitizing routine processes and approvals, United Towel is set to improve coordination across teams, strengthen governance, and ensure smoother execution of business functions while continuing to align with its existing systems.

This successful go-live marks another milestone for KuickApp as it continues to support organizations in accelerating their digital transformation journey through simple, flexible, and scalable solutions.

UNITED TOWEL EXPORTERS (PVT) LTD

KuickApp
Digitalization Quick & Easy

About United Towel Exporters

United Towel Exporters is a family-run business established in 1982, now operating 84 looms at its facility in Karachi. As one of Pakistan's leading terry towel manufacturers, the company is known for producing high-quality towels and home textiles for global markets. With vertically integrated operations and a strong focus on quality and innovation, United Towel Exporters continues to be a trusted name in the textile industry.

About KuickApp

KuickApp is a low-code and no-code application development platform designed to simplify and digitize business processes, providing customized solutions for every industry. With its user-friendly interface, drag and drop tools, and configurable modules, KuickApp empowers business users to build their own applications without coding, eliminate manual tasks, and accelerate digital transformation.

Euronet & Keenu Renew Strategic Alliance for Third Five-Year Term to Accelerate Merchant Empowerment in Pakistan.

Euronet Pakistan, a division of Euronet Worldwide, and Keenu have announced the renewal of their long-standing strategic partnership for a third five-year term—marking over a decade of sustained collaboration and shared growth.

The renewed agreement underscores a joint commitment to strengthening Pakistan's payments infrastructure through continued investment and innovation. By combining Euronet's global processing expertise and scalable technology platforms with Keenu's strong local footprint and deep merchant relationships, the partnership is set to further enable merchants with future-ready, internationally aligned digital payment solutions

Source: Keenu/Euronet Worldwide

The Bank of Punjab has signed a landmark agreement with Surfin Meta Digital Technology to introduce advanced risk modeling and digital financing solutions.

A step forward in shaping Pakistan's digital financial future.

The Bank of Punjab has entered into a landmark agreement with Surfin Meta Digital Technology to deploy next-generation risk modeling and digital financing capabilities—marking a significant evolution in how financial services are designed and delivered across Pakistan.

At its core, this collaboration brings together institutional banking strength with cutting-edge fintech innovation. By integrating advanced data analytics, AI-driven credit scoring, and predictive risk assessment models, the partnership aims to streamline lending processes—reducing turnaround times while enhancing accuracy in credit decisions. This is particularly critical in expanding access to finance for underserved and unbanked segments, where traditional risk frameworks often fall short. The initiative is also expected to accelerate the adoption of digital-first financial products, enabling customers and SMEs to access tailored financing solutions through more intuitive and efficient digital channels. For businesses, this translates into quicker access to working capital; for individuals, it means more inclusive, personalized financial services that align with their needs and financial behavior.

BOP
THE BANK OF PUNJAB

SURFIN

Source: Socials (The Bank of Punjab)

TPL Insurance has entered into a strategic partnership with A20Six to accelerate the adoption of cyber insurance solutions across Pakistan.

TPL Insurance has entered into a strategic partnership with A20Six to accelerate the adoption of cyber insurance solutions across Pakistan.

As cyber threats continue to evolve and organizations rapidly digitize their operations, the collaboration aims to strengthen cyber resilience and risk management for businesses. By combining TPL Insurance's cyber insurance offerings with A20Six's cybersecurity expertise, the partnership will help organizations identify, mitigate, and effectively transfer cyber risks.

The initiative has been made possible with the support and trust of Imtiaz Ahmed, Zia Mehdi, and Nidal Sheikh, reflecting a shared commitment to strengthening Pakistan's digital security landscape.

Source: TPL Insurance / A20six

Multinet Pakistan Signs Strategic MoU with Evantagesoft Private Limited and Webdnaworks (Pvt) Ltd to Advance Cloud, Security & Connectivity Solutions.

Multinet Pakistan has announced the signing of a strategic Memorandum of Understanding (MoU) with Evantagesoft Private Limited and Webdnaworks (Pvt) Ltd to jointly strengthen cloud infrastructure, cybersecurity frameworks, and next-generation connectivity solutions.

