Mohammed Al Khatib

Senior Manager, Digital & Customer Experience – Business Analysis | Channels Delivery Lead | Digital Banking & Fintech

Riyadh, Saudi Arabia | +966 53 138 0008 | mohmad.khatib@gmail.com | linkedin.com/in/mohammad-khatib | blog.khatibm.com

ABOUT

Business Analysis and digital delivery leader with 20 years of experience across fintech, digital banking and telecom. I head the Digital & Customer Experience (DCX) Business Analysis tower at Ejada, leading a team of ~20 Business Analysts, Product Owners and Systems Analysts who deliver digital channels for leading KSA financial institutions. Alongside practice leadership, I continue to serve as Channels Delivery Manager for Neoleap (urpay), owning end-to-end delivery of its web and mobile channels. I drive AI and automation adoption across the BA practice, automating intake, documentation and SDLC workflows to cut analysis effort and accelerate delivery. I combine requirements excellence, Agile delivery and UX depth with strong command of the KSA regulatory landscape (SAMA, PDPL, mada, SADAD, SARIE, Open Banking KSA).

EXPERIENCE

Senior Manager, Digital & Customer Experience – Business Analysis Jun 2026 – Present
Ejada Systems – Riyadh, Saudi Arabia

- Lead the DCX Business Analysis tower (~19–21 FTE) spanning Business Analysis, Product Ownership and Systems Analysis
- Own BA delivery for key accounts including Neoleap (urpay) and Al Rajhi Bank
- Continue as Channels Delivery Manager for Neoleap (urpay), accountable for scope, timelines, quality and stakeholder alignment across its digital channels
- Define and govern BA practice standards, KPIs and quality frameworks across the tower
- Support pre-sales with solutioning, scoping, estimation and proposal input
- Drove AI and automation adoption across the BA practice, automating intake, documentation and SDLC workflows:
  - **Reduced Business Analysis effort by 51%**
  - **Saved 3.6 man-days per task**
  - **Accelerated delivery cycles by up to 60%**
- Coach and develop BA and Product Owner talent, building team capability and career paths

Channels Delivery Manager Apr 2023 – May 2026
Ejada Systems – Riyadh, Saudi Arabia

- Delivered multiple large-scale digital channel projects on time and within budget, fully aligned with client requirements and strategic goals
- Established and enforced front-end interface and usability standards, improving consistency and user experience across all channels
- Spearheaded Agile delivery practices, increasing development velocity and reducing cycle time by 25%
- Collaborated with cross-functional stakeholders to define project scopes, objectives and KPIs, resulting in 30% faster onboarding of new initiatives
- Created and maintained detailed project plans, schedules and risk logs, improving transparency and stakeholder confidence
- Resolved delivery blockers with solution architects, UX designers, front-end developers and QA teams to streamline design and testing cycles
- Conducted regular sprint reviews and retrospectives to drive continuous improvement and quality outcomes
- Mentored and coached junior team members, contributing to higher retention and performance
- Communicated progress proactively to internal leadership and clients, maintaining a 95% satisfaction rating across all projects

User Experience Specialist Oct 2013 – Mar 2023
Ejada Systems – Riyadh, Saudi Arabia

- Analyzed user and business requirements with a focus on experience design
- Created user personas, use-case scenarios and high-quality interaction workflows
- Collaborated closely with the Director of User Experience Design and Research
- Developed guidelines to maintain consistent product experiences
- Ensured excellence in all design engagements, emphasizing user-centered design

Quality Analysis & Improvement Team Lead Nov 2009 – Sep 2013
Saudi Telecom Company (STC) – Riyadh

- Managed multiple small projects from initial request to implementation
- Analyzed QA performance and identified root causes of performance gaps
- Designed quality regulations and evaluations based on data analysis
- Administered company privacy policy regarding data
- Provided Quality Control training and presentations

Senior Technical Support Engineer Nov 2008 – Oct 2009
Saudi Telecom Company (STC) – Riyadh

- Resolved ADSL faults and trained the team on systems, troubleshooting procedures and emerging services

Customer Support Engineer Jul 2006 – Oct 2008
Orange Jordan – Amman

- Managed ADSL, leased lines, P2MP, IP VPN, PSTN, mail and web hosting, and Internet troubleshooting
- Awarded Employee of the Month three times

EDUCATION

Bachelor of Science, Management Information Systems 2002 – 2006
University of Petra

CERTIFICATIONS & COURSES

- The 7 Habits of Highly Effective People: Signature Edition 4.0
- UX Requirements Made Simple – Joe Natoli (Udemy)
- Adaptive Path – UX Intensive Workshop, Denver
- Cisco Express Foundation Sales Specialist
- Cisco Sales Expert Certified Exam
- Cisco Certified Network Associate (CCNA)
- Microsoft Certified Professional (MCP)

KEY PROJECTS

- Neoleap – urpay Mobile App
- Neoleap × Al Rajhi Bank – urpay Digital Gold Wallet
- Neoleap – Unified Merchant Portals

- Neoleap – Unified Merchant Mobile App
- Riyad Bank – Corporate Mobile Banking
- Riyad Bank – SADAD OLP (FG1 & FG2)
- Riyad Bank – Corporate Banking Revamp
- Alinma Bank – ERSAL Online Money Transfer Channel
- Alinma Bank – Field Sales Mobility App & Portal
- AlinmaPay – Mobile Apps
- Alinma Tokio Marine – Digital Platform & Mobile Apps Implementation
- HSBC Saudi Arabia (Investments) – Corporate Website Revamp
- SABB – E-Loan Form and Top-up E-Form
- Banque Saudi Fransi Agency – Digital Platform
- FAB – SADAD Services
- AXA Egypt – Corporate Website
- Saudi Telecom Company – Voting App

REFERENCES

Available upon request