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Group Chief Information Officer

Making IT a strategic partner to executive management: an IT and digital roadmap aligned with the business, transformation programmes delivered end to end, and information systems that are reliable, secure and run on clear indicators.

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Profile

More than 20 years in information systems, ten of them in leadership roles. At Banque Centrale Populaire Group: CIO for Credit and Risk, then CIO for Retail Banking, then Group CIO leading around 100 people across 4 IT departments and 3 specialised subsidiaries. Since 2025: Group CIO of a leading multi-brand automotive importer and distributor with 14 operating subsidiaries.

What I do: turn executive direction into concrete programmes, from core systems (Temenos and Sopra Core Banking, DMS, CRM) to digital customer journeys, payments, data and AI, while holding budget, timelines and service quality together with software vendors, integrators and startups.

Sectors

Retail and corporate banking

Payments and cards

Bancassurance

Multi-brand automotive distribution

Subsidiaries across Africa

Areas of expertise

IT and digital strategy

IT master plan, roadmap aligned with the CEO and executive committee, project portfolio arbitration.

Digital customer experience

Online and mobile banking, Open Banking, workshop portal, brand websites, customer area, digital after-sales and credit journeys.

Infrastructure and cybersecurity

Platform, network and hosting modernisation; EDR, SIEM, IAM, risk management, disaster recovery and business continuity governance.

Budget and sourcing

Capital and operating budgets, outsourcing policy, bid analysis, relationships with vendors, integrators and startups.

Transformation programmes

Core Banking (Temenos, Sopra Amplitude), DMS, CRM, credit factory, card payments: from scoping to rollout.

Data, reporting and AI

Data quality, business intelligence, automated management KPIs, progressive integration of AI into journeys and processes.

IT service quality

Reorganised helpdesk, service catalogue, RACI, SLAs, performance KPIs and user satisfaction measurement.

Leadership and organisation

Target organisation, hiring, skills development, steering committees, cross-functional teams of up to 100 people.

Experience

Since January
2025

Group CIO

Leading multi-brand automotive importer and distributor

14 operating subsidiaries

- Defined and lead the Group IT and digital strategy, aligned with executive management priorities.
- Transformation programme: DMS and CRM modernisation, digital after-sales journeys.
- Customer experience: workshop portal, Group and brand websites, customer area, new digital services and mobile ecosystem.
- Data-driven approach: data quality, business intelligence, automated management KPIs, progressive integration of data and AI into customer journeys and business processes.
- Infrastructure modernisation (platforms, networks, virtualisation, hosting): performance, availability, obsolescence management.
- Cybersecurity and resilience: EDR, SIEM, IAM, network security, risk management, DRP/BCP governance.
- IT service quality: helpdesk reorganisation, service catalogue, RACI, SLAs, performance KPIs and satisfaction measurement.
- IT organisation transformation, advising the CEO and the executive committee.

May 2021 –
December 2024

Group CIO

Banque Centrale Populaire

Around 100 people, 4 IT departments, 3 specialised subsidiaries, CAPEX and OPEX budgets

- Digital transformation and Open Banking: branch and mobile channels, core banking system replacement.
- Directed the Core Banking transformation programme (Temenos and Sopra).
- Bank payment strategy: operational roadmap and programmes.
- Technical debt reduction; built ecosystems with internal partners and startups.

- Activity transfer and managed services between Casablanca and African subsidiaries.
- Due diligence and support for a banking institution.
- Target organisation, staffing, hiring, investment budget and capacity planning.
- Project indicators and client SLAs, risk management, steering committees.

March 2017 –
April 2021

CIO, Retail Banking

Banque Centrale Populaire

Project and programme portfolio, 4 departments and project teams

- Led the digital roadmap: business processes and customer journeys.
- Implemented the Group IT master plan and ICT strategy.
- Arbitrated staffing and budgets, approved technical choices, managed capital and operating budgets.
- Managed relationships with subsidiaries, vendors, integrators and freelance teams.

Key achievements

- ✓ Digital journeys for retail and corporate clients
- ✓ CRM: 360° customer view, complaints, marketing campaigns
- ✓ Group card payments: switch and payments
- ✓ Document management and workflow
- ✓ Amplitude Core Banking for African subsidiaries
- ✓ Credit factory for the Group, subsidiaries and external clients
- ✓ Mobile payments, online and mobile banking
- ✓ Digital SME lending

January 2016 –
March 2017

CIO, Credit and Risk

Banque Centrale Populaire

- Led lending and collections programmes, rating and risk calculation tools.
- Drafted the IT outsourcing policy and analysed subcontracting bids.

Key achievements

- ✓ Digital mortgage and consumer credit journey
- ✓ Automated decision workflow and dashboards
- ✓ Data exchange with external bodies
- ✓ Redesigned credit and scoring engine
- ✓ Non-performing loan collection system
- ✓ Consumer data protection compliance

February 2012 –
December 2015

Bancassurance Domain Manager

Banque Centrale Populaire

- Managed the bancassurance project portfolio and technical teams.
- Ran product design workshops with insurance companies.

Key achievements

- ✓ Redesigned bancassurance product management system
- ✓ Home insurance: automated subscription and claims
- ✓ Assistance products and customer bundles
- ✓ Retirement and education savings: online subscription
- ✓ Climate, death and disability insurance

Early career

2008 – 2012	IT Project Manager , Bancassurance Development, specifications and user acceptance: retirement savings subscription, bancassurance system redesign, front and back office document workflow, automated contract generation.
2007 – 2008	Application Maintenance Project Manager , Norsys Afrique Maintenance of the redesigned information system of JALMA France (health and insurance consulting): diagnosis, estimates, corrective and evolutive maintenance.
2005 – 2007	Software Engineer , Norsys Afrique Information system redesign for La Mondiale Europartner (life insurance, Luxembourg): design, development, regression testing.

Skills and tools

Governance and methods	PMP	Agile Scrum	ITIL	CMMI	DRP/BCP							
Business solutions	Temenos	Sopra Amplitude	Automotive DMS	CRM	Sage (finance, payroll/HR, purchasing)	Documentum	OnBase					
Security	EDR	SIEM	IAM	Network security								
Technical foundation	Java / J2EE	Spring	Hibernate	Cobol	Oracle	DB2	SQL Server	z/OS	AIX	Linux	WebSphere	JBoss

Education

2004	Advanced postgraduate degree (DESA) in Computer Science, Telecommunications and Multimedia INPT, with the Faculty of Sciences, Rabat
2001	Bachelor's degree in Electronics Faculty of Sciences, Meknes
1996	Baccalaureate in Mathematics Lycée Hassan II, Midelt

Languages

Arabic	Native
French	Fluent, written and spoken
English	Intermediate

Personal qualities

Leadership and ability to unite teams
Strong interpersonal skills
Analytical mind
Agility
Clear communication
Mobility