This collaboration brings together three technology-focused organizations with a shared commitment to enabling secure, scalable, and high-performance digital ecosystems for enterprises across Pakistan.

Through this partnership, the companies aim to accelerate innovation in enterprise IT services, enhance digital resilience, and support organizations in their cloud transformation journeys.

Together, the partners reaffirm their vision of building a more connected, secure, and future-ready digital infrastructure landscape in Pakistan.

Webdnaworks
ATM DEPLOYMENT

multinet
INFOSTRUCTURE FOR THE NATION

United Bank Limited Partners with SOGO Group of Companies to Enable Electric Bike Financing via UBL Credit Cards.

United Bank Limited has signed a Memorandum of Understanding (MoU) with SOGO Group of Companies to introduce electric bike financing solutions through UBL Credit Cards, expanding access to sustainable mobility options across Pakistan.

The signing ceremony was held at SOGO Group's Head Office in Karachi and was attended by senior leadership from both organizations, including Syed Iftikhar Ul Haq, Group Executive – Consumer Banking, United Bank Limited, and Sohail Mussarrat Siddiqui, Group Head – Karachi Cluster, United Bank Limited.

This strategic collaboration aims to accelerate the adoption of electric mobility by making eco-friendly transportation more financially accessible to a broader segment of consumers.

The initiative reflects a shared commitment to supporting cleaner, smarter, and more sustainable transport solutions, aligned with Pakistan's evolving shift toward green mobility and reduced carbon emissions.

SOGO®

UBL
where you come first

Source:https://www.linkedin.com/company/multinetbusiness/

Zong 5G is Live; Leading Pakistan's Digital Journey into a New Era with Commercial 5G Launch.

ISLAMABAD – March 19, 2026: At a defining moment in Pakistan's digital evolution, Zong, Pakistan's leading technology service enterprise, has officially attained its 5G license and commercially launched its 5G services in more than 16 cities including Islamabad, Rawalpindi, Karachi, Lahore, Peshawar, and Quetta. Ushering in a new era of digital connectivity, innovation, and economic acceleration, Zong has a strategic commitment to deploy and upgrade 1,000+ 5G sites nationwide in 2026, driving scale, speed, and impact across Pakistan's digital ecosystem.

This launch reflects a clear strategic commitment: to lead Pakistan's transition into a fully digital, intelligent, and connected future. It marks the culmination of Zong's journey from pioneering Pakistan's first 5G trial in 2019 to deploying a robust, multi-city 5G infrastructure today. Backed by globally benchmarked infrastructure, Zong has already demonstrated speeds exceeding 1.4Gbps in trials, reinforcing its position at the forefront of technological excellence and network innovation.

At the core of Zong's 5G strategy are three transformative pillars. Ultimate Customer Experience remains the top priority delivering low latency, high reliability, consistency and seamless performance to power next-generation use cases such as immersive gaming with customized bundles, ultra-HD video streaming, and advanced digital lifestyles. Moreover, Zong ensure to deliver faster issue resolution and a smooth, consistent experience across app, touchpoints, and social channels. Diversified Products & Services Portfolio will extend 5G beyond connectivity, enabling integrated solutions including cloud platforms, enterprise digitization tools, smart homes & IoT ecosystems, CCTV solutions and tailored offerings for startups, SMEs and large industries. Complementing this, is a strong focus on AI Enablement, personalized products and bundles recommendations, embedding intelligent automation across the network to enable predictive network optimization and proactive problem detection.

As a subsidiary of China Mobile Limited, the world's largest telecommunications enterprise, Zong brings global expertise and innovation leadership to build a world-class digital ecosystem in Pakistan, aligned with national growth priorities. In line with the Government's Digital Pakistan vision and Pakistan Vision 2030, its 5G rollout positions the country as a rising global technology hub while strengthening the CPEC agenda, enabling high-speed, low-latency connectivity to power smart industries, transform healthcare, and drive precision agriculture, accelerating sustainable growth and nationwide digital innovation

Zong is not just launching a network; it is enabling a future where every individual, business, and industry can thrive in a truly Digital Pakistan.

The era of 5G is live with Zong 5G – Aisa hai future!

Source:https:https://www.zong.com.pk/zong-5g

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